



Financial Lives 2020 survey

Questionnaire

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Explanatory notes

- This is the questionnaire used for the online version of the survey. A number of adjustments were required to make the online questionnaire suitable for in-home data collection. Please see the Technical report for some further detail.
- A '1 in N' instruction means that some sections or sets of questions were asked only of a proportion of those who were eligible to answer them. This approach was used for questions or sections where the full eligible sample was not required to provide robust insight and to help manage interview length. These questions were asked of a random subset of eligible respondents, ie one in every N. Please see the Technical report for further detail.
- In some sections there is an instruction to ask a question, program a derived variable or show text that follows the this pattern: [ASK ALL IN <insert text> SECTION], [STATE TO ALL IN <insert text> SECTION], [CODE TO ALL IN <insert text> SECTION]. For detail about the intended respondents, please see the Base and population descriptions table below.
- On all multi-coded questions, 'None of these', 'Don't know' and 'Prefer not to say' codes are single coded
- Where answer codes are randomised, this randomisation always excludes the codes 'Other', 'Don't know', 'None of these' and 'Prefer not to say'
- Text in **blue** or tagged with <FCABlue> appears as explanatory text on the online survey screen
- Text in **red** or tagged with <FCARed> appears as reminder text on the online survey screen
- Text tagged with <FCAGrey> appears as instructional text. The instruction to "Select all that apply" and its variations always appears as grey text on the online survey screen. Other instances of instructional text (other than "Select all that apply") have been tagged in the main text with <FCAGrey>
- Text tagged with appears in bold on the online survey screen
- Text in a PROGRAMMER INSTRUCTION regarding an info button or tagged with <inf> appears on the online survey screen by clicking on the **i** button
- Derived Variables (DVs) included in the questionnaire are derived from combinations of questions and are commonly used for routing respondents through the survey
- 8 versions of the online survey were used, albeit that each version contains just one or two small changes when compared to the original version (Q1) with which fieldwork commenced. These changes are marked showing the previous version number or showing when the new version was added, for example, [Up to Q4: change], [From Q4: changed], to show what was present before the change and after it in the questionnaire.

Script version	Summary	Name in data	Date and time live
Batch 1 v1	Original version for Batch 1	QVersion = Q1	27/08/2019
Batch 1 v2	Typos corrected; affects PD57_3 and SE15	QVersion = Q2	17/09/2019 14:50
Batch 1 v3	OE1 routing corrected	QVersion = Q3	20/09/2019 13:23

Batch 1 v4	Order of the three sections CC2-HCC-CC1 corrected and P_CC30a-g routing amended	QVersion = Q4	01/10/2019 17:26
Batch 1 v5	PONEWX1, K33b, P_AC8check, P_AC8acheck, P_DEC2check, P_ESG2, B14, RB98c, RB98d revisions.	QVersion = Q5	22/10/2019 13:28
Batch 1 v6	GI28 code 8 filter removed	QVersion = Q6	24/10/2019 15:28
Batch 1 v7	Changed answer scale at RB110 to match the questionnaire	QVersion = Q7	06/11/2019 10:52
Batch 3 v8	Amended routing at P_CC30a- g	QVersion = Q8	03/01/2020 11:52

Base and population descriptions table

- The table below, section by section, provides the population description for which results in a given section are reported, and eligibility criteria for each questionnaire section – based on the online survey. See more detail about how 1 in N and RSP rules work

Section of the questionnaire	Population represented for reporting purposes (short form in bold)	Respondents eligible for each section or discrete set of questions: based on the online survey
1 and 18 Demographics (opening and closing)	All UK adults	All respondents
2 Attitudes	All UK adults	<p>All respondents, except 1 in N for K33b & K33c; AT14 & AT15, and AT12 to AT12b</p> <p>For AT16 & B6b slightly different rules apply:</p> <ul style="list-style-type: none"> • B6B is asked of 1 in N of all (100% are eligible) • AT16 is asked of the same 1 in N respondents as B6b, provided they are not retired (D10 NE 7) • Those answering AT16 are a subset of those answering B6B. This is true even though AT16 is asked first

Section of the questionnaire	Population represented for reporting purposes (short form in bold)	Respondents eligible for each section or discrete set of questions: based on the online survey
3 Product Ownership	<p>All UK adults, except:</p> <p>For PONEWX1 the population is 'All UK adults with a current account'</p> <p>Additionally, for PONEWX1_1 and PONEWX_2 see 17.7.</p>	<p>All respondents, except:</p> <ul style="list-style-type: none"> • 1 in N for F12 & F13, and 3.8 AT18 & ESG • for PONEWX1_1 to PONEWX1_39 it is 1 in N of those with current account • P_CC30a-g was asked of all in the in-home survey. For most of Batch 1 respondents of the online survey, P_CC30a-g was asked of those who answered Yes (had ever used a credit report or checked their credit score: P_CC21=1-3 OR P_CC21a=1-3) or 1 in N of everyone else. On 01 October 2019, the 1 in N rules changed such that P_CC30a-g was asked of 1 in N of all. The revised rule applied to some of Batch 1 and nearly all of Batch 2 online survey respondents. Finally, on 03 January 2020, just before Batch 3 of the online survey two 1 in N rules were devised to generate good sample sizes for those who answered Yes (had ever used a credit report or checked their credit score: P_CC21=1-3 OR P_CC21a=1-3) or No (had never done so: P_CC21a=4-5). <p>Note Section 3 is split into eight sub-sections:</p> <p>3.1 Retail Banking (including F12 and F13)</p> <p>3.2 Retail Investments</p> <p>3.3 Mortgages</p> <p>3.4 Consumer Credit (including P_CC30a-g)</p> <p>3.5 General Insurance and Protection</p> <p>3.6 Pension Accumulation and Decumulation</p> <p>3.7 Cross-selling (PONEWX1_1-39) and screener questions (the screener questions for Access, Potential Fraud and Scams, and Claims Management Companies)</p> <p>3.8 AT18 & ESG (no one can be asked both 3.8 AT18 & ESG, and 13 Risk and Return)</p>
4 Assets and Debts	All UK adults	All respondents
5 Advice – Incidence	All UK adults	All respondents

Section of the questionnaire	Population represented for reporting purposes (short form in bold)	Respondents eligible for each section or discrete set of questions: based on the online survey
6 Retail Banking	All UK adults with a main day-to-day account , i.e. an account used for day-to-day payments and transactions, that is one of: a current account, savings account (with a bank, building society or NS&I), credit union savings account, e-money alternative account or Post Office card account	Random selection (using an RSP) of all respondents with a main day-to-day account, ie RB2=1-5
7 Mortgages	All UK adults with a first charge residential mortgage on the property in which they live currently	Random selection (using an RSP) of all respondents with a first charge residential mortgage on the property in which they live currently, ie P_M1_DV=1, or P_M4_DV=4, or (P_M1_1=99 AND P_M1_3=2) Note that if a respondent who indicated they hold a mortgage on the property in which they currently live does not know if they have a residential (first charge) mortgage – and either do not know if they have a lifetime mortgage or do not have a lifetime mortgage – we assume they have a first charge residential mortgage ((P_M1_DV=4) or (P_M1_1=99 AND P_M1_3=2))

Section of the questionnaire	Population represented for reporting purposes (short form in bold)	Respondents eligible for each section or discrete set of questions: based on the online survey
8 Consumer Credit 2	<p>All UK adults using (FCA-regulated) credit, ie who have one or more of the following forms of credit or loan now or have had these in the last 12 months in their own or, where relevant, in joint names: credit card (revolvers and transactors), store card (revolvers and transactors), catalogue credit (revolvers and transactors), personal loan (including personal loan to buy a vehicle), motor finance, hire purchase/ rent-to-own (other than for a motor vehicle), other retail finance, payday loan, short-term instalment loan, credit union loan, CDFI loan, home-collected loan, pawnbroking, peer-to-peer loan, and logbook loan</p>	<p>Random selection (using an RSP) of all respondents who have one or more of following forms of FCA-regulated credit now or have had these in the last 12 months in their own or, where relevant, in joint names, ie</p> <p>Credit card (revolvers and transactors): P_CC3_1=1 or P_CC4_1=1</p> <p>Store card (revolvers and transactors): P_CC3_2=1 or P_CC4_2=1</p> <p>Catalogue credit and shopping accounts (revolvers and transactors): P_CC3_5=1 or P_CC4_5=1</p> <p>Personal loan or personal loan to buy a vehicle: P_CC5_DV=9 or P_CC6_DV=9 or P_CC8a=3</p> <p>Motor finance arranged with hire purchase (HP) or personal contract purchase (PCP): P_CC7=1</p> <p>Motor finance using a loan or other form of credit from a vehicle dealer or manufacturer: P_CC8a=1</p> <p>Motor finance using a loan or other form of credit from a motor finance specialist: P_CC8a=2</p> <p>Retail finance hire purchase - including rent-to-own and other hire purchase: P_CC3_4_DV=1-2 or P_CC4_4_DV=1-2</p> <p>Other retail finance (i.e. instalment credit): P_CC3_4_DV=3 or P_CC4_4_DV=3</p> <p>Payday loan (single payment): P_CC5_DV=7 or P_CC6_DV=7</p> <p>Short-term instalment loan: P_CC5_DV=8 or P_CC6_DV=8</p> <p>Credit union loan: P_CC5_DV=2 or P_CC6_DV=2</p> <p>Community development finance institution (CDFI) loan: P_CC5_DV=15 or P_CC6_DV=15</p> <p>Home-collected loan: P_CC5_DV=6 or P_CC6_DV=6</p> <p>Pawnbroking loan: P_CC5_DV=5 or P_CC6_DV=5</p> <p>Peer-to-peer loan: P_CC5_DV=3 or P_CC6_DV=3</p> <p>Logbook loan: P_CC5_DV=4 or P_CC6_DV=4</p>

Section of the questionnaire	Population represented for reporting purposes (short form in bold)	Respondents eligible for each section or discrete set of questions: based on the online survey
9 High Cost Credit	<p>All UK adults [with a pawnbroking loan/ with a home-collected loan/ with a payday loan or short-term instalment loan/ with a rent-to-own agreement/ revolving a catalogue credit or shopping account balance] now (or have held in the last 12 months) in their own or, where relevant, in joint names and have taken out that product in the last 12 months (or last 3 years for catalogue credit)</p> <p>Reporting is on a product by product basis only.</p>	<p>All respondents who hold now (or in the last 12 months) in their own or, where relevant, in joint names at least one of these high-cost credit products taken out in the given period, ie</p> <p>Pawnbroking loan: P_CC18>0 or DK</p> <p>Home-collected loan: P_CC16>0 or DK</p> <p>Payday loan (single payment) or short-term instalment loan: (P_CC22a>0 or DK) or (P_CC22b>0 or DK)</p> <p>Rent-to-own: CC1_DV=5</p> <p>Catalogue credit and shopping accounts (revolvers): CC1b=3</p>
10 Consumer Credit 1	<p>All UK adults [revolving a credit card balance/ with motor finance/ with a personal loan or a personal loan to buy a vehicle] now (or have held in the last 12 months) in their own or, where relevant, in joint names and have taken out that product in the last 12 months (or last 3 years for credit cards)</p> <p>Reporting is on a product by product basis only.</p>	<p>Random selection of all respondents who hold now (or in the last 12 months) in their own or, where relevant, in joint names at least one of these credit products taken out in the given period (using an RSP), ie</p> <p>Credit card (revolvers), CCRRev1=1</p> <p>Motor finance arranged with hire purchase (HP) or personal contract purchase (PCP), CC1=1</p> <p>Personal loan or personal loan to buy a vehicle, (P_CC22c>0 or DK) or CC1=7</p>

<p>11 General Insurance and Protection</p>	<p>Some questions are asked about each of the products in blue – reporting for these questions is on a product by product basis only.</p> <p>Otherwise the population is:</p> <p>All UK adults with general insurance or protection, ie who currently hold in their own or, where relevant, in joint names one or more of the following: motor insurance, home insurance (contents and buildings combined; contents only; buildings only), motor breakdown cover, multi-trip (annual) travel insurance, single-trip travel insurance (taken out in the last 12 months (not asked in the questionnaire whether this was in joint or single names), home emergency (including boiler/heating) cover, legal expenses/ protection insurance, mobile phone insurance, pet insurance, extended warranty, gadget insurance, credit card protection, Guaranteed Asset Protection insurance (GAP), high value items insurance (and non-standard items not covered by another policy), ID theft insurance, life insurance, private medical insurance (PMI), healthcare cash plans (including dental), critical illness cover, personal accident insurance, income protection insurance, funeral insurance, payment protection insurance (PPI), Mortgage Protection Insurance (MPPI), unemployment/ redundancy insurance, long-term care insurance, over 50s insurance plan, immediate needs annuity</p>	<p>Random selection (using an RSP) of all respondents who currently hold in their own or, where relevant, in joint names one or more of the following general insurance or protection products, ie</p> <p>Motor insurance: P_GI2_DV=1</p> <p>Home insurance contents and buildings combined: P_GI2_DV=2</p> <p>Home insurance contents only: P_GI2_DV=3</p> <p>Home insurance buildings only: P_GI2_DV=4</p> <p>Motor breakdown cover: P_GI2_DV=5</p> <p>Multi-trip (annual) travel insurance: P_GI2_DV=6</p> <p>Single-trip travel insurance (taken out in the last 12 months): P_GI4=1</p> <p>Home emergency (including boiler/ heating) cover: P_GI6_DV=1</p> <p>Legal expenses/ protection insurance: P_GI6_DV=2</p> <p>Mobile phone insurance: P_GI2_DV=8</p> <p>Pet insurance: P_GI2_DV=7</p> <p>Extended warranty: P_GI6_DV=3</p> <p>Gadget insurance: P_GI2_DV=9</p> <p>Credit card protection: P_GI6_DV=4</p> <p>Guaranteed Asset Protection insurance (GAP): P_GI6_DV=9</p> <p>High value items insurance (and non-standard items not covered by another policy): P_GI2_DV=10</p> <p>ID theft insurance: P_GI6_DV=8</p> <p>Life insurance: P_GI9DV=4</p> <p>Private medical insurance (PMI): P_GI9DV=1</p> <p>Healthcare cash plans (including dental): P_GI9DV=2</p> <p>Critical illness cover: P_GI9DV=5</p> <p>Personal accident insurance: P_GI9DV=3</p> <p>Income protection insurance: P_GI9DV=6</p> <p>Funeral plans insurance: P_GI9DV=10</p> <p>Payment protection insurance (PPI): P_GI6_DV=5</p> <p>Mortgage protection insurance (MPPI): P_GI6_DV=6</p> <p>Unemployment/ redundancy insurance: P_GI6_DV=7</p> <p>Long-term care insurance: P_GI9DV=7</p> <p>Over 50s insurance plan: P_GI9DV=9</p>
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Section of the questionnaire	Population represented for reporting purposes (short form in bold)	Respondents eligible for each section or discrete set of questions: based on the online survey
		Immediate needs annuity: P_GI9DV=8
12 Pension Accumulation	<p>All UK adults with a DC pension in accumulation, ie one or more defined contribution (DC) pension(s) that have not yet been accessed (these adults may also have had other DC pensions that they have accessed)</p>	<p>Random selection (using an RSP) of all respondents with at least one DC pension scheme that has not been decumulated at all, ie P_ACDV7=3</p> <p>If a respondent does not know whether a pension scheme to which they are currently contributing is a DB (final salary) scheme or a DC (money purchase) scheme and the scheme is arranged by an employer, providing they are not contributing to a large well-known DB scheme, we make the assumption that their pension is a DC scheme. See P_AC8_DV where we make the following allocation: P_AC8check=9,10 or (P_AC8=3 and P_AC4>1 or DK BUT >1). We make the same assumption for schemes to which no contributions are being made. See P_AC8a_DV where we make the following allocation: P_AC8acheck=9,10 or (P_AC8a=3 and P_AC4a>1 or DK BUT >1). These assumptions are incorporated into P_ACDV7.</p>
13 Risk and Return	All UK adults	Random selection (1 in N) of all respondents (no one can be asked both AT18 & ESG, and Risk and Return)
14 Pension Decumulation	<p>All UK adults aged 50 or over who have accessed a DC pension in the last 4 years, i.e. have bought an annuity, entered into income drawdown or UFPLS (ie taken cash out of their pension and left the remainder invested), or fully encashed one or more defined contribution (DC) pensions, or accessed a DC pension but not sure how.</p>	Random selection (using an RSP) of all respondents aged 50+ who decumulated a DC pension in the last 4 years in one of these ways (by buying an annuity, taking cash out of their pension and leaving the remainder invested, taking it all as cash or accessing their pension but not sure how), ie P_DEC5=1,2,4 OR 5

Section of the questionnaire	Population represented for reporting purposes (short form in bold)	Respondents eligible for each section or discrete set of questions: based on the online survey
15 Advice and Guidance – which contains 3 elements	<p><u>Advice 1:</u> All UK adults who have had regulated financial advice in last 12 months related to investments, saving into a pension and/ or retirement planning</p> <p><u>Advice 2:</u> All UK adults who have not had regulated financial advice in last 12 months related to investments, saving into a pension and/ or retirement planning, but might need support</p> <p>Need is defined as: have investible assets of £10,000 or more; or have at least £10,000 in a DC pension, <u>and</u> a plan to retire or to access a DC pension in the next 2 years</p> <p><u>A2d-o:</u> All UK adults</p>	<p><u>Advice 1:</u> All respondents who have had financial advice in the last 12 months, ie DV1=1</p> <p><u>Advice 2:</u> Random selection (using an RSP) of all respondents who have not had regulated financial advice in last 12 months related to investments, saving into a pension and/ or retirement planning, but might need support, ie DV1=2</p> <p>We do not count ‘free advice’ as regulated financial advice – only advice that is given by a regulated adviser that is paid for. Respondents claiming to have had free advice from a regulated financial adviser in the last 12 months were not eligible for the Advice 2 section.</p> <p><u>A2d-o:</u> Asked of all respondents who complete Advice 1, all respondents who complete Advice 2, plus a random selection (1 in N) of all other respondents</p>
16 Financial Concepts – Numeracy	All UK adults	All respondents
17.1 Platforms	All UK adults using a D2C investment platform , ie they have a retail investment product, a DC pension in accumulation, or are aged 50 or over with a DC pension in income drawdown – on a D2C platform (that is a platform they manage themselves – not via a financial adviser)	All respondents who have at least one of the following on a D2C platform), ie: Retail investment product: P_RI8A=1 DC pension in accumulation: P_AC15A=1 DC pension in income drawdown (and aged 50+): P_DEC6A=1
17.2 Access	All UK adults who have been declined a financial product or service in the last 2 years OR All UK adults who have been offered a financial product or service in the last 2 years at a price or with terms and conditions, felt to be completely unreasonable	A random selection (using an RSP) of all respondents who have answered as follows at the screener questions AC1NEW and/or AC7 (which are in Section 3.7): AC1NEW=1 or AC7=1 While 17.2 is only answered by a random selection of these respondents, the screener questions asked of all give us our starting population of all UK adults

Section of the questionnaire	Population represented for reporting purposes (short form in bold)	Respondents eligible for each section or discrete set of questions: based on the online survey
17.3 Claims Management Companies	<p><u>CMC1</u>: All UK adults who have claimed through a claims management company in the last three years (questions CM4 to CM9). Some questions are asked about each of the types of claim – reporting for these questions is on a claim by claim basis only.</p> <p><u>CMC2</u>: All UK adults (questions CM_INTRO to CM1b, and CM8 to CM2c)</p>	<p><u>CMC1</u>: A random selection (using an RSP) of respondents who have made a claim using a claims management company in the last 3 years, ie CM3a-j=1</p> <p><u>CMC2</u>: Asked of all respondents who complete CMC1, plus a random selection (1 in N) of all other respondents</p>
17.4 Self-employed Banking	All UK adults who are self-employed either full-time or part-time	All respondents whose working status is self-employed either full-time or part-time, ie D10=3,4
17.5 Potential Fraud and Scams	All UK adults who have experienced an unsolicited approach in the last 12 months	A random selection (using an RSP) of respondents who have experienced an unsolicited approach in the last 12 months, ie F1A=1-10
17.6 Unbanked	<p>All UK adults who are unbanked, ie they do not have a personal current account (or don't know if they have a personal current account) or an e-money alternative account</p> <p>Under current account we include accounts from a bank or building society, a Post Office current account, or a credit union current account</p>	All respondents who are unbanked, ie P_RB1=2 and P_RB2_DV NE 6

Section of the questionnaire	Population represented for reporting purposes (short form in bold)	Respondents eligible for each section or discrete set of questions: based on the online survey
17.7 Savings	<p>Some questions are asked about each of the products – reporting for these questions is on a product by product basis only.</p> <p>Otherwise the population is:</p> <p>All UK adults with a savings account with a bank or building society or with National Savings and Investments (NS&I), a credit union savings account, an NS&I bond, or a cash ISA</p> <p>RB98c is combined with PONEWX1_1 to create a larger base with the population of 'All UK adults with a current account and a savings account'</p> <p>RB98d is combined with PONEWX1_2 to create a larger base with the population of 'All UK adults with a current account and a cash ISA'</p>	<p>A random selection (using an RSP) of all respondents with a savings account, ie</p> <p>Savings account with a bank or building society or with National Savings and Investments (NS&I): P_RBDV1=2</p> <p>National Savings and Investment (NS&I) bond: P_RBDV1=5</p> <p>Credit union savings account: P_RBDV1=6</p> <p>Cash ISA: RB3=1</p>
17.8 Awareness of the FCA	All UK adults	Random selection (1 in N) of all respondents

1. Demographics

LANDINGPAGE [STATE TO ALL]

Welcome to the Financial Lives survey.

To take part, please enter your unique login (it is one of the three eight digit codes from your letter) in the box below and click 'NEXT'

If you are experiencing any problems logging in or other technical problems then please get in touch using our contact details below:

Email: financiallives.survey@natcen.ac.uk

Freephone: 0800 652 4568

STINTRO [STATE TO ALL]

Thank you for choosing to take part in the Financial Lives Survey.

The FCA's responsibility to protect consumers includes people who are not able to access some or any financial products and services. Please do complete the survey, even if you have no or few financial products.

The following questions will ask you about your attitudes and experiences in using financial services.

We kindly ask that you complete the survey in full. At the end of the survey, we will be asking you to provide your email address, so you can be sent your 'thank you' voucher.

Please click 'Next' to start the survey.

STINTRO2 [STATE TO ALL]

Some notes about completing this survey

In some places you will see an [information button](#). This will provide more information about the subject you are being asked about. Clicking on it will open it. Clicking on it again will close it.

If you wish to go back to the previous question use the 'Previous' button, do not use the back button on your browser.

If you wish to pause the survey and come back to it later, use the PAUSE button. This will save your responses. You will need to wait at least 10 minutes before coming back to it.

DINTRO [STATE TO ALL]

Firstly, we would like to find out a little about you and your household.

D1 [ASK ALL]

Are you...

1. Male
2. Female
3. Prefer to self-define (write in)
4. Prefer not to say

D2a [ASK ALL]

What is your date of birth?

Enter below

Day (DD)

Month (MM)

Year (YYYY)

Prefer not to say [HIDDEN ON FIRST PRESENTATION OF THE SCREEN]

PROGRAMMER INSTRUCTION: INCLUDE AN i BUTTON WITH: <inf><FCABlue>[The Privacy Statement \(link\)](#) explains how the FCA will use this information.</FCABlue</inf>

PROGRAMMER INSTRUCTION: SCREEN OUT, IF D2a UNDER 18. SHOW FOLLOWING TEXT:

Unfortunately, we cannot interview anyone who is under the age of 18.

PROGRAMMER INSTRUCTION: HARD CHECK IF DATE IN THE FUTURE. SHOW FOLLOWING TEXT:

You have entered a date in the future.

DVAge [CODE IF D2a NE PNTS]

PROGRAMMER INSTRUCTION: CONVERTS D2a TO AN AGE THEN RECODES TO D2

D2 [ASK IF D2a=PREFER NOT TO SAY (NOT WILLING TO GIVE DATE OF BIRTH) OR IF D2a NOT ASKED]

What is your current age?

NUMERIC
RANGE 00...110

Prefer not to say

PROGRAMMER INSTRUCTION: SHOW FOLLOWING TEXT, IF D2=00-17

Unfortunately, we cannot interview anyone who is under the age of 18.

D3 [ASK IF D2=PREFER NOT TO SAY (NOT WILLING TO GIVE ACTUAL AGE)]

Which of these age bands are you in?

1. Under 18 **[SCREEN OUT]**
2. 18 to 21
3. 22 to 24
4. 25 to 29
5. 30 to 34
6. 35 to 39
7. 40 to 44
8. 45 to 49
9. 50 to 54
10. 55 to 59
11. 60 to 64
12. 65 to 69
13. 70 to 74
14. 75 to 79
15. 80 to 84
16. 85 or over
17. Prefer not to say **[SCREEN OUT]**

PROGRAMMER INSTRUCTION: SCREEN OUT, IF D3=1 (UNDER 18); SHOW FOLLOWING TEXT

Unfortunately, we cannot interview anyone who is under the age of 18.

PROGRAMMER INSTRUCTION: SHOW FOLLOWING TEXT, IF D3=17 (PREFER NOT TO SAY)

Please rest assured the survey is confidential, so if you are comfortable providing an indication of your age, please select one of the age brackets.

PROGRAMMER INSTRUCTION: SHOW FOLLOWING TEXT, IF D3=17 (PREFER NOT TO SAY) AFTER INITIAL PROMPT

Unfortunately, we cannot interview anyone who has not provided their age or who could be under the age of 18.

D3a [ASK IF D2= PREFER NOT TO SAY AND D3=2, 6, 9, 13 (NOT WILLING TO GIVE ACTUAL AGE AND AGE RANGE 18-21, 35-39, 50-54, 70-74)]

When were you born?

1. 2001-2018 [SHOW IF D3=2]
2. 1981-2000 [SHOW IF D3=2 OR 6]
3. 1966-1980 [SHOW IF D3=6 OR 9]
4. 1946-1965 [SHOW IF D3=9 OR 13]
5. 1945 or earlier [SHOW IF D3=13]
6. Prefer not to say

D4a [ASK ALL]

How many adults aged 18 or over, **including yourself**, are currently living in your household?

<FCABlue>By 'household' we mean the group of people (not necessarily related) living at your address who share cooking facilities with you and also share a living room or sitting room or dining area.</FCABlue>

<FCAGrey>Please make sure you count yourself when answering this question.</FCAGrey>

NUMERIC
RANGE 1...10

Don't know
Prefer not to say

DOthHMem [CODE TO ALL]

Calculated variable to show number of other adults in household:

D4a – 1 (i.e. NUMBER AT D4a MINUS 1)

NUMERIC
RANGE 0...9

Don't know [IF D4a=Don't know]
Prefer not to say [IF D4a=PNTS]

D4a70 [ASK ALL ANSWERING 2 OR MORE AT D4a (ALL THOSE WILLING/ ABLE TO SAY HOW MANY OTHER ADULTS ARE IN THEIR HOUSEHOLD AND HAVE 2 OR MORE ADULTS IN THEIR HOUSEHOLD)]

There are [ANSWER AT D4a] adults in your household. Thinking only about the [NUMBER AT DOthHMem] other adult(s), apart from yourself, how many of them are aged 70 or more?

NUMERIC
RANGE 0...NUMBER AT DOthHMem

Don't know
Prefer not to say

D4a1869 [CODE TO ALL]

CALCULATED VARIABLE TO SHOW NUMBER OF OTHER ADULTS IN HOUSEHOLD AGED 18-69:

[D0thHMem MINUS D4a70]

NUMERIC
RANGE 0...9

Don't know/Prefer not to say **[IF either D4a or D4a70=DK OR PNTS]**

D1869chk **[ASK ALL ANSWERING 2 OR MORE AT D4a AND NOT DON'T KNOW/NOT PREFER NOT TO SAY AT D4a70 (ALL THOSE WILLING/ ABLE TO SAY HOW MANY OTHER ADULTS ARE IN THEIR HOUSEHOLD AND HAVE 2 OR MORE ADULTS IN THEIR HOUSEHOLD)]**

And just to check, this means that, apart from yourself, there is/are [D4a1869] other adult(s) aged 18 to 69 in your household.

1. Yes – this is correct
2. No – this is not correct (we will ask you to return to the earlier question to enter the numbers again) **GO TO D4a ONCE**
3. Don't know
4. Prefer not to say

D7b **[ASK ALL]**

How many children aged 17 or under are financially dependent on you?

Include all children, whether they currently live with you or not.

NUMERIC
RANGE 0...20

Don't know
Prefer not to say

D5 **[ASK ALL]**

What is your legal marital status?

1. Single, that is never married and never registered in a civil partnership
2. Married
3. Separated, but still legally married
4. Divorced
5. Widowed
6. In a registered civil partnership
7. Separated, but still legally in a civil partnership
8. Formerly in a civil partnership which is now legally dissolved
9. Surviving partner from a civil partnership
10. Don't know
11. Prefer not to say

D6 [ASK IF D4a>1 OR DON'T KNOW OR PREFER NOT TO SAY, AND D5=1 OR 3 OR 4 OR 5 OR 7 OR 8 OR 9 OR 10 OR 11 (TWO OR MORE ADULTS IN HOUSEHOLD OR DON'T KNOW OR PREFER NOT TO SAY, AND NOT MARRIED OR IN REGISTERED CIVIL PARTNERSHIP, OR DON'T KNOW MARITAL STATUS OR PREFER NOT TO SAY)]

Are you living with someone in your household as a couple?

PROGRAMMER INSTRUCTION: INCLUDE THE FOLLOWING DEFINITION IN AN INFO BUTTON WHICH SHOULD BE LOCATED AT THE END OF THE QUESTION

<inf><FCABlue>By 'household' we mean the group of people (not necessarily related) living at your address who share cooking facilities with you and also share a living room or sitting room or dining area.</FCABlue></inf>

1. Yes
2. No
3. Prefer not to say

D10 [ASK ALL]

Which of the following best describes your current working status?

1. Working for an employer(s) full-time (30 or more hours per week)
2. Working for an employer(s) part-time (less than 30 hours per week)
3. Self-employed full-time (30 or more hours per week)
4. Self-employed part-time (less than 30 hours per week)
5. Unemployed and looking for work
6. Unemployed and not looking for work
7. Retired
8. Semi-retired (drawing a pension or other income but still working)
9. Student
10. Permanently sick/ disabled
11. Temporarily sick (no job to go to)
12. Looking after the home
13. Other (write in)
14. Don't know

Code 13. Other (write in) was split into the following options post data collection (for weighting purposes):

15. *Employed, but hours not stated – include all mat leave/sick with unstated hours*
16. *Agency work/Zero hours contract*
17. *Voluntary work*
18. *Carer*

D10b [ASK ALL]

Thinking about the **last 12 months only**, have you done any of the following using a website or app to earn an income?

Select all that apply.

1. Provided transport using your vehicle, e.g. via Uber, Hailo
2. Provided food delivery services, e.g. via Deliveroo, UberEATS
3. Provided courier services, e.g. via CitySprint, AnyVan
4. Performed short-term jobs found via websites or apps, e.g. via TaskRabbit, Upwork, PeoplePerHour, Fiverr
5. None of these

D10a [ASK IF D10 NE 7 AND (D2>54 OR D3=10-16) (NOT RETIRED AND 55+)]

Do you plan to retire within the next 2 years?

<FCABlue>By 'retire' we mean ceasing all or most paid employment.</FCABlue>

1. Yes
2. No
3. Don't know

D12a [ASK IF D4a>1 OR D6=1 OR PREFER NOT TO SAY (ALL WHO LIVE WITH AT LEAST ONE OTHER ADULT IN THE HOUSEHOLD, OR LIVE WITH SOMEONE IN HOUSEHOLD AS A COUPLE OF PREFER NOT TO SAY IF LIVING WITH SOMEONE IN HOUSEHOLD AS A COUPLE)]

Are you the main income earner in your household?

PROGRAMMER INSTRUCTION: INCLUDE THE FOLLOWING DEFINITION IN AN INFO BUTTON WHICH SHOULD BE LOCATED AT THE END OF THE QUESTION

<inf><FCABlue>By 'household' we mean the group of people (not necessarily related) living at your address who share cooking facilities with you and also share a living room or sitting room or dining area.</FCABlue></inf>

1. Yes
2. No
3. Don't know

D12b [ASK IF D4a>1 OR D6=1 OR PREFER NOT TO SAY (ALL WHO LIVE WITH AT LEAST ONE OTHER ADULT IN THE HOUSEHOLD, OR LIVE WITH SOMEONE IN HOUSEHOLD AS A COUPLE OF PREFER NOT TO SAY IF LIVING WITH SOMEONE IN HOUSEHOLD AS A COUPLE)]

Which of the following best describes financial decision-making in your household?

PROGRAMMER INSTRUCTION: INCLUDE THE FOLLOWING DEFINITION IN AN INFO BUTTON WHICH SHOULD BE LOCATED AT THE END OF THE QUESTION

<inf><FCABlue>By 'your household' we mean the group of people (not necessarily related) living at your address who share cooking facilities with you and also share a living room or sitting room or dining area.</FCABlue></inf>

1. I am the main decision-maker in the household
2. I make my own decisions, but not for other adults in the household
3. I share responsibility with my spouse, partner or other adult
4. I leave most financial matters to my spouse, partner or other adult
5. All of my financial matters are dealt with by a family member or another adult
6. Don't know

D13 [ASK ALL]

Which of the following best describes how you occupy the property you currently live in?

1. I own it outright (no mortgage)
2. I own it with a mortgage
3. I own it with a different kind of loan (not a mortgage) (write in)
4. I pay part rent and part mortgage (shared ownership)
5. I rent it **<inf><FCABlue> Any kind of renting: include renting privately, from the council or a social landlord, or paying rent to a relative or friend (at full or a reduced rate). Also include renting the whole property, house/ flat shares, house of multiple occupancy, renting a room, lodger. </FCABlue></inf>**
6. I live rent-free, e.g. with my parents or in another relative's or a friend's property
7. I occupy it in some other way (write in)
8. Don't know

D13a [ASK IF D2>54 OR D3=10-16 (ALL AGED 55+)]

Is the property you currently live in sheltered accommodation (sometimes known as retirement housing)?

1. Yes
2. No
3. Don't know

DD13c [ASK IF D13=5 (THOSE WHO RENT THE PROPERTY THEY CURRENTLY LIVE IN)]

Which of the following best describes how you rent the property you currently live in?

1. I rent the whole flat or house, on my own or with a partner
2. I am in a flat share/ house share or in a house of multiple occupancy
3. I am a lodger
4. Other (write in)
5. Don't know

D13d [ASK ALL]

Which of the following best describes the property you currently live in?

- a) Detached house
- b) Semi-detached house
- c) Terraced house
- d) Flat or maisonette
- e) Don't know

D16a [ASK ALL]

Apart from today, when did you last use the internet at home, at work or elsewhere?

Include internet access from any device, including mobile-only internet access, on behalf of yourself, other members of your family or for friends.

1. Within the last 3 months
2. Between 3 months and a year ago
3. More than 1 year ago
4. Never used it
5. Don't know

D16 [ASK IF D16a=1 (USED INTERNET IN LAST 3 MONTHS)]

In the last 3 months, how often have you used the internet at home, at work or elsewhere?

Include internet access from any device, including mobile-only internet access, on behalf of yourself, other members of your family or for friends.

1. At least once a day
2. Almost every day
3. At least once a week (but not every day)
4. Less often than once a week

D20 [ASK IF D16a NE 4 (USED INTERNET BEFORE, OR DON'T KNOW)]

Overall, how would you rate your ability to use the internet?

1. Excellent
2. Good
3. Fair
4. Poor
5. Bad
6. Don't know

D20a [ASK IF D16a=4 (NEVER USE INTERNET)]

You mention you never use the internet. You are currently completing an online survey. Is it that...?

1. you are using the internet for the first time
2. someone is helping you to complete the survey
3. there is another reason (write in)

D1869Int [ASK IF D4a1869>0, AND NOT DON'T KNOW/NOT PREFER NOT TO SAY AND D1869chk=1 (ALL WITH SOMEONE AGED 18-69 IN THE HOUSEHOLD, AND WILLING/ ABLE TO SAY SO)]

Thinking only about the adults in your household aged 18 to 69, **apart from yourself**, how many of them have used the internet in the last 3 months?

If unsure, give your best estimate.

NUMERIC
RANGE 0...[ANSWER AT D4a1869]

Don't know
Prefer not to say

2. Attitudes

ATINTRO [STATE TO ALL]

The next questions are about your general attitudes to life and financial affairs, to help us understand what is important to you.

There are no right or wrong answers to these questions. We would simply like to have your opinions.

AT1a [ASK ALL]

How confident do you feel **managing your money**?

Answer on a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'completely confident'.

0 - Not at all confident

1

2

3

4

5

6

7

8

9

10 - Completely confident

Don't know

AT1b [ASK ALL]

How satisfied are you with your **overall financial circumstances**?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

AT1d **[ASK ALL]**

How confident do you feel **working with numbers** when you need to in everyday life?

Answer on a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'completely confident'.

- 0 - Not at all confident
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Completely confident
- Don't know

AT5 **[ASK ALL]**

How knowledgeable would you say you are about **financial matters**?

Answer on a scale of 0 to 10, where 0 is 'not at all knowledgeable' and 10 is 'very knowledgeable'.

- 0 - Not at all knowledgeable
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Very knowledgeable
- Don't know

R1 **[ASK ALL]**

Are you a person who is generally **willing to take risks**?

Answer on a scale of 0 to 10, where 0 is 'not at all willing to take risks' and 10 is 'very willing to take risks'.

- 0 - Not at all willing to take risks
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Very willing to take risks
- Don't know

R2 [ASK ALL]

Are you a person who is generally willing to **give up something today in order to benefit in the future**?

Answer on a scale of 0 to 10, where 0 is 'not at all willing' and 10 is 'very willing'.

0 - Not at all willing

1

2

3

4

5

6

7

8

9

10 - Very willing

Don't know

AT1c [ASK ALL] CAROUSEL

How much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

a)

b)

c) When it comes to financial services and products, I would consider myself to be a confident and savvy consumer

d) I feel most financial firms are honest and transparent in the way they treat me

1. Strongly agree

2. Slightly agree

3. Neither agree nor disagree

4. Slightly disagree

5. Strongly disagree

6. Don't know

AT2 [ASK ALL] CAROUSEL

How much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

a) I like to stick with a financial brand I know

b) I have confidence in the UK financial services industry

c) I am comfortable using credit – it feels quite normal to me

1. Strongly agree

2. Slightly agree

3. Neither agree nor disagree

4. Slightly disagree

5. Strongly disagree

6. Don't know

AT4 [ASK ALL]

If you lost your main source of household income, how long could your household continue to cover living expenses, without having to borrow any money or ask for help from friends or family?

PROGRAMMER INSTRUCTION: INCLUDE THE FOLLOWING DEFINITION IN AN INFO BUTTON WHICH SHOULD BE LOCATED AT THE END OF THE QUESTION

<inf><FCABlue>By 'household' we mean the group of people (not necessarily related) living at your address who share cooking facilities with you and also share a living room or sitting room or dining area.</FCABlue></inf>

1. Less than a week
2. 1 week to less than 1 month
3. 1 month to less than 3 months
4. 3 months to less than 6 months
5. 6 months or longer
6. Don't know
7. Prefer not to say

K1 [ASK ALL]

To what extent do you feel that keeping up with your domestic bills and credit commitments is a burden?

1. It is not a burden at all
2. It is somewhat of a burden
3. It is a heavy burden
4. Don't know

K1a [ASK ALL]

To what extent would you say the burden of keeping up with your domestic bills and credit commitments has changed over the last 12 months?

1. A lot more of a burden
2. A little more of a burden
3. No change
4. A little less of a burden
5. A lot less of a burden
6. Don't know

K2 [ASK ALL]

In the last 6 months, have you fallen behind on, or missed, any payments for credit commitments or domestic bills for **any 3 or more months**?

These 3 months don't necessarily have to be consecutive months.

1. Yes
2. No
3. Don't know

K2a [ASK IF K2=2 OR 3 (HAVE NOT FALLEN BEHIND FOR 3 OR MORE MONTHS IN THE LAST 6 MONTHS, OR DO NOT KNOW IF HAVE DONE SO)]

In the last 6 months, have you fallen behind on, or missed, any payments for credit commitments or domestic bills for **any one or two months?**

1. Yes
2. No
3. Don't know

K33 [ASK IF K2=1 OR K2a=1 (FALLEN BEHIND/ MISSED CREDIT COMMITMENTS OR DOMESTIC BILLS FOR 1 MONTH OR MORE IN THE LAST 6 MONTHS)]

Which credit commitments and/ or domestic bills have you missed, or fallen behind on, in the last 6 months?

Select all that apply.

1. Credit card
2. Store card
3. Other credit commitments
4. Mortgage repayments
5. Rent payments
6. Council tax payments
7. Utility bills
8. Other household bills (write in)
9. Other (write in)
10. Don't know

CC52 [ASK IF K33=1 OR 2 OR 3 (FALLEN BEHIND WITH/MISSED CREDIT CARD BILLS, STORE CARD BILLS OR OTHER CREDIT COMMITMENTS FOR ONE MONTH OR MORE IN THE LAST 6 MONTHS)]

You have missed or fallen behind with credit card bills, store card bills, or other credit commitments in the last 6 months. Have you been in contact with any of the lenders or credit providers about this?

[IF K33=4: We are only interested in whether you have been in contact with your lenders/ credit providers for your credit card, store card or other credit commitments, not your mortgage company.]

Select all that apply.

1. Yes, I contacted them
2. Yes, someone else, e.g. a debt adviser or a relative, contacted them on my behalf
3. Yes, they contacted me
4. No contact **[SINGLE CODE]**
5. Don't know

CC54 [ASK IF CC52=1-3 (HAD CONTACT WITH LENDERS/ CREDIT PROVIDERS ABOUT MISSED REPAYMENTS)] CAROUSEL

Where you have had contact with your lender(s)/ credit provider(s) about your repayment difficulties, overall how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

- a) My lender(s)/ credit provider(s) were sympathetic to my difficulties
 - b) My lender(s)/ credit provider(s) allowed me time to pay
 - c) I was encouraged to seek free debt advice
-
- 1. Strongly agree
 - 2. Slightly agree
 - 3. Neither agree nor disagree
 - 4. Slightly disagree
 - 5. Strongly disagree
 - 6. Don't know

K33a [ASK IF K33=7 (HAVE MISSED UTILITY BILLS FOR 1 MONTH OR MORE IN THE LAST SIX MONTHS)]

Which utility bills have you missed, or fallen behind on, in the last 6 months?

Select all that apply.

- 1. Telephone/ mobile phone
- 2. Broadband/ internet/ TV
- 3. Gas
- 4. Electricity
- 5. Water
- 6. Can't remember which bill **[SINGLE CODE]**

K33b [ASK 1 IN N OF ALL]

Which of the following bills/ outgoings do you personally have to pay each month?

Select all that apply.

- 1. Credit card
- 2. Store card
- 3. Other credit, e.g. personal loans and items paid for in instalments
- 4. Mortgage repayments **[Up to Q5: SHOW IF D13=2, 4] [From Q5: SHOW IF D13=2, 4]**
- 5. Rent payments **[Up to Q5: SHOW IF D13=4-5] [From Q5: SHOW IF D13=2, 4]**
- 6. Council tax
- 7. Telephone/ mobile phone
- 8. Broadband/ internet/ TV
- 9. Gas
- 10. Electricity
- 11. Water
- 12. None of these **[SINGLE CODE]**

K33c [ASK ALL CODING FOUR OR MORE ANSWERS AT K33b, 1-11]

If you were unable to pay all your bills/ outgoings, which three of the following would you pay first?

<FCAGrey>Select up to three.</FCAGrey>

[LIST BILLS/ OUTGOINGS SELECTED AT K33b, 1-11]

1. Credit card
2. Store card
3. Other credit, e.g. personal loans and items paid for in instalments
4. Mortgage repayments
5. Rent payments
6. Council tax
7. Telephone/ mobile phone
8. Broadband/ internet/ TV
9. Gas
10. Electricity
11. Water

P17 [ASK IF D10 NE 7 (ALL EXCEPT THOSE WHO ARE RETIRED)] CAROUSEL

Below are two statements people have made about planning their finances for retirement.

How much do you agree or disagree with these statements?

RANDOMISE STATEMENTS

- a) I keep putting off retirement planning because I am afraid I will make the wrong decision
- b) I am happy with the choices I have made with my pension arrangements

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree
6. Not applicable
7. Don't know

P_AC14 [ASK IF D10 NE 7 (ALL EXCEPT THOSE WHO ARE RETIRED)]

Have you thought about how you are going to manage financially when you come to retire?

1. Yes, I have given it a great deal of thought
2. Yes, I have thought about it a little
3. No, I have not really thought about it
4. Don't know

P11 [ASK IF D10 NE 7 (ALL EXCEPT THOSE WHO ARE RETIRED)]

Thinking about your finances: when you come to retire, do you expect to have the same standard of living as you have now?

1. I think it will be the same as I have now
2. I think it will be better than now
3. I think it will be worse than now

4. Don't know

P_AC16 [ASK IF (D2>44 OR D3=8-16) AND D10 NE 7 (AGED 45+ AND NOT RETIRED)]

Will the State pension be your main source of income in retirement?

1. Yes
2. No, but I expect to qualify for a State pension
3. No, I do not expect to qualify for a State pension
4. Don't know

AT16 [ASK THE SAME 1 IN N RESPONDENTS SELECTED FOR B6B (THE NEXT QUESTION) EXCEPT IF RETIRED (D10=7)]

Which of the following do you think are the **best way(s)** for people to save for retirement?

Select all that apply.

1. Buying a house and using that to fund retirement, e.g. by downsizing or releasing equity
2. Buying a second home or investment property/ renting it out
3. Investing, e.g. in a stocks and shares ISA
4. Saving, e.g. in a savings account or cash ISA
5. Saving into a pension
6. Other (write in)
7. A bit of everything [**SINGLE CODE**]
8. Don't know

B6B [ASK 1 IN N OF ALL]

IF NOT RETIRED (D10 NE 7): Which, if any, of the following income sources do you expect **to fund your retirement**?

IF RETIRED (D10=7): Which, if any, of the following income sources do you rely on now or expect to **fund the rest of your retirement**?

Select all that apply.

1. Rental property or letting out a room in my home
2. The sale of my own home, moving somewhere cheaper to release some money
3. The sale of a second home or rental property
4. Equity in my home, e.g. lifetime mortgage/ equity release
5. An inheritance
6. My pension
7. My partner's employment or pension
8. Savings held in any ISA except a Lifetime ISA
9. Savings held specifically in a Lifetime ISA
10. Other cash savings or investments
11. Part-time work
12. Other (write in)
13. None of these
14. Don't know

AT10 [ASK IF D10=7 (RETIRED)] CAROUSEL

Below are a number of statements people have made about their finances when it comes to retirement. How much do you agree or disagree with these statements?

- a) I am happy with the choices I have made with my pension arrangements
- b) I needed to work longer than I had hoped to fund my retirement
- c) I worry about not having enough money to last me throughout my retirement
- d) I do not have difficulty paying for day-to-day expenses since I retired
- e) I wish I had spent more time planning my finances for retirement

- 1. Strongly agree
- 2. Slightly agree
- 3. Neither agree nor disagree
- 4. Slightly disagree
- 5. Strongly disagree
- 6. Don't know

P_AC16b [ASK IF D10=7 (RETIRED)]

Is the State pension your main source of income?

- 1. Yes
- 2. No
- 3. Don't know

AT11 [ASK ALL] CAROUSEL

Now a couple of questions about shopping around for financial and non-financial products.

<FCABlue>By 'shopping around' we mean comparing products from two or more different providers before you make your decision, for example by looking at their products, prices or terms and conditions.</FCABlue>

- a. Generally speaking, when you arrange your **gas, electricity, phone and broadband providers**, do you shop around?
 - b. Generally speaking, when you take out **insurance products like motor, home contents and travel**, do you shop around?
 - c. Generally speaking, when you take out **other financial products like current accounts, savings accounts and ISAs**, do you shop around?
- 1. Always or usually: I always or usually shop around for products like these
 - 2. Sometimes: I sometimes shop around for these products, or for most of these kinds of products
 - 3. Occasionally: I occasionally or rarely shop around for these kinds of products
 - 4. Never: I never shop around for these kinds of products
 - 5. I don't have any products like these
 - 6. Don't know if I shop around

AT14

[ASK 1 IN N OF ALL] CAROUSEL

In general, how much trust do you have in the following types of organisation?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

0 - do not trust at all

1

2

3

4

5

6

7

8

9

10 - trust completely

Don't know

- a. Banks
- b. Mortgage lenders
- c. Credit card companies
- d. Insurance companies
- e. FinTech companies (technology-led financial services firms, e.g. ApplePay, Monzo, or Revolut)
- f. Pension companies
- g. Financial advisers
- h. The Government
- i. Social media companies

AT15_text [ASK THE SAME 1 IN N OF ALL AS ASKED AT14]

As digital technology evolves, the way that we manage our finances is changing too. Technology has the power to make managing our money simpler, faster and less expensive.

AT15 [ASK THE SAME 1 IN N OF ALL AS ASKED AT14] CAROUSEL

To what extent would you trust computer decision-making to complete the following tasks without any human interaction?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

0 - do not trust at all

1

2

3

4

5

6

7

8

9

10 - trust completely

Don't know

RANDOMISE STATEMENTS

- a) Finding an insurance product, e.g. home insurance or motor insurance
- b) Finding a mortgage
- c) Financial advice, e.g. where to invest your pension money or other savings
- d) Retirement planning, e.g. how to take your pension money at retirement

AT12 [ASK OF 1 IN N OF ALL]

To what extent would you say you rely on cash (rather than other payment methods) in your day-to-day life?

- 1. A very great extent: I pay for everything, including bills, in cash
- 2. A great extent: I pay for most things in cash, including larger purchases and bills
- 3. A moderate extent: I use cash and other payment methods equally
- 4. A small extent: I occasionally use cash
- 5. A very small extent: I almost always use other payment methods, even for everyday purchases

AT12a [ASK IF AT12=1-2 (RELY TO A VERY GREAT OR GREAT EXTENT ON CASH)]

Why do you rely to a great extent on cash in your day-to-day life?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 16-17

1. It is accepted everywhere
2. To help me budget
3. To avoid going in to debt
4. Because local businesses prefer cash payments
5. To avoid extra charges associated with using other payment methods, e.g. charges applied by some merchants when using debit or credit card
6. I trust cash more than other methods, e.g. a debit or credit card
7. It is part of my daily routine
8. It is more convenient
9. For privacy
10. To maintain my independence
11. Poor online connectivity for making electronic payments
12. In case electronic payments are interrupted
13. I have a disability and can't use digital devices
14. Because I am paid in cash
15. Because I don't have a bank account
16. Other (write in)
17. Don't know

AT12b [ASK THE SAME 1 IN N OF ALL AS ASKED AT12]

How would you cope with a cashless society?

1. I would be pleased. I find cash an inconvenience
2. Losing cash would be **no inconvenience** at all to how I live my life
3. Losing cash would be a **minor inconvenience** – but I would cope
4. Losing cash would be a **major inconvenience** – but I would cope
5. Cash is very important to how I live my life – I don't know how I would cope
6. Cash is essential to how I live my life – I would not cope at all
7. Don't know

D21f

[ASK IF AT1a=0-6, OR AT5=0-6 OR AT1c_c=4-5 (HAVE ONE OR MORE OF: LOW CONFIDENCE IN MANAGING MONEY, LOW KNOWLEDGE ABOUT FINANCIAL MATTERS AND/ OR DISAGREE ARE A CONFIDENT AND SAVVY CONSUMER)]

Earlier you mentioned not feeling particularly confident or knowledgeable about money and financial matters. **Because of this**, do any of the following apply to you?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 8-11

1. I find it hard to find financial products or services that are suitable for me
2. I have fallen into debt, which might have been avoidable if I had understood my options better
3. I don't feel able to shop around for financial products
4. I feel overwhelmed and stressed when I have to deal with financial matters or interact with financial services providers
5. I feel nervous about speaking to financial services providers
6. I feel less prepared for retirement than I would otherwise be, because I don't understand my options
7. I don't really understand the products I have taken out and whether I got a 'good deal' or not
8. My lack of confidence or knowledge has contributed negatively in another way to how I deal with financial services (write in)
9. None of these **[SINGLE CODE]**
- 10 Don't know
- 11 Prefer not to say

INTROE4

[ASK ALL]

The next question asks about **regulated advice**. This is advice that is...

- To do with **investments, saving into a pension or retirement planning**
- **Paid for**, or would be paid for, if you took out a product. Before 1 January 2013, payment may have involved a commission from the product provider to the adviser.
- Provided by one of the following types of advisers:
 - An **adviser from a financial advice firm**, e.g. an **IFA** (Independent Financial Adviser)
 - An **adviser from a bank or building society**
 - An **adviser from an insurance company, investment company or pension provider**
 - **Automated advice available online, app-based through a smartphone or as downloadable software**. This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.

E4 [ASK ALL]

When, if ever, did you last receive **regulated advice** about **investments, saving into a pension** or **retirement planning**?

[PROGRAMMER INSTRUCTION: PLEASE ADD INFO BUTTON WITH TEXT OF THE REGULATED ADVICE PROVIDED AT INTROE4 FROM <FCABlue>'This is advice that is...'/</FCABlue>]

DO NOT INCLUDE advice relating to mortgages, equity release, protection insurance, e.g. life insurance, or cash ISAs.

1. In the last 12 months
2. Not in the last 12 months, but within the last 2 years
3. Not in the last 2 years, but within the last 5 years
4. Not in the last 5 years, but longer ago
5. Never
6. Don't know

E4a [ASK IF E4=1-3 (RECEIVED REGULATED ADVICE IN LAST 5 YEARS)]

[PROGRAMMER INSTRUCTION: PLEASE ADD INFO BUTTON WITH TEXT OF THE REGULATED ADVICE PROVIDED AT INTROE4 FROM <FCABlue>'This is advice that is...'/</FCABlue>]

Thinking back to the **very first time** you ever received regulated advice about **investments, saving into a pension** or **retirement planning**, was this:

1. Less than five years ago
2. More than five years ago
3. Don't know

E5b [ASK ALL]

Is the following statement true or false?

If you purchase an investment product without taking regulated advice, it is your responsibility to ensure the product is suitable for you (i.e. it meets your needs). If it later turns out not be suitable, you **cannot complain** to the Financial Ombudsman or receive compensation from your provider.

1. True
2. False
3. Don't know

3. Product Ownership

P_INTRO [STATE TO ALL]

We would now like to ask about the financial products you have.

3.1 Retail Banking

P_RB1 [ASK ALL]

Do you have a **current account** for **personal use**, either in your own name or in joint names? This could be from a bank or building society, a Post Office current account, or a credit union current account.

Do not include any current accounts used **solely** for business purposes, any credit union **savings** accounts or any Post Office **card** accounts.

1. Yes
2. No
3. Don't know

Which of the following products do you have currently, either in your own name or joint names.

Do not include any products that are used **solely** for business purposes.

1	A savings account with a bank or building society or with National Savings and Investments (NS&I)	<FCABlue> Include instant access, notice, regular and fixed term accounts. Do not include NS&I bonds, or current accounts used for saving</FCABlue>	Yes (1) No (2) Don't know (99)
2	An ISA account	<FCABlue>There are five types of ISA: cash ISA, stocks and shares ISA, Innovative Finance ISA (IFISA), Help to Buy ISA, and Lifetime ISA (LISA)</FCABlue>	Yes (1) No (2) Don't know (99)
3	Premium bonds	<FCABlue>They are issued by National Savings and Investment (NS&I). Rather than earning interest, you are entered into monthly draws for cash prizes</FCABlue>	Yes (1) No (2) Don't know (99)
4	A National Savings and Investment (NS&I) bond	<FCABlue> Include pensioner bonds, income bonds and children's bonds. Do not include premium bonds or any other bonds</FCABlue>	Yes (1) No (2) Don't know (99)
5	A credit union savings account	<FCABlue>Credit unions are financial co-operatives owned and run by their members. They encourage saving, lend at competitive rates and provide other financial services to their members</FCABlue>	Yes (1) No (2) Don't know (99)
6	An e-money alternative account	<FCABlue>A current account provided by any of the following e-money institutions: Amaiz, Arromoney, Bilderlings, cashplus, Contis, Countingup, Dozens, Engage, epayments, Frees, Getcoconut, ipagoo, Lycamoney, Mettle, Mifinity, Monese, Nimbl, Paystree, Pockit, Revolut, Soldo, squirrel, Think Money, Tide, Tuxedo, UKash, Wirecard</FCABlue>	Yes (1) No (2) Don't know (99)
7	A Post Office card account	<FCABlue>An account used for receiving State pension payments, benefits and tax credits. You can take out money and check your balance at a Post Office branch and Post Office branded ATMs</FCABlue>	Yes (1) No (2) Don't know (99)

P_RB2_DV [CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF RETAIL BANKING – SAVINGS PRODUCTS FROM P_RB2.

REPLICATES WAVE 1 CODEFRAME

1	Savings account with a bank or building society or with National Savings and Investments (NS&I)	IF P_RB2_1=1
2	ISA account	IF P_RB2_2=1
3	Premium bonds	IF P_RB2_3=1
4	National Savings and Investment (NS&I) bond	IF P_RB2_4=1
5	Credit union savings account	IF P_RB2_5=1
6	E-money alternative account	IF P_RB2_6=1
7	Post Office card account	IF P_RB2_7=1
8	None of these	IF P_RB2_1=2 AND P_RB2_2=2 AND P_RB2_3=2 AND P_RB2_4=2 AND P_RB2_5=2 AND P_RB2_6=2 AND P_RB2_7=2
9	Don't know if I have each of these products	IF P_RB2_1=99 AND P_RB2_2=99 AND P_RB2_3=99 AND P_RB2_4=99 AND P_RB2_5=99 AND P_RB2_6=99 AND P_RB2_7=99
10	I do not have some of these products and I don't know about others	IF P_RB2_DV NE 1-9 (i.e. everyone else)

P_RB2a [ASK IF P_RB2_DV=6 (HAVE E-MONEY ALTERNATIVE ACCOUNT)]

With which provider(s) do you have an alternative e-money account?

Select all that apply.

1. Amaiz
2. Arromoney
3. Bilderlings
4. cashplus
5. Contis
6. Countingup
7. Dozens
8. Engage
9. epayments
10. Frees
11. getcoconut
12. ipagoo
13. Lycamoney
14. Mettle
15. Mifinity
16. Monese
17. Nimbl
18. Paystree
19. Pockit
20. Revolut
21. Soldo
22. squirrel
23. Think Money
24. Tide
25. Tuxedo
26. UKash
27. Wirecard
28. Other (write in)

P_RB2check [ASK IF P_RB1=1 AND P_RB2_DV=1 (HAVE BOTH A CURRENT ACCOUNT AND A SAVINGS ACCOUNT)]

Is your savings account **separate** from your current account, i.e. with a different account number?

You might have separate current and savings accounts with the same bank or building society.

1. Yes. I have a separate current account and savings account
2. No. I do not have a separate current account and savings account

P_RBDV1 [CODE TO ALL]

DERIVED VARIABLE THAT COMBINES P_RB1, P_RB2 AND P_RB2check

1	Current account	P_RB1=1
2	Savings account with a bank or building society or with National Savings and Investments (NS&I) that is separate from your current account	(P_RB2_DV=1 AND P_RB1 NE 1) OR (P_RB2_DV=1 AND P_RB2check=1)
3	ISA account	P_RB2_DV=2
4	Premium bonds	P_RB2_DV=3
5	National Savings and Investment (NS&I) bond	P_RB2_DV=4
6	Credit union savings account	P_RB2_DV=5
7	E-money alternative account	P_RB2_DV=6
8	Post Office card account	P_RB2_DV=7
9	None of these	P_RB1=2 AND P_RB2_DV=8
10	Don't know	(P_RB1=3 AND P_RB2_DV=9,10) OR (P_RB1=2 AND P_RB2_DV=9,10) OR (P_RB1=3 AND P_RB2_DV=8)

RB2 [ASK IF P_RBDV1=1 OR 2 OR 6 OR 7 OR 8 (HAVE A CURRENT ACCOUNT, A SAVINGS ACCOUNT, A CREDIT UNION SAVINGS ACCOUNT, AN E-MONEY ALTERNATIVE ACCOUNT OR A POST OFFICE CARD ACCOUNT)]

And which of these types of account is your **main day-to-day account**?

This is the account that you use for day-to-day payments and transactions.

[LIST FROM P_RBDV1 (showing only selected responses)]

1	Current account	SHOW IF P_RBDV1=1
2	Savings account with a bank or building society or with National Savings and Investments (NS&I)	SHOW IF P_RBDV1=2
3	Credit union savings account	SHOW IF P_RBDV1=6
4	E-money alternative account	SHOW IF P_RBDV1=7
5	Post Office card account	SHOW IF P_RBDV1=8

RB4 [ASK IF RB2=4 AND MORE THAN ONE OF CODES 1-28 SELECTED AT P_RB2a (E-MONEY ACCOUNT IS DAY-TO-DAY ACCOUNT AND HAVE TWO OR MORE PROVIDERS)]

You use an e-money account as your main day-to-day account. You mentioned earlier that you have accounts with more than one e-money provider. Who is the provider of your **main** e-money account?

PROGRAMMER INSTRUCTION: ONLY LIST PROVIDERS SELECTED AT P_RB2a

1. Amaiz
2. Arromoney
3. Bilderlings
4. cashplus
5. Contis
6. Countingup
7. Dozens
8. Engage
9. epayments
10. Frees
11. getcoconut
12. ipagoo
13. Lycamoney
14. Mettle
15. Mifinity
16. Monese
17. Nimbl
18. Paystree
19. Pockit
20. Revolut
21. Soldo
22. squirrel
23. Think Money
24. Tide
25. Tuxedo
26. UKash
27. Wirecard
28. **[NAME OF PROVIDER WRITTEN AT P_RB2a=28]**

P_RB1a [ASK IF P_RB1=2 OR 3 AND P_RB2_DV NE 5 OR 6 OR 7 (HAVE NO CURRENT ACCOUNT OR DO NOT KNOW IF HAVE ONE, AND NO E-MONEY ALTERNATIVE ACCOUNT, NO CREDIT UNION SAVINGS ACCOUNT AND NO POST OFFICE CARD ACCOUNT)]

You mentioned that you do not have a current account (from a bank or building society, from the Post Office, or from a credit union), a credit union savings account, or a Post Office card account.

Just to check: is that correct?

1. Yes, that is correct
2. No, that is incorrect

P_RB1aTEXT [STATE IF P_RB1a=2 (NOT CORRECT THAT THEY DO NOT HAVE A CURRENT ACCOUNT, A CREDIT UNION SAVINGS ACCOUNT, AN E-MONEY ALTERNATIVE ACCOUNT OR A POST OFFICE CARD ACCOUNT)

As this is not correct, we will now ask you about the accounts you hold again. Please revisit your previous answers to tell us what type of accounts you hold.

[PROGRAMMER INSTRUCTION: ROUTE BACK TO P_RB1 ONCE. IF AFTER ROUTEBACK THE ANSWER TO P_RB1a=2 (Incorrect) ASSUME NO CURRENT ACCOUNT HELD AND CODE AS P_RB1a=1]

P_RB1b [ASK IF P_RBDV1=1 OR P_RBDV1=7 (HAVE CURRENT ACCOUNT OR E-MONEY ALTERNATIVE ACCOUNT)]

In the last 12 months have you made any contactless payments?

<FCABlue>This is where you can pay for items with your card or mobile device (up to a value of £30) by tapping it against the card reader, without having to enter your PIN.</FCABlue>

1. Yes
2. No
3. Don't know

P_RB3 [ASK IF P_RBDV1=3 (HAVE ISA ACCOUNT)]

You mentioned that you have an ISA account. Which type of ISA do you have?

<FCAGrey>If you have more than one type of ISA, select all that apply.</FCAGrey>

1	Cash ISA	<inf><FCABlue>Cash savings accounts that pay interest that is free of income tax. There are limits set by the Government on the amount of money that can be deposited in an ISA each year</FCABlue></inf>
2	Stocks and shares ISA	<inf><FCABlue>Also known as an investment ISA, it allows investing in a tax-efficient way, e.g. in shares in companies, investment funds or corporate and government bonds</FCABlue></inf>
3	Innovative Finance ISA (IFISA)	<inf><FCABlue>A type of savings account that allows earning tax-free interest on peer-to-peer lending or investment-based crowdfunding</FCABlue></inf>
4	Help to Buy ISA	<inf><FCABlue>To help first-time buyers purchase their first home</FCABlue></inf>
5	Lifetime ISA (LISA)	<inf><FCABlue>Similar to a Help-to-Buy ISA, but also enables people between 18 and 39 to save money for the future</FCABlue></inf>
6	Don't know	

P_RB3a [ASK IF P_RB3=1 (HAVE CASH ISA ACCOUNT)]

Which type of Cash ISA do you have?

<FCAGrey>If you have more than one type of Cash ISA, select all that apply.</FCAGrey>

1	Easy access Cash ISA	<inf><FCABlue>Usually have a variable rate of interest and an unlimited term, with no or few restrictions to withdrawing money. They may have an introductory bonus</FCABlue></inf>
2	Fixed-term Cash ISA	<inf><FCABlue>Usually have an interest rate that is fixed for a specified term, e.g. 1-5 years, during which you usually incur a charge for making withdrawals</FCABlue></inf>

3	Notice Cash ISA	<inf><FCABlue>Usually have a variable rate of interest and an unlimited term. You have to give notice before accessing your money. Notice periods vary, but usually range from 30 days to 180 days</FCABlue></inf>
4	Don't know	

P_RB3b [ASK IF P_RB3=5 (HAVE LISA ACCOUNT)]

You said that you have a **Lifetime ISA** (LISA) account. Is your money in your LISA account in cash savings or invested in things like stocks and shares and investment funds?

1. It is in cash savings
2. It is invested
3. Don't know

P_RB3c [ASK IF P_RB3=5 (HAVE LISA ACCOUNT)]

Are you using your Lifetime ISA (LISA) to save to buy your first home or to save for retirement/ later life?

1. To save to buy my first home
2. To save for retirement/ later life
3. Both to buy my first home and save for retirement
4. Don't know

P_RB3d [ASK IF P_RBDV1=2 (HAVE SAVINGS ACCOUNT THAT IS SEPARATE FROM CURRENT ACCOUNT)]

Earlier you said that you have a savings account. Which type of savings account do you have?

<FCAGrey>If you have more than one type of savings account, select all that apply.</FCAGrey>

1	Easy access savings account	<FCABlue>Usually have a variable rate of interest and an unlimited term, with few or no restrictions on making additional deposits or withdrawals. They may have an introductory bonus</FCABlue>
2	Fixed-term savings account	<FCABlue>Usually have an interest rate that is fixed for a specified term, e.g. 1-5 years, during which you usually incur a charge for making withdrawals</FCABlue>
3	Notice savings account	<FCABlue>Usually have a variable rate of interest and an unlimited term. You have to give notice before accessing your money. Notice periods vary, but usually range from 30 days to 180 days</FCABlue>
4	Regular Saver savings account	<FCABlue>Usually offer a fixed rate of interest on the condition that you put a minimum amount of money into the savings account on a regular basis, e.g. £50 per month</FCABlue>
5	Don't know	

RB93

[ASK IF P_RBDV1 NE 2, 5, 6 AND P_RB3 NE 1 (NO SAVINGS ACCOUNT, NS&I BOND OR CREDIT UNION SAVINGS ACCOUNT AND DO NOT HAVE A CASH ISA)]

Which of the following best describes why you do not have a savings account or a cash ISA?

Select all the reasons that were **important** in your decision.

1. I don't have any savings/ can't afford to save
2. I use my current account for saving **[SHOW IF P_RBDV1=1]**
3. I use my e-money alternative account for saving **[SHOW IF P_RBDV1=7]**
4. I use my Post Office card account for saving **[SHOW IF P_RBDV1=8]**
5. I am paying into a pension instead
6. I am not interested in saving at the moment
7. I've not thought about it/ got around to it
8. Interest rates not attractive enough
9. I don't know enough about savings accounts
10. I don't know where to find out about savings accounts
11. I have a lack of trust in banks
12. I am concentrating on clearing off existing debts
13. My partner has a savings account
14. I am saving through other means, e.g. premium bonds, property, stocks and shares ISAs
15. Other (write in)
16. Don't know

RB102NEW

[ASK IF RB93=2-4 (USE CURRENT ACCOUNT, E-MONEY ALTERNATIVE ACCOUNT AND/ OR POST OFFICE CARD ACCOUNT FOR SAVINGS, AND DO NOT HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

People save for different reasons. Which of the following are the **main reasons** why you save?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-11

1. To provide a regular income in the future, before I retire
2. To provide an income during retirement
3. To cover education costs
4. To support my family
5. To leave an inheritance
6. To cover the costs of other major expenses, e.g. house deposit, wedding
[ALWAYS APPEARS AFTER CODE 3]
7. To cover short-term expenses, e.g. a holiday
8. As a result of the poor performance of my investments
9. I received a large lump sum from an inheritance or other source
10. Other (write in)
11. Don't know

RB96NEW [ASK IF RB93=2-4 (USE CURRENT ACCOUNT, E-MONEY ALTERNATIVE ACCOUNT AND/ OR POST OFFICE CARD ACCOUNT FOR SAVINGS, AND DO NOT HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

Which of these best describes how you have saved over the last 12 months?

1. I saved the same amount every month
2. I saved every month, but the amount varied
3. I saved when I could, but the amount and how often varied
4. I have not added to my savings in the last 12 months
5. Don't know

P_RB4 [ASK IF P_RBDV1=1 (HAVE CURRENT ACCOUNT)]

How many **active** current accounts do you have, either in your own name or in joint names?

<inf><FCABlue>An '**active** account' has had at least one payment or transfer in or out of the account in the last 12 months (**including** standing orders and Direct Debits, but **excluding** charges and interest on the account).</FCABlue></inf>

Do not include current accounts used **solely** for business purposes.

1. I have no active current accounts [**HIDE IF RB2=1 (HAVE CURRENT ACCOUNT AND IT IS THEIR MAIN DAY-TO-DAY ACCOUNT)**]
2. One active current account
3. Two or more active current accounts

P_RB5 [ASK IF P_RB4=2-3 (HAVE ACTIVE CURRENT ACCOUNT(S))]

IF P_RB4=2 (HAVE ONE ACTIVE CURRENT ACCOUNT): With which provider do you have your **active** current account?

SINGLE CODE

IF P_RB4=3 (HAVE TWO OR MORE ACTIVE CURRENT ACCOUNTS): With which providers do you have your **active** current accounts?

Select all that apply.

MULTI-CODE POSSIBLE

1. Bank of Scotland
2. Barclays
3. Clydesdale/ Yorkshire Bank
4. Co-operative Bank
5. First Direct
6. Halifax
7. HSBC
8. Lloyds Bank
9. Nationwide
10. NatWest
11. RBS (Royal Bank of Scotland)
12. Santander
13. TSB
14. Virgin Money
15. A credit union
16. Another provider/ other providers

17. Don't know

P_RB5b [ASK IF P_RB5=16 (HAVE ACTIVE CURRENT ACCOUNT WITH ANOTHER PROVIDER)]

IF P_RB4=2 (HAVE ONE ACTIVE CURRENT ACCOUNT): With which other provider do you have your **active** current account?

SINGLE CODE

IF P_RB4=3 (HAVE TWO OR MORE ACTIVE CURRENT ACCOUNTS): With which other providers do you have your **active** current accounts?

Select all that apply.

MULTI-CODE POSSIBLE

1. Bank of Ireland
2. Cahoot
3. Citibank
4. Coutts
5. Coventry
6. Cumberland
7. Cynergy Bank (formerly Bank of Cyprus UK)
8. Danske Bank
9. Fidor
10. First Trust
11. Handelsbanken
12. Intelligent Finance (IF)
13. M&S Bank
14. Metro Bank
15. Monzo
16. Northern Rock
17. Norwich & Peterborough
18. One Account
19. Post Office (Bank of Ireland provides these accounts)
20. Secure Trust
21. Smile
22. Starling Bank
23. Tesco Bank
24. Ulster Bank
25. Virgin Money
26. Yorkshire Building Society
27. Zurich
28. Any other overseas bank
29. Other (write in)
30. Don't know

P_RB6 [ASK IF MORE THAN ONE PROVIDER SELECTED ACROSS P_RB5 AND P_RB5b (HAS ACTIVE CURRENT ACCOUNT WITH MORE THAN ONE PROVIDER)]

Who is the provider of the current account you consider to be your **main** current account?

That is the one which your primary income is paid into and/ or from which Direct Debits and other payments are paid. You may also use it for regular cash withdrawals.

[LIST ONLY PROVIDERS SELECTED AT P_RB5=1-15 OR P_RB5b=1-29]

SINGLE CODE

1. Bank of Ireland
2. Barclays
3. Bank of Scotland
4. Cahoot
5. Citibank
6. Clydesdale/Yorkshire Bank
7. Co-operative Bank
8. Coutts
9. Coventry
10. A credit union
11. Cumberland
12. Cynergy Bank (formerly Bank of Cyprus UK)
13. Danske Bank
14. Fidor
15. First Direct
16. First Trust
17. Halifax
18. Handelsbanken
19. HSBC
20. Intelligent Finance
21. Lloyds Bank
22. M&S Bank
23. Metro Bank
24. Monzo
25. Nationwide
26. NatWest
27. Northern Rock
28. Norwich & Peterborough
29. One Account
30. Post Office (Bank of Ireland provides these accounts)
31. RBS (Royal Bank of Scotland)
32. Santander
33. Secure Trust
34. Smile
35. Starling Bank
36. Tesco Bank
37. TSB
38. Ulster Bank
39. Virgin Money
40. Yorkshire Building Society
41. Zurich
42. Any overseas bank
43. Other answer from P_RB5b code 29
44. Don't know **[ALWAYS SHOW]**

F12 [ASK 1 IN N OF ALL] COLLAPSIBLE GRID

Have you done any of the following in the last 12 months?

- a) Shared your current account, savings account or credit card PIN or passwords with another person
 - b) Given your debit or credit card to someone else to use
 - c) Provided your current account or savings account details through an email or telephone call, following an unsolicited request
1. Yes
 2. No
 3. Don't know

F13 [ASK THE SAME 1 IN N OF ALL AS ASKED F12] CAROUSEL

How often do you:

RANDOMISE STATEMENTS

- a) Check an internet site is secure before giving your bank or credit card details
 - b) Cover your PIN when withdrawing money from a cashpoint or using your debit or credit cards to pay for goods
 - c) Dispose securely of statements and documents that contain information relating to your financial affairs, e.g. by shredding them
 - d) Check thoroughly bank and card statements for any unfamiliar transactions
1. Always
 2. Sometimes
 3. Rarely
 4. Never
 5. Not applicable
 6. Don't know

P_RB7 [ASK ALL] COLLAPSIBLE GRID

1	In the last 12 months, have you used a mobile wallet that stores payment card information on a mobile device, e.g. ApplePay, SamsungPay or AndroidPay?	Yes (1) No (2) Don't know (99)
2	In the last 12 months, have you used an international money transfer service, e.g. Moneycorp, MoneyGram, Revolut, Transferwise, Travelex, Western Union, WorldFirst.? Do not include mobile payment services, e.g. Paym and Pingit	Yes (1) No (2) Don't know (99)
3	In the last 12 months, have you used a loadable pre-paid card, e.g. Post Office travel card, cashplus, Monese, Pockit, thinkmoney, Tuxedo or UKash? Do not include gift cards from retailers	Yes (1) No (2) Don't know (99)

4	In the last 12 months, have you used PayPal to pay for goods or services?	Yes (1) No (2) Don't know (99)
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P_RB7_DV [CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF ACTIVITIES FROM P_RB7

REPLICATES WAVE 1 CODEFRAME

1	In the last 12 months, have you used a mobile wallet app or smartphone app, not provided by a current account provider, e.g. ApplePay, SamsungPay or AndroidPay?	IF P_RB7_1=1
2	In the last 12 months, have you used an international money transfer service, e.g. Moneycorp, MoneyGram, Revolut, Transferwise, Travelex, Western Union, WorldFirst. ? Do not include mobile payment services, e.g. Paym and Pingit	IF P_RB7_2=1
3	In the last 12 months, have you used a loadable pre-paid card, e.g. Post Office travel card, cashplus, Monese, Pockit, thinkmoney, Tuxedo or UKash? Do not include gift cards from retailers	IF P_RB7_3=1
4	In the last 12 months, have you used PayPal to pay for goods or services?	IF P_RB7_4=1
5	None of these	IF P_RB7_1=2 AND P_RB7_2=2 AND P_RB7_3=2 AND P_RB7_4=2
6	Don't know if I have used each of these services in the last 12 months	IF P_RB7_1=99 AND P_RB7_2=99 AND P_RB7_3=99 AND P_RB7_4=99
7	I have not used some of these services in the last 12 months and I don't know about others	IF P_RB7_DV NE 1-6 (i.e. everyone else)

P_RB7a [ASK ALL]

In the last 12 months, have you paid for anything online without giving your card details to the seller, i.e. you have provided your online banking details to a financial provider, e.g. Bancontact, Klarna, Ideal, Rapid Transfer, Sofort, for them to transfer money straight from your bank account to the seller?

1. Yes
2. No, but heard of financial providers like these
3. No, and not heard of financial providers like these
4. Don't know

3.2 Retail Investments

P_RIINTRO [STATE TO ALL]

We would now like to ask about the investments you have.

P_RI1a [ASK IF P_RB3=2 (HAVE A STOCKS AND SHARES ISA)]

You said earlier that you have a **stocks and shares ISA** account. Which of the following types of investment do you currently have in your stocks and shares ISA account?

If you have more than one stocks and shares ISA, consider all of them when answering this question.

Do not include any investments held outside your stocks and shares ISA account(s).

Select all that apply.

PROGRAMMER INSTRUCTION: MULTICODE EXCEPT FOR 'DON'T KNOW' WHICH IS AN EXCLUSIVE CODE

	Investment	Definition (ALL ON I BUTTON)
1	Investment funds, e.g. unit trust, OEIC, ETF	<inf><FCABlue>These are pooled (collective) investments in shares or other assets like cash, property or bonds. Some funds are actively managed by a professional, others, e.g. ETFs track the overall performance of a selection of investments</FCABlue></inf>
2	Shares/ equities	<inf><FCABlue>Shares are like owning a small portion of a company. When investing in shares directly, you become a shareholder, which usually means you can vote on some company decisions. You may have been given shares by your employer (employer share scheme) </FCABlue></inf>
3	Corporate bond or gilt/ government bond	<inf><FCABlue>These are fixed interest securities offered as a way for companies or the UK Government to raise money by borrowing from investors</FCABlue></inf>
4	Don't know	<inf><FCABlue>I don't know what investments are in my stocks and shares ISA(s) </FCABlue></inf> PROGRAMMER INSTRUCTION: DON'T KNOW IS A SINGLE CODE

P_RI1c [ASK IF P_RB3b=2 (HAVE LISA ACCOUNT THAT IS INVESTED)]

Which of the following types of investment do you currently have in your Lifetime ISA (LISA)?

If you have more than one LISA, consider all of them when answering this question.

Do not include any investments held outside your LISA account(s).

Select all that apply.

PROGRAMMER INSTRUCTION: MULTICODE EXCEPT FOR 'DON'T KNOW' WHICH IS AN EXCLUSIVE CODE

	Investment	Definition (ALL ON INFO BUTTON)
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1	Investment funds, e.g. unit trust, OEIC, ETF	<inf><FCABlue>These are pooled (collective) investments in shares or other assets like cash, property or bonds. Some funds are actively managed by a professional, others, e.g. ETFs track the overall performance of a selection of investments</FCABlue></inf>
2	Shares/ equities	<inf><FCABlue>Shares are like owning a small portion of a company. When investing in shares directly, you become a shareholder, which usually means you can vote on some company decisions. You may have been given shares by your employer (employer share scheme) </FCABlue></inf>
3	Corporate bond or gilt/ government bond	<inf><FCABlue>These are fixed interest securities offered as a way for companies or the UK Government to raise money by borrowing from investors</FCABlue></inf>
4	Don't know	<inf><FCABlue>I don't know what investments are in my LISA(s) </FCABlue></inf> PROGRAMMER INSTRUCTION: DON'T KNOW IS A SINGLE CODE

P_RI1b [ASK ALL]

Do you currently have any investments held in **insurance bonds** (also known as **investment bonds**), either in your own name or in joint names?

<FCABlue>These are life insurance policies where you invest a lump sum in a variety of available funds. Older policies were invested with-profits, so were called **with-profit bonds**. They are now often marketed as **unit-linked bonds**, **investment bonds**, **distribution bonds**, or **offshore-bonds**.</FCABlue>

1. Yes
2. No
3. Don't know

P_RI2 [ASK ALL] COLLAPSIBLE GRID

[P_RB3=2 OR P_RB3b=2 OR P_RI1b=1 (HAVE SS ISA, OR LISA THAT IS INVESTED, OR INSURANCE BOND): Thinking now about any other investments that you currently have....]

Which, if any, of these investments do you currently have, either in your own name or in joint names?

Do not include any investments held within an ISA or an insurance bond or any investments held in a pension, e.g. a SIPP (self-invested personal pension).

	Investment	Definition	
1	Investment fund, e.g. unit trust, OEIC, ETF or endowment	<FCABlue>These are pooled (collective) investments in shares or other assets like cash, property or bonds. Some funds are actively managed by a professional, others, e.g. ETFs, track the overall performance of a selection of investments. An endowment is an investment product from a life assurance company. You pay in regularly and at	Yes (1) No (2) Don't know (99)

		the end of a set period the policy pays out a lump sum</FCABlue>	
2	Shares/ equities	<FCABlue>Shares are like owning a small portion of a company. When investing in shares directly, you become a shareholder, which usually means you can vote on some company decisions. You may have been given shares by your employer (employer share scheme) </FCABlue>	Yes (1) No (2) Don't know (99)
3	Corporate bond or gilt/ government bond	<FCABlue>These are fixed interest securities offered as a way for companies or the UK Government to raise money by borrowing from investors</FCABlue>	Yes (1) No (2) Don't know (99)
4	Investment-based crowdfunding	<FCABlue>This is a way for people, businesses and charities to raise money. It works through individuals or organisations investing in crowdfunding projects in return for potential profit Do not include donations or giving money in return for a reward, service or product</FCABlue>	Yes (1) No (2) Don't know (99)
11	Peer-to-peer lending	<FCABlue>This is an investment where you lend money to individuals or companies in return for a set interest rate. Also known as peer-to-business lending</FCABlue>	Yes (1) No (2) Don't know (99)
5	Structured deposit (sometimes referred to as a savings bond) or structured investment	<FCABlue>A structured deposit is a savings account offered from time to time by some banks, building societies and National Savings & Investments (NS&I), where the interest rate depends on how the stock market index or other measures perform. A structured investment is commonly offered by insurance companies and banks, where the value returned at the end of a set period depends on how the stock market index or other measures perform</FCABlue>	Yes (1) No (2) Don't know (99)
12	Exchange tokens or 'cryptocurrencies', e.g. Bitcoin and LiteCoin	<FCABlue>Primarily designed to be used as a means of exchange and not usually issued by a central entity, in most cases they utilise a network of computers on the internet (known as blockchain) using cryptography to secure transactions</FCABlue>	Yes (1) No (2) Don't know (99)
6	Buy-to-let, second home, or other property investment including commercial property	<FCABlue>An investment property that is not the property you currently live in </FCABlue>	Yes (1) No (2) Don't know (99)
7	Other 'real' investments, e.g. wine, art, jewellery	<FCABlue>Collectable (or tangible) assets you have purchased with the expectation they will increase in value</FCABlue>	Yes (1) No (2) Don't know (99)
8	Other investment		Yes (1) No (2) Don't know (99)

P_RI2_Oth [ASK IF P_RI2_8=Yes (HAVE AN OTHER INVESTMENT EITHER IN THEIR OWN NAME OR IN JOINT NAMES)]

You said you have an other investment. What is that?

OPEN (400)

P_RI2_DV [CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF RETAIL INVESTMENT PRODUCTS FROM P_RI2

REPLICATES WAVE 1 CODEFRAME

1	Investment fund, e.g. unit trust, OEIC, ETF, or endowment	IF P_RI2_1=1
2	Shares/ equities	IF P_RI2_2=1
3	Corporate bond or gilt/ government bond	IF P_RI2_3=1
4	Investment-based crowdfunding	IF P_RI2_4=1
11	Peer-to-peer lending	IF P_RI2_11=1
5	Structured deposit (sometimes referred to as a savings bond) or structured investment	IF P_RI2_5=1
12	Exchange tokens or 'cryptocurrencies', e.g. Bitcoin and LiteCoin	IF P_RI2_12=1
6	Buy-to-let, second home, or other property investment including commercial property	IF P_RI2_6=1
7	Other 'real' investments, e.g. wine, art, jewellery	IF P_RI2_7=1
8	Other investment (write in)	IF P_RI2_8=1
9	None of these [SINGLE CODE]	IF P_RI2_1=2 AND P_RI2_2=2 AND P_RI2_3=2 AND P_RI2_4=2 AND P_RI2_11=2 AND P_RI2_5=2 AND P_RI2_12=2 AND P_RI2_6=2 AND P_RI2_7=2 AND P_RI2_8=2
10	I don't have some of these investments, and don't know about the others [SINGLE CODE]	IF P_RI2_DV NE 1-9, 11, 12

P_RI2check1 [ASK IF P_RI2_DV=11 (INVEST IN PEER-TO-PEER LENDING)]

[IF P_RB3 NE 3 OR P_RB3 NOT ASKED (HAVE AN ISA BUT IT IS NOT AN IFISA, OR NO ISA OF ANY KIND): Can we check: are all, some or none of your peer-to-peer lending investments held in an Innovative Finance ISA (IFISA)?]

[IF P_RB3=3 (HAVE AN IFISA): Are all, some or none of your peer-to-peer lending investments held in your Innovative Finance ISA (IFISA)?]

<FCABlue>An Innovative Finance ISA (IFISA) is a type of savings account that allows you to earn tax-free interest on peer-to-peer lending or investment-based crowdfunding. </FCABlue>

1. All of my peer-to-peer lending investments are in an IFISA
2. Some of my peer-to-peer lending investments are in an IFISA
3. None of my peer-to-peer lending investments are in an IFISA
4. Don't know

P_RI2check2 [ASK IF P_RI2_DV=4 (INVEST IN CROWDFUNDING)]

[IF P_RB3 NE 3 OR P_RB3 NOT ASKED (HAVE AN ISA BUT IT IS NOT AN IFISA, OR NO ISA OF ANY KIND: Can we check: are all, some or none of your crowdfunding investments held in an Innovative Finance ISA (IFISA)?]

[IF P_RB3=3 (IFISA): Are all, some or none of your crowdfunding investments held in your Innovative Finance ISA (IFISA)?]

<FCABlue>An Innovative Finance ISA (IFISA) is a type of savings account that allows you to earn tax-free interest on peer-to-peer lending or investment-based crowdfunding. </FCABlue>

1. All of my crowdfunding investments are in an IFISA
2. Some of my crowdfunding investments are in an IFISA
3. None of my crowdfunding investments are in an IFISA
4. Don't know

P_RI2check3 [ASK IF P_RB3=3 AND P_RI2_DV NE 4 AND P_RI2_DV NE 11 (HAVE AN IFISA BUT DO NOT INVEST IN CROWDFUNDING AND DO NOT INVEST IN PEER-TO-PEER LENDING)]

Earlier you told us you have an Innovative Finance ISA (IFISA) account.

<FCABlue>An Innovative Finance ISA (IFISA) is a type of savings account that allows you to earn tax-free interest on peer-to-peer lending or investment-based crowdfunding. </FCABlue>

Can we check: which of the following is correct?

1. I have an IFISA and I invest in peer-to-peer lending
2. I have an IFISA and I invest in crowdfunding
3. I have an IFISA and invest in peer-to-peer lending and crowdfunding
4. I have an IFISA, but I don't know what it is invested in, or it is invested in something other than peer-to-peer lending or crowdfunding
5. I do NOT have an IFISA

P_RIDV1 [CODE TO ALL]

DERIVED VARIABLE to update P_RI2_DV with answers from other questions in product ownership. Codings are mutually exclusive, so, for example, Investment funds are investment funds not held in a SS ISA, insurance bond, LISA or IFISA. Excludes pension investments.

	Investment	CODE
1	Investment fund, e.g. unit trust, OEIC, ETF, or endowment	P_RI2_DV=1
2	Shares/ equities	P_RI2_DV =2
3	Corporate bond or gilt/ government bond	P_RI2_DV =3
4	Investment-based crowdfunding	P_RI2check2=2-4
11	Peer-to-peer lending	P_RI2check1=2-4
5	Structured deposit (sometimes referred to as a savings bond) or structured investment	P_RI2_DV =5
12	Exchange tokens or Cryptocurrencies	P_RI2_DV =12
6	Buy-to-let, second home, or other property investment including commercial property	P_RI2_DV =6
7	Other 'real' investments, e.g. wine, art, jewellery	P_RI2_DV =7
8	Other investment (write in)	P_RI2_DV =8
14	Stocks and shares ISA	P_RB3=2
15	Lifetime ISA that is invested	P_RB3b=2
16	Insurance bonds (investment bonds)	P_RI1b=1
17	Innovative Finance ISA (IFISA)	IF P_RI2check1=1-2 OR P_RI2check2=1-2 OR P_RI2check3=1-4
10	I don't have some of these investments, and don't know about the others [SINGLE CODE]	P_RI2_DV =10 AND P_RIDV1 NE 1-8,11,12,14-17
18	Any investment	<u>P_RIDV1=1-8,11-12,14-17</u>
19	Any investment (excluding those who only hold investment property or other real investments and exchange tokens/ cryptocurrencies)	<u>P_RIDV1=1-5, 8,11,14-17</u>

P_RI6 [ASK IF P_RIDV1=6 (HAVE BUY-TO-LET, SECOND HOME OR OTHER INVESTMENT PROPERTY INCLUDING COMMERCIAL PROPERTY)]

You mentioned earlier that you have investment property that you do not currently live in.

What type of investment property do you have?

Select all that apply.

1. Buy-to-let
2. Second home
3. Other property investment, including commercial property
4. Don't know

P_RI8 [ASK IF P_RIDV1=19 (ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS/ CRYPTOCURRENCIES)]

Do you hold any investments, either in your own name or joint names, on an online investment platform?

<inf><FCABlue>Online investment platforms allow investors to hold, buy and sell investments through their websites. Examples of platforms include Hargreaves Lansdown, BestInvest, Barclays Stockbrokers, Fidelity Personal Investing, AJ Bell (Youinvest), Fidelity FundsNetwork, Old Mutual Wealth and Transact.</FCABlue></inf>

Do not include any investments held on a platform in a self-invested personal pension (SIPP).

1. Yes
2. No
3. Don't know

P_RI8A [ASK IF P_RI8=1 (HAVE ANY INVESTMENT (EXCLUDING THOSE WHO ONLY HOLD INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS/ CRYPTOCURRENCIES) IN AN ONLINE PLATFORM)]

Do you have a log-in to manage these platform investments yourself, or are they managed by a financial adviser?

<FCABlue>By managing your investments yourself we mean choosing your own investments, and buying/ selling investments online, not via a financial adviser.</FCABlue>

1. I manage these investments myself
2. These investments are managed by my financial adviser
3. These investments are managed by both me and my financial adviser
4. Don't know

P_RI9 [ASK IF P_RIDV1=19 (ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS/ CRYPTOCURRENCIES)]

Thinking about the investment(s) you currently hold, in your own name or joint names: approximately how much money would you say you have invested in the last 12 months, in total?

Do not include any money you have invested in a pension.

[IF P_RIDV1=6 OR 7 OR 12 (ALSO HAVE INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS): Do not include any money you have invested in investment properties, other real investments, e.g. wine, art, jewellery, or cryptocurrencies.]

1. Nothing in the last 12 months
2. £1 to £999
3. £1,000 to £4,999
4. £5,000 to £9,999
5. £10,000 to £14,999
6. £15,000 to £19,999
7. £20,000 to £24,999
8. £25,000 or more
9. Don't know

P_R110 [ASK IF P_RIDV1=19 (ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS/ CRYPTOCURRENCIES)]

Thinking about the following investment(s) you have currently, either in your own name or joint names, did you take out **any of these** investments in the **last 12 months**?

<FCAGrey>Select all investment products **you took out** in the last 12 months.</FCAGrey>

PROGRAMMER INSTRUCTURE: CODES 12 AND 13 ARE ALWAYS SINGLE CODE

	Investment	SHOW IF CODE
1	Stocks and shares ISA	SHOW IF P_RIDV1=14
2	Insurance bond (also known as an investment bond)	SHOW IF P_RIDV1=16
3	Investment fund, e.g. unit trust, OEIC, ETF, or endowment	SHOW IF P_RIDV1=1
4	Shares/ equities	SHOW IF P_RIDV1=2
5	Corporate bond or gilt/ government bond	SHOW IF P_RIDV1=3
6	Investment-based crowdfunding	SHOW IF P_RIDV1=4
7	Peer-to-peer lending	SHOW IF P_RIDV1=11
8	Structured deposit (sometimes referred to as a savings bond) or structured investment	SHOW IF P_RIDV1=5
9	Lifetime ISA	SHOW IF P_RIDV1=15
10	Innovative Finance ISA (IFISA)	SHOW IF P_RIDV1=17
11	[OTHER TEXT AT P_RI2_OTH]	
12	Don't know	
13	None of these: I did not take out an investment in the last 12 months [SINGLE CODE]	

P_RIE5 [ASK IF P_RI10=1-11 (TAKEN OUT ONE OR MORE INVESTMENT PRODUCTS (EXCL. INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS/ CRYPTOCURRENCIES) IN THE LAST 12 MONTHS)]

[IF ONE CODE SELECTED AT P_RI10=1-11 (ONLY ONE INVESTMENT PRODUCT TAKEN OUT IN THE LAST 12 MONTHS): Thinking about when you took out this investment in the **last 12 months**, did you receive **regulated advice** for this?]

[IF MORE THAN ONE CODE SELECTED AT P_RI10=1-11 (MORE THAN ONE INVESTMENT PRODUCT TAKEN OUT IN THE LAST 12 MONTHS): Thinking about when you took out these investments in the **last 12 months**, did you receive **regulated advice for any of them?**]

<FCABlue>By 'regulated advice' we mean advice for which you had to pay a fee from one of the following advisers. The fee may have been part of an ongoing charge you pay, deducted directly from your investments or it might have been a one-off fee for the advice.

- An adviser from a financial advice firm, e.g. an IFA (Independent Financial Adviser)
- An adviser from a bank or building society
- An adviser from an insurance company, investment company or pension provider
- Automated advice available online, app-based through a smartphone or as downloadable software. </FCABlue> <inf><FCABlue>This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.</FCABlue></inf>

1. Yes
2. No
3. Don't know

P_RI11 [ASK IF P_RIE5=1 AND MORE THAN ONE CODE SELECTED AT P_RI10=1-11 (TOOK OUT ONE OR MORE INVESTMENT PRODUCT WITH ADVICE IN THE LAST 12 MONTHS AND MORE THAN ONE INVESTMENT PRODUCT TAKEN OUT IN THE LAST 12 MONTHS)] CAROUSEL

When you took out the following investment products **in the last 12 months**, did you do so **with** regulated advice **or without** regulated advice?

		SHOW IF CODE
a	Stocks and shares ISA	SHOW IF P_RI10=1
b	Insurance bond (also known as an investment bond)	SHOW IF P_RI10=2
c	Investment fund, e.g. unit trust, OEIC, ETF or endowment	SHOW IF P_RI10=3
d	Shares/ equities	SHOW IF P_RI10=4
e	Corporate bond or gilt/ government bond	SHOW IF P_RI10=5
f	Investment-based crowdfunding	SHOW IF P_RI10=6
g	Peer-to-peer lending	SHOW IF P_RI10=7
h	Structured deposit (sometimes referred to as a savings bond) or structured investment	SHOW IF P_RI10=8
i	Lifetime ISA	SHOW IF P_RI10=9
j	Innovative Finance ISA (IFISA)	SHOW IF P_RI10=10
k	[OTHER TEXT AT P_RI10, code 11]	SHOW IF P_RI10=11

1. With regulated advice
2. Without regulated advice
3. Don't know

R11 [ASK IF P_RIDV1=19 (ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS/ CRYPTOCURRENCIES)]

The next few questions are about your attitudes to investments.

People invest money for different reasons. Which of the following are the **main reasons** why you have invested?

Select all the reasons that were **important** in your decision.

RANDOMISE LIST EXCEPT CODES 11-12

1. To provide a regular income in the future, before I retire
2. To provide an income during retirement
3. To cover education costs
4. To support my family
5. To leave an inheritance
6. To cover the costs of other major expenses, e.g. house deposit, wedding
[ALWAYS APPEARS AFTER CODE 3]
7. To cover short-term expenses, e.g. a holiday
8. To gain better returns than currently offered on savings accounts
9. I received a large lump sum from an inheritance or other source
10. For a 'rainy day'
11. Other (write in)
12. Don't know

R12 [ASK IF P_RIDV1=19 (ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS/ CRYPTOCURRENCIES)]

How much do you agree or disagree with the following statement?

When buying investments, I carefully weigh up the features and overall costs.

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree
6. Don't know

R13 [ASK IF P_RIDV1=19 (ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS/ CRYPTOCURRENCIES)]

Thinking about your investments, how often, if ever, do you **check these yourself?**

<inf><FCABlue>'Checking your investments' can involve, but is not limited to, checking the balance, looking at performance, and comparing them with other available products.</FCABlue></inf>

1. At least once a month
2. Once every 2-3 months
3. About 2 or 3 times a year

4. About once a year
5. Once every 2-3 years
6. Less often
7. Never
8. Don't know

RI5 [ASK IF (P_RIE5=2) OR (P_RI11a-k=2) ((TAKEN OUT AN INVESTMENT PRODUCT IN THE LAST 12 MONTHS BUT WERE NOT ADVISED ON ANY OF THESE) OR (TAKEN OUT AN INVESTMENT PRODUCT IN THE LAST 12 MONTHS WITH ADVICE BUT HAVE ALSO TAKEN OUT ONE OR MORE INVESTMENT PRODUCTS WITHOUT ADVICE)]

Thinking only about the investment product(s) you have taken out in the last 12 months **without regulated advice...**

PROGRAMMER INSTRUCTION: ADD INFO BUTTON TO DISPLAY DEFINITION FROM P_RIE5

Which of the following channels have you used to buy these investments?

Select all that apply.

1. In person or by telephone with the provider
2. Online, at the provider's website
3. Through an app provided by the financial services firm
4. Online, through a price comparison site
5. Via an online investment platform
6. Via a broker
7. Via your employer
8. Some other way (write in)
9. Don't know

RI8 [ASK IF (P_RIE5=2) OR (P_RI11a-k=2) ((TAKEN OUT AN INVESTMENT PRODUCT IN THE LAST 12 MONTHS BUT WERE NOT ADVISED ON ANY OF THESE) OR (TAKEN OUT AN INVESTMENT PRODUCT IN THE LAST 12 MONTHS WITH ADVICE BUT HAVE ALSO TAKEN OUT ONE OR MORE INVESTMENT PRODUCTS WITHOUT ADVICE)]

Still thinking only about the investment product(s) you have taken out **in the last 12 months without regulated advice...**

PROGRAMMER INSTRUCTION: ADD INFO BUTTON TO DISPLAY DEFINITION FROM P_RIE5

Before taking out these investments without regulated advice, did you compare investment products from two or more different providers by looking at the products, prices or the terms and conditions offered?

1. Yes, always
2. Yes, sometimes
3. No
4. Don't know

P_RIE7 [ASK IF (P_RIE5=2) OR (P_RI11a-k=2) ((TAKEN OUT AN INVESTMENT PRODUCT IN THE LAST 12 MONTHS BUT WERE NOT ADVISED ON ANY OF THESE) OR (TAKEN OUT AN INVESTMENT PRODUCT IN THE LAST 12 MONTHS WITH ADVICE BUT HAVE ALSO TAKEN OUT ONE OR MORE INVESTMENT PRODUCTS WITHOUT ADVICE)]

Still thinking only about the investment product(s) you have taken out **in the last 12 months without regulated advice...**

PROGRAMMER INSTRUCTION: ADD INFO BUTTON TO DISPLAY DEFINITION FROM P_RIE5

If you made a **similar** purchase in the future, do you think you would take any regulated advice?

1. Yes
2. No
3. Don't know

RI19a

[ASK IF P_RIDV1=19 (ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS/ CRYPTOCURRENCIES)]

Thinking now about any investment(s) you currently hold, in your own name or joint names...

Would you say you have experienced a problem with any of these investments **[IF RI5=5 OR P_RI8=1]**: or the online investment platform you used] or to any advice you have received about this/ these **in the last 12 months**?

[IF P_RIDV1=6 OR 7 OR 12 (ALSO HAVE INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS): Do not think about your investment properties, other real investments, e.g. wine, art, jewellery or cryptocurrencies, when answering this question.]

1. Yes
2. No
3. Don't know

R119

[ASK IF P_RIDV1=19 (ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS)]

[IF RI19a=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: in the last 12 months have you experienced any of the following problems with any of your investments] **[IF RI5=5 OR P_RI8=1:** or the online investment platform you used] or with any advice received in relation to these?

[IF RI19a=1 (EXPERIENCED A PROBLEM WITH THEIR RETAIL INVESTMENT PRODUCT IN THE LAST 12 MONTHS): Which of these problems did you experience?]

Please think about all problems you have experienced in the last 12 months, even if you have told us about them before.

Select all that apply.

RANDOMISE LIST EXCEPT CODES 18-20

1. Sales pressure
2. Poor advice from a financial adviser
3. Investments mismanaged
4. Unexpected fees or charges
5. Complex fees and charges
6. Investment product costing me more than expected
7. Unexpected changes to terms and conditions
8. Unexpected change to interest rate
9. Investments didn't perform as I was led to believe
10. Complex product information
11. IT system failure/ service disruption
12. Provider errors/ not following instructions
13. Delays when making changes to an investment product
14. Delays when arranging an investment product
15. Poor customer service
16. Unsuitable channel (phone, online, face-to-face) to contact the provider
17. Not eligible for the investment product I wanted
18. Other (write in)
19. None of these **[SHOW IF RI19a=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]**
20. Don't know

R121

[ASK IF MORE THAN ONE RESPONSE SELECTED AT R119, 1-18 (ALL WITH AN INVESTMENT PRODUCT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS, AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

And, which of these would you say was the most serious problem?

ONLY SHOW ANSWERS CODED AT R119 (INCLUDING NAME OF PROBLEM WRITTEN IN AT R119, 18)

RIINT [STATE IF MORE THAN ONE SELECTED AT RI19, 1-18 (ALL WITH AN INVESTMENT PRODUCT, EXCL. INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS, AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

For the next few questions please think about the **most** serious problem you experienced:

SHOW ANSWER AT RI21

RI21b [ASK IF RI19, 1-18 AND (MORE THAN ONE CODE SELECTED AT P_RIDV1=1-5, 8,11,14-17) (ALL IN RETAIL INVESTMENTS SHORT QUESTION SET AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND HAVE MORE THAN ONE PRODUCT)]

Which investment product did this problem relate to?

[LIST PRODUCTS HELD AT P_RIDV1=1-5, 8,11,14-17; IF P_RIDV1=8 INSERT TEXT FROM P_RI2_OTH]

Don't know

RI21a [ASK IF RI19, 1-18 (ALL WITH AN INVESTMENT PRODUCT, EXCL. INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS, AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

Thinking about the **[IF NUMBER OF RESPONSES AT RI19>1: most serious]** problem you experienced with **[IF RI21b NE DK INSERT: your PRODUCT AT RI21b, OR AT P_RIDV1=1-5, 8, 11,14-17 IF ONLY ONE PRODUCT CURRENTLY HELD; IF P_RIDV1=8 INSERT TEXT FROM P_RI2_OTH] [IF RI21b=DK INSERT one of your investments]**...

As a result of this problem, did any of the following happen?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-12

1. I had problems paying bills
2. I went into my overdraft
3. I lost money
4. I had to borrow money
5. My credit rating was affected
6. I spent significant time resolving the problem
7. I incurred bank charges
8. It was just a nuisance
9. I suffered stress
10. Other (write in)
11. No negative impacts **[SINGLE CODE]**
12. Don't know

RI22 [ASK IF RI19, 1-18 (ALL WITH AN INVESTMENT PRODUCT, EXCL. INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS, AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

Thinking about the **[IF NUMBER OF RESPONSES AT RI19>1: most serious]** problem you experienced with **[IF RI21b NE DK INSERT: your PRODUCT AT RI21b, OR AT P_RIDV1=1-5, 8, 11,14-17 IF ONLY ONE PRODUCT CURRENTLY HELD; IF P_RIDV1=8 INSERT TEXT FROM P_RI2_OTH] [IF RI21b=DK INSERT one of your investments]**...

Did you complain about this?

1. I complained
2. I wanted to complain but didn't
3. No, I didn't want to complain
4. Don't know

RI23 [ASK IF RI22=1 (ALL WITH AN INVESTMENT PRODUCT, EXCL. INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS, AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED)]

Thinking about the **[IF NUMBER OF RESPONSES AT RI19>1: most serious]** problem you experienced with **[IF RI21b NE DK INSERT: your PRODUCT AT RI21b, OR AT P_RIDV1=1-5, 8, 11,14-17 IF ONLY ONE PRODUCT CURRENTLY HELD; IF P_RIDV1=8 INSERT TEXT FROM P_RI2_OTH] [IF RI21b=DK INSERT one of your investments]**...

Who did you complain to?

Select all that apply.

1. My investment provider
2. My online investment platform provider
3. My financial adviser
4. Financial Ombudsman Service (FOS)
5. Financial Conduct Authority (FCA)
6. Someone else (write in)
7. Don't know

RI24a1 [ASK IF RI23=1 (ALL WITH AN INVESTMENT PRODUCT, EXCL. INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS, AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED TO INVESTMENT PROVIDER)]

Thinking about the **[IF NUMBER OF RESPONSES AT RI19>1: most serious]** problem you experienced with **[IF RI21b NE DK INSERT: your PRODUCT AT RI21b, OR AT P_RIDV1=1-5, 8, 11,14-17 IF ONLY ONE PRODUCT CURRENTLY HELD; IF P_RIDV1=8 INSERT TEXT FROM P_RI2_OTH] [IF RI21b=DK INSERT one of your investments]**...

Overall, how satisfied were you with how your complaint was handled by your investment provider?

Please answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

- 1
- 2
- 3
- 4

- 5
- 6
- 7
- 8
- 9
- 10 - Completely satisfiedDon't know

RI24aa1 [ASK IF RI23=2 (ALL WITH AN INVESTMENT PRODUCT, EXCL. INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS, AND COMPLAINED TO PLATFORM PROVIDER)]

Thinking about the **[IF NUMBER OF RESPONSES AT RI19>1: most serious]** problem you experienced with **[IF RI21b NE DK INSERT: your PRODUCT AT RI21b, OR AT P_RIDV1=1-5, 8, 11,14-17 IF ONLY ONE PRODUCT CURRENTLY HELD; IF P_RIDV1=8 INSERT TEXT FROM P_RI2_OTH] [IF RI21b=DK INSERT one of your investments]**...

Overall, how satisfied were you with how your complaint was handled by your online investment platform provider?

Please answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

- 0 - Not at all satisfied
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Completely satisfiedDon't know

RI25 [ASK IF RI22=2 OR 3 (ALL WITH AN INVESTMENT PRODUCT, EXCL. INVESTMENT PROPERTY, OTHER REAL INVESTMENTS, AND EXCHANGE TOKENS, AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

Thinking about the **[IF NUMBER OF RESPONSES AT RI19>1: most serious]** problem you experienced with **[IF RI21b NE DK INSERT: your PRODUCT AT RI21b, OR AT P_RIDV1=1-5, 8,11,14-17 IF ONLY ONE PRODUCT CURRENTLY HELD; IF P_RIDV1=8 INSERT TEXT FROM P_RI2_OTH] [IF RI21b=DK INSERT one of your investments]**...

Why didn't you complain?

Please select all the reasons that were **important** in your decision.

RANDOMISE LIST EXCEPT CODES 6-7

1. Too trivial/wasn't worth it
2. Too difficult to complain
3. No point complaining – nothing would happen
4. Didn't know how to complain
5. Didn't have time/too busy

6. Other (write in)
7. Don't know

3.3 Mortgages

P_M1INTRO [STATE TO ALL]

Now moving on to a few questions around any mortgages you may have.

P_M1a [ASK ALL]

Do you personally hold a mortgage on the property in which you **currently live**, in your own name or in joint names?

1. Yes
2. No
3. Don't know

P_MCHECK [ASK IF P_M1a=2 OR 3 AND (D13=2 OR 4 (ALL WHO SAY THEY DO NOT OR DON'T KNOW IF THEY PERSONALLY HAVE A MORTGAGE ON THE PROPERTY IN WHICH THEY CURRENTLY LIVE, BUT EARLIER STATE THEY OWN THEIR PROPERTY WITH A MORTGAGE, OR ARE PAYING PART RENT AND PART MORTGAGE))]

You mentioned earlier that you are [IF D13=2: buying the property you live in with the help of a mortgage; IF D13=4: paying part rent and part mortgage (shared ownership) on the property you currently live in]. Just to check, do you **personally** hold a mortgage on the property you currently live in, either in your own name or in joint names?

1. Yes, I personally hold a mortgage on the property I currently live in
2. No, I do not personally hold a mortgage on the property I currently live in

PROGRAMMER INSTRUCTION: NO DV CREATED TO UPDATE P_M1a ANSWERS WITH P_MCHECK. INSTEAD WHEREVER WE ROUTE FROM P_M1A=1, WE NEED TO ALSO INCLUDE P_MCHECK=1

P_MCHECK2 [ASK IF P_MCHECK=2 (ALL WHO SAY THEY DO NOT PERSONALLY HAVE A MORTGAGE ON THE PROPERTY IN WHICH THEY CURRENTLY LIVE BUT EARLIER STATE THEY OCCUPY THEIR PROPERTY WITH THE HELP OF A MORTGAGE, OR ARE PAYING PART RENT AND PART MORTGAGE)]

In whose name is the mortgage on the property in which you currently live?

1. My wife's, husband's or partner's name **only**
2. My parents' name
3. My landlord's name
4. Other (write in)
5. Don't know

P_MCCEK4 [ASK IF P_MCCEK2=2 (ALL WHO SAY THEY DO NOT PERSONALLY HAVE A MORTGAGE ON THE PROPERTY IN WHICH THEY CURRENTLY LIVE BUT EARLIER STATE THEY OCCUPY THEIR PROPERTY WITH THE HELP OF A MORTGAGE, OR ARE PAYING PART RENT AND PART MORTGAGE, AND THEY SAY THE MORTGAGE IS IN THEIR PARENTS' NAME)]

Do you pay rent to your parents?

1. Yes
2. No
3. Don't know

D13DV [CODE TO ALL]

DERIVED VARIABLE TO UPDATE D13 (TENURE) FOLLOWING MORTGAGES CHECK VARIABLES

1	I own it outright (no mortgage)	[IF D13=1 AND P_M1a NE 1]
2	I own it with a mortgage	[IF D13=1 AND P_M1a=1] [IF D13=2 AND P_MCCEK2 NE 1-5]
3	I own it with a different kind of loan (not a mortgage)	[IF D13=3]
4	I pay part rent and part mortgage (shared ownership)	[IF D13=4 AND P_MCCEK2 NE 1-5]
5	I rent it (privately, from a relative or friend, or from the council or a social landlord)	[IF P_MCCEK2=3 OR P_MCCEK4=1 OR (D13=5 AND P_MCCEK2 NE 1-5)]
6	I live rent-free, e.g. in a relative's or friend's property	[IF P_MCCEK2=1 OR P_MCCEK4=2,3 OR (D13=6 AND P_MCCEK2 NE 1-5)]
7	I occupy it in some other way (write in)	[IF P_MCCEK2=4 OR (D13=7 AND P_MCCEK2 NE 1-5)]
8	Don't know	[IF P_MCCEK2=5 OR (D13=8 AND P_MCCEK2 NE 1-5)]

P_M1 [ASK IF P_M1a=1 OR P_MCCEK=1 (HOLD A MORTGAGE ON PROPERTY IN WHICH THEY CURRENTLY LIVE)] COLLAPSIBLE GRID

Do you have any of the following mortgages on the property you currently live in, in your name or in joint names?

CODE	Answer category	Definition	
P_M1_1	Residential mortgage	<p><FCABlue>The main (first charge) mortgage on a property you occupy. You repay it over time (repayment mortgage), or at a specific point in the future (interest-only mortgage) or in a combination of these repayment methods ('part-and-part').</p> <p>Do not include buy-to-let mortgages, second charge mortgages or lifetime mortgages. </FCABlue></p>	<p>Yes (1)</p> <p>No (2)</p> <p>Don't know (99)</p>
P_M1_3	Lifetime mortgage (also known as equity release) [IF D2=55+ OR D3=10-16 (AGED 55+)]	<p><FCABlue>This is a long-term loan secured on your property, and is often known as equity release.</p> <p>The usual arrangement is that the loan is not typically repaid until death or moving into care.</p> <p>Do not include a home reversion plan. </FCABlue></p>	<p>Yes (1)</p> <p>No (2)</p> <p>Don't know (99)</p>

P_M1_DV

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF MORTGAGES, TO REPLICATE WAVE 1 CODEFRAME

1	A residential mortgage	IF P_M1_1=1
2	A lifetime mortgage	IF P_M1_3=1
3	None of these	IF P_M1_1=2 AND P_M1_3=2
4	Don't know if I have either of these products	IF P_M1_1=99 AND P_M1_3=99
5	I hold a mortgage on the property in which I currently live: I do not have one of these products and I don't know about the other	IF P_M1_DV NE 1-4 AND P_M1a=1 OR P_MCHECK=1

P_M1c [ASK IF P_M1=1 (ALL WITH A RESIDENTIAL MORTGAGE)]

Do you also hold a second charge mortgage or loan on the property in which you currently live?

These are sometimes referred to as 'homeowner loans' or 'secured loans'.

<inf><FCABlue>A 'second charge mortgage' is where you already have a residential (first charge) mortgage, and you use the equity you have in your home as security against another loan, typically from a **different lender**. It means you will essentially have two (or more) mortgages on your home.

This **does not include** further or additional advances, where you have increased the amount of your first charge mortgage, or where your first charge mortgage is split into sub-accounts.</FCABlue></inf>

1. Yes
2. No
3. Don't know

P_MCCEK3 [ASK IF D2=55+ OR D3=10-16, AND (P_M1a=2 OR 3 OR P_MCCEK=2) (ALL AGED 55+ WHO STATE THEY DO NOT HAVE MORTGAGE ON THE PROPERTY IN WHICH THEY CURRENTLY LIVE OR DON'T KNOW)]

May we just check: do you hold a lifetime mortgage on the property in which you currently live?

<inf><FCABlue>This is a long-term loan secured on your property – often known as **equity release**. Typically, the loan is not repaid until death or moving into care.

Do not include a home reversion plan.</FCABlue></inf>

1. Yes
2. No
3. Don't know

PROGRAMMER INSTRUCTION: IF P_MCCEK3=1 THEN UPDATE P_M1_3 AS 1 AND UPDATE P_M1_DV AS 2

P_M1b [ASK IF P_M1_1=1 OR P_M1_3=1 OR P_MCCEK3=1 (HOLD A RESIDENTIAL OR LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVED IN)]

Is the [IF P_M1_1=1: residential; IF P_M1_3=1 OR P_MCCEK3=1: lifetime (or equity release)] mortgage on the property you currently live in in one or more names?

1. In my name only
2. In joint names (including mine)
3. Other (write in)
4. Don't know

M100 [ASK IF P_M1_1=1 OR P_M1_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A RESIDENTIAL MORTGAGE OR HAVE A MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE BUT DON'T KNOW WHICH TYPE)]

[IF P_M1c=1: **Thinking about your residential mortgage...**]

In the last 12 months, have you missed a mortgage repayment?

1. Yes

2. No
3. Don't know

M100A [ASK IF M100=1 (ALL WITH A RESIDENTIAL MORTGAGE OR MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE BUT DON'T KNOW WHICH TYPE, WHO HAVE MISSED REPAYMENT IN LAST 12 MONTHS)]

[IF P_M1c=1: Thinking about your residential mortgage...]

What caused you to miss a mortgage repayment?

Select all that apply.

1. Unexpected essential expense, e.g. boiler or car repairs
2. Other increased expenditure
3. Marital or relationship breakdown
4. Chronic/ long-term illness
5. Short-term illness
6. Redundancy/ losing job
7. Other loss of individual income
8. Loss of family member income
9. I didn't consider missing a payment to be an issue
10. My mortgage rate went up
11. Other (write in)
12. Nothing in particular [SINGLE CODE]
13. Can't remember [SINGLE CODE]

M101 [ASK IF M100=1 (ALL WITH A RESIDENTIAL MORTGAGE OR MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE BUT DON'T KNOW WHICH TYPE, WHO HAVE MISSED REPAYMENT IN LAST 12 MONTHS)]

[IF P_M1c=1: Thinking about your residential mortgage...]

How many mortgage repayments have you missed in the last 12 months?

NUMERIC
RANGE 1...12

Don't know
Prefer not to say

M102 [ASK IF M100=1 (ALL WITH A RESIDENTIAL MORTGAGE OR MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE BUT DON'T KNOW WHICH TYPE, WHO HAVE MISSED REPAYMENT IN LAST 12 MONTHS)]

[IF P_M1c=1: Thinking about your residential mortgage...]

And are you making repayments at the moment?

1. Yes
2. No
3. Don't know

M103 [ASK M102=1 (ALL WITH A RESIDENTIAL MORTGAGE OR MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE BUT DON'T KNOW WHICH TYPE WHO HAVE MISSED A REPAYMENT IN LAST 12 MONTHS, AND MAKING REPAYMENTS AT THE MOMENT)]

[IF P_M1c=1: Thinking about your residential mortgage...]

What helped you to resume your repayments?

Select all that apply.

1. Lender offered a payment holiday
2. Lender offered a term extension
3. Lender reduced payments for a period of time
4. Borrowed money from another source
5. Circumstances improved
6. I cut back on non-essentials
7. I didn't pay other bills
8. Other (write in)
9. Don't know

M104 [ASK IF D13DV=2 OR 3 OR 4 OR 5 (BUYING WITH A MORTGAGE, BUYING WITH ANOTHER TYPE OF LOAN, PAY PART RENT AND PART MORTGAGE, PAY RENT)]

Thinking about your monthly [IF D13DV=2 (BUYING WITH A MORTGAGE): mortgage payments; IF D13DV=3 (BUYING WITH ANOTHER TYPE OF LOAN): loan payments; IF D13DV=4 (PART MORTGAGE AND PART RENT – SHARED OWNERSHIP): mortgage payments and rent; IF D13DV=5 (RENT): rent payments] for the property in which you currently live, by how much could these increase before you would struggle to pay them?

Select the answer that best applies.

1. £0
2. £1 to £49
3. £50 to £99
4. £100 to £199
5. £200 to £299
6. £300 to £399
7. £400 or more
8. Not applicable
9. Don't know
10. Prefer not to say

P_M2 [ASK ALL]

Do you have any of the following mortgages, in your own name or in joint names, **on a property/properties other than the one in which you are currently living?**

Select all that apply.

1. A buy-to-let mortgage
2. A commercial mortgage
3. A mortgage of any kind on any other property, e.g. a second home
4. None of these

P_M4 [IF P_M1_3=1 OR P_MCHECK3=1 (HOLD A LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVED IN)]

How old were you when you took out your lifetime (or equity release) mortgage?

If unsure, give your best estimate.

NUMERIC

RANGE:

MINIMUM 55

MAXIMUM – AGE AT D2, OR UPPER LIMIT OF AGE BAND at D3 (CODES 10-16)

Don't know

P_M4a [IF P_M1_3=1 OR P_MCHECK3=1 (HOLD A LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVE IN)]

Thinking back to when you decided to take out a lifetime (or equity release) mortgage, what were your **main reasons** at that time?

Select all the reasons that were **important** in your decision.

RANDOMISE LIST EXCEPT CODES 16-17

1. To pay utility or other household bills
2. To fund other everyday expenses, e.g. food, clothing, transport
3. To fund my retirement
4. An emergency, e.g. boiler, car breaking down
5. To fund care costs
6. To pay off an interest-only mortgage
7. Debt consolidation
8. To help (grand)children to buy a property
9. To help (grand)children with student fees
10. Home improvements
11. Buying a car or other vehicle
12. To pay for a holiday
13. Unable to sell property, e.g. to downsize to a cheaper property
14. Convinced to do so by a lifetime mortgage provider
15. Just in case I needed access to money
16. Other (write in)
17. Don't know

P_M4b [IF P_M1_3=1 OR P_MCHECK3=1 (HOLD A LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVE IN)]

Before taking out your lifetime (or equity release) mortgage, did you also consider any of the following?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-8

1. Taking out a different type of mortgage
2. Accessing a pension you may have
3. Taking out a different type of loan

4. Using savings or investments you may have
5. Downsizing or moving to a cheaper property
6. Other (write in)
7. I didn't consider anything else **[SINGLE CODE]**
8. Can't remember **[SINGLE CODE]**

P_M4c [IF P_M1_3=1 OR P_MCHECK3=1 (HOLD A LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVE IN)]

Which of the following **best describes** how you chose your lifetime (or equity release) mortgage?

1. I took out the mortgage recommended by a broker/ adviser
2. I was recommended a mortgage by a broker/ adviser, but I decided not to follow this advice and chose a different mortgage
3. I chose the mortgage without any advice from a broker/ adviser
4. Other (write in)
5. Don't know

P_M4d [ASK IF P_M4c=1 OR 2 (HOLD A LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVE IN AND RECOMMENDED A MORTGAGE BY A BROKER/ ADVISER)]

Thinking now about how you chose your broker/ adviser – NOT your mortgage company
....

Before choosing your broker/ adviser, did you **compare different brokers/ advisers** by looking at their costs or the services they offer (e.g. by comparing the range of lenders they deal with, or their fees for providing advice)?

1. Yes
2. No
3. Don't know

P_M4e [ASK IF P_M4d=1 (HOLD A LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVE IN AND RECOMMENDED A MORTGAGE BY A BROKER/ ADVISER AND COMPARED BROKERS/ ADVISERS)] COLLAPSIBLE GRID

When comparing brokers/ advisers, how easy or difficult did you find comparing brokers/ advisers
...

- a) ... on the number of mortgage companies they consider
- b) ... on the fees they charge
- c) ... to find those who could help me with more specialised borrowing needs

1. Very easy
2. Fairly easy
3. Neither easy or difficult
4. Fairly difficult
5. Very difficult
6. Don't know
7. Not applicable **[SHOW FOR P_M4e_c]**

3.4 Consumer Credit

P_CCINTRO [STATE TO ALL]

The next few questions are about loans and other forms of credit.

P_CC1 [ASK IF P_RB1=1 (HAVE CURRENT ACCOUNT)]

At any point in the last 12 months have you been overdrawn on your current account(s)?

A current account could be from a bank or building society, a Post Office current account, or a credit union current account.

1. Yes
2. No
3. Don't know

P_CC1a [ASK IF P_CC1=1 OR 3 (HAVE CURRENT ACCOUNT, AND OVERDRAWN IN LAST 12 MONTHS OR DON'T KNOW IF OVERDRAWN OR NOT IN LAST 12 MONTHS)]

And are you overdrawn at the moment?

1. Yes
2. No
3. Don't know

P_CC1c [ASK IF P_CC1=1 OR P_CC1a=1 (HAVE CURRENT ACCOUNT, AND OVERDRAWN IN LAST 12 MONTHS OR OVERDRAWN AT THE MOMENT)]

Which of these statements best describes how often you are overdrawn on your current account(s)?

1. I am constantly overdrawn
2. I am usually overdrawn by the time I get paid/ receive income
3. I am sometimes overdrawn by the time I get paid/ receive income
4. I am hardly ever overdrawn
5. It varies too much to say
6. Don't know

P_CC2 [ASK IF P_CC1=1 OR P_CC1a=1 (HAVE CURRENT ACCOUNT, AND OVERDRAWN IN LAST 12 MONTHS OR OVERDRAWN AT THE MOMENT)]

And in the last 12 months has your overdraft...

<FCAGrey>Select all that apply, if you have an overdraft on more than one account.</FCAGrey>

1. Always stayed within the arranged overdraft limit
2. Exceeded the arranged overdraft limit some or all of the time
3. Overdraft been unarranged from the start, as no limit was agreed
4. Don't know

P_CC2a [ASK IF P_CC2=2 (HAVE CURRENT ACCOUNT, AND OVERDRAWN IN THE LAST 12 MONTHS OR AT THE MOMENT, AND EXCEEDED ARRANGED OVERDRAFT LIMIT SOME OR ALL OF THE TIME)]

In how many months over the last year have you exceeded your arranged overdraft limit?

If unsure, give your best estimate.

NUMERIC
RANGE 1....12

Don't know

P_CC2b [ASK ALL]

Do you think of using an overdraft as having debt?

1. Yes
2. No
3. Don't know

P_CC2c [ASK IF P_CC1=1 OR P_CC1a=1 (HAVE CURRENT ACCOUNT, AND OVERDRAWN IN LAST 12 MONTHS OR OVERDRAWN AT THE MOMENT)]

When you have used your overdraft over the last 12 months, what are the **main** things you have spent this money on?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

1. One-off large expense, e.g. a holiday, car, wedding
2. To cover rent or mortgage payments
3. To pay off a debt
4. To pay off most or all my other debts – debt consolidation
5. Home improvements
6. To treat myself, or other people, e.g. gifts for family or friends
7. Unexpected expense, e.g. broken boiler or car
8. To cover everyday expenses, e.g. food, transport, bills, socialising
9. To pay for medical treatment(s)
10. To pay for habits such as gambling
11. To help friend/ family member
12. Other (write in)
13. Can't remember **[SINGLE CODE]**

P_CC3_1 [ASK ALL]

Do you currently hold a credit card (where you are the main card holder)?

Do not include credit cards where you are an additional cardholder on someone else's account, or store cards, which are like credit cards but can only be used in a specific shop or chain.

Do **include** credit cards which carry the branding of a store you got the card from, but can be used outside of that store as well.

1. Yes
2. No
3. Don't know

P_CC4_1 [ASK IF P_CC3_1=2-3 (DO NOT HOLD A CREDIT CARD NOW OR DON'T KNOW IF DO OR NOT)]

Although you don't hold a credit card now, [IF P_CC3_1=3: or don't know whether or not you hold one,] have you held one **in the last 12 months**?

1. Yes
2. No
3. Don't know

P_CC4b [ASK IF P_CC3_1=1 OR P_CC4_1=1 (CREDIT CARD HELD NOW OR IN LAST 12 MONTHS)]

Thinking of the credit card(s) you have now, or have held in the last 12 months, have you...

<FCAGrey>Select all that apply (where you have had more than one credit card).<FCAGrey>

1. Used the card(s) in the last 12 months
2. Not used the card(s) in the last 12 months – but still have an outstanding balance
3. Not used the card(s) in the last 12 months – no outstanding balance
4. Don't know

P_CC10 [ASK IF P_CC4b=1 OR 2 (CREDIT CARD HELD NOW OR IN THE LAST 12 MONTHS, AND USED IN LAST 12 MONTHS OR NOT USED BUT CARRYING A BALANCE)]

Which of the following describes how you usually repay balances on your credit card(s)?

<FCAGrey>Select all that apply, where you repay differently on different cards.<FCAGrey>

1. Pay the full statement balance **every** month
2. Pay the full statement balance **most** months
3. Pay less than the full statement balance but more than the minimum payment most months
4. Make only the minimum payment most months
5. Pay less than the minimum payment most months
6. Don't know

P_CC23 [ASK IF P_CC10=3-6 (CREDIT CARD REVOLVER, I.E. CREDIT CARD HELD NOW OR IN THE LAST 12 MONTHS, AND USED IN LAST 12 MONTHS OR NOT USED BUT CARRYING A BALANCE, AND DO NOT PAY THE FULL STATEMENT EVERY OR MOST MONTHS OR DON'T KNOW HOW USUALLY REPAY BALANCE)]

Thinking about your credit card repayments over the last 12 to 18 months, do you think you have...

1. Paid more in interest, fees and charges than you have actually paid off your card(s)
2. Paid less in interest, fees and charges than you have actually paid off your card(s)
3. Paid about the same in interest, fees and charges as you have paid off your card(s)
4. Not paid any interest, fees or charges in the last 12-18 months
5. Don't know

CC12 [ASK IF P_CC3_1=1 or P_CC4_1=1 (CREDIT CARD HELD NOW OR IN LAST 12 MONTHS)]

In the last 12 months has any of the following happened in relation to your credit card(s)?

[IF P_CC4_1=1 ADD: Include any cards you have had in the last 12 months, even if you no longer have them.]

<FCAGrey>Select all that apply, where you have had more than one credit card.</FCAGrey>

1. The credit limit increased
2. The credit limit decreased
3. No change in the credit limit
4. Don't know

CC13 [ASK IF CC12=1 (CREDIT CARD HELD NOW OR IN LAST 12 MONTHS AND CREDIT LIMIT INCREASED ON ONE OR MORE CREDIT CARDS)]

Where the credit limit increased on your credit card(s), which of the following describe the circumstances?

<FCAGrey>Select all that apply, where you have experienced more than one increase in a credit limit. </FCAGrey>

1. I requested the increase in the credit limit
2. The provider offered me an increase and I agreed to this
3. The provider increased the credit limit, without any action on my part
4. Don't know

P_CC3_2 [ASK ALL]

Do you currently hold a store card?

<FCABlue>A store card is like a credit card, but you can **only use it at a specific shop or chain**. **Do not include** credit cards which carry the branding of a store you got the card from, but can be used outside of that store as well.</FCABlue>

1. Yes
2. No
3. Don't know

P_CC4_2 [ASK IF P_CC3_2=2-3 (DO NOT HOLD A STORE CARD NOW OR DON'T KNOW IF DO OR NOT)]

Although you don't hold a store card now, [IF P_CC3_2=3: or don't know whether or not you hold one,] have you held one **in the last 12 months?**

1. Yes
2. No
3. Don't know

P_CC4c [ASK IF P_CC3_2=1 OR P_CC4_2=1 (STORE CARD HELD NOW OR IN LAST 12 MONTHS)]

Thinking of the store card(s) you have now, or have held in the last 12 months, have you...

<FCAGrey>Select all that apply, where you have had more than one store card. <FCAGrey>

1. Used the card(s) in the last 12 months
2. Not used the card(s) in the last 12 months – but still have an outstanding balance
3. Not used the card(s) in the last 12 months – no outstanding balance
4. Don't know

P_CC11 [ASK IF P_CC4c=1 OR 2 (STORE CARD HELD NOW OR IN THE LAST 12 MONTHS, AND USED IN LAST 12 MONTHS OR NOT USED BUT CARRYING A BALANCE)]

Which of the following describes how you usually repay balances on your store card(s)?

<FCAGrey>Select all that apply, where you repay differently on different cards. <FCAGrey>

1. Pay the full statement balance **every** month
2. Pay the full statement balance **most** months
3. Pay less than the full statement balance but more than the minimum payment most months
4. Make only the minimum payment most months
5. Pay less than the minimum payment most months
6. Don't know

P_CCDV1 DERIVED VARIABLES TO ESTABLISH TRANSACTORS VS REVOLVERS FOR CREDIT CARDS AND STORE CARDS HELD NOW OR IN THE LAST 12 MONTHS

1. Transactor credit cards=(P_CC10=1 OR 2) AND (P_CC10 NE 3 OR 4 OR 5 OR 6)
2. Transactor store cards=(P_CC11=1 OR 2) AND (P_CC11 NE 3 OR 4 OR 5 OR 6)
3. Revolver credit cards=P_CC10=3 OR 4 OR 5 OR 6
4. Revolver store cards=P_CC11=3 OR 4 OR 5 OR 6

P_CC3_5 [ASK ALL]

Do you currently hold a **catalogue credit or shopping account**, either in your own name or in joint names?

<FCABlue>This is where you have a credit account you can use to buy goods (not a credit card or store card) – e.g. from a catalogue or mail order company or an online retailer.</FCABlue>

1. Yes
2. No
3. Don't know

P_CC4_5 [ASK IF P_CC3_5=2-3 (DO NOT HOLD A CATALOGUE CREDIT ACCOUNT NOW OR DON'T KNOW IF DO OR NOT)]

Although you don't currently hold a catalogue credit or shopping account, [IF P_CC3_5=3: or don't know whether or not you hold one,] have you held one **in the last 12 months?**

1. Yes
2. No
3. Don't know

P_CC19 [ASK IF P_CC3_5=1 OR P_CC4_5=1 (CATALOGUE CREDIT ACCOUNT HELD NOW OR IN LAST 12 MONTHS)]

Thinking about your catalogue credit or shopping accounts, which of the following describes how you usually repay any balance on your account(s)?

<FCAGrey>Select all that apply, where you repay differently on different accounts. </FCAGrey>

1. Pay the full statement balance **every** month
2. Pay the full statement balance **most** months
3. Pay less than the full statement balance but more than the minimum payment most months
4. Make only the minimum payment most months
5. Pay less than the minimum payment most months
6. Pay a fixed instalment (there is no minimum payment)
7. Pay less than the fixed instalment most months
8. Don't know

CC1b [ASK IF P_CCDV1=3 OR 4 OR P_CC19=3-8 (ALL WHO HAVE OR HAVE HAD A CREDIT CARD OR STORE CARD OR CATALOGUE CREDIT IN THE LAST 12 MONTHS FOR WHICH A BALANCE IS REVOLVED OR THEY DO NOT KNOW IF A BALANCE IS REVOLVED)]

Have you taken out any of the following in the last 3 years?

Include all products you have **taken out** in the last 3 years, even if you no longer have them.

1. Credit card [SHOW IF P_CCDV1=3]
2. Store card [SHOW IF P_CCDV1=4]
3. Catalogue credit or shopping account [SHOW IF P_CC19=3-8]
4. None of these
5. Don't know

CCRev1 [ASK IF CC1b=1 (ALL WHO HAVE OR HAVE HAD A CREDIT CARD IN THE LAST 12 MONTHS FOR WHICH A BALANCE IS REVOLVED, AND HAVE TAKEN OUT A CREDIT CARD IN THE LAST 3 YEARS)]

AUTOCOMPLETE CCREV1=1, IF P_CC10=3-6 AND NE 1,2 (REVOLVER; NOT TRANSACTOR)

AUTOCOMPLETE CCREV1=2, IF P_CC10=1,2 AND NE 3-6 (TRANSACTOR; NOT REVOLVER)

In the last 3 years have you taken out a credit card for which you do NOT usually repay balances in full every month or most months?

1. Yes
2. No
3. Don't know

CCRev2 [ASK IF CC1b=2 (ALL WHO HAVE OR HAVE HAD A STORE CARD IN THE LAST 12 MONTHS FOR WHICH A BALANCE IS REVOLVED, AND HAVE TAKEN OUT A STORE CARD IN THE LAST 3 YEARS)]

AUTOCOMPLETE CCREV2=1, IF P_CC11=3-6 AND NE 1,2 (REVOLVER; NOT TRANSACTOR)

AUTOCOMPLETE CCREV2=2, IF P_CC11=1,2 AND NE 3-6 (TRANSACTOR; NOT REVOLVER)

In the last 3 years have you taken out a store card for which you do NOT usually repay balances in full every month or most months?

1. Yes
2. No
3. Don't know

CCRev3 ASK IF CC1b=3 (ALL WHO HAVE OR HAVE HAD CATALOGUE CREDIT IN THE LAST 12 MONTHS FOR WHICH A BALANCE IS REVOLVED, AND HAVE TAKEN OUT CATALOGUE CREDIT IN THE LAST 3 YEARS)]

AUTOCOMplete CCRev3=1, IF P_CC19=3-8 AND NE 1,2 (REVOLVER; NOT TRANSACTOR)

AUTOCOMplete CCRev3=2, IF P_CC19=1,2 AND NE 3-8 (TRANSACTOR; NOT REVOLVER)

In the last 3 years have you taken out a catalogue credit agreement or shopping account for which you do NOT usually repay balances in full every month or most months?

1. Yes
2. No
3. Don't know

P_CC3_3 [ASK ALL]

Do you currently hold any type of motor finance, either in your own name or in joint names?

<FCABlue>This is where you take out finance to acquire a motor vehicle, e.g. hire-purchase (HP) or personal contract purchase (PCP). It does not include where you hire a vehicle for a short period or under a personal contract hire (PCH) plan.</FCABlue>

1. Yes
2. No
3. Don't know

P_CC4_3 [ASK IF P_CC3_3=2-3 (CURRENTLY DO NOT HOLD MOTOR FINANCE OR DON'T KNOW IF DO OR NOT)]

Although you don't currently hold motor finance, [IF P_CC3_3=3: or don't know whether or not you hold it,] have you held it **in the last 12 months?**

1. Yes
2. No
3. Don't know

P_CC7 [ASK IF P_CC3_3=1 OR P_CC4_3=1 (MOTOR FINANCE (SELF DEFINED) HELD NOW OR IN LAST 12 MONTHS)]

Which of the options below describes any motor finance arrangements you hold now or have held in the last 12 months?

Select all that apply.

1. Hire purchase (HP) or personal contract purchase (PCP) where you have the option to buy once you have made all of the payments
2. Using a loan, credit card, or other form of credit to buy outright
3. Hiring or leasing with **no option to buy**
4. Other (write in)
5. Don't know

P_CC8a [ASK IF P_CC7=2 (HOLD MOTOR FINANCE (SELF DEFINED) NOW OR HELD IN THE LAST 12 MONTHS AND BOUGHT VEHICLE OUTRIGHT WITH A LOAN, CREDIT CARD, OR OTHER FORM OF CREDIT)]

[IF P_CC7 ALSO CODED 1 OR 3 OR 4 (BOUGHT WITH A LOAN, BUT ALSO HOLD/HELD IN LAST 12 MONTHS HP/PCP OR LEASING OR OTHER): Thinking about buying a vehicle outright using a loan, credit card or other form of credit, was the loan or credit arranged via...]

[ELSE: Was the loan or credit arranged via...]

Select all that apply.

1. A vehicle dealer or manufacturer
2. A motor finance specialist
3. A loan from a bank or other provider
4. A credit card
5. Other credit provider (write in)
6. Don't know

P_CCDV2 DERIVED VARIABLE TO CORRECTLY CLASSIFY MOTOR FINANCE FROM A PERSONAL LOAN HELD NOW

1. Motor finance [IF (P_CC7=1 OR P_CC8a=1,2) AND P_CC3_3=1]
2. Personal loan (to buy a vehicle) [IF P_CC8a=3 AND P_CC3_3=1]

P_CC3_4 [ASK ALL] COLLAPSIBLE GRID

The following questions are about retail finance you currently hold, either in your own name or in joint names.

Code	Item	Definition	
P_CC3_4_1	Do you currently hold any products on hire purchase ?	You make monthly payments to buy household or electrical goods. Legally, you hire the goods and do not own them until you have paid all the instalments. Sometimes known as conditional sale	Yes (1) No (2) Don't know (99)
P_CC3_4_2	Do you currently hold any products with rent-to-own finance?	You make weekly payments to buy household goods, e.g. appliances, electricals, furniture. Examples of retailers offering rent-to-own include BrightHouse and Perfect Home (but there are others). Legally, you hire the goods and do not own them until you have paid all the instalments. Rent-to-own is a form of hire purchase	Yes (1) No (2) Don't know (99)
P_CC3_4_3	Do you currently hold any products with instalment credit ?	<FCABlue>This is where you buy goods, e.g. furniture outright and pay for them by instalments under a credit agreement. Unlike hire purchase and rent-to-own , you own the goods immediately and cannot return them at a later date to the seller</FCABlue>	Yes (1) No (2) Don't know (99)

P_CC3_4_DV [CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF RETAIL FINANCES HELD CURRENTLY FROM P_CC3_4

REPLICATES WAVE 1 CODEFRAME

1	Do you currently hold a hire purchase?	IF P_CC3_4_1=1
2	Do you currently hold a rent-to-own retail finance?	IF P_CC3_4_2=1
3	Do you currently hold an instalment credit?	IF P_CC3_4_3=1
4	None of these	IF P_CC3_4_1=2 AND P_CC3_4_2=2 AND P_CC3_4_3=2
5	Don't know if I have each of these products	IF P_CC3_4_1=99 AND P_CC3_4_2=99 AND P_CC3_4_3=99
6	I do not have some of these products and I don't know about others	IF P_CC3_4_DV NE 1-5 (i.e. everyone else)

P_CC4_4 [ASK IF P_CC3_4_DV NE (1 AND 2 AND 3) (ALL EXCEPT THOSE THAT HAVE ALL THREE OF HP AND RTO AND INSTALMENT CREDIT)] COLLAPSIBLE GRID

You said that you don't currently hold the following type(s) of retail finance [IF P_CC3_4_1=99 OR P_CC3_4_2=99 OR P_CC3_4_3=99: or don't know whether or not you hold them].

The following questions ask whether you have held this/ these **in the last 12 months**.

Item	Definition	
<p>Have you held any products on hire purchase in the last 12 months?</p> <p>[SHOW IF P_CC3_4_1 NE 1]</p>	<p><inf><FCABlue>You make monthly payments to buy household or electrical goods. Legally, you hire the goods and do not own them until you have paid all the instalments. Sometimes known as conditional sale</FCABlue></inf></p>	<p>Yes (1) No (2) Don't know (99)</p>
<p>Have you held any products with rent-to-own finance in the last 12 months?</p> <p>[SHOW IF P_CC3_4_2 NE 1]</p>	<p><inf><FCABlue>You make weekly payments to buy household goods, e.g. appliances, electricals, furniture. Examples of retailers offering rent-to-own include BrightHouse and Perfect Home (but there are others). Legally, you hire the goods and do not own them until you have paid all the instalments. Rent-to-own is a form of hire purchase</FCABlue></inf></p>	<p>Yes (1) No (2) Don't know (99)</p>
<p>Have you held any products with instalment credit in the last 12 months?</p> <p>[SHOW IF P_CC3_4_3 NE 1]</p>	<p><inf><FCABlue>This is where you buy goods, e.g. furniture, outright and pay for them by instalments under a credit agreement. Unlike hire purchase and rent-to-own, you own the goods immediately and cannot return them at a later date to the seller</FCABlue></inf></p>	<p>Yes (1) No (2) Don't know (99)</p>

P_CC4_4_DV [CODE IF P_CC3_4_DV NE (1 AND 2 AND 3) (ALL EXCEPT THOSE THAT HAVE ALL THREE OF HP AND RTO AND INSTALMENT CREDIT)]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF RETAIL FINANCES NOT HELD NOW (OR DON'T KNOW IF HELD NOW) BUT HELD IN THE LAST 12 MONTHS FROM P_CC4_4

REPLICATES WAVE 1 CODEFRAME

1	Have you held any products on hire purchase in the last 12 months?	IF P_CC4_4_1=1
2	Have you held any products with rent-to-own finance in the last 12 months?	IF P_CC4_4_2=1
3	Have you held any products with instalment credit in the last 12 months?	IF P_CC4_4_3=1
4	None of these	IF P_CC4_4_1=2 AND P_CC4_4_2=2 AND P_CC4_4_3=2
5	Don't know if I have held each of these products	IF P_CC4_4_1=99 AND P_CC4_4_2=99 AND P_CC4_4_3=99
6	I have not held some of these products and I don't know about others	IF P_CC4_4_DV NE 1-5 (i.e. everyone else)

CC1

[ASK IF (P_CC7=1) OR (P_CC8a=1-3) OR (P_CC3_4_DV=1-3 OR P_CC4_4_DV=1-3) (HOLD NOW OR IN THE LAST 12 MONTHS (MOTOR FINANCE USING PCP/HP) OR (MOTOR FINANCE FROM A VEHICLE DEALER, MOTOR FINANCE SPECIALIST, PERSONAL LOAN TO BUY A VEHICLE) OR (RETAIL FINANCE HP, RENT-TO-OWN OR RETAIL INSTALMENT CREDIT))] COLLAPSIBLE GRID

Have you **taken out** any of the following products in the last 12 months?

Select all product(s) you have **taken out** in the last 12 months, even if you no longer have them.

	Item	Definition under info button	
1	Motor finance arranged with hire purchase or personal contract purchase (PCP) [SHOW IF P_CC7=1]		Yes (1) No (2) Don't know (99)
2	Motor finance using a loan or other form of credit from a vehicle dealer or manufacturer [SHOW IF P_CC8a=1]		Yes (1) No (2) Don't know (99)
3	Motor finance using a loan or other form of credit from a motor finance specialist [SHOW IF P_CC8a=2]		Yes (1) No (2) Don't know (99)
4	Hire purchase [SHOW IF P_CC3_4_DV=1 OR P_CC4_4_DV=1]	<inf><FCABlue>... where you buy household or electrical goods on credit and pay in monthly instalments. Legally, you hire the goods and do not own them until you have paid all the instalments</FCABlue></inf>	Yes (1) No (2) Don't know (99)
5	Rent-to-own [SHOW IF P_CC3_4_DV=2 OR P_CC4_4_DV=2]	<inf><FCABlue>... where you buy household or electrical goods on credit and pay in weekly instalments. Legally, you hire the goods and do not own them until you have paid all the instalments</FCABlue></inf>	Yes (1) No (2) Don't know (99)
6	Retail instalment credit [SHOW IF P_CC3_4_DV=3 OR P_CC4_4_DV=3]	<inf><FCABlue>... where you buy goods, e.g. furniture, outright and pay for them by instalments under a credit agreement</FCABlue></inf>	Yes (1) No (2) Don't know (99)
7	Personal loan to buy a vehicle [SHOW IF P_CC8a=3]		Yes (1) No (2) Don't know (99)

CC1_DV [CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF PRODUCTS TAKEN OUT IN THE LAST 12 MONTHS, FROM CC1

REPLICATES WAVE 1 CODEFRAME

1	Motor finance arranged with hire purchase or personal contract purchase (PCP)	IF CC1_1=1
2	Motor finance using a loan or other form of credit from a vehicle dealer or manufacturer	IF CC1_2=1
3	Motor finance using a loan or other form of credit from a motor finance specialist	IF CC1_3=1
4	Hire purchase	IF CC1_4=1
5	Rent-to-own	IF CC1_5=1
6	Retail instalment credit	IF CC1_6=1
7	Personal loan to buy a vehicle	IF CC1_7=1
8	None of these	IF CC1_1=2 AND CC1_2=2 AND CC1_3=2 AND CC1_4=2 AND CC1_5=2 AND CC1_6=2 AND CC1_7=2
9	Don't know if I have each of these products	IF CC1_1=99 AND CC1_2=99 AND CC1_3=99 AND CC1_4=99 AND CC1_5=99 AND CC1_6=99 AND CC1_7=99
10	I do not have some of these products and I don't know about others	IF CC1_DV NE 1-9

P_CC9 [ASK IF (P_CC3_2=1 OR P_CC4_2=1) OR (P_CC3_5=1 OR P_CC4_5=1) OR (P_CC3_4_DV=3 OR P_CC4_4_DV=3) (HOLD STORE CARD OR CATALOGUE CREDIT OR RETAIL INSTALMENT CREDIT NOW OR IN THE LAST 12 MONTHS)]

In the last 12 months have you bought any goods on a 'Buy Now Pay Later' offer?

<FCABlue>This is where the credit is interest-free if you repay in full within a specified period (usually up to 12 months), but otherwise you pay interest backdated to the date of purchase.</FCABlue>

Select all that apply.

1. Yes, from a catalogue or mail order company [SHOW IF P_CC3_5=1 OR P_CC4_5=1 (HOLD CATALOGUE CREDIT NOW OR IN LAST 12 MONTHS)]
2. Yes, from a retailer using the store card I have with them [SHOW IF P_CC3_2=1 OR P_CC4_2=1 (HOLD STORE CARD NOW OR IN LAST 12 MONTHS)]
3. Yes, from a retailer (but not using a store card) [SHOW IF P_CC3_4_DV=3 OR P_CC4_4_DV=3 (HOLD RETAIL INSTALMENT CREDIT NOW OR IN LAST 12 MONTHS)]
4. No
5. Don't know

P_CC5 [ASK ALL] CAROUSEL

Which, if any, of the following types of loan do you hold **currently**, or have you held **in the last 12 months but not currently**?

Include loans either in your own name or in joint names (but **not** where you are only a guarantor on someone else's loan)?

1	Student loan	<FCABlue>Loans from the Student Loans Company , or its equivalents in Scotland, Wales and Northern Ireland. Do not include student finance from commercial providers</FCABlue>	Yes, hold it now (1) Yes, held it in the last 12 months but don't hold it now (2) No, haven't held in the last 12 months (3) Don't know (99)
9	Personal loan	<FCABlue>This is a loan repayable over 12 months or more , and not secured on your home or other property</FCABlue>	Yes, hold it now (1) Yes, held it in the last 12 months but don't hold it now (2) No, haven't held in the last 12 months (3) Don't know (99)
7	Payday loan (single payment)	<FCABlue>This is a loan repayable by a single payment on your next payday or within a short period</FCABlue>	Yes, hold it now (1) Yes, held it in the last 12 months but don't hold it now (2) No, haven't held in the last 12 months (3) Don't know (99)
8	Short-term instalment loan	<FCABlue>This is a loan repayable by more than one instalment within a period of less than 12 months </FCABlue>	Yes, hold it now (1) Yes, held it in the last 12 months but don't hold it now (2) No, haven't held in the last 12 months (3) Don't know (99)
3	Peer-to-peer loan	<FCABlue>This is where you borrow money through an online platform</FCABlue>	Yes, hold it now (1) Yes, held it in the last 12 months but don't hold it now (2) No, haven't held in the last 12 months (3) Don't know (99)
6	Home-collected loan	<FCABlue>This is a loan where an agent comes to your home to collect your repayments</FCABlue>	Yes, hold it now (1) Yes, held it in the last 12 months but don't hold it now (2) No, haven't held in the last 12 months (3) Don't know (99)
5	Pawnbroking	<FCABlue>This is where you borrow money against an item you have pawned (but not where you sell goods with an option to buy them back) </FCABlue>	Yes, hold it now (1) Yes, held it in the last 12 months but don't hold it now (2) No, haven't held in the last 12 months (3) Don't know (99)
2	Credit union loan	<FCABlue>This is a loan from a credit union</FCABlue>	Yes, hold it now (1) Yes, held it in the last 12 months but don't hold it now (2) No, haven't held in the last 12 months (3) Don't know (99)

15	Community development finance institution (CDFI) loan	<FCABlue>CDFIs are social enterprises that lend to people who may struggle to get credit elsewhere</FCABlue>	Yes, hold it now (1) Yes, held it in the last 12 months but don't hold it now (2) No, haven't held in the last 12 months (3) Don't know (99)
4	Logbook loan	<FCABlue>This is a loan secured against your vehicle, using a bill of sale</FCABlue>	Yes, hold it now (1) Yes, held it in the last 12 months but don't hold it now (2) No, haven't held in the last 12 months (3) Don't know (99)
10	Loan from friends or family		Yes, hold it now (1) Yes, held it in the last 12 months but don't hold it now (2) No, haven't held in the last 12 months (3) Don't know (99)
11	Loan from an unlicensed money lender or another informal lender	<FCABlue>This is a where someone lends money on a commercial basis, but without being authorised by the Financial Conduct Authority (FCA) </FCABlue>	Yes, hold it now (1) Yes, held it in the last 12 months but don't hold it now (2) No, haven't held in the last 12 months (3) Don't know (99)

P_CC5_DV [CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF CONSUMER CREDIT PRODUCTS HELD NOW, FROM P_CC5

REPLICATES WAVE 1 CODEFRAME

1	Student loan	IF P_CC5_1=1
9	Personal loan	IF P_CC5_9=1
7	Payday loan (single payment)	IF P_CC5_7=1
8	Short-term instalment loan	IF P_CC5_8=1
3	Peer-to-peer loan	IF P_CC5_3=1
6	Home-collected loan	IF P_CC5_6=1
5	Pawnbroking	IF P_CC5_5=1
2	Credit union loan	IF P_CC5_2=1
15	Community development finance institution (CDFI) loan	IF P_CC5_15=1
4	Logbook loan	IF P_CC5_4=1
10	Loan from friends or family	IF P_CC5_10=1
11	Loan from an unlicensed money lender or another informal lender	IF P_CC5_11=1
16	None of these currently held	IF P_CC5_1=2,3 AND P_CC5_9=2,3 AND P_CC5_7=2,3 AND P_CC5_8=2,3 AND P_CC5_3=2,3 AND P_CC5_6=2,3 AND P_CC5_5=2,3 AND P_CC5_2=2,3 AND P_CC5_15=2,3 AND P_CC5_4=2,3 AND P_CC5_10=2,3 AND P_CC5_11=2,3
17	Don't know if each of these are currently held	IF P_CC5_1=99 AND P_CC5_9=99 AND P_CC5_7=99 AND P_CC5_8=99 AND P_CC5_3=99 AND P_CC5_6=99 AND P_CC5_5=99 AND P_CC5_2=99 AND P_CC5_15=99 AND P_CC5_4=99 AND P_CC5_10=99 AND P_CC5_11=99
18	Do not currently hold some of these products and don't know about others	IF P_CC5_DV NE 1-17 (i.e. everyone else)

P_CC6_DV [CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF CONSUMER CREDIT PRODUCTS NOT HELD NOW BUT HELD IN LAST 12 MONTHS, FROM P_CC5

REPLICATES WAVE 1 CODEFRAME

1	Student loan	IF P_CC5_1=2
9	Personal loan	IF P_CC5_9=2
7	Payday loan (single payment)	IF P_CC5_7=2
8	Short-term instalment loan	IF P_CC5_8=2
3	Peer-to-peer loan	IF P_CC5_3=2
6	Home-collected loan	IF P_CC5_6=2
5	Pawnbroking	IF P_CC5_5=2
2	Credit union loan	IF P_CC5_2=2
15	Community development finance institution (CDFI) loan	IF P_CC5_15=2
4	Logbook loan	IF P_CC5_4=2
10	Loan from friends or family	IF P_CC5_10=2
11	Loan from an unlicensed money lender or another informal lender	IF P_CC5_11=2
18	Currently hold all these products	IF P_CC5_DV=1 and 2 and 3 and 4 and 5 and 6 and 7 and 8 and 9 and 10 and 11 and 15
16	None of these held now or 12 months ago	IF P_CC5_1=3 AND P_CC5_9=3 AND P_CC5_7=3 AND P_CC5_8=3 AND P_CC5_3=3 AND P_CC5_6=3 AND P_CC5_5=3 AND P_CC5_2=3 AND P_CC5_15=3 AND P_CC5_4=3 AND P_CC5_10=3 AND P_CC5_11=3
17	Don't know if each of these are currently held now or 12 months ago	IF P_CC5_1=99 AND P_CC5_9=99 AND P_CC5_7=99 AND P_CC5_8=99 AND P_CC5_3=99 AND P_CC5_6=99 AND P_CC5_5=99 AND P_CC5_2=99 AND P_CC5_15=99 AND P_CC5_4=99 AND P_CC5_10=99 AND P_CC5_11=99
19	Have not held any of these products in the last 12 months, but may hold some now, and/or do not know whether others held in the last 12 months	IF P_CC6_DV NE 1-18 (i.e. everyone else)

P_CC12 [ASK IF P_CC5_DV=2, 15, 3, 4, OR 6-9 OR P_CC6_DV=2, 15, 3, 4, OR 6-9 (HOLD NOW OR IN THE LAST 12 MONTHS: CREDIT UNION LOAN, CDFI LOAN, PEER-TO-PEER LOAN, LOGBOOK LOAN, HOME-COLLECTED LOAN, PAYDAY LOAN, SHORT-TERM LOAN OR PERSONAL LOAN)]

You mentioned that you hold or have held the following loans in the last 12 months.

[INSERT LOANS HELD FROM P_CC5_DV AND P_CC6_DV, CODES 2, 15, 3, 4, 6-9]

Did this/ any of these loan agreements involve a guarantor?

<FCABlue>This is where someone else, e.g. a family member or friend agrees to make payments on the loan if you can't.</FCABlue>

1. Yes
2. No
3. Don't know

P_CC13 [ASK IF P_CC12=1 AND MORE THAN ONE SELECTED FROM P_CC5_DV OR P_CC6_DV=2, 15, 3, 4, OR 6-9 (HAVE A GUARANTOR LOAN AND HAVE MORE THAN ONE TYPE OF RELEVANT LOAN (I.E. CREDIT UNION LOAN, CDFI LOAN, PEER-TO-PEER LOAN, LOGBOOK LOAN, HOME-COLLECTED LOAN, PAYDAY LOAN, SHORT-TERM LOAN OR PERSONAL LOAN) NOW OR IN LAST 12 MONTHS)]

Which of these loans involved a guarantor?

Select all that apply.

1. Credit union loan [SHOW IF P_CC5_DV=2 OR P_CC6_DV=2]
2. Community development finance institution (CDFI) loan [SHOW IF P_CC5_DV=15 OR P_CC6_DV=15]
3. Peer-to-peer loan [SHOW IF P_CC5_DV=3 OR P_CC6_DV=3]
4. Logbook loan [SHOW IF P_CC5_DV=4 OR P_CC6_DV=4]
5. Home-collected loan [SHOW IF P_CC5_DV=6 OR P_CC6_DV=6]
6. Payday loan (single payment) [SHOW IF P_CC5_DV=7 OR P_CC6_DV=7]
7. Short-term instalment loan [SHOW IF P_CC5_DV=8 OR P_CC6_DV=8]
8. Personal loan [SHOW IF P_CC5_DV=9 OR P_CC6_DV=9]
9. Don't know

P_CC16c [ASK IF P_CC5_DV=2 OR P_CC6_DV=2 (CREDIT UNION LOAN HELD NOW OR IN LAST 12 MONTHS)]

How many credit union loans have you **taken out** in the last 12 months?

Include all credit union loans you have taken out in the last 12 months, even if you no longer have the loan.

If unsure, give your best estimate.

NUMERIC
RANGE 0...10

Don't know

P_CC16a [ASK IF P_CC5_DV=3 OR P_CC6_DV=3 (PEER-TO-PEER LOAN NOW OR IN LAST 12 MONTHS)]

How many peer-to-peer loans have you **taken out** in the last 12 months?

Include all peer-to-peer loans you have taken out in the last 12 months, even if you no longer have the loan.

<inf><FCABlue>Peer-to-peer loans are loans where you borrow money through an online platform.</FCABlue</inf>

If unsure, give your best estimate.

NUMERIC
RANGE 0...10

Don't know

P_CC16b [ASK IF P_CC5_DV=4 OR P_CC6_DV=4 (LOGBOOK LOAN HELD NOW OR IN LAST 12 MONTHS)]

How many logbook loans have you **taken out** in the last 12 months?

Include all logbook loans you have taken out in the last 12 months, even if you no longer have the loan.

<inf><FCABlue>Logbook loans are loans secured against a vehicle you own, using a bill of sale.</FCABlue></inf>

If unsure, give your best estimate.

NUMERIC
RANGE 0...10

Don't know

P_CC16 [ASK IF P_CC5_DV=6 OR P_CC6_DV=6 (HOME-COLLECTED LOAN HELD NOW OR IN LAST 12 MONTHS)]

How many home-collected loans have you **taken out** in the last 12 months?

Include all home-collected loans you have taken out in the last 12 months, even if you no longer have the loan.

<inf><FCABlue>Home-collected loans are loans where an agent comes to your home to collect repayments.</FCABlue></inf>

If unsure, give your best estimate.

NUMERIC
RANGE 0...10

Don't know

P_CC16d [ASK IF P_CC5_DV=15 OR P_CC6_DV=15 (CDFI LOAN HELD NOW OR IN LAST 12 MONTHS)]

How many community development finance institution (CDFI) loans have you taken out in the last 12 months?

Include all CDFI loans you have taken out in the last 12 months, even if you no longer have the loan.

<inf><FCABlue>CDFIs are social enterprises that lend to people in the local area who may struggle to get credit elsewhere, e.g. people on low incomes.</FCABlue></inf>

If unsure, give your best estimate.

NUMERIC
RANGE 0...10

Don't know

P_CC16e [ASK IF P_CC5_DV=10 OR P_CC6_DV=10 (LOAN FROM FRIENDS/FAMILY NOW OR IN LAST 12 MONTHS)]

How many times have you had a loan from friends of family in the last 12 months?

Only include loans for significant amounts, which you intend to pay back over a period, rather than occasional short-term borrowing.

Include loans you have had in the last 12 months, even if you have now paid them back.

If unsure, give your best estimate.

NUMERIC
RANGE 0...10

Don't know

P_CC16f [ASK IF P_CC5_DV=11 OR P_CC6_DV=11 (LOAN FROM AN UNLICENSED MONEY LENDER NOW OR IN LAST 12 MONTHS)]

How many loans have you taken out in the last 12 months from an unlicensed money lender or other informal lender?

Include all loans you have taken out from an unlicensed money lender or other informal lender in the last 12 months, even if you no longer have the loan.

<inf><FCABlue>This is a where someone lends money on a commercial basis, but is not authorised by the Financial Conduct Authority (FCA). </FCABlue></inf>

If unsure, give your best estimate.

NUMERIC
RANGE 0...10

Don't know

P_CC22a [ASK IF P_CC5_DV=7 OR P_CC6_DV=7 (PAYDAY LOAN (SINGLE PAYMENT) HELD NOW OR IN LAST 12 MONTHS)]

How many payday loans have you **taken out** in the last 12 months?

Include all payday loans you have taken out in the last 12 months, even if you no longer have the loan.

<inf><FCABlue>Payday loans are loans repayable **in a single payment** either on your next payday or within a short period. </FCABlue></inf>

If unsure, give your best estimate.

NUMERIC
RANGE 0...50

Don't know

P_CC22b [ASK IF P_CC5_DV=8 OR P_CC6_DV=8 (SHORT-TERM INSTALMENT LOAN HELD NOW OR IN LAST 12 MONTHS)]

How many short-term instalment loans have you **taken out** in the last 12 months?

Include all short-term instalment loans you have taken out in the last 12 months, even if you no longer have the loan.

<inf><FCABlue>Short-term instalment loans are loans repayable by more than one instalment within a period of less than 12 months.</FCABlue></inf>

If unsure, give your best estimate.

NUMERIC
RANGE 0...20

Don't know

P_CC22c [ASK IF P_CC5_DV=9 OR P_CC6_DV=9 (PERSONAL LOAN HELD NOW OR IN LAST 12 MONTHS)]

How many personal loans have you **taken out** in the last 12 months?

Include all personal loans you have taken out in the last 12 months, even if you no longer have the loan.

<inf><FCABlue>Personal loans are repayable over 12 months or more, and not secured on your home or other property.</FCABlue></inf>

If unsure, give your best estimate.

NUMERIC
RANGE 0...10

Don't know

P_CC18 [ASK IF P_CC5_DV=5 OR P_CC6_DV=5 (PAWNBROKING NOW OR IN LAST 12 MONTHS)]

On how many separate occasions have you pawned items in the last 12 months?

NUMERIC
RANGE 0...20

If unsure, give your best estimate.

Over 20
Don't know

P_CCDV3 [CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH IF PRODUCTS HELD NOW OR IN LAST 12 MONTHS ARE SOLELY TRANSACTOR CREDIT CARDS, STORE CARDS OR CATALOGUE CREDIT

1. Only credit products held are transactor credit cards, store cards, catalogue credit
[IF ((P_CCDV1=1,2 OR (P_CC19=1,2 AND P_CC19 NE 3-8)) AND NOT (P_CC1a=1 OR P_CC3_3=1 OR P_CC4_3=1 OR P_CC3_4_DV=1-3 OR P_CC4_4_DV=1-3 OR P_CC5_DV=1-11,15 OR P_CC6_DV=1-11,15 OR P_CCDV1=3,4 OR P_CC19=3-8)]
2. Hold credit products
[IF P_CC1a=1 OR (P_CC3_3=1 OR P_CC4_3=1 OR P_CC3_4_DV=1-3 OR P_CC4_4_DV=1-3) OR (P_CC5_DV=1-11,15) OR (P_CC6_DV=1-11,15) OR (P_CCDV1=3,4) OR P_CC19=3-8]

P_CC20 [ASK ALL]

In the last 12 months, have you used a debt advice or debt management service?

1. Yes
2. No
3. Don't know

P_CC20a [ASK IF P_CC20=1 (USED DEBT ADVICE OR DEBT MANAGEMENT IN LAST 12 MONTHS)]

Did you **pay** for any of the debt advice or debt management services you used in the last 12 months?

1. Yes
2. No
3. Don't know

P_CC20c [ASK IF P_CC20a=1 (PAID FOR DEBT ADVICE OR DEBT MANAGEMENT IN THE LAST 12 MONTHS)]

Just to check; why did you pay for the debt advice or debt management services rather than get free debt advice from a not-for-profit organisation?

Select all the reasons that were **important** in your decision.

1. Commercial services are better
2. Commercial services are easier/ quicker
3. I didn't know that free services exist
4. I have heard about free services but didn't know who to contact
5. I have used both commercial and free services
6. Other (write in)
7. Don't know

P_CC21 [ASK ALL]

In the last 12 months, have you obtained a credit report or checked your credit score using any of the following services?

Select all that apply.

1	On a one-off basis from a Credit Reference Agency	<FCABlue>Where you access your credit file on a one-off basis from one of the three main Credit Reference Agencies: Experian, Equifax or TransUnion (formerly Callcredit)</FCABlue>
2	A subscription service from a Credit Reference Agency	<FCABlue>Where you sign up with a Credit Reference Agency to be able to access your credit file on an ongoing basis, sometimes for a monthly fee, sometimes free of charge</FCABlue>
3	Other credit information service	<FCABlue>Where someone else accesses your credit file on your behalf or advises you on how to improve your credit record</FCABlue>
4	None of these	
5	Don't know	

P_CC21a [ASK IF P_CC21=4 OR 5 (HAVE NOT USED OR DO NOT KNOW IF USED A CREDIT REFERENCE AGENCY NOR A SUBSCRIPTION SERVICE NOR A CREDIT INFORMATION SERVICE IN THE LAST 12 MONTHS)]

And have you **ever** obtained a credit report or checked your credit score using any of the following services?

Select all that apply.

1	On a one-off basis from a Credit Reference Agency	<inf><FCABlue>Where you access your credit file on a one-off basis from one of the three main Credit Reference Agencies: Experian, Equifax or TransUnion (formerly Callcredit)</FCABlue></inf>
2	A subscription service from a Credit Reference Agency	<inf><FCABlue>Where you sign up with a Credit Reference Agency to be able to access your credit file on an ongoing basis, sometimes for a monthly fee, sometimes free of charge</FCABlue></inf>
3	Other credit information service	<inf><FCABlue>Where someone else accesses your credit file on your behalf or advises you on how to improve your credit record </FCABlue></inf>
4	None of these	
5	Don't know	

P_CC24 [ASK IF P_CC21a=4-5 (HAVE NEVER OBTAINED CREDIT REPORT OR CHECKED CREDIT SCORE, OR DON'T KNOW IF HAVE OR NOT)]

Before today, were you aware that you can obtain a credit report or check your credit score from a Credit Reference Agency or other credit information service?

1. Yes
2. No

P_CC25 [ASK IF P_CC21=4 AND P_CC24 NE2 (HAVE NOT USED A CREDIT REFERENCE SERVICE IN THE LAST 12 MONTHS AND AWARE COULD OBTAIN A CREDIT REPORT OR CHECK SCORE FROM A CRA OR CREDIT INFORMATION SERVICE)]

Which of the following are the **main reasons** why you haven't requested a credit report or checked your credit score in the last 12 months?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-7

1. I haven't thought about it
2. I had no need for it
3. I thought it would negatively affect my ability to obtain credit
4. I did not want to pay for it
5. I didn't want to share my information with a credit reference agency
6. Other (write in)
7. Don't know

P_CC26 [ASK IF P_CC21=1-3 (HAVE USED A CREDIT REFERENCE SERVICE IN THE LAST 12 MONTHS)]

Thinking about the last 12 months only, who did you use to get your credit report/ check your credit score?

<FCAGrey>If you have used more than one company in the last 12 months, select all that apply.
<FCAGrey>

1. Experian or CreditExpert
2. Equifax
3. TransUnion (formerly Callcredit) or Noddle
4. ClearScore
5. CheckMyFile
6. Money Savings Expert Credit Club
7. Other (write in)
8. Don't know

P_CC27 [ASK IF P_CC21=1-3 (HAVE USED A CREDIT REFERENCE SERVICE IN THE LAST 12 MONTHS)]

Still thinking about the last 12 months, **did you pay a fee** for getting your credit report or checking your credit score?

<FCAGrey>If you got more than one credit report or used more than one service, select all that apply. <FCAGrey>

1. Yes, I paid a fee
2. No, it was a free trial and I then cancelled my subscription
3. No, there was no fee to pay
4. Don't know

P_CC28 [ASK IF P_CC21=1-3 (HAVE USED A CREDIT REFERENCE SERVICE IN THE LAST 12 MONTHS)]

How well would you say you understood your credit report or credit score?

1. Very well
2. Fairly well
3. Not very well
4. Not at all well
5. Don't know – I don't recall
6. Not applicable – I didn't look at it

P_CC29 [ASK IF P_CC21=1-3 (HAVE USED A CREDIT REFERENCE SERVICE IN THE LAST 12 MONTHS)]

Which of the following are the **main reasons** why you obtained a credit report or checked your credit score in the last 12 months?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 4-7 AND 12-13

1. To get an overall idea of my financial situation
2. To be able to deal better with my debts
3. To check whether I was eligible for a loan or mortgage or other credit product
4. Before applying for a loan
5. Before applying for a mortgage
6. Before applying for a credit card
7. Before applying for another form of credit
8. I was declined for a loan or mortgage or other credit product
9. I was told that I was a poor credit risk
10. I was a victim of fraud
11. I am signed up to a subscription service
12. Other reason (write in)
13. Don't know

P_CC30¹ [From Q8: [ASK IF ((P_CC21=1-3 OR P_CC21a=1-3) AND P_CC30Y_1inN=1) OR ASK IF (P_CC21a=4-5 AND P_CC30N_1inN=1)] CAROUSEL

(ASK IF HAVE EVER OBTAINED A CREDIT REPORT OR CHECKED CREDIT SCORE USING A CREDIT REFERENCE SERVICE (ON A ONE OFF BASIS OR ON SUBSCRIPTION) OR ANOTHER CREDIT INFORMATION SERVICE AND P_CC30Y_1inN=1 OR ASK IF HAVE NEVER OR DON'T KNOW IF EVER OBTAINED A CREDIT REPORT OR CHECKED CREDIT SCORE USING A CREDIT REFERENCE SERVICE (ON A ONE OFF BASIS OR ON SUBSCRIPTION) OR ANOTHER CREDIT INFORMATION SERVICE AND P_CC30N_1inN=1)]

PROGRAMMER INSTRUCTION: We are asking 1 in N of those with particular experience of credit information AND 1 in N of those who have not or who do not know whether they have had this experience

¹ [Up to Q4: [ASK IF P_CC21=1-3 OR P_CC21a=1-3 (HAVE EVER OBTAINED A CREDIT REPORT OR CHECKED CREDIT SCORE USING A CREDIT REFERENCE SERVICE (ON A ONE-OFF BASIS OR ON SUBSCRIPTION) OR ANOTHER CREDIT INFORMATION SERVICE) OR ASK OF 1 IN N OF EVERYONE ELSE]] CAROUSEL]

[From Q4 to Q8: [ASK OF 1 IN N] where N is 4.5 (valid for script from 1st Oct 2019 until 03 January 2020)]

What impact do you think the following actions will have on your credit score?

Positive impact means: it could increase your credit score and improve your chance of getting credit

Negative impact means: it could lower your credit score and reduce your chance of getting credit

Even if you are not certain, always try to give your **best guess**.

- a. Being overdrawn on your current account
- b. Having a credit card with a limit of more than £1,000
- c. Being rejected for a credit card or loan
- d. Missing one repayment on a credit card or loan
- e. Being on the electoral register
- f. Apply for several loans at once to find the best interest rate
- g. Having a high income or savings

1. Positive impact
2. No impact
3. Negative impact
4. Don't know

3.5 General Insurance & Protection

P_GIINTRO [STATE TO ALL]

Now moving on to a few questions around any insurance you may have.

P_GI2 [ASK ALL] COLLAPSIBLE GRID

Which of these insurance policies do you currently hold **in your own name or in joint names?**

Include any policies that are provided via a third party, e.g. by your employer, or as part of a current account benefits package.

Do not include any policies held by someone else but which cover you, e.g. home insurance held by someone else in your household.

1	Motor insurance	<FCABlue>Cover for a vehicle, e.g. car, motorbike, van</FCABlue>	Yes (1) No (2) Don't know (99)
3	Home insurance – buildings	<FCABlue>Cover for the building of the property you live in</FCABlue>	Yes (1) No (2) Don't know (99)
4	Home insurance – contents	<FCABlue>Cover for the contents of the property you live in</FCABlue>	Yes (1) No (2) Don't know (99)
5	Motor breakdown cover	<FCABlue>Cover which, in the case of your car breaking down, covers the cost of roadside assistance</FCABlue>	Yes (1) No (2) Don't know (99)
6	Multi-trip (annual) travel insurance	<FCABlue>Cover for multiple trips, e.g. all trips over the period of a year</FCABlue>	Yes (1) No (2) Don't know (99)
7	Pet insurance	<FCABlue>Cover for your pet against injury or illness and for damage your pet may cause</FCABlue>	Yes (1) No (2) Don't know (99)
8	Mobile phone insurance	<FCABlue>Cover for theft, loss or accidental damage to your mobile phone, e.g. screen breakage</FCABlue>	Yes (1) No (2) Don't know (99)
9	Gadget insurance	<FCABlue>Cover for your gadgets, separate from other policies, for incidents, e.g. theft, loss or damage when using gadgets outside the home</FCABlue>	Yes (1) No (2) Don't know (99)
10	Insurance for high value/ non-standard items not	<FCABlue>Cover for individual items not covered by other policies, e.g. jewellery, fine art, luxury cars, classic cars, collectables</FCABlue>	Yes (1) No (2) Don't know (99)

	covered by another policy		
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P_GI2a [ASK IF P_GI2_3=1 AND P_GI2_4=1 (HAVE HOME BUILDINGS AND HOME CONTENTS INSURANCE)]

You said that you have both buildings insurance and contents insurance for the property you live in. Do you hold these insurance policies separately or combined into one policy?

If you are unsure, select the option you think is most likely.

1. Combined policy: my home buildings and contents insurance are combined into a single policy from an individual insurance provider
2. Separate policies: my home buildings and contents insurance are separate policies

P_GI2_DV [CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF GI PRODUCTS, FROM P_GI2 AND P_GI2A

REPLICATES WAVE 1 CODEFRAME

1	Motor insurance	IF P_GI2_1=1
2	Home insurance – contents and buildings combined	IF P_GI2a=1
3	Home insurance – buildings only	(IF P_GI2_3=1 AND IF P_GI2_4 NE 1) OR P_GI2a=2
4	Home insurance – contents only	IF P_GI2_4=1 AND IF P_GI2_3 NE 1) OR P_GI2a=2
5	Motor breakdown cover	IF P_GI2_5=1
6	Multi-trip (annual) travel insurance	IF P_GI2_6=1
7	Pet insurance	IF P_GI2_7=1
8	Mobile phone insurance	IF P_GI2_8=1
9	Gadget insurance	IF P_GI2_9=1
10	Insurance for high value/ non-standard items not covered by another policy	IF P_GI2_10=1
11	None of these held	IF P_GI2_1=2 AND P_GI2_2=2 AND P_GI2_3=2 AND P_GI2_4=2 AND P_GI2_5=2 AND P_GI2_6=2 AND P_GI2_7=2 AND P_GI2_8=2 AND P_GI2_9=2 AND P_GI2_10=2
12	Don't know if each of these are held	IF P_GI2_1=99 AND P_GI2_2=99 AND P_GI2_3=99 AND P_GI2_4=99 AND P_GI2_5=99 AND P_GI2_6=99 AND P_GI2_7=99 AND P_GI2_8=99 AND P_GI2_9=99 AND P_GI2_10=99
13	Do not hold some of these products and don't know about others	IF P_GI2_DV NE 1-12 (i.e. everyone else)

P_GI3 [ASK IF P_GI2_DV=1 OR 2 OR 3 OR 4 OR 7 (MOTOR, HOME (BUILDINGS ONLY, CONTENT ONLY, BOTH), PET INSURANCE HELD IN OWN NAME OR IN JOINT NAMES)] CAROUSEL

[IF P_GI2_DV= ONE POLICY HELD: Is this policy; IF P_GI2_DV= MORE THAN ONE POLICY HELD: Are these policies] paid for in a single payment or by instalments?

[ONLY SHOW POLICIES HELD AT P_GI2_DV=1-4,7]

	1) Paid for with monthly instalments	2) Paid for in a single annual payment	3) Other arrangement	4) Don't know
a) Motor insurance				
b) Home insurance – buildings only				
c) Home insurance – contents only				
d) Home insurance – contents and buildings combined				
e) Pet insurance				

P_GI4 [ASK ALL]

Have you taken out single-trip travel insurance at any time in the last 12 months?

Include any policies that are provided via a third party, e.g. by a travel agent.

- 3. Yes
- 4. No
- 5. Don't know

P_GI6 [ASK ALL] COLLAPSIBLE GRID

Which of these insurance policies do you currently have **in your own name or in joint names?**

Include any policies that are provided via a third party, e.g. by your employer, or as part of a current account benefits package.

Do not include any policies held by someone else but which cover you, e.g. home insurance held by someone else in your household.

1	Home emergency/ boiler/ cover/ heating cover	<FCABlue>Cover for emergency repairs or servicing for services in your home, e.g. electricity, plumbing, boiler and heating</FCABlue>	Yes (1) No (2) Don't know (99)
2	Legal expenses/ protection insurance	<FCABlue>Cover against the cost of legal fees relating to a dispute. Often sold in conjunction with another policy, e.g. car insurance</FCABlue>	Yes (1) No (2) Don't know (99)
3	Extended warranty	<FCABlue>Cover that extends the length of a standard manufacturer's warranty offered with a product or service, e.g. a 5-year warranty with a vacuum cleaner, washing machine or car parts</FCABlue>	Yes (1) No (2) Don't know (99)
4	Credit card protection	<FCABlue>Cover to help manage the process of cancelling your cards in the event of theft or loss. It may also have other features, e.g. an emergency hotel bill payment</FCABlue>	Yes (1) No (2) Don't know (99)
5	Payment Protection Insurance (PPI)	<FCABlue>Cover which, in the event of your being unable to continue making payments on a credit product, will fund these payments</FCABlue>	Yes (1) No (2) Don't know (99)
6	Mortgage Protection Insurance (MPPI)	<FCABlue>Cover which, in the event of your being unable to continue making payments on your mortgage, will fund these payments</FCABlue>	Yes (1) No (2) Don't know (99)
7	Unemployment/ redundancy insurance	<FCABlue>Cover that provides short-term income protection policy, should you be unable to work due to involuntary redundancy</FCABlue>	Yes (1) No (2) Don't know (99)
8	ID theft insurance	<FCABlue>Cover for the legal costs associated with recovering your identity following identity theft</FCABlue>	Yes (1) No (2) Don't know (99)
9	GAP (Guaranteed Asset Protection) insurance	<FCABlue>Cover which, in the event of a vehicle being written off, pays the difference between the settlement from the motor insurer and the balance on any outstanding finance or the cost of a new vehicle</FCABlue>	Yes (1) No (2) Don't know (99)

P_GI6_DV [CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF GI PRODUCTS FROM P_GI6

REPLICATES WAVE 1 CODEFRAME

1	Home emergency/ boiler/ cover/ heating cover	IF P_GI6_1=1
2	Legal expenses/ protection insurance	IF P_GI6_2=1
3	Extended warranty	IF P_GI6_3=1
4	Credit card protection	IF P_GI6_4=1
5	Payment Protection Insurance (PPI)	IF P_GI6_5=1
6	Mortgage Protection Insurance (MPPI)	IF P_GI6_6=1
7	Unemployment/ redundancy insurance	IF P_GI6_7=1
8	ID theft insurance	IF P_GI6_8=1
9	GAP (Guaranteed Asset Protection) insurance	IF P_GI6_9=1
10	None of these held	IF P_GI6_1=2 AND P_GI6_2=2 AND P_GI6_3=2 AND P_GI6_4=2 AND P_GI6_5=2 AND P_GI6_6=2 AND P_GI6_7=2 AND P_GI6_8=2 AND P_GI6_9=2
11	Don't know if each of these are held	IF P_GI6_1=99 AND P_GI6_2=99 AND P_GI6_3=99 AND P_GI6_4=99 AND P_GI6_5=99 AND P_GI6_6=99 AND P_GI6_7=99 AND P_GI6_8=99 AND P_GI6_9=99
12	Do not hold some of these products and don't know about others	IF P_GI6_DV NE 1-9 (i.e. everyone else)

P_GI8 [ASK ALL] COLLAPSIBLE GRID

Which of these insurance policies do you currently hold **in your own name or in joint names?**

Include any policies that are provided via a third party, e.g. by your employer, or as part of a current account benefits package.

Do not include any policies held by someone else but which cover you, e.g. home insurance held by someone else in your household.

1	Private medical insurance	<FCABlue>Cover for medical procedures in the private sector and/or the NHS. Your insurer usually pays directly for the procedure which they will have authorised in advance</FCABlue>	Yes (1) No (2) Don't know (99)
2	Healthcare cash plans (including dental)	<FCABlue>Cover to help you meet the cost of routine medical treatment, e.g. dental, optician, physio. You will often pay for this treatment and claim the cost back up to a certain amount</FCABlue>	Yes (1) No (2) Don't know (99)
3	Personal accident insurance	<FCABlue>Cover which provides compensation in the event of injuries, disability or death caused by an accident</FCABlue>	Yes (1) No (2) Don't know (99)
4	Life insurance	<FCABlue>This might be for a limited period (often sold alongside a mortgage) or for the whole of your life</FCABlue>	Yes (1) No (2) Don't know (99)
5	Critical illness cover	<FCABlue>Cover where you will receive a lump sum cash payment, if you are diagnosed with certain illnesses</FCABlue>	Yes (1) No (2) Don't know (99)
6	Income protection insurance	<FCABlue>Cover which pays a monthly benefit, if you are incapacitated and unable to work due to illness or accident </FCABlue>	Yes (1) No (2) Don't know (99)
7	Long-term care insurance	<FCABlue>This provides nursing-home care, home-health care, personal or adult day-care for those above the age of 65 or with a chronic or disabling condition that needs constant supervision</FCABlue>	Yes (1) No (2) Don't know (99)
8	Immediate needs annuity	<FCABlue>This is normally set up under trust and is paid directly to the care home</FCABlue>	Yes (1) No (2) Don't know (99)
9	[IF D2=50+ OR D3=9-16 (AGED 50 OR OVER)] Over-50s insurance plan, also known as a guaranteed whole of life plan	<FCABlue>Provides a guaranteed tax-free lump sum payment when you die. This can be useful if you wish to put it towards funeral costs or leave it to someone. Only available to people aged 50 and over</FCABlue>	Yes (1) No (2) Don't know (99)
10	Funeral plan or insurance	<FCABlue>This covers the cost of your funeral. Do not include over-50s insurance plans</FCABlue>	Yes (1) No (2) Don't know (99)

P_GI8_DV [CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF GI PRODUCTS FROM P_GI8

REPLICATES WAVE 1 CODEFRAME

1	Private medical insurance	IF P_GI8_1=1
2	Healthcare cash plans (including dental)	IF P_GI8_2=1
3	Personal accident insurance	IF P_GI8_3=1
4	Life insurance	IF P_GI8_4=1
5	Critical illness cover	IF P_GI8_5=1
6	Income protection insurance	IF P_GI8_6=1
7	Long-term care insurance	IF P_GI8_7=1
8	Immediate needs annuity	IF P_GI8_8=1
9	Over-50s insurance plan, also known as a guaranteed whole of life plan	IF P_GI8_9=1
10	Funeral plan or insurance	IF P_GI8_10=1
11	None of these held	IF P_GI8_1=2 AND P_GI8_2=2 AND IF P_GI8_3=2 AND IF P_GI8_4=2 AND IF P_GI8_5=2 AND IF P_GI8_6=2 AND IF P_GI8_7=2 AND IF P_GI8_8=2 AND IF (P_GI8_9=2 OR IF P_GI8_9=MISSING) AND IF P_GI8_10=2
12	Don't know if each of these are held	IF P_GI8_1=99 AND P_GI8_2=99 AND IF P_GI8_3=99 AND IF P_GI8_4=99 AND IF P_GI8_5=99 AND IF P_GI8_6=99 AND IF P_GI8_7=99 AND IF P_GI8_8=99 AND IF P_GI8_9=99 AND IF P_GI8_10=99
13	Do not hold some of these products and don't know about others	IF P_GI8_DV NE 1-12 (i.e. everyone else)

P_GI8a [ASK IF P_GI8_DV=10 (HOLD A FUNERAL PLAN OR INSURANCE)]

Thinking about the funeral plan or funeral insurance you hold in your own name or in joint names, which of the following do you have?

1	Pre-paid funeral plan	<FCABlue>A plan which enables you to select your specific funeral arrangements and pay for them in advance</FCABlue>
2.	Other funeral insurance	<FCABlue>This covers the costs of burial or cremation, but not other costs associated with a funeral service. Do not include over-50s insurance plans</FCABlue>
3.	Don't know	

P_GI9 [ASK IF P_GI8_DV=4 (HOLD LIFE INSURANCE IN OWN NAME OR JOINTLY)]

Thinking about the life insurance you hold in your own name or in joint names, which of the following types of life insurance do you hold?

Select all that apply.

1. Term life insurance – provides cover at a fixed rate of payment for a limited period of time (often sold alongside a mortgage)
2. Whole of life insurance – remains in place for your entire life
3. Over 50s insurance plan, also known as a guaranteed whole of life plan **[SHOW IF D2>49 OR D3=9-16 (AGED 50+)]**
4. Other (write in)
5. Don't know

P_GI9DV [CODE TO ALL]

DERIVED VARIABLE TO SUMMARISE TYPES OF PROTECTION INSURANCES, from p_gi8_dv, p_gi9, p_gi8a

1. Private medical insurance	P_GI8_DV=1
2. Healthcare cash plans (including dental)	P_GI8_DV=2
3. Personal accident insurance	P_GI8_DV=3
4. Life insurance	P_GI9=1 OR 2 OR 4 OR 5
5. Critical illness cover	P_GI8_DV=5
6. Income protection insurance	P_GI8_DV=6
7. Long-term care insurance	P_GI8_DV=7
8. Immediate needs annuity	P_GI8_DV=8
9. Over-50s insurance plans	P_GI8_DV=9 OR P_GI9=3
10. Funeral insurance or don't know type	P_GI8a=1 OR 3
11. None of these	NONE CODED AT CODE P_GI9DV 1-10,12
12. Don't know	P_GI8_DV=12

P_GI10

[ASK IF P_GI9DV=1-6 OR P_GI2_DV=5-6 (HOLD POLICIES IN OWN NAME OR JOINTLY THAT COULD BE AN EMPLOYEE BENEFIT – THIS IS PMI, HEALTHCARE CASH PLANS, PERSONAL ACCIDENT INSURANCE, LIFE INSURANCE, CRITICAL ILLNESS COVER, INCOME PROTECTION, MOTOR BREAKDOWN, AND MULTI-TRIP TRAVEL INSURANCE)] CAROUSEL

You mentioned earlier that you hold the following policies. Are these policies included as part of an employee benefits package?

[ADD FOR P_GI10d: IF P_GI9DV=9 AND P_GI9DV=4 (HAVE OVER 50s INSURANCE PLAN AND OTHER TYPE OF LIFE INSURANCE OR DON'T KNOW TYPE OF LIFE INSURANCE): Do not consider your over 50s insurance plan, when answering about your life insurance.]

		SHOW IF...	1. Not part of an employee benefits package	2. Part of an employee benefits package	3. Mixture – some of my policies are part of an employee benefits package and others are not	4. Don't know
a	Private medical insurance	P_GI9DV=1				
b	Healthcare cash plans (including dental)	P_GI9DV=2				
c	Personal accident insurance	P_GI9DV=3				
d	Life insurance	P_GI9DV=4				
e	Critical illness cover	P_GI9DV=5				
f	Income protection insurance	P_GI9DV=6				
g	Motor breakdown cover	P_GI2_DV=5				
h	Multi-trip (annual) travel insurance	P_GI2_DV=6				

P_GI11 [ASK ALL] COLLAPSIBLE GRID

Are there any policies that you are covered by but are held by someone else (i.e. in their name and not in joint names)?

1	[IF P_GI2_DV NE1: Motor insurance]	<inf><FCABlue>Cover for a vehicle, e.g. car, motorbike, van, i.e. as a named driver/rider</FCABlue></inf>	Yes (1) No (2) Don't know (99)
2	[IF P_GI2_DV NE2 OR 4: Home insurance contents].	<inf><FCABlue>Cover for only the contents of the property you live in</FCABlue></inf>	Yes (1) No (2) Don't know (99)
3	[IF P_GI9DV NE1: Private medical insurance]	<inf><FCABlue>Cover for medical procedures in the private sector and/or the NHS. The insurer usually pays directly for the procedure which they will have authorised in advance</FCABlue></inf>	Yes (1) No (2) Don't know (99)
4	[IF P_GI9DV NE 6: Income protection insurance]	<inf><FCABlue>Cover which pays a monthly benefit, if you are incapacitated and unable to work due to illness or accident</FCABlue></inf>	Yes (1) No (2) Don't know (99)
5	[IF P_GI9DV NE 3: Personal accident insurance]	<inf><FCABlue>Cover which provides compensation in the event of injuries, disability or death caused by an accident</FCABlue></inf>	Yes (1) No (2) Don't know (99)
6	[IF P_GI9DV NE 5: Critical illness cover]	<inf><FCABlue>Cover where you will receive a lump sum cash payment, if you are diagnosed with certain illnesses</FCABlue></inf>	Yes (1) No (2) Don't know (99)

P_GI11_DV [CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF POLICIES FROM P_GI11

REPLICATES WAVE 1 CODEFRAME

1	Motor insurance	IF P_GI11_1=1
2	Home insurance contents.	IF P_GI11_2=1
3	Private medical insurance	IF P_GI11_3=1
4	Income protection insurance	IF P_GI11_4=1
5	Personal accident insurance	IF P_GI11_5=1
6	Critical illness cover	IF P_GI11_6=1
7	None of these	IF P_GI11_1=2 AND P_GI11_2=2 AND P_GI11_3=2 AND P_GI11_4=2 AND P_GI11_5=2 AND P_GI11_6=2 AND
8	Don't know if I have each of these products	IF P_GI11_1=99 AND P_GI11_2=99 AND P_GI11_3=99 AND P_GI11_4=99 AND P_GI11_5=99 AND P_GI11_6=99 AND
9	I do not have some of these products and I don't know about others	IF P_GI11_DV NE 1-8 (i.e. everyone else)

P_GI1d [CODE TO ALL]

DERIVED VARIABLE FOR ELIGIBILITY FOR THE GI&P SECTION AND THE CLAIMS QUESTIONS. MOVED TO HERE (TO PRODUCT HOLDING) BECAUSE ELIGIBILITY IS NEEDED TO ASK THE CLAIMS QUESTIONS P_GI61 – P_GI67 BELOW (MUST HAVE AT LEAST ONE OF THESE PRODUCTS)

	POLICY (held in own name or in joint names)	Coding for product held
1	Motor insurance	IF P_GI2_DV=1
2	Home insurance – contents and buildings combined	IF P_GI2_DV =2
3	Home insurance – buildings only	IF P_GI2_DV =3
4	Home insurance – contents only	IF P_GI2_DV =4
5	Motor breakdown cover	IF P_GI2_DV =5
6	Multi-trip (annual) travel insurance	IF P_GI2_DV =6
7	Pet insurance	IF P_GI2_DV =7
8	Mobile phone insurance	IF P_GI2_DV =8
9	Gadget insurance	IF P_GI2_DV =9
10	Insurance for high value/ non-standard items not covered by another policy	IF P_GI2_DV =10
11	Home emergency cover	IF P_GI6_DV=1
12	Legal expenses/ protection insurance	IF P_GI6_DV=2
13	Extended warranty	IF P_GI6_DV=3
14	Credit card protection	IF P_GI6_DV=4
15	Payment Protection Insurance (PPI)	IF P_GI6_DV=5
16	Mortgage Protection Insurance (MPPI)	IF P_GI6_DV=6
17	Unemployment/_redundancy insurance	IF P_GI6_DV=7
18	ID theft insurance	IF P_GI6_DV=8
19	GAP (Guaranteed Asset Protection) insurance	IF P_GI6_DV=9
20	Private medical insurance	IF P_GI9DV=1
21	Healthcare cash plans (including dental)	IF P_GI9DV=2
22	Personal accident insurance	IF P_GI9DV=3
23	Single_trip travel insurance (held in the last 12 months)	IF P_GI4=1
24	Life insurance	IF P_GI9DV=4
25	Critical illness cover	IF P_GI9DV=5
26	Income protection insurance	IF P_GI9DV=6
27	Long-term care insurance	IF P_GI9DV=7
28	Immediate needs annuity	IF P_GI9DV=8
29	Over 50s insurance plan, also known as a guaranteed whole of life plan	IF P_GI9DV=9
30	Funeral insurance (or hold a funeral plan or insurance but do not know the type)	IF P_GI9DV=10

P_GI61

[ASK IF P_GI1d=1-23, 25-28 (ALL WITH A GI&P PRODUCT, EXCLUDING THOSE ONLY HOLDING LIFE INSURANCE OR FUNERAL INSURANCE OR OVER 50s INSURANCE PLANS)] COLLAPSIBLE GRID

Now thinking about all the insurance policies you currently hold, have you made a claim on any of these policies **in the last 2 years?**

Include any claims you have made, regardless of whether or not they were successful.

	POLICY (held in own name or in joint names)	SHOW IF CODE	1. Yes	2. No
<i>a</i>	Motor insurance	SHOW IF P_GI1d=1		
<i>b</i>	Home insurance – contents and buildings combined	SHOW IF P_GI1d=2		
<i>c</i>	Home insurance – buildings only	SHOW IF P_GI1d=3		
<i>d</i>	Home insurance – contents only	SHOW IF P_GI1d=4		
<i>e</i>	Motor breakdown cover	SHOW IF P_GI1d=5		
<i>f</i>	Multi-trip (annual) travel insurance	SHOW IF P_GI1d=6		
<i>g</i>	Pet insurance	SHOW IF P_GI1d=7		
<i>h</i>	Mobile phone insurance	SHOW IF P_GI1d=8		
<i>i</i>	Gadget insurance	SHOW IF P_GI1d=9		
<i>j</i>	Insurance for high value/ non-standard items not covered by another policy	SHOW IF P_GI1d=10		
<i>k</i>	Home emergency cover	SHOW IF P_GI1d=11		
<i>l</i>	Legal expenses/ protection insurance	SHOW IF P_GI1d=12		
<i>m</i>	Extended warranty	SHOW IF P_GI1d=13		
<i>n</i>	Credit card protection	SHOW IF P_GI1d=14		
<i>o</i>	Payment Protection Insurance (PPI)	SHOW IF P_GI1d=15		
<i>p</i>	Mortgage Protection Insurance (MPPI)	SHOW IF P_GI1d=16		
<i>q</i>	Unemployment/_redundancy insurance	SHOW IF P_GI1d=17		
<i>r</i>	ID theft insurance	SHOW IF P_GI1d=18		
<i>s</i>	GAP (Guaranteed Asset Protection) insurance	SHOW IF P_GI1d=19		
<i>t</i>	Private medical insurance	SHOW IF P_GI1d=20		
<i>u</i>	Healthcare cash plans (including dental)	SHOW IF P_GI1d=21		
<i>v</i>	Personal accident insurance	SHOW IF P_GI1d=22		
<i>w</i>	Single-trip travel insurance (held in the last 12 months)	SHOW IF P_GI1d=23		
<i>x</i>	Critical illness cover	SHOW IF P_GI1d=25		
<i>y</i>	Income protection insurance	SHOW IF P_GI1d=26		
<i>z</i>	Long-term care insurance	SHOW IF P_GI1d=27		
<i>ab</i>	Immediate needs annuity	SHOW IF P_GI1d=28		

P_GI62 [ASK IF MORE THAN ONE POLICY SELECTED AT P_GI61 (MADE A CLAIM ON MORE THAN ONE TYPE OF POLICY IN THE LAST 2 YEARS)]

Which one of these did you claim on most recently?

PROGRAMMER INSTRUCTION: ONLY SHOW CODES SELECTED AT P_GI61a-ab

	POLICY (held in own name or in joint names)	SHOW IF CODE
1	Motor insurance	SHOW IF P_GI61a=1
2	Home insurance – contents and buildings combined	SHOW IF P_GI61b=1
3	Home insurance – buildings only	SHOW IF P_GI61c=1
4	Home insurance – contents only	SHOW IF P_GI61d=1
5	Motor breakdown cover	SHOW IF P_GI61e=1
6	Multi-trip (annual) travel insurance	SHOW IF P_GI61f=1
7	Pet insurance	SHOW IF P_GI61g=1
8	Mobile phone insurance	SHOW IF P_GI61h=1
9	Gadget insurance	SHOW IF P_GI61i=1
10	Insurance for high value/ non-standard items not covered by another policy	SHOW IF P_GI61j=1
11	Home emergency cover	SHOW IF P_GI61k=1
12	Legal expenses/ protection insurance	SHOW IF P_GI61l=1
13	Extended warranty	SHOW IF P_GI61m=1
14	Credit card protection	SHOW IF P_GI61n=1
15	Payment Protection Insurance (PPI)	SHOW IF P_GI61o=1
16	Mortgage Protection Insurance (MPPI)	SHOW IF P_GI61p=1
17	Unemployment/_redundancy insurance	SHOW IF P_GI61q=1
18	ID theft insurance	SHOW IF P_GI61r=1
19	GAP (Guaranteed Asset Protection) insurance	SHOW IF P_GI61s=1
20	Private medical insurance	SHOW IF P_GI61t=1
21	Healthcare cash plans (including dental)	SHOW IF P_GI61u=1
22	Personal accident insurance	SHOW IF P_GI61v=1
23	Single-trip travel insurance (held in the last 12 months)	SHOW IF P_GI61w=1
24	Critical illness cover	SHOW IF P_GI61x=1
25	Income protection insurance	SHOW IF P_GI61y=1
26	Long-term care insurance	SHOW IF P_GI61z=1
27	Immediate needs annuity	SHOW IF P_GI61ab=1

TEXT SUBSTITUTION FOR SELECTED POLICY CLAIM

SELECT POLICY CLAIMED ON MOST RECENTLY (PROGRAMMER INSTRUCTION: IF ONE POLICY CLAIMED ON IN LAST 2 YEARS USE SELECTED POLICY AT P_GI61; IF >1 POLICY SELECTED AT P_GI61, USE POLICY SELECTED AT P_GI62)

	Category	Text sub
1	Motor insurance	motor insurance
2	Home insurance – contents and buildings combined	home contents and buildings insurance
3	Home insurance – buildings only	home buildings insurance
4	Home insurance – contents only	home contents insurance
5	Motor breakdown cover	motor breakdown cover
6	Multi-trip travel insurance	multi-trip travel insurance
7	Pet insurance	pet insurance
8	Mobile phone insurance	mobile phone insurance
9	Gadget insurance	gadget insurance
10	Insurance for high value/ non-standard items not covered by another policy	insurance for high value/ non-standard items
11	Home emergency cover	home emergency cover
12	Legal expenses/ protection insurance	legal expenses/ protection insurance
13	Extended warranty	extended warranty
14	Credit card protection	credit card protection
15	Payment Protection Insurance (PPI)	Payment Protection Insurance (PPI)
16	Mortgage Protection Insurance (MPPI)	Mortgage Protection Insurance (MPPI)
17	Unemployment/redundancy insurance	unemployment/ redundancy insurance
18	ID theft insurance	ID theft insurance
19	GAP (Guaranteed Asset Protection) insurance	GAP (Guaranteed Asset Protection) insurance
20	Private medical insurance	private medical insurance
21	Healthcare cash plans	healthcare cash plan
22	Personal accident insurance	personal accident insurance
23	Single-trip travel insurance (held in the last 12 months)	single-trip travel insurance
24	Critical illness cover	critical illness cover
25	Income protection insurance	income protection insurance
26	Long-term care insurance	long-term care insurance
27	Immediate needs annuity	immediate needs annuity

P_GI63 [ASK IF P_GI61a-ab=1 (ALL WHO HAVE CLAIMED IN LAST 2 YEARS ON AT LEAST ONE INSURANCE/PROTECTION POLICY COVERED BY THE SURVEY)]

Thinking about the claim you made on your [MOST RECENT POLICY CLAIM] most recently...

What was the outcome of the claim?

1. Completely successful
2. Partially successful
3. Unsuccessful
4. Ongoing/ not yet resolved
5. Don't know

P_GI63a [ASK IF P_GI63=2 OR 3 (ALL WHO HAVE MADE A CLAIM IN THE LAST TWO YEARS WHICH WAS PARTIALLY SUCCESSFUL OR UNSUCCESSFUL)]

Thinking about the claim you made on your [MOST RECENT POLICY CLAIM] most recently...

Did the provider explain satisfactorily why your claim was [IF GI63=3: unsuccessful, IF GI63=2: only partially successful]?

1. Yes
2. No
3. Don't know

P_GI64 [ASK IF P_GI61a-ab=1 (ALL WHO HAVE CLAIMED IN THE LAST 2 YEARS)]

Thinking about the claim you made on your [MOST RECENT POLICY CLAIM] most recently...

Did you have any problems when making your claim?

1. Yes
2. No
3. Don't know

P_GI66 [ASK IF P_GI1d=1-23, 25-28 (ALL WITH A GI&P PRODUCT, EXCLUDING THOSE ONLY HOLDING LIFE INSURANCE OR FUNERAL INSURANCE OR OVER 50s INSURANCE PLANS)]

Thinking again about all of your insurance policies: have you thought about claiming on any of these **but** decided not to in the last 12 months?

1. Yes
2. No

P_GI67 [ASK IF P_GI66=1 (ALL WITH A GI&P PRODUCT, EXCLUDING THOSE ONLY HOLDING LIFE INSURANCE OR FUNERAL INSURANCE OR OVER 50s INSURANCE PLANS WHO THOUGHT ABOUT BUT DIDN'T CLAIM)]

Why did you decide not to claim?

Select all the reasons that were **important** in your decision.

1. Too much hassle
2. Not worth claiming
3. Realised I wasn't covered
4. Didn't want to affect next year's premiums/no claims bonus
5. Didn't want to pay excess
6. Claim was less than the excess
7. I wouldn't have been able to afford the excess
8. Other (write in)
9. Don't know

P_GI12 [ASK ALL]

Have you had any of the following in the last 3 years that you were not insured for?

Select all that apply.

1. Vet bills
2. Medical bills
3. Accident that prevented you from working
4. Burglary or damage to your home
5. Other (write in)
6. None of these

P_GI13 [ASK IF P_GI12=1-5 (HAD AN UNINSURED EVENT IN THE LAST 3 YEARS)]

As a result, did any of the following happen?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 8-10

1. Had problems paying bills
2. Went into my overdraft
3. Lost money
4. Had to borrow money
5. My credit rating was affected
6. It was just a nuisance
7. I suffered stress
8. Other (write in)
9. No negative impacts
10. Don't know

3.6 Pension Accumulation and Decumulation

P_ACDECINTRO [STATE TO ALL]

We would now like to ask about any pensions you may have.

P_DEC1 [D2=50+ OR D3=9-16 (ASK ALL AGED 50+)]

Are you currently receiving an income, or have you taken a cash lump sum payment, from any pension scheme you have or have had?

Do not include the State pension.

1. Yes
2. No
3. Don't know

P_AC1 [ASK ALL]

[IF P_DEC1=1 (50+ AND RECEIVING AN INCOME FROM A PENSION): Do you have any **other** pension schemes apart from the one(s) you are receiving an income from or have taken a cash lump sum payment from?]

[IF P_DEC1=2 OR 3, OR P_DEC1 NOT ASKED (50+ AND NOT RECEIVING AN INCOME FROM A PENSION OR DON'T KNOW, OR EVERYONE AGED <50): Do you have a pension?]

Think about any pension schemes that have been arranged by an employer or that you have taken out yourself.

Do not include the State pension.

Select all that apply.

1. Yes, a pension scheme into which **contributions are currently being made** (either by yourself or on your behalf) **[IF P_DEC1=1 (RECEIVING AN INCOME FROM A PENSION):** from which you haven't yet received any income or taken any payment]
2. Yes, a pension scheme into which **no contributions** are currently being made **[IF P_DEC=1 (RECEIVING AN INCOME FROM A PENSION):** from which you haven't yet received any income or taken any payment]
3. No, neither of these, i.e. I don't have **[IF P_DEC=1 (RECEIVING AN INCOME FROM A PENSION):** another pension; **OTHERWISE:** a pension at all]
4. Don't know

P_AC4check [ASK IF (D10=1 OR 2 AND P_AC1 NE 1) AND (D2=22-69 OR D3=3-12) ((WORK FOR AN EMPLOYER FULL-TIME OR PART-TIME, AND DO NOT HAVE A PENSION THEY ARE CURRENTLY CONTRIBUTING TO OR DON'T KNOW IF THEY DO OR NOT) AND (AGED 22-69))]

You say you do not have a pension into which contributions are currently being made. Earlier you told us you work for an employer. Which of the following applies?

1. My employer offered me a pension, but I decided not to enrol in it
2. My employer enrolled me into a pension, but I asked them to remove me from it within the first month

3. My employer enrolled me into a pension, and although I contributed to it for over a month, I have since decided to opt out
4. I am not aware of having been offered a pension by my current employer
5. I do actually have a pension into which contributions are currently being made
6. Don't know

P_AC4_INFO1 [STATE IF P_AC1=3-4 AND P_AC4check=3 (AGED 22-69 AND EMPLOYED WITH NO PENSION OR DON'T KNOW IF HAVE A PENSION OR NOT, THEN CHANGED THEIR ANSWER TO SAY THAT THEY WERE ENROLLED BY EMPLOYER FOR OVER A MONTH BEFORE OPTING OUT)]

As your employer enrolled you into a pension, which you contributed to for over a month before opting out, we will count this as having a pension scheme into which **no contributions** are currently being made.

P_AC4_INFO2 [STATE IF P_AC1=2-4 AND P_AC4check=5 (AGED 22-69 AND EMPLOYED WITH NO PENSION CURRENTLY CONTRIBUTING TO, THEN CHANGED THEIR ANSWER TO SAY THAT THEY DO HAVE A PENSION THEY ARE CONTRIBUTING TO)]

You have now confirmed that you **do have a pension into which contributions are currently being made**.

P_AC1DV [CODE TO ALL]

DERIVED VARIABLE TO MERGE RESPONSES AT P_AC1 AND P_AC4check

		CODE
1	A pension scheme into which contributions are currently being made	[IF (P_AC1=1) OR (P_AC1=2-4 AND P_AC4check=5)]
2	A pension scheme into which no contributions are currently being made	[IF (P_AC1=2 AND P_AC4check NOT ASKED) OR (P_AC1=2 AND P_AC4check=1-4,6) OR (P_AC1=3-4 AND P_AC4check=3)]
3	Neither of these	[IF (P_AC1=3 AND P_AC4check NOT ASKED) OR (P_AC1=3 AND P_AC4check =1,2,4)]
4	Respondent does not know, nor do we have sufficient information to be able to allocate to another code	[IF (P_AC1=4 AND P_AC4check NOT ASKED) OR (P_AC1=4 AND P_AC4check =1,2,4,6) OR (P_AC1=3 AND P_AC4check=6)]

P_AC4 [ASK IF P_AC1DV=1 (CURRENTLY CONTRIBUTING TO A PENSION)]

PROGRAMMER INSTRUCTION: AUTOCOMplete P_AC4=1, IF P_AC4check=5

How many pension schemes do you have into which **contributions are currently being made** (either by yourself or on your behalf) **[IF P_DEC1=1 (RECEIVING AN INCOME FROM A PENSION):** from which you haven't yet received any income or taken any payments]?

Do not include any State pension.

NUMERIC
RANGE 1...10

Don't know, but more than one

P_AC6 [ASK IF P_AC4=1 (HAVE ONE PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

PROGRAMMER INSTRUCTION: AUTOCOMplete P_AC6=1, IF P_AC4check=5

Was this pension scheme arranged through an employer (this could be a current or previous one)?

1. Yes, it was arranged by an employer
2. No, I set it up myself; it was arranged by me or by an adviser on my behalf
3. Don't know

P_AC7 [ASK IF P_AC4>1, OR DON'T KNOW BUT MORE THAN ONE (HAVE MORE THAN ONE PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE, OR DON'T KNOW HOW MANY SCHEMES BUT MORE THAN ONE)]

Were any of these pension schemes arranged through a current or previous employer?

1. Yes – all arranged by an employer
2. Yes – some arranged by an employer, and some I set up myself (arranged by me or by an adviser for me)
3. No – I set them all up myself; they were arranged by me or by an adviser on my behalf
4. Don't know

P_AC8

[ASK IF P_AC6=1 OR P_AC7=1-2 (HAVE ONE OR MORE PENSION SCHEMES ARRANGED BY AN EMPLOYER INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

Thinking about your pension scheme(s) arranged through an employer into which **contributions are currently being made** [IF P_DEC1=1 (RECEIVING AN INCOME FROM A PENSION): from which you haven't yet received any income or taken any payments]...

[IF P_AC4=1 (CURRENTLY CONTRIBUTING TO ONE PENSION): Is your pension more like option 1 or option 2?] [IF P_AC4>1, OR DON'T KNOW BUT MORE THAN ONE (CURRENTLY CONTRIBUTING TO MORE THAN ONE PENSION SCHEME, OR DON'T KNOW HOW MANY SCHEMES BUT MORE THAN ONE): Are your pensions more like option 1 or option 2? Or do you have both options?] There are two main ways in which your pension entitlement can be worked out in an employer's pension scheme. If you are not sure which type of scheme you have, **choose Option 3.**

CODE ALL THAT APPLY [SINGLE CODE, IF P_AC6=1]

1.	Option 1: A 'final salary' or 'salary related' scheme	<FCABlue>You'll get an income when you retire based on how many years you've worked for your employer and the salary you've earned. Many of these schemes have been closed to new or to all members over recent years. These schemes are generally only available from the public sector or older workplace schemes </FCABlue>
2.	Option 2: A 'money purchase' or defined contribution scheme.	<FCABlue>You build up a pot of money that you can then use to provide an income in retirement. Unlike option 1, which promises a specific income, the income you might get from this scheme depends on factors including the amount you pay in, the fund's investment performance and the choices you make at retirement</FCABlue>
3.	Option 3: A pension through your employer but you are not sure what type it is	

P_AC8check [ASK IF P_AC4=1 AND P_AC8=3 (HAVE ONE PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE, ARRANGED BY AN EMPLOYER BUT NOT SURE WHAT TYPE IT IS)]

Just to check: are you currently contributing to any of the following pension schemes?

<FCABlue>These are some of the largest 'final salary' or 'salary related' pension schemes in the UK. </FCABlue>

1. **NHS Pension Scheme:** for people directly employed by the NHS; medical, dental and ophthalmic practitioners and trainees; general medical practice staff; non-General Practice providers
2. **Civil Service Pension Scheme:** for employees of the UK Civil Service, plus the Civil Services of the devolved Scottish and Welsh administrations
3. **Local Government Pension Scheme:** covering employees of government departments and public bodies, e.g. museums, commissions and other organisations
4. [Up to Q5: **Teacher's**][From Q5: **Teachers'**] **Pension Scheme:** covering teachers and lecturers in schools, academies, further education colleges and "post-1992" universities
5. **Universities Superannuation Scheme (USS):** covering academic and senior administration staff of "pre-1992" or "Russell Group" universities
6. **Police Pension Scheme** or New Police Pension Scheme
7. **Firefighters' Pension Scheme** or New Firefighters' Pension Scheme
8. **Armed Forces Pension Scheme**
9. None of these
10. Prefer not to say

P_AC8_DV [CODE IF P_AC6=1 OR P_AC7=1-2 (HAVE ONE OR MORE PENSION SCHEMES ARRANGED BY AN EMPLOYER INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

DERIVED VARIABLE WHICH COMBINES ANSWERS AT P_AC8 AND P_AC8CHECK

MULTICODE POSSIBLE

1. Option 1: A 'final salary' or 'salary related' scheme **[IF P_AC8=1 OR P_AC8check=1-8]**
2. Option 2: A 'money purchase' or defined contribution scheme **[IF P_AC8=2]**
3. Option 3: A pension through your employer but you are not sure what type it is **[IF P_AC8check=9,10 or (P_AC8=3 and P_AC4>1,DK BUT >1)]**

P_AC4b [ASK IF P_AC8_DV=1 AND (P_AC4>1 OR P_AC4=DK BUT MORE THAN ONE) (HAVE AT LEAST ONE DB SCHEME INTO WHICH CONTRIBUTIONS ARE BEING MADE, AND HAVE MORE THAN ONE PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE BEING MADE OR DON'T KNOW HOW MANY PENSION SCHEMES INTO WHICH CONTRIBUTIONS ARE BEING MADE BUT MORE THAN ONE)]

How many 'final salary' or 'salary related' pension schemes do you have **into which contributions are currently being made** (either by yourself or on your behalf) **[IF P_DEC1=1: from which you haven't yet received any income or taken any payments]**?

NUMERIC
RANGE 1...10

Don't know but more than one

P_AC4bCheck [ASK IF NUMERIC ANSWER AT P_AC4b > NUMERIC ANSWER AT P_AC4 (HAVE MORE 'FINAL SALARY' OR 'SALARY RELATED' PENSION SCHEMES INTO WHICH

CONTRIBUTIONS ARE CURRENTLY BEING MADE THAN TOTAL NUMBER OF PENSIONS SCHEMES INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

You said earlier that you have only “**textfill answer at P_AC4**” pension schemes into which contributions are currently being made. Is it right that you have “**textfill answer at P_AC4b**” final salary or salary related schemes?”

1. Yes: You will be taken back to increase the total number of schemes you stated earlier. **[ROUTES RESPONDENT BACK TO P_AC4]**
2. No: You will be asked to change the number of final salary or salary related schemes you stated. **[ROUTES RESPONDENT BACK TO P_AC4b]**

P_ACDV1 [CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH NUMBER OF DC PENSION SCHEMES CURRENTLY CONTRIBUTING TO

DESCRIPTION OF DERIVATION BASE		DERIVATION	P_ACDV1 CODING
<i>CATEGORIES ARE ALL MUTUALLY EXCLUSIVE</i>			
Not currently contributing to any scheme (definitely so)		P_AC1DV NE 1 AND P_AC1DV NE 4	P_ACDV1=0
Respondent does not know, nor do we have sufficient information to be able to allocate to another code		P_AC1DV=4	P_ACDV1=0
Don't know if scheme contributing to is employer or personal		P_AC7=4 OR P_AC6=3	P_ACDV1=0
Only have non-workplace pension(s) (DC). The number collected at P_AC4 including DK BUT>1		P_AC6=2 OR P_AC7=3	P_ACDV1=P_AC4 (INCLUDING DK BUT>1)
Not contributing to any Final Salary schemes. Therefore all schemes are assumed to be DC (including NOT SURE at P_AC8_DV=3), the number of which is collected at P_AC4 including DK BUT>1		(P_AC8_DV NE1) AND (P_AC8=2,3)	P_ACDV1= P_AC4 (INCLUDING DK BUT>1)
Contributing to one or more scheme and all are Final Salary schemes Therefore not contributing to any DC schemes		(P_AC4>0 OR DK BUT >1) AND ((P_AC8_DV=1) AND N (P_AC8_DV=2,3))	P_ACDV1= 0
Contributing to more than one scheme and have final salary schemes. Therefore all schemes other than Final Salary are assumed to be DC (including if code P_AC8_DV=3).	The number of DC schemes collected at P_AC4 minus number of Final Salary schemes at P_AC4b	(P_AC4>1 AND P_AC8_DV=1 AND P_AC8_DV=2,3) AND (P_AC4b>0)	P_ACDV1=(P_AC4 MINUS P_AC4b)
	If DK BUT>1 schemes contributed to at P_AC4 then code as DK regardless of response at P_AC4b	P_AC4=DK BUT >1 AND P_AC8_DV=1 AND P_AC8_DV=2,3	P_ACDV1=DK
	If DK BUT>1 schemes contributed to at P_AC4b then code as DK regardless of response at P_AC4	P_AC4>1 AND P_AC8_DV=1 AND P_AC8_DV=2,3 AND P_AC4b=DK BUT >1	P_ACDV1=DK

P_ACDV2 [CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH WHETHER HAVE ONE OR MORE THAN ONE DC PENSION SCHEME CURRENTLY CONTRIBUTING TO

Number of DC schemes currently being contributed to.

1. None [IF P_ACDV1=0]
2. One [IF P_ACDV1=1]
3. More than one [IF P_ACDV1>1 OR DK BUT >1]
4. Don't know number of schemes [IF P_ACDV1=DK]

P_AC4a [ASK IF P_AC1DV=2 (HAVE A PENSION NOT CURRENTLY CONTRIBUTING TO)]

How many pension schemes do you have into which **contributions are not currently being made** (either by yourself or on your behalf) [IF P_DEC1=1: from which you haven't yet received any income or taken any payments]?

Do not include any State pension.

NUMERIC
RANGE 1...10

Don't know but more than one

P_AC6a [ASK IF P_AC4a=1 (HAVE ONE PENSION SCHEME INTO WHICH NO CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

Was this scheme into which **contributions are not currently being made** arranged through a current or previous employer?

1. Yes, it was arranged by an employer
2. No I set it up myself; it was arranged by me or by an adviser on my behalf
3. Don't know

P_AC7a [ASK IF P_AC4a>1 OR DK BUT MORE THAN ONE (HAVE MORE THAN ONE PENSION SCHEME INTO WHICH NO CONTRIBUTIONS ARE CURRENTLY BEING MADE, OR DON'T KNOW HOW MANY SCHEMES BUT MORE THAN ONE)]

Were any of the schemes into which **contributions are not currently being made** arranged through a current or previous employer?

1. Yes, all arranged by an employer
2. Yes, some arranged by an employer, and some I set up myself (arranged by me or by an adviser for me)
3. No, none arranged by an employer; I set them all up myself (including through an adviser)
4. Don't know

P_AC8a [ASK IF P_AC6a=1 OR P_AC7a=1 OR 2 (HAVE ONE OR MORE EMPLOYER ARRANGED PENSION SCHEME INTO WHICH NO CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

Please now think about the pension scheme(s) arranged through an employer into which contributions are NOT currently being made [IF P_DEC1=1: from which you haven't yet received any income or taken any payments]...

[IF P_AC4a=1 (HAVE ONE SCHEME NOT CURRENTLY CONTRIBUTING TO): Is your pension more like option 1 or option 2?] [IF P_AC4a>1 OR DK BUT >1 (HAVE MORE THAN ONE SCHEME NOT CURRENTLY CONTRIBUTING TO) Are your pensions more like option 1 or option 2? Or do you have both options?] There are two main ways in which your pension entitlement can be worked out in an employer's pension scheme.

If you are not sure which type of scheme you have, **choose Option 3.**

Select all that apply. [SINGLE CODE, IF P_AC4a=1]

1.	Option 1: A 'final salary' or 'salary related' scheme	<p><inf><FCABlue>You'll get an income when you retire based on how many years you've worked for your employer and the salary you've earned.</p> <p>Many of these schemes have been closed to new or to all members over recent years.</p> <p>These schemes are generally only available from the public sector or older workplace schemes </FCABlue></inf></p>
2.	Option 2: A 'money purchase' or defined contribution scheme.	<p><inf><FCABlue>You build up a pot of money that you can then use to provide an income in retirement.</p> <p>Unlike option 1, which promises a specific income, the income you might get from this scheme depends on factors including the amount you pay in, the fund's investment performance and the choices you make at retirement</FCABlue></inf></p>
3.	Option 3: A pension through your employer but you are not sure what type it is	

P_AC8acheck [ASK IF P_AC4a=1 AND P_AC8a=3 (HAVE ONE PENSION SCHEME INTO WHICH NO CONTRIBUTIONS ARE CURRENTLY BEING MADE, ARRANGED BY AN EMPLOYER BUT NOT SURE WHAT TYPE IT IS)]

Again, thinking about the pension scheme arranged through an employer into which **contributions are not currently being made** [IF P_DEC1=1: from which you haven't yet received any income or taken any payments]...

Is this pension one of the following?

<FCABlue>These are some of the largest 'final salary' or 'salary related' pension schemes in the UK. <FCABlue>

1. **NHS Pension Scheme:** for people directly employed by the NHS; medical, dental and ophthalmic practitioners and trainees; general medical practice staff; non-General Practice providers
2. **Civil Service Pension Scheme:** for employees of the UK Civil Service, plus the Civil Services of the devolved Scottish and Welsh administrations
3. **Local Government Pension Scheme:** covering employees of government departments and public bodies, e.g. museums, commissions and other organisations
4. [Up to Q5: **Teacher's**][From Q5: **Teachers'**] **Pension Scheme:** covering teachers and lecturers in schools, academies, further education colleges and "post-1992" universities
5. **Universities Superannuation Scheme (USS):** covering academic and senior administration staff of "pre-1992" or "Russell Group" universities
6. **Police Pension Scheme** or New Police Pension Scheme
7. **Firefighters' Pension Scheme** or New Firefighters' Pension Scheme
8. **Armed Forces Pension Scheme**
9. None of these
10. Prefer not to say

P_AC8a_DV [CODE IF P_AC6a=1 OR P_AC7a=1-2 (HAVE ONE OR MORE PENSION SCHEMES ARRANGED BY AN EMPLOYER INTO WHICH NO CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

DERIVED VARIABLE WHICH COMBINES ANSWERS AT P_AC8A AND P_AC8ACHECK

MULTICODE POSSIBLE

1. Option 1: A 'final salary' or 'salary related' scheme **[IF P_AC8a=1 OR P_AC8acheck=1-8]**
2. Option 2: A 'money purchase' or defined contribution scheme. **[IF P_AC8a=2]**
3. Option 3: A pension through your employer but you are not sure what type it is **[IF P_AC8acheck=9,10 or (P_AC8a=3 and P_AC4a>1,DK BUT >1)]**

P_AC4c [ASK IF P_AC8a_DV=1 AND (P_AC4a >1 OR DK BUT MORE THAN ONE) (HAVE AT LEAST ONE DB SCHEME INTO WHICH NO CONTRIBUTIONS ARE BEING MADE, AND HAVE MORE THAN ONE SCHEME INTO WHICH NO CONTRIBUTIONS ARE BEING MADE OR DON'T KNOW HOW MANY SCHEMES INTO WHICH NO CONTRIBUTIONS ARE BEING MADE BUT MORE THAN ONE)]

How many 'final salary' or 'salary related' pension schemes do you have **into which contributions are not currently being made** (either by yourself or on your behalf) **[IF P_DEC1=1: from which you haven't yet received any income or taken any payments]?**

NUMERIC
RANGE 1...10

Don't know but more than one

P_AC4cCheck [ASK IF P_AC8a_DV=1 AND NUMERIC ANSWER AT P_AC4c > NUMERIC ANSWER AT P_AC4a (HAVE AT LEAST ONE DB SCHEME INTO WHICH NO CONTRIBUTIONS ARE BEING MADE, AND HAVE MORE FINAL SALARY PENSION SCHEMES INTO WHICH NO CONTRIBUTIONS ARE BEING MADE THAN PENSION SCHEMES INTO WHICH NO CONTRIBUTIONS ARE BEING MADE IN TOTAL)]

You said earlier that you have only [answer from P_AC4a] pension schemes into which contributions are not currently being made. Is it right that you have [answer from P_AC4c] final salary or salary related schemes into which contributions are not currently being made?

1. Yes: You will be taken back to increase the number of schemes you stated earlier. [ROUTES RESPONDENT BACK TO P_AC4a]

2. No: You will be asked to change the number of final salary or salary related schemes you stated. [ROUTES RESPONDENT BACK TO P_AC4c]

P_AC15 [ASK IF P_AC6=2 OR P_AC6a=2 OR P_AC7=2 OR 3 OR P_AC7a=2 OR 3 (HOLD A NON-WORKPLACE PENSION) (SOME PEOPLE WILL BE INCORRECTLY INCLUDED IN THIS BASE BECAUSE THOSE HOLDING ONLY DB PENSIONS(S) HAVE NOT BEEN FILTERED OUT; DATA TABLES INCLUDE A FILTER OF P_ACDV7=3 ON THIS QUESTION AND THUS EXCLUDE THESE ERRONEOUS RESPONDENTS)]

[IF P_AC8_DV=1-3 OR P_AC8a_DV=1-3 (ALSO HAVE A DC EMPLOYER SCHEME CURRENTLY AND/OR NO LONGER CONTRIBUTING TO OR A DB PENSION SCHEME CURRENTLY AND/OR NO LONGER CONTRIBUTING TO): Thinking now about the pension(s) you set up yourself, not through an employer, do] [ELSE: Do] you hold this pension/ any of these pensions on an online platform?

You may have chosen the platform yourself without financial advice, or it may have been arranged for you by a financial adviser. If you do hold a pension on an online platform, that pension is likely to be what is known as a **Self-Invested Personal Pension (SIPP)**.

<FCABlue>Online platforms allow pension investors to hold, buy and sell investments through their websites. Examples of companies that offer online platforms for pensions are: Hargreaves Lansdown, Alliance Trust, AJ Bell (Youinvest), Quilter (Old Mutual), Standard Life and Aegon.
<FCABlue>

1. Yes
2. No
3. Don't know

P_AC15A [ASK IF P_AC15=1 (HAVE AT LEAST ONE NON-WORKPLACE PENSION IN AN ONLINE PLATFORM) (SOME PEOPLE WILL BE INCORRECTLY INCLUDED IN THIS BASE BECAUSE THOSE HOLDING ONLY DB PENSIONS(S) HAVE NOT BEEN FILTERED OUT; DATA TABLES INCLUDE A FILTER OF P_ACDV7=3 ON THIS QUESTION AND THUS EXCLUDE THESE ERRONEOUS RESPONDENTS)]

Do you have a log-in to manage your pension on the platform yourself, or is it managed by a financial adviser?

<FCABlue>By managing your pension on the platform, we mean being able to choose how your pension money is invested, and buying/ selling investments online, not via a financial adviser<FCABlue>

1. I manage this pension myself
2. This pension is managed by my financial adviser
3. This pension is managed by both me and my financial adviser
4. Don't know

P53

[ASK IF P_AC6=2 OR P_AC6a=2 OR P_AC7=2 OR 3 OR P_AC7a=2 OR 3 (HOLD A NON-WORKPLACE PENSION) (SOME PEOPLE WILL BE INCORRECTLY INCLUDED IN THIS BASE BECAUSE THOSE HOLDING ONLY DB PENSIONS(S) HAVE NOT BEEN FILTERED OUT; DATA TABLES INCLUDE A FILTER OF P_ACDV7=3 ON THIS QUESTION AND THUS EXCLUDE THESE ERRONEOUS RESPONDENTS)]

[IF P_AC8_DV=1-3 OR P_AC8a_DV=1-3 (ALSO HAVE A DC EMPLOYER SCHEME CURRENTLY AND/OR NO LONGER CONTRIBUTING TO OR A DB PENSION SCHEME CURRENTLY AND/OR NO LONGER CONTRIBUTING TO): Still thinking about the pension(s) you set up yourself, not through an employer: was this pension set up in the last 12 months?

If you have more than one pension you set up yourself (not through an employer), were any of these pensions set up in the last 12 months?]

[ELSE: Still thinking about the pension(s) you set up yourself, was this pension set up in the last 12 months?

If you have more than one pension you set up yourself, were any of these pensions set up in the last 12 months?]

You may have used a financial adviser to do this.

1. Yes, one or some or all of them were
2. No, none of them were

P_ACCE5

[ASK IF P53=1 (SET UP ONE OR MORE NON-WORKPLACE PENSION(S) IN THE LAST 12 MONTHS) (SOME PEOPLE WILL BE INCORRECTLY INCLUDED IN THIS BASE BECAUSE THOSE HOLDING ONLY DB PENSIONS(S) HAVE NOT BEEN FILTERED OUT; DATA TABLES INCLUDE A FILTER OF P_ACDV7=3 ON THIS QUESTION AND THUS EXCLUDE THESE ERRONEOUS RESPONDENTS)]

Thinking about when you took out this pension(s) in the last 12 months, did you receive **regulated advice**?

<inf><FCABlue>By 'regulated advice' we mean advice for which you had to pay a fee from one of the following advisers. The fee may have been part of an ongoing charge you pay, deducted directly from your investments or it might have been a one-off fee for the advice.

- An adviser from a financial advice firm, e.g. an IFA (Independent Financial Adviser)
- An adviser from a bank or building society
- An adviser from an insurance company, investment company or pension provider
- Automated advice available online, app-based through a smartphone or as downloadable software. This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.</inf></FCABlue>

1. Yes
2. No
3. Don't know

P32a [ASK IF P_ACCE5=2 (SET UP ONE OR MORE NON-WORKPLACE PENSION(S) IN THE LAST 12 MONTHS WITHOUT REGULATED ADVICE) (SOME PEOPLE WILL BE INCORRECTLY INCLUDED IN THIS BASE BECAUSE THOSE HOLDING ONLY DB PENSIONS(S) HAVE NOT BEEN FILTERED OUT; DATA TABLES INCLUDE A FILTER OF P_ACDV7=3 ON THIS QUESTION AND THUS EXCLUDE THESE ERRONEOUS RESPONDENTS)]

You said you set up a pension(s) yourself in the last 12 months without regulated advice. Which of the following reasons describe why you have not had regulated advice from a financial adviser to do this?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 13-14

1. I decided I could make any decisions on my own
2. I couldn't find an adviser willing or able to offer me advice
3. I couldn't find a suitable adviser
4. I didn't know how to find a suitable adviser
5. I didn't know enough about financial advisers and what they can offer
6. I couldn't afford/ didn't want to pay the adviser's fees
7. No flexibility from advisers in how to pay their fees
8. I took advice from someone else
9. I am not confident about finding the right adviser for me
10. I have little confidence in the quality of financial advice
11. I do not trust financial advisers
12. I didn't think about it
13. Other (write in)
14. Don't know

P_ACCE7 [ASK IF P_ACCE5=2 (SET UP ONE OR MORE NON-WORKPLACE(S) PENSION IN THE LAST 12 MONTHS WITHOUT REGULATED ADVICE) (SOME PEOPLE WILL BE INCORRECTLY INCLUDED IN THIS BASE BECAUSE THOSE HOLDING ONLY DB PENSIONS(S) HAVE NOT BEEN FILTERED OUT; DATA TABLES INCLUDE A FILTER OF P_ACDV7=3 ON THIS QUESTION AND THUS EXCLUDE THESE ERRONEOUS RESPONDENTS)]

Still thinking only about the pension(s) you have taken out in the last 12 months without regulated advice...

If you made a **similar** purchase in the future, do you think you would take any regulated advice?

1. Yes
2. No
3. Don't know

P_ACDV3 [CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH NUMBER OF DC PENSION SCHEMES NOT CONTRIBUTING TO

DESCRIPTION OF DERIVATION BASE		DERIVATION	P_ACDV3 CODES
<i>CATEGORIES ARE ALL MUTUALLY EXCLUSIVE</i>			
Do not have a pension scheme not currently contributing to (definitely so)		P_AC1DV NE 2 AND P_AC1DV NE 4	P_ACDV3=0
Don't know if have a pension scheme not currently contributing to		P_AC1DV=4	P_ACDV3=0
Don't know if scheme not currently contributing to is employer or personal		P_AC7a=4 OR P_AC6a=3	P_ACDV3=0
Only have non-workplace pension(s) not currently contributing to (DC). The number collected at P_AC4a including DK BUT>1		P_AC6a=2 OR P_AC7a=3	P_ACDV3=P_AC4a (INCLUDING DK BUT>1)
Do not have any Final Salary schemes not currently contributing to. Therefore all schemes are assumed to be DC, the number of which collected at P_AC4a including DK BUT>1		(P_AC8a_DV NE1) AND (P_AC8a_DV= 2,3)	P_ACDV3=P_AC4a (INCLUDING DK BUT>1)
Have one or more schemes not currently contributing to and all are Final Salary scheme(s). Therefore not currently contributing to any DC schemes.		(P_AC4a>0 OR DK BUT >1) AND (P_AC8a_DV=1) AND NOT (P_AC8a_DV=2, 3)	P_ACDV3= 0
Have more than one scheme not currently contributing to and have final salary schemes. Therefore all schemes other than Final Salary are assumed to be DC (including if code P_AC8a_DV=3).	The number of DC schemes collected at P_AC4a minus number of Final Salary schemes at P_AC4c	(P_AC4a>1 AND P_AC8a_DV=1 AND P_AC8a_DV=2,3) AND (P_AC4c>0)	P_ACDV3=(P_AC4a MINUS P_AC4c)
	If DK BUT>1 schemes with no contributions at P_AC4a then code as DK regardless of response at P_AC4c	P_AC4a= DK BUT >1 AND P_AC8a_DV=1 AND P_AC8a_DV=2,3	P_ACDV3=DK
	If DK BUT>1 schemes with no contributions at P_AC4c then code as DK regardless of response at P_AC4a	P_AC4a>1 AND P_AC8a_DV=1 AND P_AC8a_DV=2,3 AND P_AC4c= DK BUT >1	P_ACDV3=DK

P_ACDV4 [CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH WHETHER HAVE ONE OR MORE THAN ONE DC PENSION SCHEME NOT CURRENTLY CONTRIBUTING TO

1. None [IF P_ACDV3=0]
2. One [IF P_ACDV3=1]
3. More than one [IF P_ACDV3>1 OR DK BUT>1]
4. Don't know number of schemes [IF P_ACDV3=DK]

P_ACDV5 [CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH TOTAL NUMBER OF DC PENSION SCHEMES IN ACCUMULATION HELD

[IF (P_ACDV1=0 AND P_ACDV3=DK) OR (P_ACDV1=DK AND P_ACDV3=0), **COMPUTE** P_ACDV5=DK]

[IF (P_ACDV1>0 AND P_ACDV3=DK) OR (P_ACDV3>0 AND P_ACDV1=DK), **COMPUTE** P_ACDV5=DK BUT>1]

[IF P_ACDV1=DK BUT>1 OR P_ACDV3=DK BUT>1, **COMPUTE** P_ACDV5=DK BUT >1]

[OTHERWISE P_ACDV5=P_ACDV1+P_ACDV3]

P_ACDV6 [CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH TOTAL NUMBER OF DC PENSION SCHEMES IN ACCUMULATION HELD

1. None [IF P_ACDV5=0]
2. One [IF P_ACDV5=1]
3. More than one [IF P_ACDV5>1 OR DK BUT >1]
4. Don't know number of schemes [IF P_ACDV5=DK]

P_ACDV7 [CODE TO ALL]

DERIVED VARIABLE TO CLASSIFY ALL PENSION IN ACCUMULATION TYPES HELD FOR ALL RESPONDENTS

1. **No pension scheme** – code if P_ACDV6=1 and P_AC8_DV NE 1 and P_AC8a_DV NE 1 (no scheme or don't know if have scheme)
2. **DB scheme (any)** – code if P_AC8_DV=1 OR P_AC8a_DV=1 (currently contributing to, or hold but no longer contributing to an employer DB scheme)
3. **DC scheme (any)** – code if P_ACDV6=2-4 (currently or no longer contributing to a DC scheme)
4. **Unallocated (have pension scheme but cannot tell which type)** (Wave 1 only - no respondent should be coded here in Wave 2 if sequence is correct)

B3 [ASK IF P_ACDV6= 2-4 (HOLD A DC PENSION IN ACCUMULATION)]

[IF P_ACDV6=2 (ONE DC PENSION SCHEME): What is the current size of your pension pot?]

[IF P_ACDV6=3 OR 4 (MORE THAN ONE DC SCHEME OR DK HOW MANY): Now thinking about all of your pensions, for each of your pensions you will have a pension 'pot'. Approximately what is the current size of your combined pension pot in total?]

[IF P_AC8_DV=1 OR P_AC8a_DV=1: Do not include any final salary/ salary related schemes you have.]

If unsure, give your best estimate.

1. Less than £1,000
2. £1,000 to £2,499
3. £2,500 to £4,999
4. £5,000 to £9,999
5. £10,000 to £14,999
6. £15,000 to £19,999
7. £20,000 to £29,999
8. £30,000 to £49,999
9. £50,000 to £74,999
10. £75,000 to £99,999
11. £100,000 to £124,999
12. £125,000 to £149,999
13. £150,000 to £174,999
14. £175,000 to £199,999
15. £200,000 to £249,999
16. £250,000 to £499,999
17. £500,000 to £749,999
18. £750,000 to £999,999
19. £1,000,000 or more
20. Don't know
21. Prefer not to say

B3NEW [ASK IF B3=20-21 (HOLD A DC PENSION IN ACCUMULATION, AND DON'T KNOW SIZE OF DC PENSION POT OR PREFER NOT TO SAY)]

[IF B3=20: You said you do not know the current size of your pension pot. Would you say it is ...?]

[IF B3=21: Would you be willing to say if the current size of your pension pot is over or less than £15,000? Would you say it is ...?]

1. Less than £10,000
2. £10,000 to £14,999
3. £15,000 or more
4. Don't know
5. Prefer not to say **[SHOW IF B3=21 (PREFER NOT TO SAY)]**

P_AC10 [ASK IF P_ACDV6=2-4 (HOLD A DC PENSION IN ACCUMULATION)]

In the last four years, have you transferred any money into your money purchase or defined contribution pension(s) from a final salary/ salary related pension?

1. Yes, and it was my personal choice to do so
2. Yes, but I didn't have a choice – the transfer was arranged by my employer/ pension scheme without any action from myself
3. No
4. Don't know

P_AC10a [ASK IF P_AC10=1-2 (HOLD A DC PENSION IN ACCUMULATION AND HAVE TRANSFERRED MONEY FROM A DB TO A DC IN THE LAST FOUR YEARS)]

When you transferred money into your defined contribution pension from a final salary/ salary related pension, did you understand that you would be giving up a guaranteed income?

1. Yes
2. No
3. Don't know

P_AC10b [ASK IF P_AC10=1-2 (HOLD A DC PENSION IN ACCUMULATION AND HAVE TRANSFERRED MONEY FROM A DB TO A DC IN THE LAST FOUR YEARS)]

[IF P_AC10=1 (THEIR DECISION TO TRANSFER):

How satisfied or dissatisfied are you with your choice to transfer money into your defined contribution pension from a final salary/ salary related pension?]

[IF P_AC10=2 (DECISION MADE FOR THEM):

How satisfied or dissatisfied are you with the decision by your employer/ pension scheme to transfer money into your defined contribution pension from a final salary/ salary related pension?]

1. Very satisfied
2. Fairly satisfied
3. Neither satisfied nor dissatisfied
4. Fairly dissatisfied
5. Very dissatisfied
6. Don't know

P_AC10c [ASK IF P_AC10=1-2 (HOLD A DC PENSION IN ACCUMULATION AND HAVE TRANSFERRED MONEY FROM A DB TO A DC IN THE LAST FOUR YEARS)]

How satisfied or dissatisfied are you with the advice you received when transferring money into your defined contribution pension or from a final salary/ salary related pension?

1. Very satisfied
2. Fairly satisfied
3. Neither satisfied nor dissatisfied
4. Fairly dissatisfied
5. Very dissatisfied
6. Don't know
7. I did not receive any advice about transferring this money

P_AC13 [ASK IF P_ACDV7=2 (HOLD A DB PENSION IN ACCUMULATION)]

Have you considered transferring your final salary / salary related pension into another type of pension to allow you flexible access to your pension savings?

1. Yes, I have considered it
2. No, I haven't really considered it
3. Don't know

P_AC13a [ASK IF P_AC13=1 (HOLD A DB PENSION IN ACCUMULATION AND HAVE CONSIDERED TRANSFERRING)]

Do you think you will transfer your final salary/ salary related pension into another type of pension to allow you flexible access to your pension savings?

1. Yes
2. No, it is not possible for me to transfer my final salary scheme
3. No, for other reasons
4. Don't know

P_AC13b [ASK IF P_AC13=1 (HOLD A DB PENSION IN ACCUMULATION AND HAVE CONSIDERED TRANSFERRING)]

Have you spoken to a financial adviser about transferring your final salary/ salary related pension to another type of pension to allow you flexible access to your pension savings?

1. Yes
2. No
3. Don't know

P_AC12 [ASK IF P_ACDV6=2-4 (HOLD A DC PENSION IN ACCUMULATION)]

[IF P_ACDV6=2 (ONE DC PENSION SCHEME): When do you expect to first start taking money from your pension **[IF P_DEC1=1: from which you haven't yet received any income or taken any payments]**?

[IF P_ACDV6=3 OR 4 (MORE THAN ONE DC SCHEME OR DK HOW MANY): When do you expect to first start taking money from your pension(s) **[IF P_DEC1=1: from which you haven't yet received any income or taken any payments]**?

IF P_AC8_DV=1 OR P_AC8a_DV=1: Do not include any final salary/ salary related pension schemes you have.

1. Within the next 2 years
2. 2 years to less than 5 years
3. 5 years to less than 10 years
4. 10 years or longer
5. Don't know

P_DEC2 [ASK IF P_DEC1=1 (AGED 50+ AND RECEIVING AN INCOME OR HAVE TAKEN A LUMP SUM FROM A PENSION)]

We now have a few questions about the pension or pensions you are receiving an income from, or have taken a cash lump sum from. First, what type of pension or pensions was this?

Do not include the State pension.

<FCAGrey>If you are receiving an income from, or taken a cash lump sum from more than one TYPE of pension, select all that apply. <FCAGrey>

If you are not sure which type of pension you had, **choose Option 3.**

1.	Option 1: A ‘final salary’ or ‘salary related’ scheme arranged through your employer	<FCABlue>You’ll get an income when you retire based on how many years you’ve worked for your employer and the salary you’ve earned. Many of these schemes have been closed to new or to all members over recent years. These schemes are generally only available from the public sector or older workplace schemes <FCABlue>
2.	Option 2: A ‘money purchase’ or defined contribution scheme arranged through your employer	<FCABlue>You build up a pot of money that you can then use to provide an income in retirement. Unlike option 1, which promises a specific income, the income you might get from this scheme depends on factors including the amount you pay in, the fund’s investment performance and the choices you make at retirement<FCABlue>
3.	Option 3: A pension through your employer but you are not sure what type it was	
4.	Option 4: A non-workplace pension (<u>not</u> arranged through an employer)	<FCABlue>A pension you took out yourself (arranged by you or an adviser on your behalf) not through an employer. You would have built up a pot of money that you can then use to provide an income in retirement. The income you received from this scheme would have depended on factors including the amount you paid in, the fund’s investment performance and the choices you made when you took your pension, e.g. getting an annuity, entering into income drawdown or taking a cash lump sum from your pension<FCABlue>
5.	Don’t know	

P_DEC2check [ASK IF P_DEC2=3 (AGED 50+ AND RECEIVING AN INCOME OR HAVE TAKEN A LUMP SUM FROM A PENSION ARRANGED BY AN EMPLOYER BUT NOT SURE WHAT

TYPE IT WAS)]

Just to check: are you currently receiving an income or have taken a cash lump sum from any of the following pension schemes?

<FCABlue>These are some of the largest 'final salary' or 'salary related' pension schemes in the UK. <FCABlue>

Select all that apply.

1. **NHS Pension Scheme:** for people directly employed by the NHS; medical, dental and ophthalmic practitioners and trainees; general medical practice staff; non-General Practice providers
2. **Civil Service Pension Scheme:** for employees of the UK Civil Service, plus the Civil Services of the devolved Scottish and Welsh administrations
3. **Local Government Pension Scheme:** covering employees of government departments and public bodies, e.g. museums, commissions and other organisations
4. [Up to Q5: **Teacher's**][From Q5: **Teachers'**] **Pension Scheme:** covering teachers and lecturers in schools, academies, further education colleges and "post-1992" universities
5. **Universities Superannuation Scheme (USS):** covering academic and senior administration staff of "pre-1992" or "Russell Group" universities
6. **Police Pension Scheme** or New Police Pension Scheme
7. **Firefighters' Pension Scheme** or New Firefighters' Pension Scheme
8. **Armed Forces Pension Scheme**
9. None of these
10. Prefer not to say

P_DEC2_DV [CODE IF P_DEC1=1 (AGED 50+ AND RECEIVING AN INCOME OR HAVE TAKEN A LUMP SUM FROM A PENSION)]

DERIVED VARIABLE WHICH COMBINES ANSWERS AT P_DEC2 AND P_DEC2check

MULTICODE POSSIBLE

1. Option 1: A 'final salary' or 'salary related' scheme **[IF P_DEC2=1 OR P_DEC2check=1-8]**
2. Option 2: A 'money purchase' or defined contribution scheme **[IF P_DEC2=2]**
3. Option 3: A pension through your employer but you are not sure what type it is **[IF P_DEC2check=9,10]**
4. Option 4: A non-workplace pension (not arranged through an employer) **[IF P_DEC2=4]**
5. Option 5: Don't know **[IF P_DEC2=5]**

P_DEC3 [ASK IF P_DEC2_DV=2-5 (AGED 50+ AND CURRENTLY RECEIVING AN INCOME/ TAKEN LUMP SUM FROM A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION)]

You said you are currently receiving an income or have taken a cash lump sum from at least one pension. Which of the following have you done with your pension(s)?

[IF P_DEC2_DV=1 (SOME/ PART FINAL SALARY)] Do not consider your final salary/ salary related pension(s) when answering this question.

Select all that apply.

1. Taken out an annuity (with or without a tax-free lump sum)	<inf><FCABlue>This gives you a guaranteed income typically for the rest of your life. Many people take a tax-free lump sum from their pension prior to buying an annuity</FCABlue></inf>
2. Taken some cash out of the pension and <u>left the remainder invested</u>	<inf><FCABlue>You take one or more cash lump sums or a regular income from a pension, but the remainder is still invested with a pension provider. This is sometimes known as income drawdown, flexi-access drawdown or Uncrystallised Funds Pension Lump Sum (UFPLS) </FCABlue></inf>
4. Taken a whole pension in cash in one go	<inf><FCABlue>This is where your pension provider pays you your entire pension in one go</FCABlue></inf>
5. Not sure ²	<inf><FCABlue>You get an income or have taken a cash lump sum from your pension but you are not sure how this works</FCABlue></inf> [SINGLE CODE]
6. None of these	<inf><FCABlue>You have not done any of these</FCABlue></inf> [SINGLE CODE]

P_DEC5_1 [ASK IF P_DEC3=1 (AGED 50+ AND HAVE DECUMULATED A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION BY TAKING OUT AN ANNUITY)]

When did you last take out an annuity?

1. In the last 12 months
2. Over 12 months ago but in the last 4 years (since 2015)
3. More than 4 years ago
4. Don't know when this was

² Note that in questions P_DEC5_1-5, P_DEC5, P_DEC5_c, P_DEC5_a, P6 we make an assumption that those who do not know the type of pension they decumulated and are not sure how they decumulated a pension (P_DEC3=5) have decumulated a DC pension. In the data tables that show results for these questions, we omit from the base descriptor the clarification 'OR DON'T KNOW WHAT TYPE OF PENSION' that is specified in the questionnaire.

P_DEC5_2 [ASK IF P_DEC3=2 (AGED 50+ AND HAVE DECUMULATED A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION BY TAKING SOME CASH AND LEAVING THE REMAINDER INVESTED)]

You said you have taken **some cash out of a pension(s) and left the remainder invested.**

When did you make your first withdrawal from this pension?

If you have more than one pension that you have taken some cash out of, think about the one you most recently started to take money from.

1. In the last 12 months
2. Over 12 months ago but in the last 4 years (since 2015)
3. More than 4 years ago
4. Don't know when this was

P_DEC5_4 [ASK IF P_DEC3=4 (AGED 50+ AND HAVE DECUMULATED A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION BY TAKING WHOLE PENSION AS CASH)]

You said you took a **whole pension in cash in one go.** When did you do this?

If you have taken more than one pension in cash in one go, think about the one you took most recently.

1. In the last 12 months
2. Over 12 months ago but in the last 4 years (since 2015)
3. More than 4 years ago
4. Don't know when this was

P_DEC5_5 [ASK IF P_DEC3=5 (AGED 50+ AND HAVE DECUMULATED A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION BUT NOT SURE HOW THIS WORKS)]

When did you first start receiving the income/ take the cash lump sum from your pension?

1. In the last 12 months
2. Over 12 months ago but in the last 4 years (since 2015)
3. More than 4 years ago
4. Don't know when this was

P_DEC5c [ASK IF P_DEC3=5 (AGED 50+ AND HAVE DECUMULATED A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION BUT NOT SURE HOW THIS WORKS)]

Have you so far just taken a tax-free cash lump sum from this pension(s) and are waiting to decide what to do with the rest of your pension at a later date?

1. Yes
2. No
3. Don't know

P_DEC5 [CODE IF P_DEC3=1-5 (AGED 50+ AND HAVE DECUMULATED A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION BY TAKING OUT AN ANNUITY, TAKING SOME CASH AND LEAVING THE REMAINDER INVESTED, TAKING WHOLE PENSION AS CASH, OR NOT SURE HOW DECUMULATED)]

DERIVED VARIABLE TO CODE ALL WHO HAVE DECUMULATED A PENSION IN THE LAST 4 YEARS, FROM P_DEC5_1-5 AND P_DEC5c

1	Taken out an annuity in the last 4 years	P_DEC5_1=1,2
2	Taken some cash out of the pension and left the remainder invested, in the last 4 years	P_DEC5_2=1,2 OR (P_DEC5_5=1,2 AND P_DEC5c=1)
4	Taken a whole pension in cash in one go, in the last 4 years	P_DEC5_4=1,2
5	Decumulated a DC pension in the last 4 years but not sure how	P_DEC5_5=1,2 AND P_DEC5c=2-3
6	All who have decumulated a DC pension in the last 4 years	P_DEC5=1,2,4,5

P_DEC5a [ASK IF P_DEC3=1-5 (AGED 50+ AND HAVE DECUMULATED A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION BY TAKING OUT AN ANNUITY, TAKING SOME CASH OR TAKING WHOLE PENSION AS CASH, OR NOT SURE HOW DECUMULATED)]

Before you [P_DEC3=1 took out your annuity/annuities], [P_DEC3=2 started taking money from your pension(s)], [P_DEC3=4 took your pension(s) fully as cash], [P_DEC3=5 took income or cash lump sum(s) from your pension(s)] did you transfer money into your pension from a final salary/ salary related scheme you held?

1. Yes, and it was my personal choice to do so
2. Yes, but I didn't have a choice – the transfer was arranged by my employer/scheme without any action from myself
3. No
4. Don't know

P6 [ASK IF P_DEC3=1-5 (AGED 50+ AND HAVE DECUMULATED A DC PENSION (OR DON'T KNOW WHAT TYPE OF PENSION BY TAKING OUT AN ANNUITY, TAKING SOME CASH OR TAKING WHOLE PENSION AS CASH, OR NOT SURE HOW DECUMULATED)] CAROUSEL

Thinking about the money you receive or have taken from your pension(s), how much do you agree or disagree with the following:

- a) The money I have from my pension(s) is more than I had expected
 - b) My financial standard of living has improved since taking my pension(s)
 - c) My pension income alone isn't enough for me to live on
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

P_DECE5 [ASK IF P_DEC5=6 (AGED 50+ AND HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)]

In the last 4 years you [P_DEC5=1 took out your annuity/annuities], [P_DEC5=2 started taking money from your pension(s)], [P_DEC5=4 took your pension(s) fully as cash], [P_DEC5=5 took income or cash lump sum(s) from your pension(s)]. Before you did this, did you receive any **regulated advice** about how to take your pension?

<inf><FCABlue>By 'regulated advice' we mean advice for which you had to pay a fee from one of the following advisers. The fee may have been part of an ongoing charge you pay, deducted directly from your investments or it might have been a one-off fee for the advice.

- An adviser from a financial advice firm, e.g. an IFA (Independent Financial Adviser)
- An adviser from a bank or building society
- An adviser from an insurance company, investment company or pension provider
- Automated advice available online, app-based through a smartphone or as downloadable software. This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.</FCABlue></inf>

1. Yes
2. No
3. Don't know

PD71bNEW [ASK IF P_DECE5=1 (AGED 50+ AND HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND RECEIVED REGULATED ADVICE ABOUT THEIR CHOICES OF HOW TO TAKE PENSION MONEY)]

Which of the following types of adviser did you use to help with your choices of how to take money from your pension savings to fund your retirement?

Select all that apply.

1. An adviser from a financial advice firm, e.g. an IFA (Independent Financial Adviser)
2. An adviser from a bank or building society
3. An adviser from an insurance company, investment company, or pension provider
4. Automated advice available online, app-based through a smartphone or as downloadable software. [Up to Q6: <inf><FCABlue>This is personalised advice which usually incurs a charge, where you input your financial information and objectives and this information is used to generate investment and/or pension recommendations suitable for you (automated). It does not include simple online tools and calculators.</FCABlue></inf>] [From Q6: <inf><FCABlue>This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.</FCABlue></inf>]
5. Other (write in)

PD71dN [ASK IF PD71bNEW=3 (AGED 50+ AND HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND RECEIVED REGULATED ADVICE FROM AN ADVISER AT AN INSURANCE COMPANY, INVESTMENT COMPANY OR PENSION PROVIDER)]

And which of the following did you use for advice?

Select all that apply.

1. An adviser from the pension provider with whom you saved for your pension
2. An adviser from a different pension provider
3. Neither of these **[SINGLE CODE]**
4. Don't know **[SINGLE CODE]**

P_DECE7 [ASK IF P_DECE5=2 (AGED 50+ AND HAVE DECUMULATED A DC PENSION WITHOUT REGULATED ADVICE)]

PROGRAMMER INSTRUCTION: INCLUDE REGULATED ADVICE i BUTTON

Still thinking about the pension(s) decision you made without regulated advice...

If you made a **similar** decision in the future, do you think you would take any regulated advice?

1. Yes
2. No
3. Don't know

P_DEC6 [IF P_DEC3=2 OR (P_DEC3=5 AND P_DEC5c=1) (AGED 50+ AND HAVE DECUMULATED A DC PENSION BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED, OR NOT SURE HOW THEY DECUMULATED AND LATER SAID THEY HAVE JUST TAKEN A TAX-FREE CASH LUMP SUM)]

Thinking only about the pension(s) you have taken some cash out of and left the remainder invested, do you hold this pension on an online platform?

You may have chosen the platform yourself without financial advice, or it may have been arranged for you by a financial adviser. If you do hold a pension on an online platform, that pension is likely to be what is known as a **Self-Invested Personal Pension (SIPP)**.

[Online platforms allow pension investors to hold, buy and sell investments through their websites. Examples of companies that offer online platforms for pensions are: Hargreaves Lansdown, Alliance Trust, AJ Bell, Quilter \(Old Mutual\), Standard Life and Aegon.](#)

1. Yes
2. No
3. Don't know

P_DEC6A [ASK IF P_DEC6=1 (AGED 50+ AND HAVE DECUMULATED A DC PENSION BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED, OR NOT SURE HOW THEY DECUMULATED AND LATER SAID THEY HAVE JUST TAKEN A TAX-FREE CASH LUMP SUM AND HAVE A PENSION IN DECUMULATION ON AN ONLINE PLATFORM)]

Do you have a log-in to manage your pension on the platform yourself, or is it managed by a financial adviser?

<FCABlue>By managing your pension on the platform, we mean being able to choose how your pension money is invested, and buying/ selling investments online, not via a financial adviser<FCABlue>

1. I manage this pension myself
2. This pension is managed by my financial adviser
3. This pension is managed by both me and my financial adviser
4. Don't know

P_AC11 [P_DEC1=2 AND P_AC1DV=3 (AGED 50+ AND HAVE NO PRIVATE PENSION PROVISION)]

You mentioned that you do not have a pension scheme (apart from any State pension provision). why is this?

Select all the reasons that were **important** in your decision.

1. Can't afford to pay into a pension
2. Too early to start a pension
3. Too late to start a pension
4. Would like a pension but don't know how to get one
5. Not thought about it
6. Prefer other ways of saving for retirement
7. Employer doesn't offer a pension scheme
8. Will rely on partner's pension
9. Do not trust pension providers
10. A different reason (write in)
11. Don't know

3.7 Cross-selling plus screener questions

PONEWX1 [ASK 1 IN N IF P_RBDV1=1 AND WHEN ANY ROUTING FROM THE PRODUCT TABLE APPLIES (1 IN N OF ALL WITH A CURRENT ACCOUNT AND AT LEAST ONE OTHER OF THE PRODUCTS LISTED)] COLLAPSIBLE GRID

You mentioned that you have the following financial products.

Which of these do you hold with your main current account provider **[IF PROVIDER NAME KNOWN: i.e NOT DK AT P_RB6/ P_RB5b/ P_RB5 -WHICHEVER APPLIES: INSERT MAIN CURRENT ACCOUNT PROVIDER (PULL IN RESPONSE IN THE FOLLOWING PRIORITY):**

1. FROM P_RB6, 1-43, IF P_RB6 WAS ASKED
2. FROM P_RB5b, 1-29, IF P_RB5B WAS ASKED
3. FROM P_RB5, 1-15, IF ONLY P_RB5 WAS ASKED]?

	Product	Routing (SHOW WHEN ...)	
PONEWX1_1	Savings account with a bank or building society	P_RBDV1=2	Yes (1) No (2) Don't know (99)
PONEWX1_2	Cash ISA	P_RB3=1	Yes (1) No (2) Don't know (99)
PONEWX1_3	Stocks and shares ISA	P_RB3=2	Yes (1) No (2) Don't know (99)
PONEWX1_4	Other type of ISA	P_RB3=3-6 (INCLUDING DK)	Yes (1) No (2) Don't know (99)
PONEWX1_5	Loadable pre-paid debit card	P_RB7_DV=3	Yes (1) No (2) Don't know (99)
PONEWX1_6	Investment fund, e.g. unit trust, OEIC, ETF, or endowment	P_RI2_DV=1	Yes (1) No (2) Don't know (99)
PONEWX1_7	Structured deposit/ structured investment	P_RI2_DV=5	Yes (1) No (2) Don't know (99)
PONEWX1_8	Motor insurance	P_GI2_DV=1	Yes (1) No (2) Don't know (99)
PONEWX1_9	Home insurance – contents and buildings combined	P_GI2_DV=2	Yes (1) No (2)

			Don't know (99)
PONEWX1_10	Home insurance – building only	P_GI2_DV=3	Yes (1) No (2) Don't know (99)
PONEWX1_11	Home insurance – contents only	P_GI2_DV=4	Yes (1) No (2) Don't know (99)
PONEWX1_12	Home emergency cover	P_GI6_DV=1	Yes (1) No (2) Don't know (99)
PONEWX1_13	Single-trip travel insurance	P_GI4=1	Yes (1) No (2) Don't know (99)
PONEWX1_14	Multi-trip travel insurance	P_GI2_DV=6	Yes (1) No (2) Don't know (99)
PONEWX1_15	Mobile phone insurance	P_GI2_DV=8	Yes (1) No (2) Don't know (99)
PONEWX1_16	Gadget insurance	P_GI2_DV=9	Yes (1) No (2) Don't know (99)
PONEWX1_17	GAP (Guaranteed Asset Protection) insurance	P_GI6_DV=9	Yes (1) No (2) Don't know (99)
PONEWX1_18	Legal expenses/ protection insurance	P_GI6_DV=2	Yes (1) No (2) Don't know (99)
PONEWX1_19	Extended warranty insurance	P_GI6_DV=3	Yes (1) No (2) Don't know (99)
PONEWX1_20	Credit card protection	P_GI6_DV=4	Yes (1) No (2) Don't know (99)
PONEWX1_21	Payment protection insurance (PPI)	P_GI6_DV=5	Yes (1) No (2) Don't know (99)
PONEWX1_22	Insurance for high value/non-standard items	P_GI2_DV=10	Yes (1) No (2) Don't know (99)
PONEWX1_23	Motor breakdown cover	P_GI2_DV=5	Yes (1) No (2) Don't know (99)
PONEWX1_24	ID theft insurance	P_GI6_DV=8	Yes (1)

			No (2) Don't know (99)
PONEWX1_25	Mortgage Protection insurance (MPPI)	P_GI6_DV=6	Yes (1) No (2) Don't know (99)
PONEWX1_26	Personal accident insurance	P_GI8_DV=3	Yes (1) No (2) Don't know (99)
PONEWX1_27	Term life insurance	P_GI9=1	Yes (1) No (2) Don't know (99)
PONEWX1_28	Whole of life insurance	P_GI9=2	Yes (1) No (2) Don't know (99)
PONEWX1_29	Critical illness cover	P_GI8_DV=5	Yes (1) No (2) Don't know (99)
PONEWX1_30	Income protection insurance	P_GI8_DV=6	Yes (1) No (2) Don't know (99)
PONEWX1_31 [Up to Q5: Not on route]	Residential (first charge) mortgage on the property in which you currently live	P_M1_DV=1	Yes (1) No (2) Don't know (99)
PONEWX1_32	Second charge mortgage or loan	P_M1C=1	Yes (1) No (2) Don't know (99)
PONEWX1_33	Buy-to-let mortgage	P_M2=1	Yes (1) No (2) Don't know (99)
PONEWX1_34	Commercial mortgage	P_M2=2	Yes (1) No (2) Don't know (99)
PONEWX1_35	A mortgage on another property, e.g. a second home	P_M2=3	Yes (1) No (2) Don't know (99)
PONEWX1_36	Lifetime mortgage	P_M1=3 OR P_MCHECK3=1	Yes (1) No (2) Don't know (99)
PONEWX1_37	Credit card	P_CC3_1=1	Yes (1) No (2) Don't know (99)
PONEWX1_38	Personal loan	P_CC5_DV=9	Yes (1) No (2) Don't know (99)

PONEWX1_39	Motor finance (not including any personal loan)	P_CCDV2=1	Yes (1) No (2) Don't know (99)
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PONEWX1_DV2 [ASK IF P_RBDV1=1 and when any routing from the PONEWX1 product table applies (ALL WITH A CURRENT ACCOUNT AND AT LEAST ONE OTHER OF THE PRODUCTS LISTED)]

1	Savings account with a bank or building society	IF PONEWX1_1=1
2	Cash ISA	IF PONEWX1_2=1
3	Stocks and shares ISA	IF PONEWX1_3=1
4	Other type of ISA	IF PONEWX1_4=1
5	Loadable pre-paid debit card	IF PONEWX1_5=1
6	Investment fund, e.g. unit trust, OEIC, ETF, or endowment	IF PONEWX1_6=1
7	Structured deposit/ structured investment	IF PONEWX1_7=1
8	Motor insurance	IF PONEWX1_8=1
9	Home insurance – contents and buildings combined	IF PONEWX1_9=1
10	Home insurance – building only	IF PONEWX1_10=1
11	Home insurance – contents only	IF PONEWX1_11=1
12	Home emergency cover	IF PONEWX1_12=1
13	Single-trip travel insurance	IF PONEWX1_13=1
14	Multi-trip travel insurance	IF PONEWX1_14=1
15	Mobile phone insurance	IF PONEWX1_15=1
16	Gadget insurance	IF PONEWX1_16=1
17	GAP (Guaranteed Asset Protection) insurance	IF PONEWX1_17=1
18	Legal expenses/ protection insurance	IF PONEWX1_18=1
19	Extended warranty insurance	IF PONEWX1_19=1
20	Credit card protection	IF PONEWX1_20=1
21	Payment protection insurance (PPI)	IF PONEWX1_21=1
22	Insurance for high value/non-standard items	IF PONEWX1_22=1
23	Motor breakdown cover	IF PONEWX1_23=1
24	ID theft insurance	IF PONEWX1_24=1
25	Mortgage Protection insurance (MPPI)	IF PONEWX1_25=1
26	Personal accident insurance	IF PONEWX1_26=1
27	Term life insurance	IF PONEWX1_27=1
28	Whole of life insurance	IF PONEWX1_28=1
29	Critical illness cover	IF PONEWX1_29=1
30	Income protection insurance	IF PONEWX1_30=1
31	Residential (first charge) mortgage on the property in which you currently live	IF PONEWX1_31=1
32	Second charge mortgage or loan	IF PONEWX1_32=1
33	Buy-to-let mortgage	IF PONEWX1_33=1
34	Commercial mortgage	IF PONEWX1_34=1
35	A mortgage on another property, e.g. a second home	IF PONEWX1_35=1
36	Lifetime mortgage	IF PONEWX1_36=1
37	Credit card	IF PONEWX1_37=1
38	Personal loan, including to buy a vehicle	IF PONEWX1_38=1
39	Motor finance (not including any personal loan)	IF PONEWX1_39=1

40	None of these	<p>IF PONEWX1_1 NE 1, 99 AND PONEWX1_2 NE 1, 99 AND PONEWX1_3 NE 1, 99 AND PONEWX1_4 NE 1, 99 AND PONEWX1_5 NE 1, 99 AND PONEWX1_6 NE 1, 99 AND PONEWX1_7 NE 1, 99 AND PONEWX1_8 NE 1, 99 AND PONEWX1_9 NE 1, 99 AND PONEWX1_10 NE1, 99 AND PONEWX1_11 NE 1, 99 AND PONEWX1_12 NE 1, 99 AND PONEWX1_13 NE 1, 99 AND PONEWX1_14 NE 1, 99 AND PONEWX1_15 NE 1, 99 AND PONEWX1_16 NE 1, 99 AND PONEWX1_17 NE 1, 99 AND PONEWX1_18 NE 1, 99 AND PONEWX1_19 NE 1, 99 AND PONEWX1_20 NE 1, 99 AND PONEWX1_21 NE 1, 99 AND PONEWX1_22 NE 1, 99 AND PONEWX1_23 NE 1, 99 AND PONEWX1_24 NE 1, 99 AND PONEWX1_25 NE 1, 99 AND PONEWX1_26 NE 1, 99 AND PONEWX1_27 NE 1, 99 AND PONEWX1_28 NE 1, 99 AND PONEWX1_29 NE 1, 99 AND PONEWX1_30 NE 1, 99 AND PONEWX1_31 NE 1, 99 AND PONEWX1_32 NE 1, 99 AND PONEWX1_33 NE 1, 99 AND PONEWX1_34 NE 1, 99 AND PONEWX1_35 NE 1, 99 AND PONEWX1_36 NE 1, 99 AND PONEWX1_37 NE 1, 99 AND PONEWX1_38 NE 1, 99 AND PONEWX1_39 NE 1, 99</p>
41	Don't know if I have each of these products	<p>IF PONEWX1_1 NE 1,2 AND PONEWX1_2 NE 1,2 AND PONEWX1_3 NE 1,2 AND PONEWX1_4 NE 1,2 AND PONEWX1_5 NE 1,2 AND PONEWX1_6 NE 1,2 AND PONEWX1_7 NE 1,2 AND PONEWX1_8 NE 1,2 AND PONEWX1_9 NE 1,2 AND PONEWX1_10 NE 1,2 AND PONEWX1_11 NE 1,2 AND PONEWX1_12 NE 1,2 AND PONEWX1_13 NE 1,2 AND PONEWX1_14 NE 1,2 AND PONEWX1_15 NE 1,2 AND PONEWX1_16 NE 1,2 AND PONEWX1_17 NE 1,2 AND PONEWX1_18 NE 1,2 AND PONEWX1_19 NE 1,2 AND PONEWX1_20 NE 1,2 AND PONEWX1_21 NE 1,2 AND PONEWX1_22 NE 1,2 AND PONEWX1_23 NE 1,2 AND PONEWX1_24 NE 1,2 AND PONEWX1_25 NE 1,2 AND PONEWX1_26 NE 1,2 AND PONEWX1_27 NE 1,2 AND PONEWX1_28 NE 1,2 AND PONEWX1_29 NE 1,2 AND PONEWX1_30 NE 1,2 AND PONEWX1_31 NE 1,2 AND PONEWX1_32 NE 1,2 AND PONEWX1_33 NE 1,2 AND PONEWX1_34 NE 1,2 AND PONEWX1_35 NE 1,2 AND PONEWX1_36 NE 1,2 AND PONEWX1_37 NE 1,2 AND PONEWX1_38 NE 1,2 AND PONEWX1_39 NE 1,2</p>
42	I do not have some of these products and I don't know about others	<p>IF PONEWX1_DV NE 1-41 (i.e. everyone else)</p>

AC1NEW [ASK ALL]

In the last 2 years, has a financial services provider **declined** to sell you, or provide you with, any financial products or services?

Include any products, such as a credit product, loan, any insurance or protection policy, a mortgage, current account, or any financial advice.

Do not include any instances of where a provider offered you a product at a price, or with terms and conditions, you could not accept – we will ask you about this next.

1. Yes
2. No
3. Don't know

AC7 [ASK ALL]

In the last 2 years, have you been offered a financial product or service that you wanted, but at a price, or with terms and conditions, that you felt to be completely unreasonable?

1. Yes
2. No
3. Don't know

F1A [ASK ALL]

Have you experienced any of the following **unsolicited** approaches in the last 12 months?

[By an 'unsolicited approach' we mean a company or person contacting you, without your having contacted them first.](#)

Select all that apply.

1. Calls, emails or text messages claiming to be from the government offering retirement planning advice
2. The offer of a free pension review
3. A request to access your personal or company pension before you're 55 [**SHOW IF D2<55 OR D3=2-9 (UNDER 55)**]
4. The chance to get money by unlocking your pension early
5. The chance to invest money released from your pension with very high returns
6. Offers of a 'loan', 'saving advance' or 'cashback' to take advantage of a pension deal
7. Being encouraged to speed up a pension transfer, including the 'provider' using an express courier to send documents
8. Someone offering the chance to make an investment with a guaranteed high return, e.g. overseas investments, land, shares, art, fine wine, precious metals
9. An offer to buy shares in a company you had not heard of
10. An opportunity to get a loan or credit, that requires you to pay a fee in advance
11. None of these
12. Don't know

CM3

[ASK ALL] COLLAPSIBLE GRID

During the last 3 years, have you personally made a claim, successfully or otherwise, for compensation for any of the following?

Think about any claims you have made directly as well as any you have made through a claims management company. **Do not include** instances where you have made an enquiry only.

<FCABlue>Claims management companies help consumers make claims against companies, for example by identifying potential claims, investigating claims, representing clients and completing the paperwork. They cover a variety of different claims, e.g. personal injury, criminal injury, mis-selling of payment protection insurance (PPI), and claims related to employment and redundancy.<FCABlue>

	1	3	4
	Made a claim in the last 3 years	No, have not made a claim in the last 3 years	Don't know
a) Personal injury, e.g. whiplash			
b) Mis-selling of PPI			
c) Mis-selling of a pension			
d) Mis-selling of a high-cost loan, e.g. a payday loan			
e) Mis-selling of a mortgage			
f) Mis-selling of another financial product or service			
g) Employment and redundancy			
h) Criminal injury			
i) Industrial injury			
j) Housing disrepair			

CM3k [ASK IF MORE THAN ONE OF CM3a-j=1]

And which of these claims did you make, successfully or otherwise, **in the last 12 months?**

Select all that apply.

		SHOW IF
1	Personal injury, e.g. whiplash	CM3a=1
2	Mis-selling of PPI	CM3b=1
3	Mis-selling of a pension	CM3c=1
4	Mis-selling of a high-cost loan, e.g. a payday loan	CM3d=1
5	Mis-selling of a mortgage	CM3e=1
6	Mis-selling of another financial product or service	CM3f=1
7	Employment and redundancy	CM3g=1
8	Criminal injury	CM3h=1
9	Industrial injury	CM3i=1
10	Housing disrepair	CM3j=1

CM3k_1 [ASK IF ONE OF CM3a-j=1]

Did you make this claim, successfully or otherwise, **in the last 12 months?**

1. Yes
2. No
3. Don't know

3.8 AT18 & ESG

AT18_INTRO [ASK ALL]

The next few questions are about the environment and responsible investment.

AT18 [ASK ALL] CAROUSEL

How much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

- a) I worry about the state of the world and feel personally responsible for making a difference
 - b) Environmental issues are really important to me
 - c) Businesses should control executive pay
 - d) Businesses have a wider social responsibility than simply making a profit
 - e) It is important to me that the vulnerable in society are protected
-
- 1. Strongly agree
 - 2. Slightly agree
 - 3. Neither agree nor disagree
 - 4. Slightly disagree
 - 5. Strongly disagree
 - 6. Don't know

P_ESGINTRO [STATE TO ALL]

And now to the questions about responsible investment. So that you can answer these questions, **please read this definition of responsible investment carefully.**

<FCABlue>Responsible investment means investing in a way that takes into account not just how companies are managed, but other issues too, from the impact they have on the environment to the role they play in society. People do this because there's evidence that these issues affect how companies perform over the long term - and therefore what happens to the money that's invested in them.

For example, if a company you invested in was involved in an oil spill, found to be treating its workers poorly, or accused of bribing politicians in another country, it would damage that company's reputation and its share price. If that happened, you'd lose money.

Ignoring issues like these might mean you miss out on opportunities too. For example, a company manufacturing hybrid cars might do better over the long term than one making diesel cars. A company that invests in training its workforce might outperform its competitors. A company paying its executives reasonable bonuses might return more value to its shareholders. In each of these examples, considering how the company treats the environment, how it treats people, and how it's managed, over the long term could enhance the company's performance and may make you more money.<FCABlue>

P_ESG1 [ASK ALL]

Have you heard of this type of investing before?

1. Yes, I am very aware of it
2. Yes, I have heard of it, but I don't know much about it
3. I'm not sure
4. No, I have never heard of it

P_ESG2 [ASK IF P_RIDV1=18 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY RETAIL INVESTMENT, OR HAVE A DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION SINCE PENSION FREEDOMS)]

Have you ever invested in this way before, either with your pension money, e.g. through a workplace pension or private pension, or with another investment?

[From Q5: Select all that apply.]

1. Yes, with my pension savings
2. Yes, with other investments (other than my pension savings)
3. No [SINGLE CODE]
4. I'm not sure [SINGLE CODE]

P_ESG3 [ASK IF P_ESG2=1,2 (HAVE ANY RETAIL INVESTMENT, OR HAVE A DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION SINCE PENSION FREEDOMS AND HAVE INVESTED IN THIS WAY BEFORE WITH PENSION SAVINGS OR OTHER INVESTMENTS)]

What type(s) of responsible investment have you made?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-7

1. Investing in an **ethical fund** that avoids investing in certain companies or industries that do harm, e.g. tobacco producers or arms manufacturers
2. Investing in a **social impact fund** that invests in companies with the intention of generating a beneficial social impact alongside a financial return
3. Investing in an **'eco' or 'green' fund** that invests in companies or projects which are good for the environment, e.g. those in the renewable energy sector or those that have good environmental practices
4. Investing in an **ESG fund**, which considers environmental, social and governance factors
5. Directly investing (**buying shares**) in **companies** which operate in an environmental, sustainable or ethical manner
6. Other (write in)
7. Don't know

P_ESG4 [ASK IF P_RIDV1=18 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY RETAIL INVESTMENT OR HAVE A DC PENSION IN ACCUMULATION OR HAVE DECUMULATED A DC PENSION SINCE PENSION FREEDOMS)]

How interested are you in investing in responsible investments in the future?

1. Very interested
2. Somewhat interested
3. Not very interested

4. Not interested at all
5. Don't know

P_ESG5 [ASK IF P_RIDV1=18 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY RETAIL INVESTMENT OR HAVE A DC PENSION IN ACCUMULATION OR HAVE DECUMULATED A DC PENSION SINCE PENSION FREEDOMS)] CAROUSEL

Thinking now in a bit more detail about how your money, e.g. money invested through your pension or other investments, could be used for responsible investment, to what extent do you agree or disagree with the following statements?

RANDOMISE LIST

- a) I would like the way my money is invested to do some good as well as provide me with a financial return
 - b) I would like to invest in a way that is protecting the environment
 - c) I would not put my money in investments which are unethical
 - d) I would be prepared to take greater financial risk with a responsible investment than I would with a traditional investment
 - e) I would be prepared to accept higher costs with a responsible investment than I would with a traditional investment
-
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

P_ESG6 [ASK IF NOT ASKED P_ESG2 (P_RIDV1 NE 18 AND P_ACDV7 NE 3 AND P_DEC5 NE 1,2,4,5 OR 6) (ALL THAT HAVE NO RETAIL INVESTMENT PRODUCTS, NO DC PENSION IN ACCUMULATION, AND HAVE NOT DECUMULATED A DC PENSION SINCE PENSION FREEDOMS)]

Imagine you were in a position to invest some money tomorrow, e.g. in a pension or an investment product like a stocks and shares ISA. How likely or unlikely would you be to invest your money in Responsible Investments?

PROGRAMMER INSTRUCTION: INSERT INFO BUTTON FROM P_ESGINTRO

1. Very likely
2. Quite likely
3. Neither likely nor unlikely
4. Quite unlikely
5. Very unlikely
6. Don't know

4. Assets and Debts

BINTRO [STATE TO ALL]

Now we have a few questions to understand how people's financial circumstances influence their attitudes and behaviour in relation to money.

Everything you tell us is completely confidential and will be used only for the purposes of producing statistics.

B1 [ASK IF (P_RBDV1=1,2,5-8) OR (P_RB3=1,4,6) OR (P_RB3b=1,3) (ALL WITH A (CURRENT ACCOUNT, SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVINGS ACCOUNT, E-MONEY ACCOUNT, POST OFFICE CARD ACCOUNT) OR (CASH ISA, HELP TO BUY ISA OR HAVE AN ISA BUT DON'T KNOW WHAT TYPE) OR (LIFETIME ISA WHICH IS IN CASH OR DON'T KNOW IF IT IS IN CASH OR INVESTED)]

You mentioned earlier that you have the following products:

[LIST PRODUCTS SELECTED FROM P_RBDV1=1,2,5-8 OR P_RB3=1,4,6 OR P_RB3b=1,3]

Approximately how much money, if any, do you have in these savings products in total?

[IF P_RBDV1=1 OR 7 OR 8: Include any money in your [IF P_RBDV1=1: current account(s)/ IF P_RBDV1=7: e-money account(s)/ IF P_RBDV1=8: Post Office card account(s)] that you consider to be savings.]

If you hold any savings jointly, only include the amount you consider to be yours within these.

If unsure, give your best estimate.

1. £0
2. £1 to £499
3. £500 to £999
4. £1,000 to £1,999
5. £2,000 to £2,999
6. £3,000 to £3,999
7. £4,000 to £4,999
8. £5,000 to £5,999
9. £6,000 to £6,999
10. £7,000 to £7,999
11. £8,000 to £8,999
12. £9,000 to £9,999
13. £10,000 to £14,999
14. £15,000 to £19,999
15. £20,000 to £29,999
16. £30,000 to £49,999
17. £50,000 to £74,999
18. £75,000 to £99,999
19. £100,000 to £124,999
20. £125,000 to £149,999
21. £150,000 to £174,999
22. £175,000 to £199,999
23. £200,000 to £249,999
24. £250,000 or more
25. Don't know
26. Prefer not to say

B1DV

PROGRAMMER INSTRUCTION: FOR ANSWERS IN B1 ASSIGN THE FOLLOWING CODES:

If respondent codes: Then assign code:

£0	0
£1 - £499	1
£500 - £999	1
£1,000 - £1,999	2
£2,000 - £2,999	3
£3,000 - £3,999	4
£4,000 - £4,999	5
£5,000 - £5,999	6
£6,000 - £6,999	7
£7,000 - £7,999	8
£8,000 - £8,999	9
£9,000 - £9,999	10
£10,000 - £14,999	15
£15,000 - £19,999	20
£20,000 - £29,999	30
£30,000 - £49,999	50
£50,000 - £74,999	75
£75,000 - £99,999	100
£100,000 - £124,999	125
£125,000 - £149,999	150
£150,000 - £174,999	175
£175,000 - £199,999	200
£200,000 - £249,999	250
£250,000 or more	300
Don't know	1000
Prefer not to say	1000

B2

[ASK IF ((P_RIDV1=19 (IF STOCKS AND SHARES ISA, LIFETIME ISA THAT IS INVESTED, IFISA, INSURANCE BONDS, INVESTMENT FUND, SHARES/EQUITIES, CORPORATE BOND/GILT, CROWDFUNDING/PEER-TO-PEER LENDING, STRUCTURED DEPOSIT, OTHER INVESTMENTS))

You mentioned that you have the following investments:

[LIST PRODUCTS SELECTED FROM P_RIDV1=1-5,8,11,14-17)]

PROGRAMMER INSTRUCTION: IF P_RIDV1=8 DISPLAY "Other investments"

Thinking about all of these, how much in total do you currently have in these investments?

Think about the current market value of your investments.

If you hold any investments jointly, only include the amount you consider to be yours within this.

If unsure, give your best estimate.

1. Less than £1,000
2. £1,000 to £1,999
3. £2,000 to £2,999
4. £3,000 to £3,999
5. £4,000 to £4,999
6. £5,000 to £5,999
7. £6,000 to £6,999
8. £7,000 to £7,999
9. £8,000 to £8,999
10. £9,000 to £9,999
11. £10,000 to £14,999
12. £15,000 to £19,999
13. £20,000 to £29,999
14. £30,000 to £49,999
15. £50,000 to £74,999
16. £75,000 to £99,999
17. £100,000 to £124,999
18. £125,000 to £149,999
19. £150,000 to £174,999
20. £175,000 to £199,999
21. £200,000 to £249,999
22. £250,000 or more
23. Don't know
24. Prefer not to say

B2DV**PROGRAMMER INSTRUCTION: FOR ANSWERS IN B2 ASSIGN THE FOLLOWING CODES:**

If respondent codes: Then assign code:

Less than £1,000	1
£1,000 - £1,999	2
£2,000 - £2,999	3
£3,000 - £3,999	4
£4,000 - £4,999	5
£5,000 - £5,999	6
£6,000 - £6,999	7
£7,000 - £7,999	8
£8,000 - £8,999	9
£9,000 - £9,999	10
£10,000 - £14,999	15
£15,000 - £19,999	20
£20,000 - £29,999	30
£30,000 - £49,999	50
£50,000 - £74,999	75
£75,000 - £99,999	100
£100,000 - £124,999	125
£125,000 - £149,999	150
£150,000 - £174,999	175
£175,000 - £199,999	200
£200,000 - £249,999	250
£250,000 or more	300
Don't know	1000
Prefer not to say	1000

B1B2DV**PROGRAMMER INSTRUCTION: SUM ASSIGNED CODES FROM B1DV AND B2DV**

Number range 1-2000

PROGRAMMER INSTRUCTION: B1B2DV IS USED AS FOLLOWS

<u>B1B2DV</u>	<u>Instruction</u>
10 or less	Autocode: B11=1
11 or 12	Route to B11, Show at B11 codes 1,2,5,6
13 to 20	Autocode: B11=2
21 to 25	Route to B11, Show at B11 codes 2,3,5,6
26 to 50	Autocode: B11=3
51 to 74	Route to B11, Show at B11 codes 3,4,5,6
75 to 999	Autocode: B11=4
1000 or more	Route to B11, Show at B11 all codes

B11 [ASK IF (P_RBDV1=1,2,5-8) OR (P_RB3=1,4,6) OR (P_RB3b=1,3) OR (P_RIDV1=19) (ALL WITH A (CURRENT ACCOUNT, SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVINGS ACCOUNT, E-MONEY ACCOUNT, POST OFFICE CARD ACCOUNT) OR (CASH ISA, HELP TO BUY ISA OR HAVE AN ISA BUT DON'T KNOW WHAT TYPE) OR (LIFETIME ISA WHICH IS IN CASH OR DON'T KNOW IF IT IS IN CASH OR INVESTED) OR STOCKS AND SHARES ISA, LIFETIME ISA THAT IS INVESTED, IFISA, INSURANCE BONDS, INVESTMENT FUND, SHARES/EQUITIES, CORPORATE BOND/GILT, CROWDFUNDING/PEER-TO-PEER LENDING, STRUCTURED DEPOSIT, OR OTHER INVESTMENTS)]

NB: PROGRAMMER INSTRUCTION AFTER B1B2DV FOR SHOWING/AUTOCODING

Just to check: how much roughly do you have in savings and investments combined?

If you hold any savings or investments jointly, only include the amount you consider to be yours.

- | | | |
|----|-------------------------------|-----------------------------------|
| 1. | Less than £10,000 | [AUTOCODE IF B1B2DV<11] |
| 2. | £10,000 but less than £20,000 | [AUTOCODE IF B1B2DV=13-20] |
| 3. | £20,000 but less than £50,000 | [AUTOCODE IF B1B2DV=26-50] |
| 4. | £50,000 or more | [AUTOCODE IF B1B2DV>74] |
| 5. | Don't know | |
| 6. | Prefer not to say | |

T2 [ASK IF D13DV=1-4 OR P_M1_1=1 OR P_M1_3=1 OR (P_M1_1=99 AND P_M1_3=99) OR P_RI2_DV=6 ((OWN PROPERTY CURRENTLY LIVE IN OUTRIGHT, BUYING WITH A MORTGAGE OR OTHER KIND OF LOAN OR SHARED OWNERSHIP), OR (HAVE A RESIDENTIAL OR LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVED IN, OR HAVE MORTGAGE ON PROPERTY BUT DON'T KNOW WHAT KIND), OR (OWN INVESTMENT PROPERTY))]

Now a couple of questions about property.

B4 [ASK IF D13DV=1-4 (OWN PROPERTY CURRENTLY LIVE IN OUTRIGHT OR BUYING WITH A MORTGAGE OR BUYING WITH ANOTHER KIND OF LOAN OR SHARED OWNERSHIP)]

What is the approximate value of the property you currently live in?

If unsure, give your best estimate.

1. Less than £100,000
2. £100,000 to £149,999
3. £150,000 to £199,999
4. £200,000 to £249,999
5. £250,000 to £299,999
6. £300,000 to £399,999
7. £400,000 to £499,999
8. £500,000 to £749,999
9. £750,000 to £999,999
10. £1,000,000 to £1,499,999
11. £1,500,000 to £1,999,999
12. £2,000,000 or more
13. Don't know
14. Prefer not to say

B5a

[ASK IF P_M1_1=1 OR P_M1_3=1, OR (P_M1_1=99 AND P_M1_3=99 (HAVE A RESIDENTIAL OR LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVED IN OR DON'T KNOW WHICH KIND))]

You mentioned earlier that you have **IF P_M1_3=1 OR P_MCHECK3=1**: a lifetime mortgage]; [ELSEIF **P_M1c=1**: a residential mortgage] [ELSEIF **P_M1_1=1**: a mortgage]; [ELSEIF **P_M1_1=99 AND P_M1_3=99**: a mortgage]; on the property you currently live in.

How much in total is left to pay on this mortgage?

If unsure, give your best estimate.

1. Less than £5,000
2. £5,000 to £9,999
3. £10,000 to £14,999
4. £15,000 to £19,999
5. £20,000 to £29,999
6. £30,000 to £39,999
7. £40,000 to £49,999
8. £50,000 to £99,999
9. £100,000 to £149,999
10. £150,000 to £199,999
11. £200,000 to £249,999
12. £250,000 to £299,999
13. £300,000 to £399,999
14. £400,000 to £499,999
15. £500,000 to £749,999
16. £750,000 to £999,999
17. £1,000,000 to £1,499,999
18. £1,500,000 to £1,999,999
19. £2,000,000 or more
20. Don't know
21. Prefer not to say

B5c

[ASK IF P_M1c=1 (HAVE A SECOND CHARGE MORTGAGE ON PROPERTY CURRENTLY LIVED IN)]

You mentioned earlier that you also have a second charge mortgage on the property you currently live in.

How much in total is left to pay on this mortgage?

If unsure, give your best estimate.

1. Less than £5,000
2. £5,000 to £9,999
3. £10,000 to £14,999
4. £15,000 to £19,999
5. £20,000 to £29,999
6. £30,000 to £39,999
7. £40,000 to £49,999
8. £50,000 to £99,999
9. £100,000 to £149,999
10. £150,000 to £199,999
11. £200,000 to £249,999
12. £250,000 to £299,999
13. £300,000 to £399,999
14. £400,000 to £499,999
15. £500,000 to £749,999
16. £750,000 to £999,999
17. £1,000,000 to £1,499,999
18. £1,500,000 to £1,999,999
19. £2,000,000 or more
20. Don't know
21. Prefer not to say

B6 [ASK IF P_RI2_DV=6 (HAVE A BUY-TO-LET OR SECOND HOME OR COMMERCIAL PROPERTY)]

You mentioned earlier that you have investment property/ properties. <inf><FCABlue>This might be buy-to-let, a second home, or other property including commercial property.</FCABlue><inf>

If you were to sell these today, after paying off any mortgage or other loan against the property, approximately how much in total would you expect to receive before any tax is deducted?

If unsure, give your best estimate.

1. Less than £5,000
2. £5,000 to £9,999
3. £10,000 to £14,999
4. £15,000 to £19,999
5. £20,000 to £29,999
6. £30,000 to £39,999
7. £40,000 to £49,999
8. £50,000 to £99,999
9. £100,000 to £149,999
10. £150,000 to £199,999
11. £200,000 to £249,999
12. £250,000 to £299,999
13. £300,000 to £399,999
14. £400,000 to £499,999
15. £500,000 to £749,999
16. £750,000 to £999,999
17. £1,000,000 to £1,499,999
18. £1,500,000 to £1,999,999
19. £2,000,000 or more
20. Don't know
21. Prefer not to say

T3 [ASK IF (K1=3 OR K2=1) OR (P_CCDV3=2 AND P_CCDV3 NE 1) (ANY MAPS OVER-INDEBTED OR ANY CONSUMER CREDIT PRODUCT HELD NOW OR IN THE LAST 12 MONTHS INCLUDING BALANCES REVOLVED ON CREDIT AND/ OR STORE CARD EXCEPT THOSE WHO ARE ONLY TRANSACTORS ON CREDIT CARDS, STORE CARDS, CATALOGUE CREDIT))]

Now a couple questions about any credit or loans you have.

B7 [ASK IF (P_CC3_1=1 AND P_CCDV1=3) OR (P_CC3_2=1 AND P_CCDV1=4) (CURRENTLY HOLD A CREDIT CARD AND REVOLVE A BALANCE ON IT OR CURRENTLY HOLD A STORE CARD AND REVOLVE A BALANCE ON IT, AND HAVE EITHER USED IT/ THEM IN THE LAST 12 MONTHS OR HAVE NOT USED IT/ THEM IN THE LAST 12 MONTHS BUT STILL HAVE AN OUTSTANDING BALANCE)]

Thinking about your [IF (P_CC3_1=1 AND P_CCDV1=3) AND NE (P_CC3_2=1 AND P_CCDV1=4): credit card(s)] [IF (P_CC3_2=1 AND P_CCDV1=4) AND NE (P_CC3_1=1 AND P_CCDV1=3): store card(s)] [IF (P_CC3_1=1 AND P_CCDV1=3) AND (P_CC3_2=1 AND

P_CCDV1=4): credit and store card(s)], approximately how much of the statement balance(s) was not repaid in full last month?

If you have more than one card, give a total figure for all your cards. **Do not include** any card for which you are not the main cardholder.

If unsure, give your best estimate.

1. Less than £50
2. £50 to £99
3. £100 to £249
4. £250 to £499
5. £500 to £749
6. £750 to £999
7. £1,000 to £1,499
8. £1,500 to £1,999
9. £2,000 to £2,499
10. £2,500 to £4,999
11. £5,000 to £9,999
12. £10,000 to £14,999
13. £15,000 to £24,999
14. £25,000 to £49,999
15. £50,000 to £99,999
16. £100,000 to £249,999
17. £250,000 or more
18. Don't know
19. Prefer not to say

B8

[ASK IF P_CC1a=1 (OVERDRAWN CURRENTLY ON CURRENT ACCOUNT(S))]

You mentioned earlier that you are overdrawn on your current account(s). By how much are you currently overdrawn?

If any overdraft is on a joint account, only **include** the overdraft amount you would consider to be yours within the total. If in doubt, include 50% of the total.

If unsure, give your best estimate.

1. Less than £50
2. £50 to £99
3. £100 to £249
4. £250 to £499
5. £500 to £749
6. £750 to £999
7. £1,000 to £1,499
8. £1,500 to £1,999
9. £2,000 to £2,499
10. £2,500 to £4,999
11. £5,000 to £9,999
12. £10,000 to £14,999
13. £15,000 to £24,999
14. £25,000 to £49,999
15. £50,000 to £99,999
16. £100,000 to £249,999
17. £250,000 or more
18. Don't know
19. Prefer not to say

B9

[ASK IF P_CC5_DV=1-11,15 OR P_CCDV2=1,2 OR P_CC3_4=1-3 (ALL LOANS AND CREDIT HELD NOW)] CAROUSEL GRID

Approximately how much in total do you currently owe on:

- a) Your Student Loans Company loan **[SHOW IF P_CC5_DV=1]**
- b) Your motor finance (i.e. hire purchase/ PCP or credit from a vehicle dealer, manufacturer or motor finance specialist) **[SHOW IF P_CCDV2=1]**
- c) Retail credit (i.e. retail hire purchase, rent-to-own, or instalment credit) **[SHOW IF P_CC3_4=1-3]**
- d) Your loans including any personal loan to buy a motor vehicle **[SHOW IF P_CCDV2=2 OR P_CC5_DV=2-11,15]**

If you hold any of these jointly, only **include** the amount you consider to be yours within the total. If in doubt, include 50% of the total.

If unsure, give your best estimate.

- 1. None
- 2. Up to £50
- 3. £50 to £99
- 4. £100 to £249
- 5. £250 to £499
- 6. £500 to £749
- 7. £750 to £999
- 8. £1,000 to £1,499
- 9. £1,500 to £1,999
- 10. £2,000 to £2,499
- 11. £2,500 to £4,999
- 12. £5,000 to £9,999
- 13. £10,000 to £14,999
- 14. £15,000 to £24,999
- 15. £25,000 to £49,999
- 16. £50,000 to £99,999
- 17. £100,000 to £249,999
- 18. £250,000 or more
- 19. Don't know
- 20. Prefer not to say

B10

[ASK IF P_CC5_DV=1-11,15 OR P_CCDV2=1,2 OR P_CC3_4=1-3 (ALL LOANS AND CREDIT HELD NOW)]

Now thinking about all of the following products, approximately how much do you repay **each month in total**?

[LIST LOAN AND CREDIT PRODUCTS THE RESPONDENT HAS FROM: P_CC5_DV=1-11,15 OR P_CCDV2=1,2 OR P_CC3_4=1-3]

If you hold any of these jointly, only **include** the amount you consider to be yours within the total. If in doubt, include 50% of the total.

If unsure, give your best estimate.

1. None
2. Up to £50
3. £50 to £99
4. £100 to £149
5. £150 to £199
6. £200 to £249
7. £250 to £499
8. £500 to £749
9. £750 to £999
10. £1,000 to £1,499
11. £1,500 to £1,999
12. £2,000 to £2,499
13. £2,500 to £4,999
14. £5,000 to £9,999
15. £10,000 to £24,999
16. £25,000 to £49,999
17. £50,000 to £99,999
18. £100,000 to £249,999
19. £250,000 or more
20. Don't know
21. Prefer not to say

B12

[ASK IF P_CCDV3=2 AND P_CCDV3 NE 1) (ANY CONSUMER CREDIT PRODUCT HELD NOW OR IN THE LAST 12 MONTHS INCLUDING BALANCES REVOLVED ON CREDIT AND/ OR STORE CARDS, EXCLUDING TRANSACTORS ONLY)]

Overall, how would you say that the **total amount of debt you owe** on credit products has changed over the last 12 months? This includes credit cards, loans and overdrafts, but **not** mortgages.

1. Increased a lot
2. Increased a little
3. Stayed about the same
4. Decreased a little
5. Decreased a lot
6. Don't know

B13

[ASK IF (K1=3 OR K2=1) OR (P_CCDV3=2 AND P_CCDV3 NE 1) (OVERINDEBTED ACCORDING TO THE MAPS DEFINITION OR ANY CONSUMER CREDIT PRODUCT HELD NOW OR IN THE LAST 12 MONTHS INCLUDING BALANCES REVOLVED ON CREDIT AND/OR STORE CARD EXCEPT THOSE WHO ARE ONLY TRANSACTORS ON CREDIT CARDS, STORE CARDS, CATALOGUE CREDIT))]

Having debt impacts different people's lives in different ways. Have you experienced any of the following in the last 12 months, because of the debts you have?

Rest assured that the survey is confidential. We are simply interested in understanding the issues people face.

Select all that apply.

1. Anxiety and stress
2. Embarrassment
3. Problems with friends or family members
4. Being less productive or having to take time off work
5. Relationship problems
6. Loneliness or a feeling of having nowhere to turn
7. Other (write in)
8. None of these
9. Prefer not to say

B14

[Up to Q5: this question was not present in the questionnaire or script] **[ASK IF (D2=50+ OR D3=9-16) AND P_ACDV7=2-3 (AGED 50 OR OVER AND HOLD A DB OR DC PENSION) CAROUSEL]**

How much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

Code	Statement
AT1c_b.	When it comes to taking chances, I'd rather be safe than sorry
AT1c_e.	I'd rather think about today than plan for the future
AT1c_a.	I never seem to have enough time to get things done

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree
6. Don't know

5. Advice – Incidence

CINTRO [STATE TO ALL]

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ INFO BUTTON FOR MOBILE: <FCABlue>By 'investments' we mean retail investment products including stocks and shares ISAs, insurance bonds, investment funds and endowments, shares and equities, corporate bonds, gilts or government bonds, crowdfunding and peer-to-peer lending, and structured investments/ deposits. Do not include investment in property or in collectables like wine, art or jewellery.</FCABlue>]

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ INFO BUTTON FOR MOBILE: <FCABlue>By 'pension' we mean a pension arranged through an employer or one you have arranged yourself (or one arranged by a financial adviser on your behalf). Do not think about State pensions.</FCABlue>]

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ INFO BUTTON FOR MOBILE: <FCABlue>By 'retirement planning' we mean the choices you need to make when starting to take money from your pension savings to fund your retirement. This could include buying an annuity or entering into income drawdown or taking cash from your pension pot.</FCABlue>]

The next questions are about regulated advice related to [investments](#), [saving into a pension](#) or [retirement planning](#).

In these questions, we are NOT interested in advice related to mortgages, equity release or protection insurance, e.g. life insurance.

B1A1 [ASK IF E4=1-3 (HAD REGULATED ADVICE IN LAST 5 YEARS)]

You mentioned earlier that you last received regulated advice about investments, saving into a pension or retirement planning [IF E4=1: in the last 12 months; IF E4=2: not in the last 12 months, but within the last 2 years; IF E4=3: not in the last 2 years, but within the last 5 years].

Which of the following did you use in this period as a source of regulated advice related to investments, saving into a pension or retirement planning?

<INF><FCABlue>By 'investments' we mean retail investment products including stocks and shares ISAs, insurance bonds, investment funds and endowments, shares and equities, corporate bonds, gilts or government bonds, crowdfunding and peer-to-peer lending, and structured investments/ deposits Do not include investment in property or in collectables like wine, art or jewellery.</FCABlue></inf>

<inf><FCABlue>By 'pension' we mean a pension arranged through an employer or one you have arranged yourselfDo not think about State pensions.</FCABlue></inf>

<inf><FCABlue>By 'retirement planning' we mean the choices you need to make when starting to take money from your pension savings to fund your retirement. This could include buying an annuity or entering into income drawdown or taking cash from your pension pot.</FCABlue></inf>

It doesn't matter whether or not, as a result of the advice, you took out, or changed, an investment or pension product.

Include all contacts you have had in this time period, whether in person, by telephone or online.

Select all that apply.

1. An adviser from a financial advice firm, e.g. an IFA (Independent Financial Adviser)
2. An adviser from a bank or building society
3. An adviser from an insurance company, investment company or pension provider
4. Automated advice online, as an app or as downloadable software. <FCABlue>This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.</FCABlue>
5. Don't know

C2_3

[ASK IF B1A1=1-4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS AND KNOW THE TYPE OF ADVISER THEY USED)] COLLAPSIBLE GRID

On any occasion during this same period, did you pay for this advice?

You may have been shown a price list. You may have paid a one-off fee or an ongoing fee. This fee might have been fixed or based on the size of your investment.

<FCABlue>You may have paid through the product. This means that the investment or pension provider deducts the fee from the investment amount(s) received and then pays it to the adviser.</FCABlue>

[IF MORE THAN ONE CODE SELECTED AT B1A1=1-4: You said that you used more than one type of adviser during this period. Provide an answer for each type of adviser that you used.]

Select all that apply.

	a) From an adviser from a financial advice firm, e.g. an IFA [SHOW IF B1A1=1]	b) From an adviser from a bank or building society [SHOW IF B1A1=2]	c) From an adviser from an insurance company, investment company or pension provider [SHOW IF B1A1=3]	d) From automated advice online, as an app or as downloadable software [SHOW IF B1A1=4]
1. Yes, I did pay (either a fee directly to the adviser or through the product)				
2. No, I didn't pay, because payment was dependent on taking out an investment or pension product and I didn't do so				
3. No, the advice was free, whether or not I took out a product				
4. Don't know				

C2_3_1 [ASK IF C2_3a-d=3 (HAD REGULATED ADVICE IN THE LAST 5 YEARS AND KNOW THE TYPE OF ADVISER THEY USED, AND THE ADVICE WAS FREE)]

[[IF ONE ANSWER OPTION SELECTED AT C2_3a-d] You said that you received some advice that was free. Which of the following best sum up why that advice was free?]

[[IF MORE THAN 1 OPTION SELECTED AT C2_3a-d]

[IF C2_3a-d=1-2: Ignoring for this question the advice you received that you paid for **[IF C2_3a-d=2:** (or didn't pay for because payment was dependent on taking out an investment or pension)], you said that you also received some advice from the following type/s of adviser in this period that was free:]]

[IF C2_3a-d NE 1-2: You said that you received some advice in this period from the following type/s of adviser that was free:]

- An adviser from a financial advice firm **[SHOW IF C2_3a=3]**
- An adviser from a bank or building society **[SHOW IF C2_3b=3]**
- An adviser from an insurance company **[SHOW IF C2_3c=3]**
- An automated advice provider **[SHOW IF C2_3d=3]**

Which of the following best sum up why that advice was free?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 7-8

1. It was a free introductory advice session
2. The adviser is a friend/ relative who provided advice free of charge
3. I was given some advice so I could make my own decision
4. My bank/ building society gave me advice for free
5. My employer provided an adviser in the workplace
6. The adviser was paid commission from the product provider, e.g. if you were seeking advice in relation to a mortgage or protection insurance
7. Other (write in)
8. Don't know

**C4_6 [ASK IF C2_3a-d=1-2 (HAD REGULATED ADVICE IN THE LAST 5 YEARS AND KNOW THE TYPE OF ADVISER THEY USED AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT)]
COLLAPSIBLE GRID**

Thinking of the different occasions when you paid for advice during this same period **[IF C2_3a-d=2 (DIDN'T PAY BECAUSE PAYMENT WAS DEPENDENT ON TAKING OUT A PRODUCT):** (or didn't pay, because payment was dependent on taking out an investment or pension product)], was the advice about investments, saving into a pension or retirement planning?

If you covered more than one topic in this period, select all that apply.

[IF TWO OR MORE QUESTIONS C2_3a-d ARE ASKED, AND ANSWER CODES INCLUDE 1 AND/ OR 2 (PAID FOR ADVICE AND/OR DEPENDENT PRICING FROM MORE THAN ONE TYPE OF ADVISER): You said that you used more than one type of adviser during this period. Say what topic or topics you covered for each type of adviser that you used.] **[IF C2_3a-d=3 (RECEIVED ADVICE THAT WAS FREE):** Do not include here any advice that was

free.] PROGRAMMER INSTRUCTION: Multi-code except codes 4 and 5 which are single codes (i.e. if they select 'something else' or 'DK' they cannot also select 1-3) COLLAPSIBLE/CAROUSEL GRID

	a) An adviser from a financial advice firm, e.g. an IFA [SHOW IF C2_3a=1-2]	b) An adviser from a bank or building society [SHOW IF C2_3b=1-2]	c) An adviser from an insurance company, investment company or pension provider [SHOW IF C2_3c=1-2]	d) Automated advice online, as an app or as downloadable software [SHOW IF C2_3d=1-2]
Investments <inf><FCABlue>By 'investments' we mean retail investment products including stocks and shares ISAs, insurance bonds, investment funds and endowments, shares and equities, corporate bonds, gilts or government bonds, crowdfunding and peer-to-peer lending, and structured investments/ deposits. Do not include investment in property or in collectables like wine, art or jewellery.</FCABlue></inf>				
Saving into a pension <inf><FCABlue>By 'pension' we mean a pension arranged through an employer or one you have arranged yourself (or an adviser has arranged on your behalf). Do not think about State pensions.</FCABlue></inf>				
Retirement planning <inf><FCABlue>By 'retirement planning' we mean the choices you need to make when starting to take money from your pension savings to fund your retirement. This could include buying an annuity or entering into income drawdown or taking cash from your pension pot.</FCABlue></inf>				
Advice not related to investments, saving into a pension or retirement planning				
Don't know				

C4_6_1 [ASK IF C4_6a=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN IFA AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

You said you received advice from **an adviser from a financial advice firm**, e.g. **an IFA** about something other than investments, saving into a pension or retirement planning.

Which of the following was **the main topic** this advice covered?

1. A general review session on a variety of topics related to pensions/ investments
2. Tax planning
3. Related to an inheritance
4. School fees planning
5. Long-term care planning/ care fees
6. Transferring money from a final salary to a defined contribution pension
7. Consolidating my pensions
8. Managing my SIPP <inf><FCABlue>self-invested personal pension</FCABlue></inf>
9. Estate planning <inf><FCABlue>e.g. inheritance tax, setting up a will, creating a trust</FCABlue></inf>
10. Mortgage <inf><FCABlue>e.g. taking out a new one or changing it</FCABlue></inf>
11. Equity release or a lifetime mortgage
12. Cash savings
13. Protection insurance <inf><FCABlue>e.g. life insurance, critical illness or private healthcare</FCABlue></inf>
14. General insurance <inf><FCABlue>e.g. home or contents insurance, travel insurance</FCABlue></inf>
15. Related to a company I own or manage <inf><FCABlue>e.g. employee benefits, company pension</FCABlue></inf>
16. Advice on behalf of someone else <inf><FCABlue>e.g. someone I have power of attorney for</FCABlue></inf>
17. Other (write in)
18. Don't know

C4_6TEXT_1 [STATE IF C4_6a=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN IFA AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

[STATE IF C4_6_1=1 (ADVICE TOPIC WAS A REVIEW SESSION): As you had a review session that covered a variety of topics, for the purposes of this survey we will consider this as advice related to pensions, investments and retirement planning.]

[STATE IF C4_6_1=2-5 (ADVICE TOPIC WAS TAX PLANNING, RELATED TO AN INHERITANCE, SCHOOL FEES PLANNING, OR LONG-TERM CARE PLANNING): For the purposes of this survey, we will consider this as advice related to investments, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_1=6-8 (ADVICE TOPIC WAS A DB/DC TRANSFER, PENSION CONSOLIDATION OR SIPP): For the purposes of this survey, we will consider this as advice related to pensions, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_1=9-18 (ADVICE TOPIC WAS SOMETHING WE WOULD NOT CONSIDER TO BE RELATED TO PENSIONS, INVESTMENTS OR RETIREMENT PLANNING): For the purposes of this survey, we **do not** consider this to be advice related to investments, saving into a pension or retirement planning.]

C4_6_2 [ASK IF C4_6b=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN ADVISER AT A BANK/B.SOC AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

You said you received advice from an **adviser from a bank or building society** about something other than investments, saving into a pension or retirement planning.

Which of the following was the **main topic** this advice covered?

1. A general review session on a variety of topics related to pensions/ investments
2. Tax planning
3. Related to an inheritance
4. School fees planning
5. Long-term care planning/ care fees
6. Transferring money from a final salary to a defined contribution pension
7. Consolidating my pensions
8. Managing my SIPP (self-invested personal pension)
9. Estate planning e.g. inheritance tax, setting up a will, creating a trust
10. Mortgage e.g. taking out a new one or changing it
11. Equity release or a lifetime mortgage
12. Cash savings
13. Protection insurance e.g. life insurance, critical illness or private healthcare
14. General insurance e.g. home or contents insurance, travel insurance
15. Related to a company I own or manage e.g. employee benefits, company pension
16. Advice on behalf of someone else e.g. someone I have power of attorney for
17. Other (write in)
18. Don't know

C4_6TEXT_2 [STATE IF C4_6b=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN ADVISER AT A BANK/B.SOC AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

[STATE IF C4_6_2=1 (ADVICE TOPIC WAS A REVIEW SESSION): As you had a review session that covered a variety of topics, for the purposes of this survey we will consider this as advice related to pensions, investments and retirement planning.]

[STATE IF C4_6_2=2-5 (ADVICE TOPIC WAS TAX PLANNING, RELATED TO AN INHERITANCE, SCHOOL FEES PLANNING, OR LONG-TERM CARE PLANNING): For the purposes of this survey, we will consider this as advice related to investments, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_2=6-8 (ADVICE TOPIC WAS A DB/DC TRANSFER, PENSION CONSOLIDATION OR SIPP): For the purposes of this survey, we will consider this as advice related to pensions, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_2=9-18 (ADVICE TOPIC WAS SOMETHING WE WOULD NOT CONSIDER TO BE RELATED TO PENSIONS, INVESTMENTS OR RETIREMENT PLANNING): For the purposes of this survey, we **do not** consider this to be advice related to investments, saving into a pension or retirement planning.]

C4_6_3 [ASK IF C4_6c=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN ADVISER FROM AN INSURANCE COMPANY, INVESTMENT COMPANY OR PENSION PROVIDER AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

You said you received advice from an adviser from **an insurance company, investment company or pension provider** about something other than investments, saving into a pension or retirement planning.

Which of the following was the **main topic** this advice covered?

1. A general review session on a variety of topics related to pensions/ investments
2. Tax planning
3. Related to an inheritance
4. School fees planning
5. Long-term care planning/ care fees
6. Transferring money from a final salary to a defined contribution pension
7. Consolidating my pensions
8. Managing my SIPP <inf><FCABlue>(self-invested personal pension)</FCABlue></inf>
9. Estate planning <inf><FCABlue>e.g. inheritance tax, setting up a will, creating a trust</FCABlue></inf>
10. Mortgage <inf><FCABlue>e.g. taking out a new one or changing it</FCABlue></inf>
11. Equity release or a lifetime mortgage
12. Cash savings
13. Protection insurance <inf><FCABlue>e.g. life insurance, critical illness or privatehealthcare</FCABlue></inf>
14. General insurance <inf><FCABlue>e.g. home or contents insurance, travel insurance</FCABlue></inf>
15. Related to a company I own or manage <inf><FCABlue>e.g. employee benefits, company pension</FCABlue></inf>
16. Advice on behalf of someone else <inf><FCABlue>e.g. someone I have power of attorney for</FCABlue></inf>
17. Other (write in)
18. Don't know

C4_6TEXT_3 [STATE IF C4_6c=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN ADVISER FROM AN INSURANCE COMPANY, INVESTMENT COMPANY OR PENSION PROVIDER AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

[STATE IF C4_6_3=1 (ADVICE TOPIC WAS A REVIEW SESSION): As you had a review session that covered a variety of topics, for the purposes of this survey we will consider this as advice related to pensions, investments and retirement planning.]

[STATE IF C4_6_3=2-5 (ADVICE TOPIC WAS TAX PLANNING, RELATED TO AN INHERITANCE, SCHOOL FEES PLANNING, OR LONG-TERM CARE PLANNING): For the purposes of this survey, we will consider this as advice related to investments, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_3=6-8 (ADVICE TOPIC WAS A DB/DC TRANSFER, PENSION CONSOLIDATION OR SIPP): For the purposes of this survey, we will consider this as advice related to pensions, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_3=9-18 (ADVICE TOPIC WAS SOMETHING WE WOULD NOT CONSIDER TO BE RELATED TO PENSIONS, INVESTMENTS OR RETIREMENT PLANNING): For the purposes of this survey, we do not consider this to be advice related to investments, saving into a pension or retirement planning.]

C4_6_4 [ASK IF C4_6d=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN AUTOMATED ADVISER AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

You said you received automated advice (available online, app-based through a smartphone or as downloadable software) about something other than investments, saving into a pension or retirement planning.

Which of the following was the main topic this advice covered?

1. A general review session on a variety of topics related to pensions/ investments
2. Tax planning
3. Related to an inheritance
4. School fees planning
5. Long-term care planning/ care fees
6. Transferring money from a final salary to a defined contribution pension
7. Consolidating my pensions
8. Managing my SIPP <inf><FCABlue> (self-invested personal pension) </FCABlue></inf>
9. Estate planning <inf><FCABlue>e.g. inheritance tax, setting up a will, creating a trust</FCABlue></inf>
10. Mortgage <inf><FCABlue>e.g. taking out a new one or changing it</FCABlue></inf>
11. Equity release or a lifetime mortgage
12. Cash savings
13. Protection insurance <inf><FCABlue>e.g. life insurance, critical illness or private healthcare</FCABlue></inf>
14. General insurance <inf><FCABlue>e.g. home or contents insurance, travel insurance</FCABlue></inf>
15. Related to a company I own or manage <inf><FCABlue>e.g. employee benefits, company pension</FCABlue></inf>
16. Advice on behalf of someone else <inf><FCABlue>e.g. someone I have power of attorney for</FCABlue></inf>
17. Other (write in)
18. Don't know

C4_6TEXT_4 [STATE IF C4_6d=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN AUTOMATED ADVISER AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

[STATE IF C4_6_4=1 (ADVICE TOPIC WAS A REVIEW SESSION): As you had a review session that covered a variety of topics, for the purposes of this survey we will consider this as advice related to pensions, investments and retirement planning.]

[STATE IF C4_6_4=2-5 (ADVICE TOPIC WAS TAX PLANNING, RELATED TO AN INHERITANCE, SCHOOL FEES PLANNING, OR LONG-TERM CARE PLANNING): For the purposes of this survey, we will consider this as advice related to investments, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_4=6-8 (ADVICE TOPIC WAS A DB/DC TRANSFER, PENSION CONSOLIDATION OR SIPP): For the purposes of this survey, we will consider this as advice related to pensions, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_4=9-18 (ADVICE TOPIC WAS SOMETHING WE WOULD NOT CONSIDER TO BE RELATED TO PENSIONS, INVESTMENTS OR RETIREMENT PLANNING): For the purposes of this survey, we do not consider this to be advice related to investments, saving into a pension or retirement planning.]

C1A [ASK IF (E4=1-3 AND B1A1=1-3) OR E4=4 ((RECEIVED REGULATED ADVICE IN THE LAST 5 YEARS FROM AN IFA, ADVISER AT BANK/B.SOC, OR ADVISER AT AN INSURANCE, INVESTMENT OR PENSION COMPANY) OR RECEIVED ADVICE MORE THAN 5 YEARS AGO)]

[IF E4=1 AND B1A1=1-3 (RECEIVED REGULATED ADVICE IN THE LAST 12 MONTHS FROM ONE OF THESE TYPES OF ADVISERS): Would you say you have an ongoing relationship with any of the advisers you use?]

[IF E4=2-3 AND B1A1=1-3 (RECEIVED REGULATED ADVICE BETWEEN 12 MONTHS AND 5 YEARS AGO FROM ONE OF THESE TYPES OF ADVISERS): You have received regulated advice in the past, but not in the last 12 months. Would you say you have an ongoing relationship with any of the advisers you use?]

[IF E4=4 (RECEIVED REGULATED ADVICE MORE THAN 5 YEARS AGO): You mentioned earlier that you last received regulated advice about investments, saving into a pension or retirement planning more than 5 years ago. Would you say you have an ongoing relationship with an adviser that provides you advice related to investments, saving into a pension or retirement planning?]

<FCABlue>By 'ongoing relationship' we mean that your adviser(s) does one or more of the following on a regular basis:

- Provide a regular session (every year or every few years) to review your investments/ pensions and needs, with recommendations on any changes. This might be provided face to face, or over the phone
- Monitor and research funds or change funds within your investment when necessary
- Notify you of any changes in tax or other legislation, with advice on how these affect you and your investments
- Send you updates or newsletters about topical issues, changes in the market, new legislation
- Provide you with access to view and update your investments online yourself
- Give you a regular report or 'balance sheet' showing you, for example, the current value of your investments
- Available to answer any questions as and when needed</FCABlue>

1. Yes, I have an ongoing relationship with a financial adviser
2. No, I do not have an ongoing relationship with a financial adviser
3. Don't know

C1B [ASK IF C1A=1 (SAY THEY HAVE AN ONGOING ADVICE RELATIONSHIP, AND RECEIVED REGULATED ADVICE IN THE LAST 5 YEARS FROM AN IFA, ADVISER AT BANK/B.SOC OR ADVISER AT AN INSURANCE, INVESTMENT OR PENSION COMPANY OR RECEIVED ADVICE MORE THAN 5 YEARS AGO)]

[IF E4=2-4 (RECEIVED REGULATED ADVICE NOT IN THE LAST 12 MONTHS, BUT LONGER AGO): Have you paid any money to this adviser in the last 12 months for the ongoing service they provide?]

[IF E4=1 (RECEIVED REGULATED ADVICE IN THE LAST 12 MONTHS): Ignoring any one-off or initial charges you may have paid when you first started using your adviser, have you paid any money to this adviser in the last 12 months for the **ongoing** services they provide?]

<FCABlue>Sometimes, people pay for advice through the product. This means the investment or pension provider deducts the fee from the investment amount(s) received and then pays it to the adviser. If you paid through the product, say 'yes' here.</FCABlue>

1. Yes
2. No
3. Don't know

C1C [ASK IF C1B=1 (HAVE AN ONGOING RELATIONSHIP WITH AN ADVISER AND HAVE PAID FOR ONGOING ADVICE IN THE LAST 12 MONTHS)]

Do you know how much you paid in the last 12 months for the ongoing service they provide?

1. I know exactly how much I have paid
2. I know broadly speaking how much I have paid
3. I know I have paid something, but I have no idea how much

C1C1 [ASK IF C1B=1 (HAVE AN ONGOING RELATIONSHIP WITH AN ADVISER AND HAVE PAID FOR ONGOING ADVICE IN THE LAST 12 MONTHS)]

Different financial advisers charge for the ongoing services they provide in different ways. Of the following common charging methods, in which way do you pay for the ongoing advice services you receive?

If you pay in more than one way, select all that apply.

RANDOMISE LIST EXCEPT CODE 4

1. A fee based on the time the adviser spends advising me (i.e. an hourly rate)
2. A fee based on a percentage of the total value of investments the adviser manages for me
3. A fixed fee regardless of the amount I have invested with them
4. Don't know how I am charged [**SINGLE CODE**]

C1D [ASK IF C1B=1 (HAVE AN ONGOING RELATIONSHIP WITH AN ADVISER AND HAVE PAID FOR ONGOING ADVICE IN THE LAST 12 MONTHS)] COLLAPSIBLE GRID

Thinking about the services that the adviser provides you on an ongoing basis, after they have provided you with their initial recommended actions and/ or arranged an investment for you...

Which of the following services does your adviser provide you with?

RANDOMISE STATEMENTS C1Da-f

- a) A regular session (face to face, over the phone, or using an online video calling service) to review your investments/ pensions and needs, with recommendations on any changes.
 - b) Notifications of any changes in tax or other legislation, with advice on how these affect you and your investments
 - c) Updates or newsletters about topical issues, changes in the market, new legislation
 - d) Access to view or update your investments online yourself
 - e) A regular report or 'balance sheet' showing you, e.g. the current value of your investments
 - f) Unlimited access to the adviser to answer any questions and queries as and when you need to contact them
-
- 1. Yes, my adviser provides me with this
 - 2. No, my adviser has offered this, but I have not taken it up
 - 3. No, my adviser did not offer me this
 - 4. Don't know

C1E [ASK IF C1B=1 (HAVE AN ONGOING RELATIONSHIP WITH AN ADVISER AND HAVE PAID FOR ONGOING ADVICE IN THE LAST 12 MONTHS)]

Does your adviser regularly remind you of the costs you are paying for ongoing advice and the services you receive for this?

<FCABlue>By 'regularly' we mean they remind you at least every 12 months.</FCABlue>

- 1. Yes
- 2. No
- 3. Don't know

C1F [ASK IF C1Da=1 (ADVISED PROVIDES A REGULAR REVIEW SESSION)]

Do you know how regularly you are supposed to have a review session?

This may have been agreed with your adviser when you first started using them.

<FCABlue>In a review session (face to face, over the phone, or using an online video calling service), your adviser may review your investments and needs and make recommendations on any changes.</FCABlue>

- 1. Yes
- 2. No
- 3. Don't know

C1G [ASK IF C1Da=1 (ADVISER PROVIDES A REGULAR REVIEW SESSION)]

Have you ever **not** received your scheduled review appointment because your adviser did not arrange it or cancelled it?

Do not include any appointments that were delayed for a short period of time, e.g. a few weeks.

1. Yes
2. No
3. Don't know

C1H [ASK IF C1Da=1 (ADVISER PROVIDES A REGULAR REVIEW SESSION)]

Have you ever **not** received your scheduled review appointment because you cancelled it or because you decided you didn't need it?

Do not include any appointments that were delayed for a short period of time, e.g. a few weeks.

1. Yes
2. No
3. Don't know

C1I [ASK IF C1Da=1 (ADVISER PROVIDES A REGULAR REVIEW SESSION)]

On average, how often do you have a review session?

1. More than once a year
2. Once a year
3. Once every two years
4. Once every three years
5. Less frequently than once every three years
6. I have never had a review session with the adviser
7. Don't know

C1J [ASK IF C1B=1 (HAVE AN ONGOING RELATIONSHIP WITH AN ADVISER AND HAVE PAID FOR ONGOING ADVICE IN THE LAST 12 MONTHS)]

Taking everything into account, how satisfied or dissatisfied are you with the ongoing advice services that you receive?

1. Very satisfied
2. Fairly satisfied
3. Neither satisfied nor dissatisfied
4. Fairly dissatisfied
5. Very dissatisfied
6. Don't know

B2A [ASK ALL]

Which of the following providers of automated **online investment and pension services** have you **heard of**?

Select all that apply.

1. Click and Invest (from Investec Wealth)
2. EQ Investors
3. Gear Investments
4. LV= Retirement Wizard
5. MoneyFarm
6. Munnypot
7. NatWest Invest (NatWest's online automated investment service)
8. Netwealth
9. Nutmeg
10. Santander's Digital Investment Adviser
11. Scalable Capital
12. Wealthify
13. Wealthsimple
14. Wealth Horizon
15. Wealth Wizards
16. None of these
17. Don't know

B2B [ASK IF B2A=1-15 (HEARD OF A PROVIDER OF AUTOMATED ONLINE INVESTMENT OR PENSION SERVICES)]

Which of these providers of automated online investment and pension services have you **used in the last 12 months?**

Select all that apply.

ONLY SHOW THOSE CHOSEN AT B2A, 1-15. ALWAYS SHOW 'None of these' AND 'Don't know'

1. Click and Invest (from Investec Wealth)
2. EQ Investors
3. Gear Investments
4. LV= Retirement Wizard
5. MoneyFarm
6. Munnypot
7. NatWest Invest (NatWest's online automated investment service)
8. Netwealth
9. Nutmeg
10. Santander's Digital Investment Adviser
11. Scalable Capital
12. Wealthify
13. Wealthsimple
14. Wealth Horizon
15. Wealth Wizards
16. None of these
17. Don't know

B2C [ASK IF B2B=1-15 (USED ANY PROVIDER OF AUTOMATED ONLINE INVESTMENT OR PENSION SERVICES)]

[IF ONLY ONE PROVIDER SELECTED AT B2B, 1-15: In which of the following ways have you used **[ANSWER AT B2B, 1-15]** in the last 12 months?]

[IF MORE THAN ONE PROVIDER SELECTED AT B2B,1-15: You said you have used more than one provider of automated online investment and pension services in the last 12 months. In which of the following ways have you used them?]

Select all that apply.

1. I had a look at the information on their website
2. I used their website or tools to explore options about my financial affairs
3. I invested my money with them in an ISA
4. I invested my money with them in a pension
5. I have a general investment account with them
6. They gave me advice about my pension(s) or retirement planning
7. They reviewed my personal finances and made recommendations
8. I used them to get insurance, e.g. home, motor, travel or life insurance **[ONLY SHOW IF B2B=4 (LV= Retirement Wizard)]**
9. I have a current account or savings account with them **[ONLY SHOW IF B2B=7 OR 10 (NatWest Invest OR Santander)]**
10. Other (write in)
11. Don't know

B2C_1 [STATE IF (B2B=1,2,4-7,9,10,14-15 AND B2C=3-7) AND NOT (C2_3d=1-2).

For the purposes of this survey we will consider this as regulated advice from an automated advice provider. It is likely that you paid for this advice, either directly or through the product (i.e. deducted from your investment).

B2D [ASK IF (B2B=16-17 AND B1A1=4) OR (B2A=16-17 AND B1A1=4) (NOT USED ANY PROVIDER LISTED OR DON'T KNOW WHICH PROVIDER USED, BUT HAVE RECEIVED AUTOMATED ADVICE AVAILABLE ONLINE OR AS DOWNLOADABLE SOFTWARE) OR (NOT HEARD OF ANY PROVIDER LISTED OR DON'T KNOW, BUT HAVE RECEIVED AUTOMATED ADVICE AVAILABLE ONLINE OR AS DOWNLOADABLE SOFTWARE)]

Earlier you said you received regulated advice from an automated service online, app-based through a smartphone or as downloadable software **[IF E4=1:** in the last 12 months; **E4=2:** not in the last 12 months, but within the last 2 years; **IF E4=3:** not in the last 2 years, but within the last 5 years.]

What was the name of the automated advice website or software that you used (or the company that provided the service)? Briefly describe what you used the website/ software for.

WRITE IN

B2E [ASK IF B1A1=4 AND ((B2B=3,8,11-13 AND NE 1,2,4-7,9,10,14-15) OR (B2B=1,2,4-7,9,10,14-15 AND B2C NE 3-7)) (HAVE RECEIVED AUTOMATED ADVICE AVAILABLE ONLINE OR AS DOWNLOADABLE SOFTWARE AND - USED AN AUTOMATED ADVICE PROVIDER BUT NOT ONE THAT PROVIDES REGULATED ADVICE OR USED AN AUTOMATED ADVICE PROVIDER THAT PROVIDES REGULATED ADVICE BUT NOT IN A WAY THAT WOULD CONSTITUTE RECEIVING REGULATED ADVICE)]

Earlier you said you received regulated advice from an automated service online, app-based through a smartphone or as downloadable software [IF E4=1: in the last 12 months; E4=2: not in the last 12 months, but within the last 2 years; IF E4=3: not in the last 2 years, but within the last 5 years.]

Other than the provider/s you just named, have you used any other providers of automated advice? If yes, what was the name of the automated advice website or software that you used (or the company that provided the service)? Briefly describe what you used the website/ software for.

WRITE IN

C4_6DV DERIVED VARIABLE TO CODE TOPIC OR TOPICS COVERED IN ADVICE SESSION(S) IN THE PERIOD, BY ADVISER TYPE. ONLY INCLUDES ADVICE THAT WAS PAID FOR (OR NOT PAID FOR BECAUSE PAYMENT WAS DEPENDENT ON TAKING OUT A PRODUCT)

CODE BASED ON ANSWERS TO C4_6a-d AND C4_6_1-4 AND B2B AND B2C

#	Topic covered	a) An adviser from a financial advice firm, e.g. an IFA	b) An adviser from a bank or building society	c) An adviser from an insurance company, investment company or pension provider	d) Automated advice online, as an app or as downloadable software
1	Investments	C4_6a=1 OR (C4_6a=4 AND C4_6_1=1-5)	C4_6b=1 OR (C4_6b=4 AND C4_6_2=1-5)	C4_6c=1 OR (C4_6c=4 AND C4_6_3=1-5)	C4_6d=1 OR (C4_6d=4 AND C4_6_4=1-5) OR (B2B=1,2,4-7,9,10,14-15 AND B2C=3,5,7)
2	Saving into a pension	C4_6a=2 OR (C4_6a=4 AND C4_6_1=1 OR 6 OR 7 OR 8)	C4_6b=2 OR (C4_6b=4 AND C4_6_2=1 OR 6 OR 7 OR 8)	C4_6c=2 OR (C4_6c=4 AND C4_6_3=1 OR 6 OR 7 OR 8)	C4_6d=2 OR (C4_6d=4 AND C4_6_4=1 OR 6 OR 7 OR 8) OR (B2B=1,2,4-7,9,10,14-15 AND B2C=4,6,7)
3	Retirement planning	C4_6a=3 OR (C4_6a=4 AND C4_6_1=1)	C4_6b=3 OR (C4_6b=4 AND C4_6_2=1)	C4_6c=3 OR (C4_6c=4 AND C4_6_3=1)	C4_6d=3 OR (C4_6d=4 AND C4_6_4=1) OR (B2B=1,2,4-7,9,10,14-15 AND B2C=6,7)
4	Something else	C4_6a=4 AND C4_6_1=9-17	C4_6b=4 AND C4_6_2=9-17	C4_6c=4 AND C4_6_3=9-17	C4_6d=4 AND C4_6_4=9-17
5	Don't know	C4_6a=5 OR (C4_6a=4 AND C4_6_1=18)	C4_6b=5 OR (C4_6b=4 AND C4_6_2=18)	C4_6c=5 OR (C4_6c=4 AND C4_6_3=18)	C4_6d=5 OR (C4_6d=4 AND C4_6_4=18)

DV1

USED TO ASSIGN RESPONDENTS TO QUESTIONNAIRE SECTION 15

#	Description	Known as	Coding	Detailed expansion of coding
1	Had advice in the last 12 months	FAMR Group 1	IF E4=1 <u>AND</u> C2_3a-d=1-2 <u>AND</u> C4_6DVa-d=1 OR 2 OR 3 OR 5 <u>OR</u> B2B=1,2,4-7,9,10,14-15 AND B2C=3-7	HAD REGULATED ADVICE IN LAST 12 MONTHS RELATED TO INVESTMENTS, SAVING INTO A PENSION OR RETIREMENT PLANNING <u>AND</u> FOR AT LEAST ONE TYPE OF ADVISER THEY PAID FOR ADVICE OR DID NOT PAY BECAUSE IT WAS DEPENDENT ON TAKING OUT A PRODUCT WHICH THEY DID NOT DO SO <u>AND</u> TOPIC OF ADVICE IS NOT ONLY SOMETHING ELSE THAT IS NOT RELATED TO INVESTMENTS, SAVING INTO A PENSION OR RETIREMENT PLANNING <u>OR</u> USED ONE OF THE LISTED AUTOMATED ADVICE PROVIDERS IN THE LAST 12 MONTHS THAT PROVIDE REGULATED ADVICE AND INVESTED MONEY WITH THEM OR RECEIVED PENSIONS/ RETIREMENT PLANNING ADVICE OR REVIEWED PERSONAL FINANCES AND PROVIDED RECOMMENDATION IF YOU HAVE <u>NOT</u> HAD AN ADVICE SESSION IN THE LAST 12 MONTHS BUT DO HAVE AN ONGOING RELATIONSHIP WITH AN ADVISER YOU ARE NOT COUNTED IN GROUP 1
2	Not had regulated advice in the last 12 months, but might have a need for it Excluding those who had regulated advice in the last 12 months and that advice was free_and no advice that was 'paid for' Excluding those who have not had advice in the last 12 months but have an ongoing advice relationship and paid for advice in the last 12 months	FAMR Group 2, but excludes those whose advice had been 'free' and those with an ongoing relationship	DV1 NE 1 i.e. NOT ((E4=1 <u>AND</u> C2_3a-d=1-2 <u>AND</u> C4_6DVa-d=1 OR 2 OR 3 OR 5) OR (B2B=1,2,4-7,9,10,14-15 AND B2C=3-7)) <u>AND</u> B11=2-4 <u>OR</u> ((B3=5-19 OR B3NEW=2,3))	NOT HAD REGULATED ADVICE IN THE LAST 12 MONTHS (PER DEFINITION ABOVE) <u>AND</u> (HAVE OVER £10K IN SAVINGS <u>OR</u> OVER £10K IN INVESTMENTS <u>OR</u> OVER £10K TOTAL SAVINGS AND INVESTMENTS) AND/ <u>OR</u> (HAVE OVER £10K IN DC PENSION POT AND (PLANNING TO ACCESS PENSION INCOME IN NEXT TWO YEARS OR DUE TO RETIRE IN NEXT 2 YEARS)) <u>AND NOT</u>

			<p>AND (P_AC12=1 OR D10a=1))</p> <p><u>AND NOT</u></p> <p>C2_3a-d=3</p> <p><u>AND NOT</u></p> <p>C1B=1</p>	<p>HAD ADVICE FROM AN ADVISER THAT WAS FREE</p> <p><u>AND NOT</u></p> <p>HAVE AN ONGOING ADVICE RELATIONSHIP AND PAID FOR ADVICE IN THE LAST 12 MONTHS</p>
2a	<p>Questions: Adv_E8a, Adv_E9a</p> <p>Might need regulated advice for savings and investments but not had regulated advice in last 12 months, or only any advice from a regulated adviser that was described as 'free'</p> <p>Excluding those who had regulated advice in the last 12 months and that advice was free and no advice that was 'paid for'</p> <p>Excluding those who have not had advice in the last 12 months but have an ongoing advice relationship and paid for advice in the last 12 months</p>	<p>Subgroup of FAMR Group 2, but only includes those who qualify based on savings and investments requirement (£10k+)</p>	<p>DV1 NE 1</p> <p>i.e. NOT ((E4=1 <u>AND</u> C2_3a-d=1-2 <u>AND</u> C4_6DVa-d=1 OR 2 OR 3 OR 5) OR (B2B=1,2,4-7,9,10,14-15 <u>AND</u> B2C=3-7))</p> <p><u>AND</u></p> <p>(B11=2-4)</p> <p><u>AND NOT</u></p> <p>C2_3a-d=3</p> <p><u>AND NOT</u></p> <p>C1B=1</p>	<p>NOT HAD REGULATED ADVICE IN THE LAST 12 MONTHS (PER DEFINITION ABOVE)</p> <p><u>AND</u></p> <p>HAVE OVER £10K IN SAVINGS <u>OR</u> OVER £10K IN INVESTMENTS <u>OR</u> OVER £10K TOTAL SAVINGS AND INVESTMENTS</p> <p><u>AND NOT</u></p> <p>HAD ADVICE FROM AN ADVISER THAT WAS FREE</p> <p><u>AND NOT</u></p> <p>HAVE AN ONGOING ADVICE RELATIONSHIP AND PAID FOR ADVICE IN THE LAST 12 MONTHS</p>
2b	<p>Questions: Adv_E8b, Adv_E9b</p> <p>Might need regulated advice for pensions and planning to retire/access pension in next 2 years but not had regulated advice in last 12 months, or any advice from a regulated</p>	<p>Subgroup of FAMR Group 2, but only includes those who qualify based on pensions requirements</p>	<p>DV1 NE 1</p> <p>i.e. NOT ((E4=1 <u>AND</u> C2_3a-d=1-2 <u>AND</u> C4_6DVa-d=1 OR 2 OR 3 OR 5) OR (B2B=1,2,4-7,9,10,14-15 <u>AND</u> B2C=3-7))</p> <p><u>AND</u></p>	<p>NOT HAD REGULATED ADVICE IN THE LAST 12 MONTHS (PER DEFINITION ABOVE)</p> <p><u>AND</u></p> <p>HAVE OVER £10K IN DC PENSION POT AND (PLANNING TO ACCESS PENSION INCOME IN NEXT TWO YEARS OR DUE TO RETIRE IN NEXT 2 YEARS)</p> <p><u>AND NOT</u></p>

<p>adviser that was described as 'free'</p> <p>Excluding those who had regulated advice in the last 12 months and that advice was free and no advice that was 'paid for'</p> <p>Excluding those who have not had advice in the last 12 months but have an ongoing advice relationship and paid for advice in the last 12 months</p>		<p>((B3=5-19 OR B3NEW=2,3) AND (P_AC12=1 OR D10a=1))</p> <p><u>AND NOT</u></p> <p>C2_3a-d=3</p> <p><u>AND NOT</u></p> <p>C1B=1</p>	<p>HAD ADVICE FROM AN ADVISER THAT WAS FREE</p> <p><u>AND NOT</u></p> <p>HAVE AN ONGOING ADVICE RELATIONSHIP AND PAID FOR ADVICE IN THE LAST 12 MONTHS</p>
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DV3 [CODE IF DV1=1 (HAD REGULATED ADVICE IN THE LAST 12 MONTHS)]

DERIVED VARIABLE PURPOSE: Multi code for types of advisers used that provided regulated advice related to investments, saving into a pension, or retirement planning in the last 12 months that was paid for (or did not pay because payment was dependent on taking out a product which they did not do)

#	Adviser type	CODE
1	An adviser from a financial advice firm, e.g. an IFA	E4=1 AND C2_3a=1-2
2	An adviser from a bank or building society	E4=1 AND C2_3b=1-2
3	An adviser from an insurance company, investment company or pension provider	E4=1 AND C2_3c=1-2
4	Automated advice online, as an app or as downloadable software	IF ((E4=1 AND C2_3d=1-2) OR (B2B=1,2,4-7,9,10,14-15 AND B2C=3-7))

C5 [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

You said you have received regulated advice in the last 12 months which you paid for, or would have paid for if you took out a product, from the following adviser(s):

- An adviser from a financial advice firm, e.g. an IFA **[SHOW IF DV3=1]**
- An adviser from a bank or building society **[SHOW IF DV3=2]**
- An adviser from an insurance company, investment company or pension provider **[SHOW IF DV3=3]**
- Automated advice online, as an app or as downloadable software **[SHOW IF DV3=4]**

[IF ONE CODE SELECTED AT DV3: In the last 12 months, how many times have you received regulated advice about investments, saving into a pension or retirement planning from this adviser(s)?]

[IF MORE THAN ONE CODE SELECTED AT DV3: In the last 12 months, how many times have you received regulated advice about investments, saving into a pension or retirement planning in total from these advisers?]

[ADD IF C2_3a-d=3 AND C2_3a-d NE 2: Do not include any times when advice was free.]

[ADD IF C2_3a-d=2 AND C2_3a-d=3: Include times when you did not pay for advice because payment was dependent on taking out a product, but do not include times when advice was free regardless of whether or not you took out a product.]

1. Once **[HIDE IF MORE THAN ONE CODE SELECTED AT DV3]**
2. 2-3 times
3. 4 times or more
4. Don't know, but more than once
5. Don't know

C5a [ASK IF MORE THAN ONE CODE SELECTED AT DV3 (MORE THAN ONE TYPE OF ADVISER USED IN THE LAST 12 MONTHS)]

Who provided the most recent regulated advice you received?

1. An adviser from a financial advice firm, e.g. an IFA **[SHOW IF DV3=1]**
2. An adviser from a bank or building society **[SHOW IF DV3=2]**
3. An adviser from an insurance company, investment company or pension provider **[SHOW IF DV3=3]**
4. Automated advice online, as an app or as downloadable software **[SHOW IF DV3=4]**

DV4 [CODE IF DV1=1 (HAD REGULATED ADVICE IN THE LAST 12 MONTHS)]

Type of adviser used in most recent advice session in the last 12 months

#	Adviser type	CODE
1	An adviser from a financial advice firm, e.g. an IFA	IF C5a=1 OR IF C5a NOT ASKED AND DV3=1
2	An adviser from a bank or building society	IF C5a=2 OR IF C5a NOT ASKED AND DV3=2
3	An adviser from an insurance company, investment company or pension provider	IF C5a=3 OR IF C5a NOT ASKED AND DV3=3
4	An automated online advice provider (as an app or as downloadable software)	IF AND C5a=4 OR IF C5a NOT ASKED AND DV3=4

C6a [ASK IF DV1=1 AND C5=2-5 AND MORE THAN ONE TOPIC SELECTED AT C4_6DVa-d ACROSS CODES 1-3 (RECEIVED REGULATED ADVICE IN THE LAST 12 MONTHS AND HAD MORE THAN ONE ADVICE SESSION IN LAST 12 MONTHS OR DK HOW MANY ADVICE SESSIONS, AND MORE THAN ONE TOPIC COVERED)]

Which of these topics were covered in your most recent advice session?

Select all that apply.

1. Investments [SHOW IF C4_6DVa-d=1] (i.e. answer 1 at ANY of C4_6DVa-C4_6DVd)
2. Saving into a pension [SHOW IF C4_6DVa-d=2] (i.e. answer 2 at ANY of C4_6DVa-C4_6DVd)
3. Retirement planning [SHOW IF C4_6DVa-d=3] (i.e. answer 3 at ANY of C4_6DVa-C4_6DVd)
4. Don't know

DV5 [ASK IF DV1=1 (HAD REGULATED ADVICE IN THE LAST 12 MONTHS)]

Multi code for topic or topics covered in most recent session

#	Topic covered	Code	Code
1	Investments	IF C6a=1 OR C6a NOT ASKED AND C4_6DVa-d=1	HAD MORE THAN ONE ADVICE SESSION AND COVERED MORE THAN ONE TOPIC AND MOST RECENT SESSION COVERED INVESTMENTS <u>OTHERWISE</u> HAD ONE ADVICE SESSION THAT COVERED INVESTMENTS OR HAD MORE THAN ONE ADVICE SESSION BUT ALL SESSIONS COVERED INVESTMENTS
2	Saving into a pension	IF C6a=2 OR C6a NOT ASKED AND C4_6DVa-d=2	HAD MORE THAN ONE ADVICE SESSION AND COVERED MORE THAN ONE TOPIC AND MOST RECENT SESSION COVERED PENSIONS <u>OTHERWISE</u> HAD ONE ADVICE SESSION THAT COVERED PENSIONS OR HAD MORE THAN ONE ADVICE SESSION BUT ALL SESSIONS COVERED PENSIONS
3	Retirement planning	IF C6a=3 OR C6a NOT ASKED AND C4_6DVa-d=3	HAD MORE THAN ONE ADVICE SESSION AND COVERED MORE THAN ONE TOPIC AND MOST RECENT SESSION COVERED RETIREMENT PLANNING <u>OTHERWISE</u> HAD ONE ADVICE SESSION THAT COVERED RETIREMENT PLANNING OR HAD MORE THAN ONE ADVICE SESSION BUT ALL SESSIONS COVERED RETIREMENT PLANNING
4	Don't know	IF C6a=4 OR C6a NOT ASKED AND C4_6DVa-d=5	HAD MORE THAN ONE ADVICE SESSION AND COVERED MORE THAN ONE TOPIC AND DON'T KNOW WHAT MOST RECENT SESSION COVERED <u>OR</u> HAD ONE ADVICE SESSION AND DON'T KNOW WHAT IT COVERED

C7 [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

Thinking back **over the last 5 years** about decisions on investments, saving into a pension or retirement planning, would you say...

1. In the past 5 years, I have **always** taken regulated advice on these decisions
2. In the past 5 years, I have **sometimes** made my own decisions without advice
3. Don't know

GUIDANCEINTRO [STATE TO ALL]

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:
<FCABlue>By **'investments'** we mean retail investment products including stocks and shares ISAs, insurance bonds, investment funds and endowments, shares and equities, corporate bonds, gilts or government bonds, crowdfunding and peer-to-peer lending, and structured investments/ deposits. **Do not include** investment in property or in collectables like wine, art or jewellery.</FCABlue>

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:
<FCABlue>By **'pension'** we mean a pension arranged through an employer or one you have arranged yourself (or one arranged by a financial adviser on your behalf). **Do not think** about State pensions.</FCABlue>

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:
<FCABlue>By **'retirement planning'** we mean the choices you need to make when starting to take money from your pension savings to fund your retirement. This could include buying an annuity or entering into income drawdown or taking cash from your pension pot.</FCABlue>

The next questions are about **information or guidance** related to [investments](#), [saving into a pension](#) or [retirement planning](#).

<FCABlue>Information or guidance is an impartial service which helps you to identify your options and narrow down your choices, but will not tell you what to do or which product to buy; the decision is yours. Information or guidance is usually free.</FCABlue>

In these questions, we are not interested in information or guidance related to other topics, e.g. mortgages, equity release or protection insurance, e.g. life insurance.

B1XY2 [ASK ALL]

Which, if any, of the following have you **used in the last 12 months** as a source of information or guidance related to **investments, saving into a pension or retirement planning**?

Select all that apply.

1. An adviser arranged by your employer (contacted in person or by telephone)
2. Another professional, e.g. accountant or solicitor
3. A wealth manager offering discretionary asset management (where 'buy and sell' decisions are made by a portfolio manager on your behalf)
4. None of these
5. Don't know

B1XY2a [ASK IF B1XY2=3 (RECEIVED INFO OR GUIDANCE FROM A WEALTH MANAGER IN THE LAST 12 MONTHS)]

How satisfied or dissatisfied are you with your wealth manager?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

B1XX [ASK ALL]

Which, if any, of the following have you **used in the last 12 months** as a source of information or guidance related to **investments, saving into a pension or retirement planning**?

Select all that apply.

1. Pension Wise **[SHOW IF D2>49 OR D3=9-16 (AGED 50+)]**
2. The Pensions Advisory Service (TPAS)
3. Other government/ consumer website(s) or services, e.g. Money Advice Service, Citizens Advice, the Money Advice and Pensions Service (MAPS), GOV.UK
4. Website or other literature from a bank, building society or other insurance/ investment/ pension provider
5. Private sector money advice websites, e.g. moneysavingexpert.com, moneysupermarket.com, Which?
6. Media, e.g. newspapers, TV, radio, podcasts
7. Any information or guidance provided at your workplace (other than through an adviser)
8. Any information or guidance from family or friends (including from social media groups)
9. Other (write in)
10. None of these
11. Don't know

B1a_1 [ASK IF B1XX NE 1 AND D2>49 OR D3=9-16 (NOT HAD GUIDANCE IN THE LAST 12 MONTHS FROM PENSION WISE AND AGED 50+)]

Before today, were you aware of **Pension Wise** as a source of information or guidance?

1. Yes
2. No

B1a_2 [ASK IF B1XX NE 2 (NOT HAD GUIDANCE IN THE LAST 12 MONTHS FROM TPAS)]

Before today, were you aware of **The Pensions Advisory Service (TPAS)** as a source of information or guidance?

1. Yes
2. No

B1a_3 [ASK IF B1XX NE 3 (NOT HAD GUIDANCE IN THE LAST 12 MONTHS FROM OTHER GOVERNMENT/CONSUMER WEBSITE(S) OR SERVICES)]

Before today, were you aware of other government/ consumer website(s) or services, such as **Money Advice Service, Citizens Advice,** Money Advice and Pensions Service (MAPS), **or GOV.UK** as a source of information or guidance related to **investments, saving into a pension or retirement planning**?

1. Yes
2. No

GD1

[ASK IF B1XX=1-8 (ALL WHO HAVE RECEIVED GUIDANCE)] COLLAPSIBLE GRID

You said that you have used the following types of guidance in the last 12 months about investments, saving into a pension or retirement planning. What did you use each one for?

Select all that apply.

[SHOW ONLY CODES SELECTED AT B1XX,1-8]

		1. Investments	2. Saving into a pension	3. Retirement planning	4. None of these	5. Don't know
a	Pension Wise [SHOW IF D2>49 OR D3=9-16 (AGED 50+)]					
b	The Pensions Advisory Service (TPAS)					
c	Other government/ consumer website(s) or services, e.g. Money Advice Service, Citizens Advice, Money Advice and Pensions Service (MAPS), GOV.UK					
d	Website or other literature from a bank, building society or other insurance/ investment/ pension provider					
e	Private sector money advice websites, e.g. moneysavingexpert.com, moneysupermarket.com, Which?					
f	Media, e.g. newspapers, TV, radio, podcasts					
g	Any information or guidance provided at your workplace (other than through an adviser)					
h	Any information or guidance from family or friends (including from social media groups)					

GD2

[ASK IF B1XX=1-8 (ALL WHO HAVE RECEIVED GUIDANCE)] COLLAPSIBLE GRID

Did the information or guidance you received from each of the following help you to make a decision, even if that decision was to do nothing?

[SHOW ONLY CODES SELECTED AT B1XX,1-8]

		1. Yes, it helped a lot	2. Yes, it helped a little	3. No, it didn't help me	4. Don't know
a	Pension Wise [SHOW IF D2>49 OR D3=9-16 (AGED 50+)]				
b	The Pensions Advisory Service (TPAS)				
c	Other government/ consumer website(s) or services, e.g. Money Advice Service, Citizens Advice, Money Advice and Pensions Service (MAPS), GOV.UK				
d	Website or other literature from a bank, building society or other insurance/ investment/ pension provider				
e	Private sector money advice websites, e.g. moneysavingexpert.com, moneysupermarket.com Which?				
f	Media, e.g. newspapers, TV, radio, podcasts				
g	Any information or guidance provided at your workplace (other than through an adviser)				
h	Any information or guidance from family or friends (including from social media groups)				

GD3

[ASK IF B1XX=1-8 (ALL WHO HAVE RECEIVED GUIDANCE)]

Which, if any, of the following actions did you take **directly as a result of the guidance** you received?

Select all that apply.

1. I purchased an investment, putting a lump sum into it **By 'lump sum' we mean a single payment made at a particular time, as opposed to a number of smaller payments or instalments.**
2. I started or increased monthly payments into an investment
3. I have changed the funds/ assets in an investment
4. I purchased a personal pension, putting a lump sum into it **By 'lump sum' we mean a single payment made at a particular time, as opposed to a number of smaller payments or instalments.**
5. I started or increased monthly payments into a private pension
6. I made changes to the funds in which my pension is invested
7. I purchased an annuity **[SHOW IF D2>54 OR D3=10-16 (AGED >54)]**
8. I took some cash out of my pension pot and left the remainder invested **[SHOW IF D2>54 OR D3=10-16 (AGED >54)]**
9. I opened a savings account, ISA (cash or equity) or took out premium bond
10. I changed my mortgage/ took out a mortgage
11. Something else (write in)
12. I did not take any action directly as a result of the guidance I received **[SINGLE CODE]**
13. Don't know

ENCOURAGE [ASK IF ENCOURAG=2, IF ROUTING MET, SHOW SCREEN IMMEDIATELY after 5. Advice & Guidance i.e. after the RSPs have been set and calculated but before Retail Banking]

Thank you for your responses so far!

- Understanding your experiences is vital to helping us to improve financial services.
- Your reply is one of over 16,000 we hope to receive – all from people who have given up their time to help with this important research.
- To show you how important your responses are, here are some examples of how the previous survey was covered in the media.
- Please now carry on with the rest of the survey – your contribution makes a difference!

MoneyAdviceScotland @moneyadvicescotland Excellent new resource from @theFCA for a sector #financialives2017

FCA @TheFCA Understanding the financial lives of UK ad #financialives2017

THE Sun

DEBT DWELLERS People living in urban areas have £1,000 MORE debt than those in the countryside

sky news

Financial Conduct Authority UK

Half of British adults are 'financially vulnerable', says FCA

Regulator is worried about number of people flocking to high-cost credit products.

Katie Evans @katieevans - 36m New @theFCA #financialives2017 survey shows that HALF of UK consumers show at least one sign of potential vulnerability

50% of UK consumers currently show one or more characteristics of potential vulnerability (**25.6 million**) – they may be at increased risk of harm, or would suffer disproportionately, if harm occurred. Potential vulnerability does not mean all people with these characteristics will suffer harm

6. Retail Banking

TEXT SUBSTITUTION FOR '[ACCOUNT]' IN THIS SECTION

	Category	Text sub
RB3=1	Personal current account	current account
RB3=2	Basic bank account	basic bank account
RB3=3	Credit union current account	credit union account
RB3=4	Student account	student account
RB3=5	Graduate account	graduate account
RB3=6	Current account – don't know type	current account
RB2=2	Savings account with a bank or building society or with NS&I	savings account
RB2=3	Credit union savings account	credit union savings account
RB2=4	E-money alternative account	e-money account
RB2=5	Post Office card account	Post Office card account

RB TXT1 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

The next few questions are about the account you use for day-to-day payments and transactions.

RB3 [ASK IF RB2=1 (CURRENT ACCOUNT IS DAY-TO-DAY ACCOUNT)]

Which type of account is your main day-to-day current account?

1. Personal current account
2. Basic bank account (current account where an overdraft is not allowed)
3. Credit union current account
4. Student account
5. Graduate account
6. Don't know what type

RB1 [ASK IF P_RB4=3 (MORE THAN ONE ACTIVE CURRENT ACCOUNT)]

You mentioned that you have more than one [active](#) current account. Why do you have more than one active current account?

[PROGRAMMER ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE: <inf><FCABlue>An active account is one that has had at least one payment or transfer going into, or leaving, the account in the last 12 months (including standing orders and Direct Debits, but excluding charges and interest on the account).</FCABlue><inf>]

Select all the reasons that were **important** in your decision.

RANDOMISE LIST EXCEPT CODES 9-10

1. To have separate joint and individual accounts
2. To have bill payments separate from other money
3. To use an account separately as a savings account
4. To hold money as a safety net
5. To use an overdraft
6. To budget or manage money across more than one account
7. One account has additional features, e.g. free cash withdrawals abroad or other 'reward' features
8. I have another account, but don't use it regularly
9. Other (write in)
10. Don't know

RB4b [ASK IF RB2=2 (SAVINGS ACCOUNT IS DAY-TO-DAY ACCOUNT)]

You mentioned earlier that your main day-to-day account is a savings account.

Who is your provider?

1. Bank of Scotland
2. Barclays
3. Clydesdale/ Yorkshire Bank
4. Coventry
5. Co-operative Bank
6. First Direct
7. Halifax
8. HSBC
9. Lloyds Bank
10. National Savings and Investments (NS&I)
11. Nationwide
12. NatWest
13. Post Office (Bank of Ireland provides these accounts)
14. Royal Bank of Scotland (RBS)
15. Santander
16. TSB
17. Virgin Money
18. Yorkshire Building Society
19. A credit union
20. Other (write in)
21. Don't know

RB6a [ASK IF RB2=1 (CURRENT ACCOUNT IS DAY-TO-DAY ACCOUNT)]

Which, if any, of the following types of insurance are included with your **[ACCOUNT]**, whether or not you have used these features?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-8

1. Travel insurance
2. Mobile phone insurance
3. Motor breakdown cover
4. ID fraud insurance (identity theft protection)
5. Gadget/ home appliance cover
6. Other (write in)
7. None of these
8. Don't know

RB6 [ASK IF RB2=1 (CURRENT ACCOUNT IS DAY-TO-DAY ACCOUNT)]

Which, if any, of the following features or extras are included with your [ACCOUNT], whether you have used these or not?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-14

1. Interest paid on the balance
2. Debit card
3. Cheque book
4. Overdraft facility
5. Credit card
6. Cashback on spending, e.g. a % back when paying for bills or fuel
7. Commission-free foreign currency
8. Airport lounge access
9. Concierge service
10. Discounts with certain shops or businesses
11. Free or discounted entertainment tickets
12. Other (write in)
13. None of these
14. Don't know if any features are included

RB7 [ASK IF RB6=2-12 (CURRENT ACCOUNT IS DAY-TO-DAY ACCOUNT, AND HAVE AT LEAST ONE KNOWN FEATURE OTHER THAN INTEREST PAID)]

Which of these have you used in the last 12 months?

Select all that apply.

SHOW ALL CHOSEN AT RB6 2-12

1. **LEFT BLANK DELIBERATELY**
2. Debit card
3. Cheque book
4. Overdraft facility
5. Credit card
6. Cashback on spending, e.g. a % back when paying for bills or fuel
7. Commission-free foreign currency
8. Airport lounge access
9. Concierge service
10. Discounts with certain shops or businesses
11. Free or discounted entertainment tickets
12. **SHOW ANSWER AT RB6, code 12**
13. None of these
14. Don't know

RB9 [ASK IF RB6 NE 13, 14 (CURRENT ACCOUNT IS DAY-TO-DAY ACCOUNT, AND HAS AVAILABLE AT LEAST ONE FEATURE)]

Do you pay a monthly or annual fee on your **[ACCOUNT]**?

1. Yes, a monthly fee
2. Yes, an annual fee
3. No
4. Don't know

RB11 [ASK IF RB9=1-2 (CURRENT ACCOUNT IS DAY-TO-DAY ACCOUNT, AND FEE PAID MONTHLY OR ANNUALLY)]

Overall, do you feel this fee offers...?

1. Very good value for money
2. Good value for money
3. Neither good nor poor value for money
4. Poor value for money
5. Very poor value for money
6. Don't know

RB32a [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Which, if any, of the following activities have you done with your **[ACCOUNT]** in the last 12 months?

Select all that apply

1. Checked the account balance
2. Paid bills
3. Deposited cash/ cheques into your account
4. Transferred money to another account I hold
5. Transferred money to other people
6. Made an international money transfer
7. Withdrawn cash
8. None of these

RB32B [ASK IF RB32a=1, 2, 4, 5, 6 (HAVE A DAY-TO-DAY ACCOUNT, AND UNDERTAKEN ONE OR MORE OF THE RELEVANT ACTIVITIES IN THE LAST 12 MONTHS)]

In which of the following ways have you **[INSERT ACTIVITY FROM RB32Ba-e]** in the last 12 months?

[IF ASKED RB32B_b (PAID BILLS), ADD: If you have paid your bills by standing order, select the way in which you set these up.

LIST AS PER RB32a, codes 1, 2, 4, 5, 6

- a) Checked your account balance
- b) Paid bills
- c) Transferred money to another account you hold
- d) Transferred money to other people
- e) Made an international money transfer

Select all that apply.

1. By telephone
2. Face to face, in branch
3. Face to face, in a local Post Office
4. Face to face, in a mobile branch (a vehicle that travels to different, usually rural, locations)
5. Face to face, in a local shop (not a Post Office) **[SHOW FOR RB32B_b AND RB32B_e (PAID BILLS AND INTERNATIONAL MONEY TRANSFER)]**
6. Online
7. Using a mobile app
8. Using a self-service in-branch machine
9. ATM (cash machine)
10. Direct Debit or a recurring card payment with a merchant **[SHOW FOR RB32B_b (PAID BILLS)]**
11. Other (write in)
12. Don't know

RB32c **[ASK IF RB32a=3 OR 7 (HAVE A DAY-TO-DAY ACCOUNT, AND DEPOSITED CASH/CHEQUES OR WITHDRAWN CASH IN THE LAST 12 MONTHS)]**

<FCARed>Thinking about the [ACCOUNT] you use for your day-to-day payments and transactions ...</FCARed>

In which of the following ways have you [INSERT ACTIVITY FROM RB32Ca-b] in the last 12 months?

LIST AS PER RB32a, codes 3, 7

- a) deposited cash/cheques into your account **[ASK IF RB32a=3]**
- b) withdrawn cash **[ASK IF RB32a=7]**

Select all that apply.

1. Face to face, in branch
2. Face to face, in a local Post Office
3. Face to face, in a mobile branch (a vehicle that travels to different, usually rural, locations)
4. Face to face, in a local shop (cash back) **[SHOW FOR RB32c_b (WITHDRAWN CASH)]**
5. Using a self-service in-branch machine
6. ATM (cash machine)
7. Using a mobile app to take a picture of the cheque **[SHOW FOR RB32c_a (DEPOSITED CASH/CHEQUES)]**
8. Don't know

RB24 **[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)] CAROUSEL**

Now thinking about how you use your [ACCOUNT], rate your overall satisfaction with...

RANDOMISE QUESTIONS EXCEPT 'e'

	1. Very Satisfied	2. Fairly satisfied	3. Neither satisfied nor dissatisfied	4. Fairly dissatisfied	5. Very dissatisfied	6. Don't know/not applicable
a) Telephone banking						
IF RB32Ba-e ANY=1						
b) In-branch services						

IF RB32B a-e ANY=2-4 OR RB32Ca=1-3 OR RB32Cb=1-3						
c) Online banking						
IF RB32Ba-e ANY=6						
d) Mobile banking (banking using a mobile app)						
IF RB32Ba-e ANY=7						
e) Bank services overall						

RB35 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Still thinking of your main day-to-day account, in the last 12 months have you done any of the following?

Select all that apply.

1. Spoken to someone at your provider and had a review of your account
2. Used online budget/ financial management tools offered by your provider
3. Used online budget/ financial management tools provided by another organisation, e.g. Citizens Advice. <inf><FCABlue>Other examples are Money Advice Service, Step Change, This is Money, moneysavingexpert.com</FCABlue></inf>
4. None of these
5. Don't know

RB133a [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT– I.E. ALL IN RETAIL BANKING SECTION)]

Still thinking of your main day-to-day account, over the last 12 months have you used a particular branch regularly, i.e. at least once a month?

1. Yes
2. No
3. Don't know

RB133 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT– I.E. ALL IN RETAIL BANKING SECTION)]

Has a branch that you used to use regularly closed in the last 12 months?

1. Yes
2. No
3. Don't know

RB133b [ASK IF RB133=1 (ALL WITH A DAY-TO-DAY ACCOUNT AND BRANCH USED TO USE REGULARLY CLOSED RECENTLY)]

Have you done any of the following as a result of the branch you used to use regularly closing?

Select all that apply.

1. Used online banking more frequently
2. Used mobile banking more frequently
3. Used ATMs more frequently
4. Visited other branches of your day-to-day account provider
5. Visited local Post Office to access your day-to-day account
6. Switched your day-to-day account to another provider
7. None of these

RB36 [ASK IF RB32Ba-e=2-4, 8 OR RB32Ca-b=1-3, 5 (HAVE A DAY-TO-DAY ACCOUNT, AND IN LAST 12 MONTHS USED ANY BRANCH SERVICE, INCLUDING SELF-SERVICE)]

How convenient or inconvenient is the location of the branch you use most often?

1. Very convenient
2. Fairly convenient
3. Neither convenient nor inconvenient
4. Fairly inconvenient
5. Very inconvenient
6. Don't know

RB65 [ASK IF RB2=1-2 OR 4, AND RB3 NE 3 (DAY-TO-DAY ACCOUNT IS CURRENT ACCOUNT (EXCEPT A CREDIT UNION CURRENT ACCOUNT), SAVINGS ACCOUNT OR E-MONEY ALTERNATIVE ACCOUNT)]

Some accounts have additional security features. Have you used any of the following security features on your **[ACCOUNT]** in the last 12 months?

Select all that apply.

1. Voice verification
2. Iris scan
3. Fingerprint authentication
4. I don't think my account has these features **[SINGLE CODE]**
5. Not used any of these features **[SINGLE CODE]**
6. Don't know

RB65c [ASK IF RB65=4 OR 5 (DAY-TO-DAY ACCOUNT IS CURRENT ACCOUNT (EXCEPT A CREDIT UNION CURRENT ACCOUNT), SAVINGS ACCOUNT OR E-MONEY ALTERNATIVE ACCOUNT, AND DO NOT HAVE OR NOT USED ANY OF THESE SECURITY FEATURES)]

[IF RB65=4: If security features, such as voice verification, an iris scan, or fingerprint authentication were available on your account, how comfortable or uncomfortable would you be using them?]

[IF RB65=5: How comfortable or uncomfortable would you be using security features, such as voice verification, an iris scan or fingerprint authentication?]

1. Very comfortable
2. Fairly comfortable
3. Neither comfortable nor uncomfortable
4. Fairly uncomfortable
5. Very uncomfortable
6. Don't know

RB34_INTRO [STATE IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING

SECTION]]

The next few questions are about banking security and fraud. When answering these questions, think about any banking account that you hold, e.g. current/ savings/ Post Office card/ credit union savings accounts.

Do not think about any other financial services products, e.g. investments, pensions, or credit cards.

RB34 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Have you shared any of your personal details, e.g. your full PIN number or online account log-in details, with any of the following in the last 12 months?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 5-6

1. My spouse/ partner
2. A friend or other family member
3. A carer or helper
4. An individual that I had to pay, e.g. a hairdresser or taxi driver
5. No, I have not shared this information with anyone **[SINGLE CODE]**
6. Don't know

RB87 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Have you been asked to share your online account log-in details in the last 12 months with any of the following?

Select all that apply.

1. Your account provider or someone pretending to be your account provider
2. An individual from a financial services firm, e.g. an adviser
3. A price comparison website
4. An online money dashboard (website/ app that displays current/ savings account balances or transaction histories from your different providers)
5. Anyone else (write in)
6. No **[SINGLE CODE]**
7. Don't know

RB82a [ASK IF RB87=1-5 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE BEEN ASKED TO SHARE THEIR ONLINE ACCOUNT LOG-IN DETAILS IN THE LAST 12 MONTHS WITH THEIR ACCOUNT PROVIDER/SOMEONE PRETENDING TO BE THEIR ACCOUNT PROVIDER, AN INDIVIDUAL FROM A FINANCIAL SERVICES FIRM, A PRICE COMPARISON WEBSITE, AN ONLINE DASHBOARD OR ANYONE ELSE)]

<FCARed>Thinking about when you were asked to share your online account log-in details in the last 12 months...</FCARed>

Did you report this? And, if so, to whom?

Select all that apply.

1. My account provider

2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Other organisation (write in)
6. I didn't report this contact to anyone [SINGLE CODE]
7. Don't know

RB83a [ASK IF RB87=1-5 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE SHARED THEIR ONLINE ACCOUNT LOG-IN DETAILS IN THE LAST 12 MONTHS WITH THEIR ACCOUNT PROVIDER/SOMEONE PRETENDING TO BE THEIR ACCOUNT PROVIDER, AN INDIVIDUAL FROM A FINANCIAL SERVICES FIRM, A PRICE COMPARISON WEBSITE, AN ONLINE DASHBOARD OR ANYONE ELSE)]

<FCARed>Thinking about when you were asked to share your online account log-in details in the last 12 months ...</FCARed>

Did you lose money as a result of this?

Answer yes if you lost money, even if you later got all or some of the money back.

1. Yes
2. No
3. Don't know

RB79 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

In the last 12 months have any of your account or debit card(s) been used **without your permission** to take cash from your account (or has any money been charged to them)?

1. Yes
2. No
3. Don't know

RB82b [ASK IF RB79=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE HAD THEIR ACCOUNT OR DEBIT CARDS USED WITHOUT THEIR PERMISSION TO TAKE CASH FROM THEIR ACCOUNT IN THE LAST 12 MONTHS)]

<FCARed>Thinking about when your account or debit card(s) were used without your permission in the last 12 months...</FCARed>

Did you report this? And, if so, to whom?

Select all that apply.

1. My account provider
2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Other organisation (write in)
6. I didn't report this contact to anyone [SINGLE CODE]
7. Don't know

RB83b [ASK IF RB79=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE HAD THEIR ACCOUNT OR DEBIT CARDS USED WITHOUT THEIR PERMISSION TO TAKE CASH FROM THEIR ACCOUNT IN THE LAST 12 MONTHS)]

<FCAred>Thinking about when your account or debit card(s) were used without your permission in the last 12 months...</FCAred>

Have you lost money as a result of this?

Answer yes if you lost money, even if you later got all or some of the money back.

1. Yes
2. No
3. Don't know

RB80 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

[IF RB79=1: Apart from what you've just mentioned, in; **Otherwise:** In] the last 12 months, have you had money taken in some [IF RB79=1: other] way which involved your personal details being used without your permission?

1. Yes
2. No
3. Don't know

RB82c [ASK IF RB80=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE HAD THEIR PERSONAL DETAILS USED IN SOME OTHER WAY WITHOUT THEIR PERMISSION IN THE LAST 12 MONTHS)]

<FCAred>Thinking about the money that was taken without your permission in the last 12 months ...</FCAred>

Did you report this? And, if so, to whom?

Select all that apply.

1. My account provider
2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Other organisation (write in)
6. I didn't report this contact to anyone [SINGLE CODE]
7. Don't know

RB83c [ASK IF RB80=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE HAD THEIR PERSONAL DETAILS USED IN SOME OTHER WAY WITHOUT THEIR PERMISSION IN THE LAST 12 MONTHS)]

<FCAred>Thinking about the money that was taken without your permission in the last 12 months ...</FCAred>

Have you lost money as a result of this?

Answer yes if you lost money, even if you later got all or some of the money back.

1. Yes
2. No
3. Don't know

RB80a_INTRO [STATE IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

There is a kind of fraud known as “push payment fraud”. <FCABlue>This is where:

- **you are deceived into transferring funds to someone other than the person you intended to pay**, e.g. when a fraudster poses as your bank and requests a transfer of funds to an account they control, or
- **you paid somebody for what you believed were legitimate purposes but turned out to be fraudulent**, e.g. when a fraudster convinces you to invest in a fake investment scheme.</FCABlue>

RB80a [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Have you personally experienced this kind of fraud in the last 12 months?

1. Yes
2. No
3. Don't know

RB82d [ASK IF RB80a=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE EXPERIENCED PUSH PAYMENT FRAUD IN THE LAST 12 MONTHS)]

<FCARed>Thinking about when you experienced “push payment fraud” in the last 12 months...</FCARed>

Did you report this? And, if so, to whom?

Select all that apply.

1. My account provider
2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Other organisation (write in)
6. I didn't report this contact to anyone [SINGLE CODE]
7. Don't know

RB83d [ASK IF RB80a=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE EXPERIENCED PUSH PAYMENT FRAUD IN THE LAST 12 MONTHS)]

<FCARed>Thinking about when you experienced “push payment fraud” in the last 12 months...</FCARed>

Have you lost money as a result of this?

Answer yes if you lost money, even if you later got all or some of the money back.

1. Yes
2. No
3. Don't know

RB81 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

In the last 12 months, have you been contacted by an individual or company with a request to transfer money **through** your account?

1. Yes
2. No
3. Don't know

RB82e [ASK IF RB81=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE BEEN CONTACTED BY AN INDIVIDUAL OR COMPANY WITH A REQUEST TO TRANSFER MONEY THROUGH THEIR ACCOUNT IN THE LAST 12 MONTHS)]

<FCARed>Thinking about when you were contacted with a request to transfer money through your account in the last 12 months...</FCARed>

Did you report this? And, if so, to whom?

Select all that apply.

1. My account provider
2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Other organisation (write in)
6. I didn't report this contact to anyone **[SINGLE CODE]**
7. Don't know

RB81_DV [CODE TO ALL WITH A DAY-TO-DAY ACCOUNT (I.E. ALL IN RETAIL BANKING SECTION)]

DERIVED VARIABLE FOR POTENTIAL SCAMS WHERE MONEY WAS LOST: CODE BASED ON ANSWERS TO RB83a, RB83b, RB83c, RB83d

ANALYSIS NOTE: MONEY MULES (CONTACTED BY INDIVIDUAL OR COMPANY WITH A REQUEST TO TRANSFER MONEY THROUGH ACCOUNT) IS INTENTIONALLY EXCLUDED FROM DV

1	Shared your online account log-in details	RB83a=1
2	Had your account or debit card(s) used without your permission to take cash from your account (or had money charged to them)	RB83b=1
3	Had money taken in some other way which involved your personal details being used without your permission	RB83c=1
4	Experienced push payment fraud	RB83d=1

RB82a1 ASK IF RB81_DV=1-4 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE EXPERIENCED A POTENTIAL SCAM IN THE LAST 12 MONTHS EXCLUDING BEING CONTACTED TO BE A MONEY MULE AND LOST MONEY AS A RESULT)]

In the last 12 months you have lost money as a result of:

- Sharing your online account log-in details **[SHOW IF RB81_DV=1]**
- Having your account or debit card(s) used without your permission to take cash from your account (or had money charged to them) **[SHOW IF RB81_DV=2]**
- Having money taken in some other way which involved your personal details being used without your permission **[SHOW IF RB81_DV=3]**
- Push payment fraud <inf><FCABlue>Where you are deceived into transferring funds to someone other than the person you intended to pay, or you paid somebody for what you believed were legitimate purposes but which turned out to be fraudulent</FCABlue></inf> **[SHOW IF RB81_DV=4]**

How much money in total did you lose as a result of **[IF ONE INCIDENT (NUMBER OF RESPONSES AT RB81_DV=1): this; IF MORE THAN ONE INCIDENT (NUMBER OF RESPONSES AT RB81_DV > 1): these incidents that have happened in the last 12 months]**, even if you later got all or some of the money back?

If unsure, give your best estimate.

NUMERIC
RANGE £1...£10,000,000

Don't know

RB84 ASK IF RB81_DV=1-4 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE EXPERIENCED A POTENTIAL SCAM IN THE LAST 12 MONTHS EXCLUDING BEING CONTACTED TO BE A MONEY MULE AND LOST MONEY AS A RESULT)]

Did you recover the money lost as a result of fraud?

1. Yes, recovered all of the money
2. Yes, recovered some of the money
3. No, tried to recover but it was not successful
4. No, didn't try to recover
5. Not yet, but may do
6. Don't know

RB85 [ASK IF RB84=1-3 (HAVE A DAY-TO-DAY ACCOUNT, AND HAVE EXPERIENCED A POTENTIAL SCAM IN THE LAST 12 MONTHS EXCLUDING BEING CONTACTED TO BE MONEY MULE AND LOST MONEY AS A RESULT, AND RECOVERED OR TRIED TO RECOVER MONEY TAKEN FRAUDULENTLY)]

How well did your provider treat you, when money was taken from your account?

1. Very well
2. Fairly well
3. Not very well
4. Not at all well
5. Don't know

RB23 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Thinking now about the account that you use for your day-to-day payments and transactions, overall how satisfied are you with your **[ACCOUNT]** provider?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

RB22 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

How much trust do you have in the provider of your **[ACCOUNT]**?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

RB20a [ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT))]

For how long have you had your **[ACCOUNT]**?

1. Less than 1 year

2. 1 year to less than 2 years

3. 2 years to less than 3 years

4. 3 years to less than 5 years

5. 5 years to less than 10 years

6. 10 years or more

7. Don't know

RB20b [RB20a=1-3 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS)]

Thinking back to when you first opened your **[ACCOUNT]**, which of these were **important** reasons for choosing this provider?

Select all the reasons that were **important** in your decision.

RANDOMISE LIST EXCEPT CODES 19-20

1. The provider had a good reputation
2. Had used the provider before
3. Existing customer of the provider
4. A website or app that recommends an account on the basis of your account usage
5. Recommendation from another price comparison website or best-buy table
6. Recommended by a broker or financial adviser
7. Recommended by a family member, friend or colleague
8. Saw advert/ material from the provider
9. No choice – the only account offered/ available
10. No choice – I couldn't get an account elsewhere
11. I trusted them to give me a good deal
12. I trusted them to treat me fairly
13. It was the most convenient for me
14. Attractive interest/ overdraft rates
15. Additional benefits available on account
16. Previous organisation was taken over by current provider
17. A conveniently located branch
18. To take advantage of monetary incentives for switching or opening a new account
19. Other (write in)
20. Don't know

RB101a [ASK IF RB20a=1-3 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS)]

How did you open your **[ACCOUNT]**?

Select all that apply.

1. Face to face, in branch
2. By telephone
3. By post
4. Online, at the provider's website
5. Mobile app
6. Other (write in)
7. Don't know

RB47 [ASK IF RB20a=1-3 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS)]

When you opened your **[ACCOUNT]**, were you ...

1. Switching from an alternative provider
2. Opening a new account with your existing provider
3. Opening a new account – didn't have an account previously
4. Don't know

RB58_INTRO [STATE IF RB2=1 AND RB47=1 AND RB3 NE 3 (CURRENT ACCOUNT IS DAY-TO-DAY ACCOUNT (EXCEPT CREDIT UNION ACCOUNT), ACCOUNT HELD FOR LESS THAN 3 YEARS AND WAS SWITCHED WHEN OPENED)]

<FCABlue>The Current Account Switching Service, also known as CASS, is a free service that lets you switch your current account easily from one participating bank or building society to another. It has the following features:

- You choose a switch date to suit you
- Payments transfer automatically
- Any payments are redirected for 36 months
- It is supported by UK banks and building societies, so the switching process is the same everywhere</FCABlue>

RB58_ [ASK IF RB2=1 AND RB47=1 AND RB3 NE 3 (CURRENT ACCOUNT IS DAY-TO-DAY ACCOUNT (EXCEPT CREDIT UNION ACCOUNT), ACCOUNT HELD FOR LESS THAN 3 YEARS AND WAS SWITCHED WHEN OPENED)]

Before today, had you heard of the Current Account Switch Service (CASS)?

1. Yes
2. No
3. Not sure
4. Don't know

RB56 [ASK IF RB47=1-3 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT), AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER OR FOR FIRST TIME)]

How easy or difficult was it to [IF RB47=1: switch the provider for your; IF RB47=2 OR 3: open your new] [ACCOUNT]?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

RB62 [ASK IF RB47=1 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT), AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED FROM ALTERNATIVE PROVIDER IN LAST 3 YEARS)]

Did you experience any of the following difficulties when switching provider for your [ACCOUNT]?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-13

1. My salary wasn't transferred correctly
2. Direct Debits were not transferred correctly
3. The balance on my new account was incorrect
4. Bills weren't paid or not paid on time
5. I went overdrawn because the switch was not handled properly
6. I faced fees or charges because the switch was not handled properly
7. Bills, debits, cheques keep coming out of the old account
8. My overdraft was not set up correctly on the new account

9. I've experienced problems with cards or cheque books being incorrect
10. The switch took longer than expected
11. Other (write in)
12. None of these
13. Don't know

RB128 [ASK IF RB47=1-2 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT), AND ACCOUNT HELD FOR LESS THAN 3 YEARS, SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER)]

What prompted you to [IF RB47=1: switch provider for your [ACCOUNT]; IF RB47=2: open a new [ACCOUNT] with the same provider]?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 17-18

1. My bonus rate expired and I found a better rate
2. Better rate of interest on balance
3. Lower charges for use of overdraft
4. Unexpected charges or penalties applied by my previous provider [IF RB47=1]
5. A financial incentive
6. Dissatisfaction with my previous provider's quality of service [IF RB47=1]
7. I didn't feel my money was safe with my previous provider [IF RB47=1]
8. I wanted better access to branches
9. I wanted better online access
10. I wanted a better app for mobile use
11. A recommendation from a family member, friend, or colleague
12. I was previously unaware of CASS (the Current Account Switch Service) [IF RB47=2]
13. A branch I used regularly closed [IF RB47=1]
14. My previous provider didn't offer the option I wanted [IF RB47=1]
15. I wanted better service generally
16. To take advantage of monetary incentives for switching or opening a new account
17. Other (write in)
18. Don't know

RB47b [ASK IF RB47=1-2 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND HAVE SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER)]

Before you opened your [ACCOUNT], did you compare [ACCOUNT]s from two or more different providers by looking at products, prices or the terms and conditions offered?

1. Yes
2. No
3. Don't know

RB48

[ASK IF RB47b=2 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND HAVE SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER – DIDN'T SHOP AROUND)]

There are many reasons why people may choose not to compare different providers before opening a **[ACCOUNT]**.

Why did you not compare products from different providers?

Select all the reasons that were **important** in your decision.

RANDOMISE LIST EXCEPT CODES 12-14

1. It takes too much time
2. It's too difficult to compare
3. It's not worth it as there's no real difference between providers
4. I wouldn't know what to look for
5. Shopping around could damage my credit rating
6. The offer from the provider I chose was just what I wanted
7. I feel loyalty to the provider I chose
8. The provider I chose had a good choice of products
9. I have dealt with the provider I chose before
10. The provider was recommended to me
11. I didn't think I would get an account elsewhere
12. I didn't really think about comparing products or providers
13. Other (write in)
14. Don't know

RB49

[ASK IF RB47b=1 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND HAVE SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER – SHOPPED AROUND)]

How did you compare **[ACCOUNT]**s from different providers?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-7

1. Checked best-buy tables, e.g. internet, newspaper
2. Used price comparison website(s)
3. Used banks' service quality league tables **[SHOW IF RB2=1 (DAY-TO-DAY ACCOUNT IS A CURRENT ACCOUNT)]**
4. Checked websites of individual providers
5. Contacted providers for information
6. Other (write in)
7. Don't know

RB50 [ASK IF RB47b=1 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND HAVE SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER – SHOPPED AROUND)]

How easy or difficult was it to compare [ACCOUNT]s from different providers?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

RB52 [ASK IF RB47=1-2 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND HAVE SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER)]

How many times have you switched provider for your [ACCOUNT] in the last 3 years?

<inf><FCABlue>By 'switching' we mean opening your [ACCOUNT] with a new provider, regardless of whether you closed your account with your previous provider.</FCABlue></inf>

1. None
2. Once
3. Twice
4. 3 times
5. 4 times
6. 5 times
7. More than 5 times
8. Don't know

RB53x [ASK IF RB20a=4-6 (HAVE A DAY-TO-DAY ACCOUNT (EXCLUDING POST OFFICE CARD ACCOUNT) FOR 3 YEARS OR MORE)]

Have you ever switched provider for your [ACCOUNT]?

<inf><FCABlue>By 'switching' we mean opening a [ACCOUNT] with a new provider, regardless of whether you closed your account with your previous provider.</FCABlue></inf>

1. Yes
2. No
3. Don't know

RB53b [ASK IF RB53x=2 (HAVE A DAY-TO-DAY ACCOUNT (EXCLUDING POST OFFICE CARD ACCOUNT) FOR 3 YEARS OR MORE, AND NEVER SWITCHED)]

Why have you never switched provider for your [ACCOUNT]?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 13-14

1. I couldn't find a better interest rate
2. My balances are not high enough to gain enough from switching
3. I am happy with my existing account provider
4. It's too much hassle
5. I haven't had time to look elsewhere
6. I tried to change provider but it was too difficult
7. I didn't want to in case I got emails, calls or letters from companies I didn't know
8. I don't know how to switch
9. I worry about something going wrong if I move money
10. I have never considered switching
11. There's no real difference between providers, so it's not worthwhile
12. It is too difficult to compare providers
13. Other (write in)
14. Don't know

RB54 [ASK IF RB53x=2 (HAVE A DAY-TO-DAY ACCOUNT (EXCLUDING POST OFFICE CARD ACCOUNT) FOR 3 YEARS OR MORE, AND NEVER SWITCHED)]

What, if anything, might encourage you to consider switching provider for your [ACCOUNT]?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 10-12

1. A recommendation from a family member, friend or colleague
2. Cash back benefits, e.g. on household bills
3. A higher interest rate on the balance
4. Lower charges for using overdraft
5. A simpler process of switching
6. A bigger overdraft limit
7. Knowing if another provider would let me transfer my existing overdraft
8. Confidence the switch would be problem-free
9. Trust in the new provider
10. Other (write in)
11. Nothing would encourage me to switch [SINGLE CODE]
12. Don't know

RB57a

[ASK IF RB47=1 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT), AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED ACCOUNT)]

Have you closed any current account(s) in the last 12 months with any of the following providers?

Select all that apply.

1. Bank of Scotland
2. Barclays
3. Clydesdale/ Yorkshire Bank
4. Co-operative Bank
5. First Direct
6. Halifax
7. HSBC
8. Lloyds Bank
9. Nationwide
10. NatWest
11. Royal Bank of Scotland (RBS)
12. Santander
13. TSB
14. A credit union
15. Another provider/ other providers
16. I haven't closed an account in the last 12 months **[SINGLE CODE]**
17. Don't know

RB57b [ASK IF RB57a=15 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT), AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED ACCOUNT – AND CLOSED ACC IN LAST 12 MONTHS WITH PROVIDER(S) NOT LISTED AT RB57a)]

Which other providers have you closed any current account(s) with in the last 12 months?

Select all that apply.

1. Bank of Ireland
2. Cahoot
3. cashplus
4. Citibank
5. Coutts
6. Coventry
7. Cumberland
8. Danske Bank
9. Fidor
10. First Trust
11. Handelsbanken
12. Intelligent Finance (IF)
13. M&S Bank
14. Metro Bank
15. Monese
16. Monzo
17. Northern Rock
18. Norwich & Peterborough
19. One Account
20. Pockit
21. Post Office (Bank of Ireland provides these accounts)
22. Secure Trust
23. Smile
24. Starling Bank
25. Tesco Bank
26. thinkmoney
27. Tuxedo
28. Ulster Bank
29. UKash
30. Virgin Money
31. Yorkshire Building Society
32. Zurich
33. Any other overseas bank
34. Other (write in)
35. Don't know

RB102c [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Do you use a website or mobile app that allows you to do any of the following?

Select all that apply.

1. See the accounts you hold with different banks in one place, e.g. Money Dashboard, Yolt, MoneyHub
2. Build savings by monitoring your current accounts and automatically transferring funds, e.g. Chip, Cleo, Moneybox, Plum
3. Neither of these [**SINGLE CODE**]
4. Don't know

RB102d [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Have you ever **given access** to your bank, savings or credit account information to the following types of companies?

Select all that apply.

1. A price comparison website, so it can personalise results for you
2. A credit reference agency, so it can give you a personalised credit check
3. A bank or any other firm offering loans or mortgages, so it can give you a personalised affordability check
4. None of these **[SINGLE CODE]**
5. Don't know

RB102e_Intro [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

<FCABlue>Open Banking was introduced in January 2018 to give people a more detailed understanding of their accounts, and help them find new ways to make the most of their money. Should you wish to use it, you can give banks (and other regulated companies, e.g. apps and websites) secure access to your banking information.

Open Banking opens the way to new products and services that could give you a more detailed understanding of your money, e.g.:

- services that allow you to see all your bank accounts in one place and analyse your spending
- tools to help you budget, find the best deals, or shop for financial products and services that suit you
- debt management tools and help finding lower interest rates and lower overdraft charges
- price comparison website that give you results based on what you actually spend (by allowing the price comparison websites to access to your account information)</FCABlue>

RB102e [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Before today, were you aware that you can give access to your banking information to be able to use services like this?

1. Yes
2. No
3. Don't know

RB103 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)] CAROUSEL

Thinking about Open Banking, how willing would you be to give the following types of business permission to securely access your banking information?

Answer on a scale of 0 to 10, where 0 is 'not at all willing' and 10 is 'very willing'.

0 - not at all willing

1

2

3

4

5

6

7

8

9

10 - very willing

Don't know

- a) Your bank
- b) A bank you have heard of (not your bank)
- c) A bank you've not heard of before
- d) Insurance companies
- e) Financial adviser firms
- f) Technology firms, like Apple or Google
- g) Online retailers, like Amazon
- h) Price comparison websites
- i) Mobile app providers
- j) Mobile phone providers

RB105 [ASK IF RB2=1-5 AND '0-4' ON ANY OF RB103a-j (HAVE A DAY-TO-DAY ACCOUNT, AND NOT VERY WILLING TO SHARE FINANCIAL INFORMATION WITH ONE OR MORE TYPE OF PROVIDER)] CAROUSEL

Your answers suggest that you would not be very willing to give some types of firm permission to securely access your financial information.

How concerned would you be about the following?

- a. How your account data would be used and who would have access to it
 - b. The potential impact on your credit score
 - c. My data not being stored securely
 - d. Suffering financial loss if fraudsters access your data
 - e. Identity theft
-
- 1. Very concerned
 - 2. Fairly concerned
 - 3. Not very concerned
 - 4. Not at all concerned
 - 5. Don't know

RB105f [ASK IF RB2=1-5 AND '0-4' ON ANY OF RB103a-j(HAVE A DAY-TO-DAY ACCOUNT, AND NOT VERY WILLING TO SHARE FINANCIAL INFORMATION WITH ONE OR MORE TYPE OF PROVIDER)]

Is there anything else that you would be concerned about?

1. Yes (write in)
2. No
3. Don't know

RB108 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Still thinking about Open Banking, providing a company with access to your financial information allows them to offer services tailored to your individual needs. Which of the following types of service would encourage you to give a company access?

[IF '0-4' AT ALL OF RB103a-j: Although you would not be very willing to share your financial information with any provider, it would be helpful to know what services you might be interested in.]

Select all that apply.

1. Help with managing your money <inf><FCABlue>such as enabling you to earmark savings for specific things like a holiday, or pointing out areas where you could spend less</FCABlue></inf>
2. Ability to have a single view of your accounts in one place
3. Advice on how to save money on loans or overdrafts
4. Getting a financial product that better meets your needs
5. Getting a personalised quote that better meets your needs
6. Receiving a better interest rate
7. None of these **[SINGLE CODE]**
8. Don't know

RB40a [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

<FCARed>**Thinking now about the [ACCOUNT] you use for day-to-day payments and transactions...**</FCARed>

Would you say you have experienced a problem with your [ACCOUNT] in the last 12 months?

1. Yes
2. No
3. Don't know

RB40 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

[IF RB40a=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: in the last 12 months have you experienced any of the following problems with your [ACCOUNT]?]

[IF RB40a=1 (EXPERIENCED A PROBLEM WITH THEIR ACCOUNT IN THE LAST 12 MONTHS): Which of these problems did you experience?]

Think about all problems you have experienced in the last 12 months, even if you have told us about them before.

Select all that apply.

RANDOMISE LIST EXCEPT CODES 15-17

1. Sales pressure
2. Unexpected fees or charges
3. Complex fees and charges
4. Account costing me more than expected
5. Unexpected changes to terms and conditions
6. Unexpected change to interest rate
7. Complex product information
8. IT system failure/ service disruption
9. Provider errors/ not following instructions
10. Delays when making changes to an account
11. Delays when arranging an account
12. Poor customer service
13. Unsuitable channel <inf><FCABlue>(phone, online, face-to-face)</inf></FCABlue> to contact the provider
14. Not eligible for the account I wanted
15. Other (write in)
16. None of these [SHOW IF RB40a=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)] [SINGLE CODE]
17. Don't know

RB41 [ASK IF MORE THAN ONE RESPONSE SELECTED AT RB40, 1-15 (HAVE A DAY-TO-DAY ACCOUNT AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

And which of these would you say was the most serious problem?

ONLY SHOW ANSWERS CODED AT RB40, 1-15 (INCLUDING NAME OF PROBLEM WRITTEN AT RB40,15)

RBINT [STATE IF MORE THAN ONE RESPONSE SELECTED AT RB40, 1-15 (HAVE A DAY-TO-DAY ACCOUNT AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

For the next few questions think about the most serious problem you experienced.

SHOW ANSWER AT RB41

RB42 [ASK IF RB40=1-15 (HAVE A DAY-TO-DAY ACCOUNT AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT RB40>1:most serious] problem you experienced with your [ACCOUNT]...</FCARed>

As a result of this problem, did any of the following happen?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-12

1. I had problems paying bills
2. I went into my overdraft
3. I lost money
4. I had to borrow money
5. My credit rating was affected
6. I spent significant time resolving the problem
7. I incurred bank charges
8. It was just a nuisance
9. I suffered stress
10. Other (write in)
11. No negative impacts [SINGLE CODE]
12. Don't know

RB43 [ASK IF RB40=1-15 (HAVE A DAY-TO-DAY ACCOUNT AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT RB40>1:most serious] problem you experienced with your [ACCOUNT]...</FCARed>

Did you complain about this?

1. I complained
2. I wanted to complain, but didn't
3. No, I didn't want to complain
4. Don't know

RB44 [ASK IF RB43=1 (HAVE A DAY-TO-DAY ACCOUNT AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT RB40>1:most serious] problem you experienced with your [ACCOUNT]...</FCARed>

Who did you complain to?

Select all that apply.

1. My account provider
2. Financial Ombudsman Service (FOS)
3. Financial Conduct Authority (FCA)
4. British Bankers Association (BBA)
5. Someone else (write in)
6. Don't know

RB45 [ASK IF RB44=1 (HAVE A DAY-TO-DAY ACCOUNT AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED TO ACCOUNT PROVIDER)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT RB40>1:most serious] problem you experienced with your [ACCOUNT]...</FCARed>

Overall, how satisfied or dissatisfied were you with how your complaint was handled by your account provider?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

RB46 [ASK IF RB43=2 OR 3 (HAVE A DAY-TO-DAY ACCOUNT AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT RB40>1:most serious] problem you experienced with your [ACCOUNT]...</FCARed>

Why didn't you complain?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 6-7

1. Too trivial/ wasn't worth it
2. Too difficult to complain
3. No point complaining – nothing would happen
4. Didn't know how to complain
5. Didn't have time/ too busy
6. Other (write in)
7. Don't know

RB67 [ASK IF P_RB2_DV NE 6 (HAVE A DAY-TO-DAY ACCOUNT AND DO NOT HAVE AN E-MONEY ACCOUNT)]

Before today, were you aware of e-money accounts?

<FCABlue>An e-money account is a current account provided by an electronic money institution which is not a bank or building society, e.g. Amaiz, Arromoney, Bilderlings, cashplus, Contis, Countingup, Dozens, Engage, epayments, Frees, Getcoconut, ipagoo, Lycamoney, Mettle, Mifinity, Monese, Nimbl, Paystree, Pockit, Revolut, Soldo, squirrel, Think Money, Tide, Tuxedo, UKash, Wirecard.</FCABlue>

1. Yes
2. No
3. Don't know

RB68a [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

<FCABlue>The Financial Services Compensation Scheme (FSCS) protects savings. Under this scheme the first £85,000 of your savings is protected in the event that the bank or building society goes bust.</FCABlue>

Before today were you aware of the Financial Services Compensation Scheme?

1. Yes
2. No

RB68b [ASK IF RB2=4 OR (P_RBDV1=7 AND RB2 NE 4) OR RB67=1 (DAY-TO-DAY ACCOUNT IS E-MONEY ALTERNATIVE ACCOUNT, HAVE AN E-MONEY ACCOUNT BUT NOT THEIR DAY-TO-DAY ACCOUNT OR DO NOT HAVE AN E-MONEY ACCOUNT BUT ARE AWARE OF THEM)]

Do you know if e-money accounts are also covered by this compensation scheme?

<FCABlue>An e-money account is a current account provided by an electronic money institution which is not a bank or building society, e.g. Amaiz, Arromoney, Bilderlings, cashplus, Contis, Countingup, Dozens, Engage, epayments, Frees, Getcoconut, ipagoo, Lycamoney, Mettle, Mifinity, Monese, Nimbl, Paystree, Pockit, Revolut, Soldo, squirrel, Think Money, Tide, Tuxedo, UKash, Wirecard.</FCABlue>

1. Yes, e-money accounts are covered
2. No, e-money accounts are not covered
3. Don't know

RB69 [ASK IF P_RB7_2=1 (HAVE A DAY-TO-DAY ACCOUNT, AND USED MONEY TRANSFER SERVICE IN LAST 12 MONTHS)]

You mentioned earlier that you have used a money transfer service in the last 12 months.

<inf><FCABlue>e.g. Moneycorp, MoneyGram, Revolut, Transferwise, Travelex, Western Union, WorldFirst</FCABlue></inf>

Which of the following have you used in the last 12 months?

Select all that apply.

1. Azimo
2. CurrencyFair
3. Monese
4. Money Corp
5. MoneyGram
6. Revolut
7. TransferWise
8. Western Union
9. WorldRemit
10. Other (write in)
11. Don't know

RB70

[ASK IF P_RB7_2=1 (HAVE A DAY-TO-DAY ACCOUNT, AND USED MONEY TRANSFER SERVICE IN LAST 12 MONTHS)]

How often have you used money transfer services in the last 12 months?

If unsure, give your best estimate.

1. Once or twice
2. 3-4 times
3. 5-10 times
4. 11-20 times
5. More often
6. Don't know

RB73 [ASK IF P_RB7_3=1 (HAVE A DAY-TO-DAY ACCOUNT, AND USED PRE-PAID CARD IN LAST 12 MONTHS)]

You mentioned earlier that you have used a pre-paid card in the last 12 months.

How often have you used a pre-paid card in the last 12 months?

PROGRAMMER INSTRUCTION: ADD I-BUTTON TO THE RIGHT OF THE FIRST MENTION OF 'PRE-AID CARD' WITH THE FOLLOWING TEXT: <FCABlue>e.g. Post Office travel card, cashplus, Monese, Pockit, thinkmoney, Tuxedo or UKash</FCABlue>

1. At least once a week
2. Less than once a week but at least once a month
3. Less than once a month but at least 3 or 4 times in the last 12 months
4. Less frequently
5. Don't know

RB75 [ASK IF P_RB7_1=1 (HAVE A DAY-TO-DAY ACCOUNT, AND USED MOBILE WALLET IN LAST 12 MONTHS)]

You mentioned earlier that you have used a [mobile wallet](#) in the last 12 months. Which of the following mobile wallets have you used in the last 12 months?

Select all that apply.

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT / I BUTTON FOR MOBILE: <FCABlue>A mobile wallet is where you use your mobile phone or other mobile device to store your debit or credit card details and make payments in store and online.</FCABlue>

1. ApplePay
2. SamsungPay
3. AndroidPay
4. Other (write in)
5. Don't know

RB76 [ASK IF P_RB7_1=1 (HAVE A DAY-TO-DAY ACCOUNT, AND USED MOBILE WALLET IN LAST 12 MONTHS)]

How often have you used a mobile wallet in the last 12 months?

1. At least once a week
2. Less than once a week but at least once a month
3. Less than once a month but at least 3 or 4 times in the last 12 months
4. Less frequently
5. Don't know

RB78 [ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

In the last 12 months have you done any of the following?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 5-6

1. Received or sent money using PayPal
2. Received or sent money using Skrill

3. Received or sent money using a money transfer service provided by a bank or building society, e.g. Paym or Pingit
4. Used accounts that help you budget by setting money aside for bills so that you can't overspend, e.g. Frees and CashPlus
5. None of these **[SINGLE CODE]**
6. Don't know

7. Mortgages

MINTRO [STATE TO P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

Now a few more detailed questions about your residential mortgage on the property in which you currently live.

[IF P_M1_DV=1 AND 2 (RESIDENTIAL AND LIFETIME MORTGAGE HELD): Do not think about your [lifetime mortgage](#).]

[IF P_M1c=1 (SECOND CHARGE MORTGAGE): Do not think about your [second charge mortgage](#).]

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER/ I BUTTON FOR MOBILE:
<FCABlue>A second charge mortgage is where you already have a residential (first charge) mortgage, and you use the equity you have in your home as security against another loan, typically from a different lender.</FCABlue>]

M5 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

Is this property the first property you've owned with a mortgage? This could be in your own name or in joint names.

Only include properties you have personally lived in and do not include any investment properties.

1. Yes
2. No, I have held a mortgage on a previous property I lived in

M3 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

Thinking about the property you currently live in...

How long ago did you take out the original (first) mortgage on the property you currently live in? This is likely to be when you first bought the property.

1. Less than 1 year
2. 1 year to less than 2 years
3. 2 years to less than 3 years
4. 3 years to less than 5 years
5. 5 years to less than 10 years
6. 10 years to less than 20 years
7. 20 years to less than 25 years
8. 25 years or more
9. Don't know

M3a [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCAred>Thinking about your residential mortgage...</FCAred>]

How long ago did you take out the mortgage you currently have on the property?

This could be the same as your previous answer.

[PROGRAMMER INSTRUCTION: ANSWER GIVEN HERE CAN NOT BE GREATER THAN THE ANSWER GIVEN AT M3]

1. Less than 1 year
2. 1 year to less than 2 years
3. 2 years to less than 3 years
4. 3 years to less than 5 years
5. 5 years to less than 10 years
6. 10 years to less than 20 years
7. 20 years to less than 25 years
8. 25 years or more
9. Don't know

M12 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCAred>Thinking about your residential mortgage...</FCAred>]

Since taking out your mortgage, by approximately how much, if at all, have you increased the amount borrowed?

1. Not increased the amount borrowed
2. £1 to £12,499
3. £12,500 to £24,999
4. £25,000 to £49,999
5. £50,000 to £99,999
6. £100,000 to £249,999
7. £250,000 to £499,999
8. £500,000 to £999,999
9. £1 million or more
10. Don't know

M107 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1C=1: <FCAred>Thinking about your residential mortgage...</FCAred>]

How long, approximately, is left on your mortgage?

Enter to the nearest year. If unsure, give your best estimate.

NUMERIC
RANGE 0...45

Don't know

M15 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

How much are the payments on your mortgage each month in total?

If unsure, give your best estimate.

1. Less than £250
2. £250 to £499
3. £500 to £999
4. £1,000 to £1,499
5. £1,500 to £1,999
6. £2,000 to £2,499
7. £2,500 to £4,999
8. £5,000 or more
9. Don't know

M22a [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

Is your mortgage repayment or interest-only?

1. Repayment
2. Interest-only
3. Part repayment, part interest-only
4. Don't know

M21 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

Which of these is closest to the interest rate you are currently paying on your mortgage?

1. Up to 0.99%
2. 1 to 1.99%
3. 2 to 2.99%
4. 3 to 3.99%
5. 4 to 4.99%
6. 5 to 5.99%
7. 6 to 6.99%
8. 7 to 7.99%
9. 8 to 8.99%
10. 9 to 9.99%
11. 10% or more
12. Don't know

M18 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A

FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

What type of interest rate is your mortgage on at the moment?

1. Fixed rate
2. Variable rate
3. Don't know

M19 [ASK IF M18=2 (CURRENTLY HAVE A RESIDENTIAL MORTGAGE WITH A VARIABLE RATE OF ANY KIND)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

Which type of variable rate mortgage do you have?

1. Standard variable rate (SVR) where your lender can change your interest rate
2. Discount mortgage where your rate is a discount of the lender's SVR but only for a certain length of time
3. Tracker mortgage where your interest rate moves in line with another interest rate, e.g. Bank of England base rate
4. Capped rate mortgage where your rate can vary but is capped so it can't go above a certain rate
5. Don't know

M20a [ASK IF M18=1 OR M19=2-4 (HAVE A RESIDENTIAL MORTGAGE WITH A FIXED RATE OR HAVE A RESIDENTIAL MORTGAGE WITH A VARIABLE RATE WHICH IS A DISCOUNTED, TRACKER OR CAPPED RATE MORTGAGE)]

For how long does your [IF M18=1: fixed; IF M19=2: discount; IF M19=3: tracker; IF M19=4: capped] rate last – does it end in...?

1. Less than 1 year
2. 1 year to less than 2 years
3. 2 years to less than 3 years
4. 3 years to less than 4 years
5. 4 years to less than 5 years
6. More than 5 years' time
7. Don't know

M20b [ASK IF M19=1 (HAVE A RESIDENTIAL MORTGAGE AND KNOW THEY HAVE A STANDARD VARIABLE RATE)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

<FCABlue>The standard variable rate is the rate that most borrowers end up on after their fixed or introductory discounted or tracker period ends.</FCABlue>

You mentioned you have a standard variable rate mortgage. Is there a specific reason why you have not switched to a new deal?

1. Yes (write in)
2. No
3. Don't know

M20

[ASK IF M18=1 OR M19=1-4 (HAVE A RESIDENTIAL MORTGAGE AND KNOW WHAT TYPE OF RATE THEY HAVE)]

[IF P_M1c=1: <FCAred>Thinking about your residential mortgage...</FCAred>]

What encouraged you to select a [IF M18=1: fixed; IF M19=1: standard variable; IF M19=2: discount; IF M19=3: tracker; IF M19=4: capped] rate mortgage?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 12-13

1. I thought interest rates would go up
2. I didn't think interest rates would go up
3. I prefer certainty about how much I pay each month
4. It had the cheapest monthly repayments
5. I wanted a rate with no repayment charges
6. Recommended by a family member, friend or colleague
7. Recommended by an adviser or mortgage broker
8. It was the only type of mortgage I was eligible for
9. It was the only type offered
10. The lender put me on the rate
11. I thought interest rates would go down
12. Other (write in)
13. Don't know

M108

[ASK IF M18=1 OR M19 2 OR 4 (HAVE A RESIDENTIAL MORTGAGE WITH A FIXED RATE OR HAVE A RESIDENTIAL MORTGAGE WITH A VARIABLE RATE THAT IS A DISCOUNTED OR CAPPED RATE MORTGAGE)]

[IF P_M1c=1: <FCAred>Thinking about your residential mortgage...</FCAred>]

When your current mortgage arrangement ends, which of the following are you likely to consider?

Select all that apply.

1. Getting a new fixed rate deal with the same lender
2. Getting a new fixed rate deal with a new lender
3. Getting a new variable rate deal with the same lender
4. Getting a new variable rate deal with a new lender
5. Staying with my current lender's standard variable rate (SVR)
6. Other (write in)
7. Don't know

M25 [ASK IF M22a=2 OR 3 (HAVE A RESIDENTIAL MORTGAGE THAT IS INTEREST-ONLY OR PART REPAYMENT/ PART INTEREST-ONLY)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

How do you intend to pay off the remaining capital at the end of your interest-only mortgage period?

Select all that apply.

1. Savings and/ or investments
2. Pension savings
3. Endowment policies
4. Proceeds from the sale of the mortgaged property
5. Downsizing or moving to a cheaper property
6. I'll take out a lifetime mortgage (also known as equity release)
7. I'll take out a retirement interest-only mortgage
8. I'll take out another type of mortgage
9. Expected inheritance
10. Other properties or assets
11. I am already paying off some of the capital
12. I have never thought about it
13. Other (write in)
14. Don't know

M28a [ASK IF M22a=2 OR 3 (HAVE A RESIDENTIAL MORTGAGE THAT IS INTEREST-ONLY OR PART REPAYMENT/ PART INTEREST-ONLY)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

When does [IF M22a=3: the interest-only part of your; IF M22a=2: your interest-only] mortgage end?

1. Within the next 5 years
2. Within the next 10 years
3. Within the next 20 years
4. Don't know

M28b [ASK IF M28A=1 (HAVE A RESIDENTIAL MORTGAGE THAT IS INTEREST-ONLY OR PART REPAYMENT/ PART INTEREST-ONLY THAT ENDS IN NEXT 5 YEARS)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage.</FCARed>]

Has your mortgage lender contacted you in the last 2 years to ask how you intend to repay the outstanding capital at the end of your interest-only mortgage?

1. Yes
2. No
3. Don't know

M16a [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

Who is your mortgage lender?

1. Barclays
2. Halifax
3. HSBC
4. Lloyds
5. Nationwide
6. Santander
7. Royal Bank of Scotland (RBS)
8. Other
9. Don't know

M16d [ASK IF M16a=8 (HAVE A RESIDENTIAL MORTGAGE AND SELECTED ANOTHER MORTGAGE LENDER)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage.</FCARed>]

And which of the following is your mortgage lender?

1. Abbey
2. Acco
3. Alliance and Leicester
4. Bank of Ireland
5. Bank of Scotland
6. Birmingham Midshires
7. Bradford and Bingley
8. Britannia
9. C&G
10. Chelsea
11. Cheshire BS
12. Clydesdale/ Yorkshire Bank
13. Co-operative Bank
14. Coutts
15. Coventry
16. Derbyshire Home Loans
17. Dunfermline
18. First Direct
19. Godiva
20. ING
21. Intelligent Finance
22. Landmark Mortgages
23. Mortgage Express
24. NatWest
25. Northern Rock
26. Norwich and Peterborough
27. Platform (Co-operative Bank)
28. Portman
29. Scottish Widows
30. Skipton
31. Stroud and Swindon
32. The Mortgage Business
33. TSB
34. Ulster Bank
35. Virgin Money

36. Woolwich
37. Other (write in)

M16e [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

How long have you held your mortgage with this lender?

1. Less than 1 year
2. 1 year to less than 2 years
3. 2 years to less than 3 years
4. 3 years to less than 5 years
5. 5 years to less than 10 years
6. 10 years to less than 20 years
7. 20 years to less than 25 years
8. 25 years or more
9. Don't know

M17 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

Why did you choose this particular mortgage lender?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 14-15

1. The lender had a good reputation
2. Had used the lender before
3. Existing customer of the lender
4. Recommended by a price comparison website or best-buy table
5. Recommended by mortgage broker or financial adviser
6. Recommended by a family member, friend or colleague
7. Saw advert/ material from the lender
8. No choice – the only mortgage offered/ available
9. No choice – I couldn't get a mortgage elsewhere
10. I trusted them to give me a good deal
11. I trusted them to treat me fairly
12. It was the most convenient for me
13. Attractive rates/ best deal
14. Other (write in)
15. Don't know

M83 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

Overall, how **satisfied** are you with your mortgage lender?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Completely satisfied
- Don't know

M85 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCAd>Thinking about your residential mortgage...</FCAd>]

How much trust do you have in your mortgage lender?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

- 0 - Do not trust at all
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Trust completely
- Don't know

M82 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCAd>Thinking about your residential mortgage...</FCAd>]

Overall, how much would you agree or disagree that your mortgage lender provides clear and understandable information?

- 1. Strongly agree
- 2. Slightly agree
- 3. Neither agree nor disagree
- 4. Slightly disagree
- 5. Strongly disagree
- 6. Don't know

M5a

[ASK IF M5=2 (HAVE A RESIDENTIAL MORTGAGE AND THEIR CURRENT PROPERTY IS NOT THE FIRST PROPERTY THEY HAVE OWNED WITH A MORTGAGE)]

[IF P_M1c=1: <FCAred>Thinking about your residential mortgage... </FCAred>]

Which of the following was the **most recent thing** you did with your mortgage?

Do not think about any other changes.

1. I moved home and took my current mortgage deal with me (without therefore changing to a new rate)
2. I moved home and took out a new mortgage (with the same or a different lender)
3. I changed my mortgage lender but I didn't move home
4. I actively chose to change to a new rate (fixed or variable), but I didn't move home or change mortgage lender
5. I can't remember – it was too long ago

M5b

[ASK IF M5=1 (HAVE A RESIDENTIAL MORTGAGE AND THEIR CURRENT PROPERTY IS THE FIRST PROPERTY THEY HAVE OWNED WITH A MORTGAGE)]

[IF P_M1c=1: <FCAred>Thinking about your residential mortgage... </FCAred>]

Which of the following was the **most recent thing** you did with your mortgage?

Do not think about any other changes.

1. I changed my mortgage lender
2. I actively chose to change to a new rate (fixed or variable), but I didn't change mortgage lender
3. I haven't made any changes to my mortgage since taking it out (i.e. I haven't changed lender or actively chosen to change to a new rate)
4. I can't remember – it was too long ago

MDV3 [CODE IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. CODE TO ALL IN MORTGAGES SECTION)]

DERIVED VARIABLE – TYPE OF MORTGAGE HOLDER BASED ON MOST RECENT CHANGE TO MORTGAGE – HOWEVER LONG AGO

	Category	Description	Codes
1	First time borrower	First property owned with a mortgage and haven't made any changes to their mortgage since taking it out	M5=1 AND M5b=3
2	Home mover	Most recent thing they have done with their mortgage is to move home and taken out a new mortgage when doing so	M5=2 AND M5a=2
3	Porter	Most recent thing they have done with their mortgage is to move home keeping the same lender and their current mortgage deal	M5=2 AND M5a=1
4	Internal switcher	Most recent thing they have done with their mortgage is to actively choose to change to a new rate (fixed or variable), but didn't move home or change mortgage lender	(M5=2 AND M5a=4) OR (M5=1 AND M5b=2)
5	Remortgagor	Most recent thing they have done with their mortgage was to change mortgage lender and this didn't involve moving home	(M5=2 AND M5a=3) OR (M5=1 AND M5b=1)
6	Can't remember	Can't remember the most recent thing they did with their mortgage	NE MDV3=1-5

M14 [ASK IF MDV3=2-5 (HAVE A RESIDENTIAL MORTGAGE AND MOST RECENT CHANGE WAS – HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

How long ago was it that you [IF MDV3=2-3: moved home; IF MDV3=4: changed rate; IF MDV3=5: changed lender]?

If unsure, give your best estimate.

1. Less than 1 year
2. 1 year to less than 2 years
3. 2 years to less than 3 years
4. 3 years to less than 5 years
5. 5 years to less than 10 years
6. 10 years to less than 20 years
7. 20 years to less than 25 years
8. 25 years or more
9. Don't know

MDV2 [CODE IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. CODE TO ALL IN MORTGAGES SECTION)]

DERIVED VARIABLE TO ALLOCATE PEOPLE INTO WHETHER THE MOST RECENT THING THEY HAVE DONE WITH THEIR MORTGAGE OCCURRED IN THE LAST 3 YEARS.

	Category	Definition
1	First time borrower in last 3 years	IF MDV3=1 AND M3=1-3
2	Home mover in the last 3 years	IF MDV3=2 AND M14=1-3
3	Porter in the last 3 years	IF MDV3=3 AND M14=1-3
4	Internal switchers in the last 3 years	IF MDV3=4 AND M14=1-3
5	Remortgagor in the last 3 years	IF MDV3=5 AND M14=1-3
6	Changes made (home mover, porter, internal switcher or remortgagor), but not in the last 3 years	IF MDV3=2-5 AND M14=4-8
7	First time borrower (first property owned with mortgage and not made any changes since taking it out) but didn't buy in the last 3 years	IF MDV3=1 AND M3=4-8
8	Don't know (based on those who do not know how long ago their most recent change was or can't remember what the most recent thing was they did with their mortgage)	IF MDV3=6 OR M14=9 OR (MDV3=1 AND M3=9)

MINTRO1 [ASK IF MDV2=2-3 (HAVE A RESIDENTIAL MORTGAGE AND MOST RECENT CHANGE WAS MOVER OR PORTER IN THE LAST 3 YEARS)]

We now have some further questions about your most recent experience of moving home.

Think only about your experience on this occasion for the following questions.

M109 [ASK IF MDV2=2 (HAVE A RESIDENTIAL MORTGAGE AND HOME MOVER WAS MOST RECENT CHANGE IN THE LAST 3 YEARS)]

When you moved home in the last 3 years and took out a new mortgage, did you...

1. Change mortgage lender
2. Stay with the same mortgage lender

M109b [ASK IF MDV2=6-8 (HAVE A RESIDENTIAL MORTGAGE AND HAVE MADE A CHANGE TO THEIR MORTGAGE BUT NOT IN THE LAST THREE YEARS, OR FTB BUT DIDN'T BUY IN THE LAST THREE YEARS, OR DON'T KNOW HOW LONG AGO THEIR MOST RECENT CHANGE WAS/ CANT REMEMBER WHAT THE MOST RECENT CHANGE WAS)]

Which of the following are important reasons why you have not changed mortgage lender or changed to a new rate?

Select all the reasons that were **important** in your decision.

RANDOMISE LIST EXCEPT CODES 14-15

1. I am happy with my current mortgage
2. My rate is competitive/ I am on a good deal

3. I've never thought about it
4. I am currently in arrears
5. I am in negative equity
6. I've tried, but my application was rejected
7. I assumed I wouldn't meet the affordability criteria
8. It would be too much hassle
9. The costs involved in switching lender wouldn't be worth it
10. I am on a fixed rate
11. I didn't know I could change
12. I've considered other lenders, but decided to stay with my current lender
13. My existing lender will not allow me to move to a new deal
14. Some other reason (write in)
15. Don't know

M109c [ASK IF M109b=6 OR 13 (HAVE A RESIDENTIAL MORTGAGE AND HAVE MADE A CHANGE TO THEIR MORTGAGE BUT NOT IN THE LAST THREE YEARS, OR FTB BUT DIDN'T BUY IN THE LAST THREE YEARS, OR DON'T KNOW HOW LONG AGO THEIR MOST RECENT CHANGE WAS/ CANT REMEMBER WHAT THE MOST RECENT CHANGE WAS -- AND HAVE NOT CHANGED LENDER OR RATE BECAUSE THEIR APPLICATION WAS REJECTED OR THE EXISTING LENDER WOULD NOT ALLOW THEM TO MOVE ONTO A NEW DEAL)]

You said you have tried to change mortgage lender or changed to a new rate because your application was rejected or your lender wouldn't allow you to move onto a new deal. Why was this?

1. I didn't meet the affordability criteria when I wanted to borrow more
2. I didn't meet the affordability criteria even though I didn't want to borrow more
3. I wanted an interest-only mortgage
4. I am currently in arrears
5. I am in negative equity
6. Other (write in)

MINTRO2 [STATE IF MDV2=4-5 (HAVE A RESIDENTIAL MORTGAGE AND INTERNAL SWITCHER OR REMORTGAGOR OR WAS MOST RECENT CHANGE IN LAST 3 YEARS)]

We now have some further questions about your most recent experience of [IF MDV2=4: changing onto a new rate; IF MDV2=5: changing your mortgage lender].

M80 [ASK IF MDV2=2 OR 3 OR 5 (HAVE A RESIDENTIAL MORTGAGE AND HOME MOVER, PORTER, REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST THREE YEARS)] COLLAPSIBLE GRID

Thinking about your experience of [IF MDV2=2: taking out a new mortgage when you moved home; IF MDV2=3: taking your current mortgage deal with you when you moved home; IF MDV2=5: changing mortgage lender], how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

	1.Strongly agree	2.Slightly agree	3.Neither agree nor disagree	4.Slightly disagree	5.Strongly disagree	6.Not applicable	7.Don't know
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a) I was satisfied with the process						[DO NOT SHOW]	
b) The mortgage lender took longer than expected						[DO NOT SHOW]	
d) Any fees/ costs as a result of the change in mortgage or mortgage lender were expected							

M81 [ASK IF MDV2= 4 (HAVE A RESIDENTIAL MORTGAGE AND INTERNAL SWITCHER MOST RECENT CHANGE IN THE LAST THREE YEARS)] CAROUSEL

Thinking about your experience of changing onto a new rate with the same mortgage lender, how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

	1.Strongly agree	2.Slightly agree	3.Neither agree nor disagree	4.Slightly disagree	5.Strongly disagree	6.Don't know
a) I was satisfied with the process						
b) The lender took longer than expected						
c) Any fees/ costs as a result of changing the rate were expected						

M39a [ASK IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS)]

Which, if any, of these sources of **information** did you use to help your decision-making when you [IF MDV2=1: took out your mortgage; IF MDV2=2: took out a new mortgage when you moved home; IF MDV2=3: took your current mortgage deal with you when you moved home; IF MDV2=4: changed onto a new rate; IF MDV2=5: changed mortgage lender]?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 1-5 & 9-11

1. Information from mortgage lender(s) – including their website(s)
2. Information from mortgage broker(s) – including their website(s)
3. Non-lender websites, e.g. moneysavingexpert.com
4. Price comparison websites
5. Best-buy tables or recommendations in financial pages of newspapers/ magazines
6. Specialist magazines/ publications
7. Advice of friends/ relatives
8. Media/ newspaper or their websites, e.g. Daily Mail, Guardian, BBC
9. Another source (write in)
10. None of these
11. Don't know

M40 [ASK IF MORE THAN ONE CODE SELECTED AT M39a 1-9 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS AND USED MORE THAN ONE SOURCE OF INFORMATION)]

Which of these sources of information did you find most useful?

LIST ALL ANSWERED AT M39a. SINGLE CODE

Don't know

M47 [ASK IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

[IF MDV2=1-3, 5 (FIRST TIME BORROWER, OR HOME MOVER, OR PORTER, OR REMORTAGER): When taking out your mortgage on the property you live in currently, did you seek advice from any of the following?]

[IF MDV2=4 (INTERNAL SWITCHER): When you changed onto a new rate with your existing mortgage lender, did you seek advice from any of the following?]

<FCABlue>By 'advice' we mean advice on the features of a mortgage, e.g. whether or not to take a fixed rate. Do not include any support you may have received to work out how much you could borrow.</FCABlue>

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE: <FCABlue>A mortgage lender is a financial institution, e.g. a bank, that gives you a mortgage.</FCABlue>]

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE: <FCABlue>A mortgage broker, which could be an individual or a company, arranges mortgages between borrowers and lenders. They are basically a financial adviser who specialises in mortgages. </FCABlue>]

Select all that apply.

1. One [mortgage broker](#)

2. Two or more [mortgage brokers](#)
3. An adviser at a [mortgage lender](#)
4. An adviser at two or more [mortgage lenders](#)
5. None of these
6. Can't remember **[SINGLE CODE]**

M46 [ASK IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

Which of the following best describes how you chose your mortgage [IF MDV2=2 OR 3: when you moved home; IF MDV2=4: when you changed onto a new rate; IF MDV2=5: when you changed lender]?

1. I took out the mortgage recommended by a mortgage broker
2. I took out the mortgage recommended by an adviser at a mortgage lender
3. I was recommended a mortgage by a broker, but I decided not to follow this advice and chose a different mortgage
4. I was recommended a mortgage by an adviser at a mortgage lender, but I decided not to follow this advice and chose a different mortgage
5. I did not get any advice from a broker or an adviser at a mortgage lender – I chose the mortgage myself
6. Don't know

M46a [ASK IF M46=1 OR 2 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR ADVISER)]

Which of the following channels did you use for the advice you received from [IF M46=1: your mortgage broker; IF M46=2: an adviser at your mortgage lender]?

Select all that apply.

1. Telephone
2. Online through a web page or web chat
3. Face to face
4. Other (write in)
5. Can't remember **[SINGLE CODE]**

M46d [ASK IF M46=1 OR 2 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR ADVISER)]

How confident would you feel choosing a mortgage product yourself rather than using a broker or an adviser at a lender?

1. Very confident
2. Fairly confident
3. Not very confident
4. Not at all confident
5. Don't know

M69 [ASK IF M46=3 OR 4 OR 5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE CHOSEN THEMSELVES)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

Why did you choose your mortgage yourself?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 8-9

1. I knew exactly what I wanted
2. I looked into using a broker/ adviser but the cost was too high
3. I thought the cost of advice would be too high
4. Experience of poor service and/ or unsuitable advice from a lender or a broker in the past
5. Finding a broker/ adviser was difficult
6. It takes too long to get an appointment with an adviser at a mortgage lender
7. I received advice, but I rejected it
8. Other (write in)
9. Don't know

INTROM4 [ASK IF M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

The next few questions are about the mortgage broker you used when arranging your mortgage [IF MDV2=2 OR 3: when you moved home; IF MDV2=4: when you changed onto a new rate; IF MDV2=5: when you changed lender].

M48 [ASK IF M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

Which of the following influenced your choice to use this mortgage broker?

Select all the reasons that were important in your decision

RANDOMISE LIST EXCEPT CODES 9-10

1. I wanted to seek advice on a range of products from different lenders
2. I have used this broker before and was happy with the service I received
3. They were recommended to me by a family member, friend or colleague
4. They were recommended by an estate agent
5. I read online reviews that recommended them
6. I was referred by another party in the purchase process, e.g. a solicitor
7. I thought I had to use a mortgage broker
8. I found the broker by using a broker comparison website
9. Other (write in)
10. Don't know

M48a [ASK IF M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

Before choosing your broker, did you compare different brokers by looking at the range of lenders they deal with, or their fees for providing advice.

1. Yes
2. No
3. Don't know

M48b [ASK IF M48a=1 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND COMPARED BROKERS)] COLLAPSIBLE GRID

When comparing brokers, how easy or difficult did you find the following:

- a) Comparing brokers on the number of mortgage companies they consider
- b) Comparing brokers on the fees they charge
- c) Comparing brokers to find those who could help you with more specialised borrowing needs

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know
7. Not applicable [SHOW FOR M48b_c)

M42 [ASK IF M48=4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE ARRANGED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT AND BROKER RECOMMENDED BY AN ESTATE AGENT)]

Did you feel as if you had to use the mortgage broker recommended by the estate agent?

1. Yes
2. No
3. Can't remember

M50 [ASK M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

Did your mortgage broker provide you with a recommendation for any of the following?

Select all that apply.

1. A solicitor
2. Insurance products, e.g. income protection, accident/ illness cover, or life, contents or buildings insurance
3. Other services (write in)
4. None of these
5. Can't remember **[SINGLE CODE]**

M51c [ASK M50=2 (FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE BROKER RECOMMENDED INSURANCE PRODUCTS)]

Did you take out any insurance product(s) recommended by your mortgage broker?

1. Yes
2. No
3. Can't remember

M57 [ASK IF M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

Overall, how satisfied were you with your mortgage broker?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9

10 - Completely satisfied

Don't know

M59

[ASK IF M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

How much trust did you have in your mortgage broker?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

M55

[ASK M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)] CAROUSEL

How much do you agree or disagree with the following statements about your mortgage broker?

RANDOMISE STATEMENTS

	1. Strongly agree	2.Slightly agree	3.Neither agree nor disagree	4.Slightly disagree	5.Strongly disagree	6.Don't know
a) The broker helped me to consider options I had not thought of						
b) The broker provided impartial advice						
c) The broker understood my needs						
d) The broker helped me to get a better deal than I would have been able to get on my own						

M56 [ASK M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

What help to arrange a mortgage in the future would you prefer?

1. The same mortgage broker
2. A different mortgage broker
3. An adviser at a mortgage lender
4. I wouldn't get advice from a mortgage broker or lender
5. I do not plan to take out another mortgage
6. Don't know

INTROM2 [STATE IF M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED AN ADVISER AT MORTGAGE LENDER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

The next few questions are about the adviser at your mortgage lender who arranged your mortgage [IF MDV2=2 OR 3: when you moved home; IF MDV2=4: when you changed onto a new rate; IF MDV2=5: when you changed lender].

M50b [ASK M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED AN ADVISER AT MORTGAGE LENDER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

Did your mortgage lender provide you with a recommendation for any of the following?

Select all that apply.

1. A solicitor
2. Insurance products, e.g. income protection, accident/ illness cover, or life, buildings or contents insurance
3. Other services (write in)
4. None of these
5. Can't remember **[SINGLE CODE]**

M112 [ASK M50b=2 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND ADVISER AT A LENDER RECOMMENDED INSURANCE PRODUCTS)]

Did you take out any insurance product(s) recommended by your mortgage lender?

1. Yes
2. No
3. Can't remember

M60 [ASK IF M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED AN ADVISER AT MORTGAGE LENDER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

Which of the following influenced your choice to use an adviser at a mortgage lender?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 7-9

1. I use (or have used) the lender before
2. Easy to go into a branch and talk to someone
3. They were recommended to me by a family member, friend or colleague
4. They were recommended by an estate agent
5. I read online reviews that recommended them
6. I was referred by another party in the purchase process, e.g. a solicitor
7. Didn't know any other option was available
8. Other (write in)
9. Don't know

M66 [ASK IF M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED A ADVISER AT MORTGAGE LENDER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

Overall, how satisfied were you with the adviser at your mortgage lender?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

- 0 - Not at all satisfied
- 1
 - 2
 - 3
 - 4
 - 5
 - 6
 - 7
 - 8
 - 9
- 10 - Completely satisfied
- Don't know

M59a [ASK IF M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED AN ADVISER AT MORTGAGE LENDER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

How much trust did you have in the adviser at your mortgage lender?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

- 0 - Do not trust at all
- 1
 - 2

- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Trust completely
- Don't know

M65 [ASK IF M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED AN ADVISER AT MORTGAGE LENDER BUT DIDN'T TAKE RECOMMENDED PRODUCT)] CAROUSEL

How much do you agree or disagree with the following statements about the advice from your mortgage lender?

RANDOMISE STATEMENTS

	1. Strongly agree	2. Slightly agree	3. Neither agree nor disagree	4. Slightly disagree	5. Strongly disagree	6. Don't know
a) The adviser helped me to consider options I had not thought of						
b) The adviser understood my needs						
c) The adviser helped me to get a better deal than I would have been able to get on my own						

M64 [ASK M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED AN ADVISER AT MORTGAGE LENDER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

[IF P_M1c=1: <FCAred>Thinking about your residential mortgage...</FCAred>]

Which of the following would you consider using in the future for advice when considering a change to your mortgage?

1. The same mortgage lender
2. A different mortgage lender
3. A mortgage broker
4. I wouldn't get advice from a mortgage lender or broker
5. I do not plan to take out another mortgage
6. Don't know

INTROM3 [STATE IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS)]

The next few questions are about your experience of the **mortgage application process** when you [IF MDV2=1: took out your mortgage; IF MDV2=2 OR 3: moved home; IF MDV2=4: changed onto a new rate; IF MDV2=5: changed lender].

M72 [ASK IF (MDV2=2 AND M109=1) OR (MDV2=1 OR 5) (HAVE A RESIDENTIAL MORTGAGE AND (HOME MOVER AND CHANGED LENDER) OR (MOST RECENT CHANGE IN LAST THREE YEARS IS FIRST TIME BORROWER OR REMORTGAGOR))]

[IF P_M1c=1: <FCAred>Thinking about your residential mortgage...</FCAred>]

Did you make any unsuccessful applications before you got your mortgage?

1. Yes
2. No
3. Can't remember

M76

[ASK IF (MDV2=2 AND M109=1) OR MDV2=1 OR 3 OR 5 (HAVE A RESIDENTIAL MORTGAGE AND (FIRST TIME BORROWER, HOME MOVER WHO CHANGED LENDER, PORTER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS))]

Thinking about the mortgage application process when you **[IF MDV2=1: took out your mortgage; IF MDV2=2 OR 3: moved home; IF MDV2=5: changed lender]**, how long did the process last from the time you submitted your application to your current lender until you received a formal mortgage offer from them (this is your **contractual offer**)?

1. Less than a week
2. 1 week
3. 2 weeks
4. 3 weeks
5. 4 weeks
6. Over 4 weeks but less than 2 months
7. 2 months but less than 3 months
8. 3 months but less than 4 months
9. 4 months but less than 5 months
10. 5 months but less than 6 months
11. 6 months or more
12. Can't remember

M78

[ASK IF (MDV2=2 AND M109=1) OR MDV2=1 OR 3 OR 5 (HAVE A RESIDENTIAL MORTGAGE AND (FIRST TIME BORROWER, HOME MOVER WHO CHANGED LENDER, PORTER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS))]

During the process of applying for your current mortgage, when you **[IF MDV2=1: took out your mortgage; IF MDV2=2 OR 3: moved home; IF MDV2=5: changed lender]**, did you experience any of the following issues or problems?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 7-9

1. Offered a lower amount
2. Property down-valued
3. Issues because of a poor credit score
4. Providing proof of my income
5. Issues with the location of the property
6. Issues with the type of the property
7. Other (write in)
8. None of these **[SHOW IF NO UNSUCCESSFUL APPLICATIONS (M72=2)]**
9. Don't know

M77

[ASK IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS) CAROUSEL

Thinking about the mortgage application process, how much do you agree or disagree with these statements based on your recent experience of **[IF MDV2=1: taking out your mortgage; IF MDV2=2 OR 3: moving home; IF MDV2=4: changing onto a new rate; IF MDV2=5: changing lender]**?

RANDOMISE STATEMENTS

	1. Strongly agree	2. Slightly agree	3. Neither agree nor disagree	4. Slightly disagree	5. Strongly disagree	6. Don't know
a) I felt like I understood what was going on at each stage						
b) I had to chase to be kept informed during the process						
c) I felt there was too much information to deal with						
d) There were too many different mortgage options						
e) There were additional application processing fees that took me by surprise						

M79

[ASK IF MDV2=4-5 (HAVE A RESIDENTIAL MORTGAGE AND INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS)]

Did receipt of any of the following influence your decision to **[IF MDV2=4: change to a new rate; IF MDV2=5: change mortgage lender]**?

1. Annual statement from my mortgage lender
2. Contact from my mortgage lender not long before the end of my old deal
3. Notification from my mortgage lender that payment had increased
4. Contact by the broker who arranged my mortgage previously
5. None of these – I knew myself that the rate was ending and decided to get a new deal
6. Don't know

M88 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

Which, if any, of the following are **important** reasons why you may consider changing your mortgage lender in the future?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 7-9

1. If they offer me a more competitive rate
2. If prompted by a broker
3. If I wanted to borrow more money
4. If my interest rates changed
5. If my current deal ended
6. If I was unhappy with my current lender
7. Other (write in)
8. I do not envisage changing mortgage lender in the future
9. Don't know

M88a [ASK ALL IN MORTGAGE)]

Based on your experiences, what ways of arranging a mortgage would you prefer in the future?

Select all that apply.

- 1 Face to face
- 2 Telephone
- 3 Online & interactive (including chat and video-conferencing)
- 4 Online – click & buy (select the mortgage you want and buy online without a conversation)
- 5 I have no strong preference **[SINGLE CODE]**

M105 [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)] CAROUSEL

How much do you agree or disagree with these statements based on your experience?

RANDOMISE STATEMENTS

	1. Strongly agree	2. Slightly Agree	3. Neither agree nor disagree	4. Slightly disagree	5. Strongly disagree	6. Not applicable	7. Don't know
a) I feel mortgage products are simple to understand							
b) It is easy to understand total mortgage costs							
c) It is easy to compare mortgages from							

different lenders							
d) I am confident I can find out who will lend to me							

M79a [ASK IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS)]

[IF P_M1C=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

Before you took out or arranged your mortgage, did you compare mortgages from two or more different lenders by looking at the products, prices or the terms and conditions offered?

1. Yes
2. No
3. Don't know

M79b [ASK IF M79a=2 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS AND DID NOT COMPARE MORTGAGES)]

[IF P_M1C=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

There are many reasons why people may choose not to compare different lenders before taking out a mortgage.

Why did you not compare mortgages from different lenders?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 12-14

1. It takes too much time
2. It's too difficult to compare
3. It's not worth it as there's no real difference between mortgage lenders
4. I wouldn't know what to look for
5. Shopping around could damage my credit rating
6. The offer from the mortgage lender I chose was just what I wanted
7. I feel loyalty to the mortgage lender I chose
8. The mortgage lender I chose had a good choice of products
9. I have dealt with the mortgage lender I chose before
10. The mortgage lender was recommended to me
11. I didn't think I could get a mortgage product elsewhere
12. I didn't really think about comparing mortgage products or lenders
13. Other (write in)
14. Don't know

M79c [ASK IF M46=3-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE CHOSEN THEMSELVES AFTER DECIDING NOT TO FOLLOW THE RECOMMENDATION OF A BROKER, AN ADVISER AT A MORTGAGE LENDER, OR WITHOUT GETTING ANY ADVICE FROM A BROKER OR ADVISER AT A MORTGAGE LENDER)]

You said earlier that you chose your mortgage yourself [IF M46=3: after deciding not to follow the recommendation of your broker; IF M46=4: after deciding not to follow the recommendation of your adviser at your mortgage lender; IF M46=5: without getting any advice from a broker or an adviser at a mortgage lender].

How easy or difficult was it for you to work out who would lend to you and which mortgages you could actually get?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

M90a [ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

Would you say you have experienced a problem with your mortgage or with any advice received about this in the last 12 months?

1. Yes
2. No
3. Don't know

M90

[ASK IF P_M1_DV=1 OR P_M4_DV=4 OR (P_M1_1=99 AND P_M1_3=2) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

[IF M90a=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: in the last 12 months have you experienced any of the following problems with your mortgage or with any advice received in relation to this?]

[IF M90a=1 (EXPERIENCED A PROBLEM WITH THEIR MORTGAGE IN THE LAST 12 MONTHS): Which of these problems did you experience?]

Think about all problems you have experienced in the last 12 months, even if you have told us about them before.

Select all that apply.

RANDOMISE LIST EXCEPT CODES 17-19

1. Sales pressure
2. Poor advice from a financial adviser
3. Unexpected fees or charges
4. Complex fees and charges
5. Mortgage costing me more than expected
6. Unexpected changes to terms and conditions
7. Unexpected change to interest rate
8. Complex product information
9. IT system failure/ service disruption
10. Provider errors/ not following instructions
11. Delays when making changes to my mortgage
12. Delays when arranging my mortgage
13. Poor customer service
14. Unsuitable channel <inf><FCABlue>(phone, online, face-to-face)</FCABlue></inf> to contact the mortgage lender
15. Unfair treatment when in arrears
16. Not eligible for the mortgage I wanted
17. Other (write in)
18. None of these [SHOW IF M90a=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]
19. Don't know

M91

[ASK IF MORE THAN ONE RESPONSE SELECTED AT M90, 1-17 (ALL IN MORTGAGES SECTION AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

[IF P_M1c=1: <FCARed>Thinking about your residential mortgage...</FCARed>]

And, which of these would you say was the most serious problem?

ONLY SHOW ANSWERS CODED AT M90, 1-17 (INCLUDING NAME OF PROBLEM WRITTEN AT M90,17)

INTROM [STATE IF MORE THAN ONE RESPONSE SELECTED AT M90, 1-17 (ALL IN MORTGAGES SECTION AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

For the next few questions think about the **most** serious problem you experienced:

SHOW ANSWER AT M91

M91a [ASK IF M90= 1-17 (ALL IN MORTGAGES SECTION AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT M90>1:most serious] problem you experienced with your mortgage...</FCARed>

As a result of this problem, did any of the following happen?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-13

1. I had problems paying bills
2. I went into my overdraft
3. I missed repayments
4. I was unable to pay back what I owed/ didn't catch up later
5. I lost money
6. I had to borrow money
7. My credit rating was affected
8. I spent significant time resolving the problem
9. It was just a nuisance
10. I suffered stress
11. Other (write in)
12. No negative impacts [SINGLE CODE]
13. Don't know

M92 [ASK IF M90=1-17 (ALL IN MORTGAGES SECTION AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT M90>1:most serious] problem you experienced with your mortgage...</FCARed>

Did you complain about this?

1. I complained
2. I wanted to complain, but didn't
3. No, I didn't want to complain
4. Don't know

M93 [ASK IF M92=1 (ALL IN MORTGAGES SECTION AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT M90>1:most serious] problem you experienced with your mortgage...</FCARed>

Who did you complain to?

Select all that apply.

1. My mortgage lender
2. My mortgage broker
3. Financial Ombudsman Service (FOS)
4. Financial Conduct Authority (FCA)
5. UK Finance (formerly the Council of Mortgage Lenders (CML))
6. Someone else (write in)
7. Don't know

M94 [ASK IF M93=1 (ALL IN MORTGAGES SECTION AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED TO MORTGAGE LENDER)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT M90>1:most serious] problem you experienced with your mortgage...</FCARed>

Overall, how satisfied or dissatisfied were you with how your complaint was handled by your mortgage lender?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

M94B [ASK IF M93=2 (ALL IN MORTGAGES SECTION AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED TO MORTGAGE BROKER)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT M90>1: most serious] problem you experienced with your mortgage...</FCARed>

Overall, how satisfied or dissatisfied were you with how your complaint was handled by your mortgage broker?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'

- 0 - Not at all satisfied
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Completely satisfied
- Don't know

M96

[ASK IF M92=2 OR 3 (ALL IN MORTGAGES SECTION AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT M90>1:most serious] problem you experienced with your mortgage...</FCARed>

Why didn't you complain?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 6-7

- 1. Too trivial/ wasn't worth it
- 2. Too difficult to complain
- 3. No point complaining – nothing would happen
- 4. Didn't know how to complain
- 5. Didn't have time/ too busy
- 6. Other (write in)
- 7. Don't know

8. Consumer Credit 2³

CC_DV4 DERIVED VARIABLE – QUALIFICATION FOR CONSUMER CREDIT 2 SECTION

ALL QUALIFYING PRODUCTS HELD BY RESPONDENTS NOW OR IN THE LAST 12 MONTHS

	Name of product	Hold now or in the last 12 months (QUALIFY FOR SECTION)
1	Credit card (transactor or revolver)	IF P_CC3_1=1 OR P_CC4_1=1
2	Store card (transactor or revolver)	IF P_CC3_2=1 OR P_CC4_2=1
3	Motor finance arranged with hire purchase (HP) or personal contract purchase (PCP)	IF P_CC7=1
4	Motor finance using a loan or other form of credit from a vehicle dealer or manufacturer	IF P_CC8a=1
5	Motor finance using a loan or other form of credit from a motor finance specialist	IF P_CC8a=2
6	Retail finance hire purchase - including rent-to-own and other hire purchase	IF P_CC3_4_DV=1-2 OR P_CC4_4_DV=1-2
7	Catalogue credit and shopping accounts (transactor or revolver)	IF P_CC3_5=1 OR P_CC4_5=1
8	Retail finance – instalment credit	IF P_CC3_4_DV=3 OR P_CC4_4_DV=3
9	Credit union loan	IF P_CC5_DV=2 OR P_CC6_DV=2
10	Community development finance institution (CDFI) loan	IF P_CC5_DV=15 OR P_CC6_DV=15
11	Peer-to-peer loan	IF P_CC5_DV=3 OR P_CC6_DV=3
12	Logbook loan	IF P_CC5_DV=4 OR P_CC6_DV=4
13	Pawnbroking	IF P_CC5_DV=5 OR P_CC6_DV=5
14	Home-collected loan	IF P_CC5_DV=6 OR P_CC6_DV=6
15	Payday loan (single payment)	IF P_CC5_DV=7 OR P_CC6_DV=7
16	Short-term instalment loan	IF P_CC5_DV=8 OR P_CC6_DV=8
17	Personal loan	IF P_CC5_DV=9 OR P_CC6_DV=9
18	Personal loan to buy a vehicle	IF P_CC8a=3

³ Sections 8. Consumer Credit 2, 9. High Cost Credit and 10. Consumer Credit 1 were not in the place they should have been according to the questionnaire and were instead being displayed in the order 10. Consumer Credit 1, 9. High Cost Credit and 8. Consumer Credit 2. This was fixed on 01/10/2019 17:26.

CC57_INTRO [STATE IF CC_DV4=1-18 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CONSUMER CREDIT 2 SECTION)]

We now have a few general questions about your use of credit, which are not linked to any particular credit product you hold.

CC10d [ASK IF CC_DV4=1-18 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CONSUMER CREDIT 2 SECTION)]

Do you use the annual percentage rate (APR) to compare credit products?

1. Always
2. Usually
3. Sometimes
4. Never
5. Don't know

CC10e [ASK IF CC10d=4 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS WHO DO NOT USE THE APR TO COMPARE CREDIT PRODUCTS)]

Why do you not use the annual percentage rate (APR) to compare credit products?

Select all that apply.

RANDOMISE LIST, EXCEPT CODES 8-9

1. I can use other cost information, e.g. interest rates
2. I am more interested in how much it will cost in £s
3. I am more interested in whether I can afford the credit
4. It is not relevant to my decision
5. It doesn't tell me anything useful
6. I don't understand APRs
7. I am more interested in what credit I can get
8. Other (write in)
9. Don't know

**CC10f [ASK IF CC_DV4=1-18 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CONSUMER CREDIT 2 SECTION)]
COLLAPSIBLE GRID**

Some of the following statements about APRs are true and some are false.

Which would you say are true and which are false? If unsure, select don't know.

- CC10f_a. The APR shows how much the credit costs in pounds (£s)
- CC10f_b. The APR allows you to compare costs of credit products
- CC10f_c. Usually, the lower the APR, the better
- CC10f_d. A product with a lower APR will always be better than one with a higher APR
- CC10f_e. The APR is always the same as the interest rate
- CC10f_f. The APR works best when comparing similar credit products
- CC10f_g. The APR is irrelevant if the credit agreement lasts less than a year
- CC10f_h. Firms have to tell you what the APR is, e.g. in the credit agreement

1. True
2. False
3. Don't know

CC57 [ASK IF CC_DV4=1-18 (ALL WHO HOLD A CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CONSUMER CREDIT 2 SECTION)]

Have you made an application for any kind of credit in the last 12 months which has been rejected?

1. Yes
2. No
3. Don't know

CC58 [ASK IF CC_DV4=1-18 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CONSUMER CREDIT 2 SECTION)]

In the last 12 months have you been put off applying for any kind of credit, because you thought your application would be rejected?

1. Yes
2. No
3. Don't know

CC58a [ASK IF CC58=1 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT IN THE LAST 12 MONTHS WHO HAVE BEEN PUT OFF APPLYING FOR CREDIT)]

What put you off applying?

Select all that apply.

1. There was no point in applying
2. It could have affected my chances of applying to that provider in future
3. It could have affected my chances of getting credit elsewhere
4. It could have damaged my credit rating
5. I was unlikely to be accepted based on information from the lender or price comparison website
6. Other (write in)
7. Don't know

CC59 [ASK IF CC57=1 OR CC58=1 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS WHO HAVE BEEN REJECTED FOR AND/ OR BEEN PUT OFF APPLYING FOR CREDIT)]

You mentioned you have been turned down for credit and/or been put off applying in the last 12 months. What course of action did you take instead?

Select all that apply.

1. Went without
2. Used savings
3. Cut back on your spending
4. Sold something
5. Saved up until I had the money I needed
6. Borrowed from a family member or friend
7. Applied to a different lender
8. Applied for a different type of credit from the same lender
9. Borrowing from an unlicensed moneylender or another informal lender
10. Defaulted on another loan/ bill /payment
11. Requested more time to pay the money I owed
12. Other (write in)
13. Don't know

CC55 [ASK IF CC_DV4=1-18 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CONSUMER CREDIT 2 SECTION)]

Would you say you have experienced a problem in the last 12 months with any of the following credit products you hold or have held over the last year?

[LIST ALL PRODUCTS HELD AT CC_DV4]

1. Yes
2. No
3. Don't know

CC35

[ASK IF CC_DV4=1-18 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CONSUMER CREDIT 2 SECTION)]

[IF CC55=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: in the last 12 months have you experienced any of the following problems with any of these products?]

[IF CC55=1 (EXPERIENCED A PROBLEM WITH THEIR CREDIT/ LOAN PRODUCT IN THE LAST 12 MONTHS): Which of these problems did you experience?]

Think about all problems you have experienced in the last 12 months, even if you have told us about them before.

Select all that apply.

RANDOMISE LIST EXCEPT CODES 22-24

1. Pressure to take on additional credit
2. Poor advice from a financial adviser/ credit broker
3. Unexpected interest rate increase
4. Unexpected reduction in credit limit
5. Unexpected termination of credit product
6. **Unexpected fees or charges**
7. Unexpected changes to terms and conditions
8. Payment being taken when I did not expect it
9. Not sent regular statements
10. Complex fees and charges
11. Credit product costing me more than expected
12. Complex product information
13. IT system failure/ service disruption
14. Provider errors/ not following instructions
15. Delays when making changes to credit product
16. Delays when arranging a credit product
17. Poor customer service
18. Unsuitable channel <inf><FCABlue(phone, online, face-to-face)</FCABlue></inf> to contact the provider
19. Unfair treatment when in arrears
20. Not being told I was in arrears
21. Not eligible for the credit product wanted
22. Other (write in)
23. None of these **[SHOW IF CC55=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]**
24. Don't know

CC35b

[ASK IF MORE THAN ONE RESPONSE SELECTED AT CC35, 1-22 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN LAST 12 MONTHS AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

And, which of these would you say was the most serious problem?

ONLY SHOW ANSWERS CODED AT CC35, 1-22 [INCLUDING NAME OF PROBLEM WRITTEN AT CC35, 22]

CCINT [STATE IF MORE THAN ONE RESPONSE SELECTED AT CC35, 1-22 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

For the next few questions think about the most serious problem you experienced:

SHOW ANSWER AT CC35b

CC35c [ASK IF CC35=1-22 AND MORE THAN ONE CODE SELECTED AT CC_DV4 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND HAVE MORE THAN ONE CONSUMER CREDIT PRODUCT)]

Which credit product did this problem relate to?

[LIST PRODUCTS HELD AT CC_DV4]

Don't know

CC42 [ASK IF CC35=1-22 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT CC35>1:most serious] problem you experienced with [IF DK AT CC35c INSERT: one of your credit products] [IF NUMBER OF RESPONSES AT CC_DV4>1 INSERT: your ANSWER FROM CC35c] [IF NUMBER OF RESPONSES AT CC_DV4=1 INSERT: your ANSWER FROM CC_DV4]...</FCARed>

As a result of this problem, did any of the following happen?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 15-17

1. I was unable to pay back what I owed
2. I had problems paying bills
3. I had problems meeting other essential expenses **[ALWAYS APPEARS AFTER CODE 2]**
4. I was unable to pay for something I wanted
5. I went into my overdraft
6. I missed repayments
7. I lost money
8. I had to borrow money
9. My credit rating was affected
10. I spent significant time resolving the problem
11. I was not allowed access to further credit
12. Incurred bank charges
13. It was just a nuisance
14. I suffered stress
15. Other (write in)
16. No negative impacts **[SINGLE CODE]**
17. Don't know

CC36 [ASK IF ANSWER AT CC35, 1-22 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

<FCAred>Thinking about the [IF NUMBER OF RESPONSES AT CC35>1:most serious] problem you experienced with [IF DK AT CC35c INSERT: one of your credit products] [IF CC35c NE DK INSERT: your CREDIT PRODUCT AT CC35c]...</FCAred>

Did you complain about this?

1. I complained
2. I wanted to complain, but didn't
3. No, I didn't want to complain
4. Don't know

CC38 [ASK IF CC36=1 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED)]

<FCAred>Thinking about the [IF NUMBER OF RESPONSES AT CC35>1:most serious] problem you experienced with [IF DK AT CC35c INSERT: one of your credit products] [IF CC35c NE DK INSERT: your CREDIT PRODUCT AT CC35c]...</FCAred>

Who did you complain to?

Select all that apply.

1. My lender/ credit provider
2. A broker or retailer who arranged the credit
3. Financial Ombudsman Service (FOS)
4. Financial Conduct Authority (FCA)
5. A trade body to which the lender/ credit provider belongs
6. A local Trading Standards Service
7. Someone else (write in)
8. Don't know

CC40 [ASK IF CC38=1 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED TO CREDIT PROVIDER)]

<FCAred>Thinking about the [IF NUMBER OF RESPONSES AT CC35>1:most serious] problem you experienced with [IF DK AT CC35c INSERT: one of your credit products] [IF CC35c NE DK INSERT: your CREDIT PRODUCT AT CC35c]...</FCAred>

Overall, how satisfied were you with how your complaint was handled by your lender/ credit provider?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied.'

0 - Not at all satisfied

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9

10 - Completely satisfied

Don't know

CC41 [ASK IF CC36=2 OR 3 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

Why didn't you complain?

Select all the reasons that were **important** in your decision.

RANDOMISE LIST EXCEPT CODES 6-7

1. Too trivial/ wasn't worth it
2. Too difficult to complain
3. No point complaining – nothing would happen
4. Didn't know how to complain
5. Didn't have time/ too busy
6. Other (write in)
7. Don't know

9. High Cost Credit

HCC_DV1 DERIVED VARIABLE – QUALIFICATION FOR HIGH COST CREDIT SECTION

ALL QUALIFYING PRODUCTS HELD BY RESPONDENT TAKEN OUT IN LAST 12 MONTHS
(OR 3 YEARS FOR CATALOGUE CREDIT)

	Name of product	Taken out in last 12 months	Taken out in last 3 years
1	Catalogue credit and shopping accounts		CC1b=3
2	Pawnbroking	IF P_CC18>0 OR DK	
3	Home-collected loan	IF P_CC16>0 OR DK	
4	Payday loan (single payment) OR Short-term instalment loan	IF P_CC22a>0 OR DK OR IF P_CC22b>0 OR DK	
5	Rent-to-own	CC1_DV=5	

PRODUCT SELECTION RULES:

High cost credit defined as catalogue credit and shopping accounts (revolvers), pawnbroking, home-collected loan, payday loan, short-term instalment loan, rent-to-own. To increase sample sizes, payday loans and short-term instalment loans are combined as ONE product type.

Logbook loans and guarantor loans are also defined as high cost credit, but due to small incidence rates are excluded from this question set.

Qualifying respondents are those that hold one or more types of high cost credit product which they took out in the last 12 months (3 years for catalogue credit revolvers) as detailed in HCC_DV1 above

First random selection of a TYPE of high cost credit product – code to HCC_DV2

Second random selection of TYPE of high cost credit product (for those that hold more than one TYPE of high cost credit product) – code to HCC_DV3. This must be a different type of product to first selection. If only hold one TYPE of high cost credit product, code HCC_DV3=6).

HCC_DV2 [CODE TO (P_CC18>0 OR DK) OR (IF P_CC16>0 OR DK) OR ((IF P_CC22A>0 OR DK) OR (IF P_CC22B>0 OR DK)) OR (CC1_DV=5) OR (CC1B=3) (ALL WITH A PAWNBROKING LOAN/ WITH A HOME-COLLECTED LOAN/ WITH A PAYDAY LOAN OR SHORT-TERM INSTALMENT LOAN/ WITH A RENT-TO-OWN AGREEMENT/ REVOLVING A CATALOGUE CREDIT OR SHOPPING ACCOUNT BALANCE] NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CATALOGUE CREDIT) – I.E. ALL IN HIGH COST CREDIT SECTION]

DERIVED VARIABLE: SELECTED PRODUCT TYPE 1 – SINGLE CODE

1. Catalogue credit and shopping accounts
2. Pawnbroking
3. Home-collected loan
4. Payday loan (single payment) or short-term instalment loan
5. Rent-to-own

HCC_DV3 [CODE TO (P_CC18>0 OR DK) OR (IF P_CC16>0 OR DK) OR ((IF P_CC22A>0 OR DK) OR (IF P_CC22B>0 OR DK)) OR (CC1_DV=5) OR (CC1B=3) (ALL WITH A PAWNBROKING LOAN/ WITH A HOME-COLLECTED LOAN/ WITH A PAYDAY LOAN OR SHORT-TERM INSTALMENT LOAN/ WITH A RENT-TO-OWN AGREEMENT/ REVOLVING A CATALOGUE CREDIT OR SHOPPING ACCOUNT BALANCE] NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CATALOGUE CREDIT) – I.E. ALL IN HIGH COST CREDIT SECTION]

DERIVED VARIABLE: SELECTED PRODUCT TYPE 2 – SINGLE CODE

1. Catalogue credit and shopping accounts
2. Pawnbroking
3. Home-collected loan
4. Payday loan (single payment) or short-term instalment loan
5. Rent-to-own
6. No second product type (only one type of qualifying HCC product taken out in the last 12 months (3 years for catalogue credit revolvers)

FIRST HCC SELECTED PRODUCT (BASED ON HCC_DV2)

TEXT SUBSTITUTION FOR [SELECTED PRODUCT 2]

	Category	Text substitution
1	Catalogue credit and shopping accounts	catalogue credit or shopping account
2	Pawnbroking	loan from a pawnbroker
3	Home-collected loan	home-collected loan
4	Payday loan (single payment) OR Short-term instalment loan	payday or short-term instalment loan

5	Rent-to-own	rent-to-own agreement
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HCC_INTRO [STATE IF HCC_DV2=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/SHORT TERM INSTALMENT LOAN, OR RENT-TO-OWN)]

We now have some questions about the [SELECTED PRODUCT 2] you have taken out in the last [IF HCC_DV2=2-5: 12 months/ IF HCC_DV2=1: 3 years].

If you have taken out more than one [SELECTED PRODUCT 2] in the last [IF HCC_DV2=2-5: 12 months/ IF HCC_DV2=1: 3 years], answer only for the [SELECTED PRODUCT 2] you have taken out most recently.

[ADD IF HCC_DV2=1 (SELECTED PRODUCT IS CATALOGUE CREDIT): <FCABlue>As a reminder, a catalogue credit or shopping account is where you have a credit account you can use to buy goods (not a credit card or store card) – for example, from a catalogue or mail order company or an online retailer.</FCABlue>]

[ADD IF HCC_DV2=2 (SELECTED PRODUCT IS PAWNBROKING): <FCABlue>As a reminder, pawnbroking is where you borrow money against an item you have pawned (but not where you sell goods with an option to buy them back).</FCABlue>]

[ADD IF HCC_DV2=3 (SELECTED PRODUCT IS HOME-COLLECTED LOAN): <FCABlue>As a reminder, a home-collected loan is where an agent comes to your home to collect your repayments.</FCABlue>]

[ADD IF HCC_DV2=4 (SELECTED PRODUCT IS PAYDAY/ SHORT TERM INSTALMENT LOAN): <FCABlue>As a reminder, a payday or short-term instalment loan is a loan repayable on your next payday or within a short period of time (less than 12 months).</FCABlue>]

[ADD IF HCC_DV2=5 (SELECTED PRODUCT IS RENT-TO-OWN): <FCABlue>As a reminder, rent-to-own is where you hire household or electrical goods and typically pay weekly in instalments with an option to buy once you have made all the payments.</FCABlue>]

HCC10 [ASK IF HCC_DV2=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 2] you took out most recently...</FCARed>

[IF HCC_DV2=1 (SELECTED PRODUCT IS CATALOGUE CREDIT): To the nearest pound, what was the credit limit on your catalogue credit or shopping account when you took it out?]

[IF HCC_DV2=2 (SELECTED PRODUCT IS PAWNBROKING): To the nearest pound, how much did you originally borrow when you last borrowed money against an item you have pawned?]

[IF HCC_DV2=3-4 (SELECTED PRODUCT IS HOME-COLLECTED LOAN, OR PAYDAY/ SHORT TERM INSTALMENT LOAN): To the nearest pound, how much did you originally borrow with your [SELECTED PRODUCT 2] when you took it out?]

[IF HCC_DV2=5 (SELECTED PRODUCT IS RENT TO OWN): To the nearest pound, how much did you originally borrow under your rent-to-own transaction?]

If unsure, give your best estimate.

NUMERIC

RANGE £1...£1,000,000

Don't know

Prefer not to say

HCC60 [ASK IF HCC_DV2=2-5 (SELECTED PRODUCT IS PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 2] you took out most recently...</FCARed>

What were the main reasons you took out your [SELECTED PRODUCT 2]?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

1. One-off large expense, e.g. a holiday, car, wedding
2. To cover rent or mortgage payments
3. To pay off a debt
4. To pay off most or all my other debts – debt consolidation
5. Home improvements
6. To treat myself, or other people, e.g. gifts for family or friends
7. Unexpected expense, e.g. broken boiler or car
8. To cover everyday expenses, e.g. food, transport, bills, socialising
9. To pay for medical treatment(s)
10. To pay for habits such as gambling
11. To help friend/ family member
12. Other (write in)
13. Can't remember **[SINGLE CODE]**

HCC10b [ASK IF HCC_DV2=2-5 (SELECTED PRODUCT IS PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 2] you took out most recently...</FCARed>

What was the original duration of the credit agreement for your [SELECTED PRODUCT 2]?

1. Less than 1 month
2. 1 month to less than 3 months
3. 3 months to less than 6 months
4. 6 months to less than 9 months
5. 9 months to less than 12 months
6. 1 year to less than 2 years
7. 2 years to less than 3 years
8. 3 years to less than 5 years

9. 5 years or more
10. Don't know

HCC10c [ASK IF HCC_DV2=2-5 (SELECTED PRODUCT IS PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 2] you took out most recently...</FCARed>

How frequently are repayments due under this credit agreement?

1. Single repayment
2. Weekly
3. Fortnightly
4. Every 4 weeks (28 days)
5. Monthly
6. Another period of time (write in)
7. Don't know

HCC15a [ASK IF HCC_DV2=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 2] you took out most recently...</FCARed>

When you took out your [SELECTED PRODUCT 2], did you consider choosing a different form of credit instead of a [SELECTED PRODUCT 2]?

1. Yes
2. No
3. Don't know

HCC15 [ASK IF HCC_DV2=2-5 (SELECTED PRODUCT IS PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 2] you took out most recently...</FCARed>

[IF HCC15a=1 (CONSIDERED A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT): Why did you choose a [SELECTED PRODUCT 2] rather than a different form of credit?]

[IF HCC15a=2-3 (DID NOT CONSIDER A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT OR DON'T KNOW): Which of the following were important in your decision to take out a [SELECTED PRODUCT 2] rather than considering any other form of credit?]

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 18-19

1. The interest rate or APR
2. Other fees and charges **[ALWAYS APPEARS AFTER CODE 1]**
3. How much each repayment would be

4. Frequency of repayments
5. Duration of agreement
6. Total amount payable
7. Fixed rather than variable rates
8. Affordability of repayments
9. Any introductory rate/ discount
10. Any offers/ rewards
11. No/ low default fees
12. No/ low early settlement charges
13. Payment holidays available
14. Likely to be eligible for the credit
15. Speed/ease of application
16. Linked to something I wanted to buy
17. Have taken out a similar product before
18. Other (write in)
19. Don't know

HCC15b [ASK IF HCC_DV2=1 (SELECTED PRODUCT IS CATALOGUE CREDIT)]

<FCARed>Thinking about the catalogue credit or shopping account you took out most recently...</FCARed>

[IF HCC15a=1 (CONSIDERED A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT): Why did you choose a [SELECTED PRODUCT 2] rather than a different form of credit?]

[IF HCC15a=2-3 (DID NOT CONSIDER A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT OR DON'T KNOW): Which of the following were important in your decision to choose to take out a [SELECTED PRODUCT 2] rather than considering any other form of credit?]

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 13-14

1. The APR
2. The interest rate for new purchases
3. No annual/ monthly fee
4. No/ low default fees
5. Interest-free period
6. 'Buy now pay later' option
7. Being able to draw down credit when I want
8. Flexibility of repayments
9. Likely to be eligible for the credit
10. Speed/ ease of application
11. Linked to something I wanted to buy
12. Have taken out a similar product before
13. Other (write in)
14. Don't know

HCC20 [ASK IF HCC_DV2=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCAred>Thinking about the [SELECTED PRODUCT 2] you took out most recently...</FCAred>

Before you took out your [SELECTED PRODUCT 2], did you compare products from two or more different providers by looking at the product features or prices?

1. Yes
2. No
3. Don't know

HCC17 [ASK IF HCC_DV2=3-5 (SELECTED PRODUCT IS HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, RENT TO OWN)]

<FCAred>Thinking about the [SELECTED PRODUCT 2] you took out most recently...</FCAred>

Were you approached by the provider about taking out your [SELECTED PRODUCT 2], or did you approach them?

They approached me

1. I was approached by the provider
2. I was approached by someone acting for the provider
3. I was approached by a credit broker

I approached them

4. I approached the provider directly
5. I approached the provider via a broker
6. I went via a price comparison website
7. Other (write in)
8. Don't know

HCC29b [ASK IF HCC_DV2=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCAred>Thinking about the [SELECTED PRODUCT 2] you took out most recently...</FCAred>

Thinking back to when you took out this [SELECTED PRODUCT 2], which, if any, of the following did you consider in terms of whether you could afford the credit repayments?

Select all that apply.

1. Your own income
2. The income of your spouse or partner
3. Mortgage or rent payments
4. Other credit commitments
5. Other regular outgoings

6. Whether you could use savings instead
7. Any possible changes in employment or income
8. Any possible increases in expenditure or outgoings
9. Other possible changes of circumstances
10. What could happen if interest rates increased
11. What could happen if you missed a payment
12. Other (write in)
13. None of these
14. Don't know

HCC30 [ASK IF HCC_DV2=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCAred>Thinking about the [SELECTED PRODUCT 2] you took out most recently...</FCAred>

Thinking back to when you took out this [SELECTED PRODUCT 2], how confident were you that you would be able to make the required repayment(s)?

1. Very confident
2. Fairly confident
3. Not very confident
4. Not at all confident
5. Don't know

HCCNEW1 [ASK IF HCC_DV2=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

When you took out your [SELECTED PRODUCT 2], did you consider any of the following as alternatives?

Select all that apply.

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:
<FCABlue>Credit unions are financial co-operatives that are owned and run by their members. They encourage saving, lend at competitive rates and provide other financial services to their members.</FCABlue>

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:
<FCABlue>Community finance organisations are social enterprises that lend to people who may struggle to get credit elsewhere.</FCABlue>

RANDOMISE LIST EXCEPT CODES 11-12

1. Borrowing from family or friends
2. Borrowing from an unlicensed moneylender or another informal lender
3. Waiting until payday (or when benefits are paid)
4. Increasing your working hours
5. Cutting back on your spending
6. Using savings or selling something
7. Not paying bills or other credit commitments
8. Borrowing from a [credit union](#)
9. Borrowing from a [community finance organisation](#)
10. Finding goods elsewhere, e.g. second-hand or used
11. Other (write in)
12. No, I did not consider any alternatives

HCCNEW2 [ASK IF HCC_DV2=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

Would you consider taking out a [SELECTED PRODUCT 2] again in the future?

1. Yes
2. No
3. Don't know

HCCNEW3 [ASK IF HCC_DV2=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

Looking back, do you regret taking out the [SELECTED PRODUCT 2]?

1. Yes
2. No
3. Don't know

SECOND HCC SELECTED PRODUCT (BASED ON HCC_DV3)

Note: Second HCC selected product must be a different product type to first HCC selected product

TEXT SUBSTITUTION FOR [SELECTED PRODUCT 3]

	Category	Text substitution
1	Catalogue credit and shopping accounts	catalogue credit or shopping account
2	Pawnbroking	loan from a pawnbroker
3	Home-collected loan	home-collected loan
4	Payday loan (single payment) OR Short-term instalment loan	payday or short-term instalment loan
5	Rent-to-own	rent-to-own agreement

HCC_INTRO_2 [STATE IF HCC_DV3=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/SHORT TERM INSTALMENT LOAN, OR RENT-TO-OWN)]

We now have some questions about the [SELECTED PRODUCT 3] you have taken out in the last [IF HCC_DV3=2-5: 12 months/ IF HCC_DV3=1: 3 years].

If you have taken out more than one [SELECTED PRODUCT 3] in the last [IF HCC_DV3=2-5: 12 months/ IF HCC_DV3=1: 3 years], answer only for the [SELECTED PRODUCT 3] you have taken out most recently.

[ADD IF HCC_DV3=1 (SELECTED PRODUCT IS CATALOGUE CREDIT): <FCABlue>As a reminder, a catalogue credit or shopping account is where you have a credit account you can use to buy goods (not a credit card or store card) – for example, from a catalogue or mail order company or an online retailer.</FCABlue>

[ADD IF HCC_DV3=2 (SELECTED PRODUCT IS PAWNBROKING): <FCABlue>As a reminder, pawnbroking is where you borrow money against an item you have pawned (but not where you sell goods with an option to buy them back). </FCABlue>

[ADD IF HCC_DV3=3 (SELECTED PRODUCT IS HOME-COLLECTED LOAN): <FCABlue>As a reminder, a home-collected loan is where an agent comes to your home to collect your repayments.</FCABlue>

[ADD IF HCC_DV3=4 (SELECTED PRODUCT IS PAYDAY/ SHORT TERM INSTALMENT LOAN): <FCABlue>As a reminder, a payday or short-term instalment loan is a loan repayable on your next payday or within a short period of time (less than 12 months).</FCABlue>

[ADD IF HCC_DV3=5 (SELECTED PRODUCT IS RENT-TO-OWN): <FCABlue>As a reminder, rent-to-own is where you hire household or electrical goods and typically pay weekly in instalments with an option to buy once you have made all the payments.</FCABlue>

HCC10_2 [ASK IF HCC_DV3=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 3] you took out most recently...</FCARed>

[IF HCC_DV3=1 (SELECTED PRODUCT IS CATALOGUE CREDIT): To the nearest pound, what was the credit limit on your catalogue credit or shopping account when you took it out?]

[IF HCC_DV3=2 (SELECTED PRODUCT IS PAWNBROKING): To the nearest pound, how much did you originally borrow when you last borrowed money against an item you have pawned?]

[IF HCC_DV3=3-4 (SELECTED PRODUCT IS HOME-COLLECTED LOAN, OR PAYDAY/ SHORT TERM INSTALMENT LOAN): To the nearest pound, how much did you originally borrow with your [SELECTED PRODUCT 3] when you took it out?]

[IF HCC_DV3=5 (SELECTED PRODUCT IS RENT TO OWN): To the nearest pound, how much did you originally borrow under your rent-to-own transaction?]

If unsure, give your best estimate.

NUMERIC
RANGE £1...£1,000,000

Don't know
Prefer not to say

HCC60_2 [ASK IF HCC_DV3=2-5 (SELECTED PRODUCT IS PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 3] you took out most recently...</FCARed>

What were the main reasons you took out your [SELECTED PRODUCT 3]?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

1. One-off large expense, e.g. a holiday, car, wedding
2. To cover rent or mortgage payments
3. To pay off a debt
4. To pay off most or all my other debts – debt consolidation
5. Home improvements
6. To treat myself, or other people, e.g. gifts for family or friends
7. Unexpected expense, e.g. broken boiler or car
8. To cover everyday expenses, e.g. food, transport, bills, socialising
9. To pay for medical treatment(s)
10. To pay for habits such as gambling
11. To help friend/ family member
12. Other (write in)
13. Can't remember **[SINGLE CODE]**

HCC10b_2 [ASK IF HCC_DV3=2-5 (SELECTED PRODUCT IS PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 3] you took out most recently...</FCARed>

What was the original duration of the credit agreement for your [SELECTED PRODUCT 3]?

1. Less than 1 month
2. 1 month to less than 3 months
3. 3 months to less than 6 months
4. 6 months to less than 9 months
5. 9 months to less than 12 months
6. 1 year to less than 2 years
7. 2 years to less than 3 years
8. 3 years to less than 5 years
9. 5 years or more
10. Don't know

HCC10c_2 [ASK IF HCC_DV3=2-5 (SELECTED PRODUCT IS PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 3] you took out most recently...</FCARed>

How frequently are repayments due under this credit agreement?

1. Single repayment
2. Weekly
3. Fortnightly
4. Every 4 weeks (28 days)
5. Monthly
6. Another period of time (write in)
7. Don't know

HCC15a_2 [ASK IF HCC_DV3=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 3] you took out most recently...</FCARed>

When you took out your [SELECTED PRODUCT 3], did you consider choosing a different form of credit instead of a [SELECTED PRODUCT 3]?

1. Yes
2. No

3. Don't know

HCC15_2 [ASK IF HCC_DV3=2-5 (SELECTED PRODUCT IS PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 3] you took out most recently...</FCARed>

[IF HCC15a_2=1 (CONSIDERED A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT): Why did you choose a [SELECTED PRODUCT 3] rather than a different form of credit?]

[IF HCC15a_2=2-3 (DID NOT CONSIDER A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT OR DON'T KNOW): Which of the following were important in your decision to take out a [SELECTED PRODUCT 3] rather than considering any other form of credit?]

Select all the reasons that wereimportant in your decision.

RANDOMISE LIST EXCEPT CODES 18-19

1. The interest rate or APR
2. Other fees and charges **[ALWAYS APPEARS AFTER CODE 1]**
3. How much each repayment would be
4. Frequency of repayments
5. Duration of agreement
6. Total amount payable
7. Fixed rather than variable rates
8. Affordability of repayments
9. Any introductory rate/ discount
10. Any offers/ rewards
11. No/ low default fees
12. No/ low early settlement charges
13. Payment holidays available
14. Likely to be eligible for the credit
15. Speed/ease of application
16. Linked to something I wanted to buy
17. Have taken out a similar product before
18. Other (write in)
19. Don't know

HCC15b_2 [ASK IF HCC_DV3=1 (SELECTED PRODUCT IS CATALOGUE CREDIT)]

<FCARed>Thinking about the catalogue credit or shopping account you took out most recently...</FCARed>

[IF HCC15a_2=1 (CONSIDERED A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT): Why did you choose a [SELECTED PRODUCT 3] rather than a different form of credit?]

[IF HCC15a_2=2-3 (DID NOT CONSIDER A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT OR DON'T KNOW): Which of the following were important in your decision to choose to take out a [SELECTED PRODUCT 3] rather than considering any other form of credit?]

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 13-14

1. The APR
2. The interest rate for new purchases
3. No annual/ monthly fee
4. No/ low default fees
5. Interest-free period
6. 'Buy now pay later' option
7. Being able to draw down credit when I want
8. Flexibility of repayments
9. Likely to be eligible for the credit
10. Speed/ ease of application
11. Linked to something I wanted to buy
12. Have taken out a similar product before
13. Other (write in)
14. Don't know

HCC20_2 [ASK IF HCC_DV3=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 3] you took out most recently...</FCARed>

Before you took out your [SELECTED PRODUCT 3], did you compare products from two or more different providers by looking at the product features or prices?

1. Yes
2. No
3. Don't know

HCC17_2 [ASK IF HCC_DV3=3-5 (SELECTED PRODUCT IS HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 3] you took out most recently...</FCARed>

Were you approached by the provider about taking out your [SELECTED PRODUCT 3], or did you approach them?

They approached me

1. I was approached by the provider
2. I was approached by someone acting for the provider
3. I was approached by a credit broker

I approached them

4. I approached the provider directly
5. I approached the provider via a broker
6. I went via a price comparison website
7. Other (write in)
8. Don't know

HCC29b_2 [ASK IF HCC_DV3=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 3] you took out most recently...</FCARed>

Thinking back to when you took out this [SELECTED PRODUCT 3], which, if any, of the following did you consider in terms of whether you could afford the credit repayments?

Select all that apply.

1. Your own income
2. The income of your spouse or partner
3. Mortgage or rent payments
4. Other credit commitments
5. Other regular outgoings
6. Whether you could use savings instead
7. Any possible changes in employment or income
8. Any possible increases in expenditure or outgoings
9. Other possible changes of circumstances
10. What could happen if interest rates increased
11. What could happen if you missed a payment
12. Other (write in)
13. None of these
14. Don't know

HCC30_2 [ASK IF HCC_DV3=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

<FCARed>Thinking about the [SELECTED PRODUCT 3] you took out most recently...</FCARed>

Thinking back to when you took out this [SELECTED PRODUCT 3], how confident were you that you would be able to make the required repayment(s)?

1. Very confident
2. Fairly confident
3. Not very confident
4. Not at all confident
5. Don't know

HCCNEW1_2 [ASK IF HCC_DV3=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

When you took out your [SELECTED PRODUCT 3], did you consider any of the following as alternatives?

Select all that apply.

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:
<FCABlue>Credit unions are financial co-operatives that are owned and run by their members. They encourage saving, lend at competitive rates and provide other financial services to their members.</FCABlue>

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:
<FCABlue>Community finance organisations are social enterprises that lend to people who may struggle to get credit elsewhere.</FCABlue>

RANDOMISE LIST EXCEPT CODES 11-12

1. Borrowing from family or friends
2. Borrowing from an unlicensed moneylender or another informal lender
3. Waiting until payday (or when benefits are paid)
4. Increasing your working hours
5. Cutting back on your spending
6. Using savings or selling something
7. Not paying bills or other credit commitments
8. Borrowing from a [credit union](#)
9. Borrowing from a [community finance organisation](#)
10. Finding goods elsewhere, e.g. second-hand or used
11. Other (write in)
12. No, I did not consider any alternatives

HCCNEW2_2 [ASK IF HCC_DV3=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

Would you consider taking out a [SELECTED PRODUCT 3] again in the future?

1. Yes
2. No
3. Don't know

HCCNEW3_2 [ASK IF HCC_DV3=1-5 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN, OR RENT TO OWN)]

Looking back, do you regret taking out the [SELECTED PRODUCT 3]?

1. Yes
2. No
3. Don't know

10. Consumer Credit 1

CC_DV1 DERIVED VARIABLE – QUALIFICATION FOR CONSUMER CREDIT 1 SECTION

**ALL QUALIFYING PRODUCTS HELD BY RESPONDENT TAKEN OUT IN LAST 12 MONTHS
(OR 3 YEARS FOR CREDIT CARD REVOLVERS)**

	Name of product	Taken out in last 12 months	Taken out in last 3 years
1	Credit card (revolver)		IF CCRV1=1
3	Motor finance arranged with hire purchase (HP) or personal contract purchase (PCP)	IF CC1=1	
16	Personal loan OR Personal loan to buy a vehicle	IF P_CC22c>0 OR DK OR IF CC1=7	

PRODUCT SELECTION RULES:

Ascertain products taken out in last 12 months (3 years for credit card revolver; the time frame for this type of credit was amended during Wave 1 fieldwork from 2 to 3 years)

Random selection of a TYPE of product TAKEN OUT

CC_DV3 [CODE TO CC1=1 OR ((P_CC22C>0 OR DK) OR CC1=7) OR CCREV1=1 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CONSUMER CREDIT 1 SECTION)]

DERIVED VARIABLE: SELECTED PRODUCT TYPE – SINGLE CODE

1. **Credit card**
2. Motor finance arranged with hire purchase or personal contract purchase (PCP)
3. Personal loan or Personal loan to buy a vehicle

TEXT SUBSTITUTION FOR [SELECTED PRODUCT 1]

	Category	Text sub
1	Credit card	credit card
2	Motor finance arranged with hire purchase or personal contract purchase (PCP)	motor finance agreement
3	Personal loan or Personal loan to buy a vehicle	personal loan

CIINTRO [ASK IF CC1=1 OR ((P_CC22C>0 OR DK) OR CC1=7) OR CCREV1=1 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CONSUMER CREDIT 1 SECTION)]

[IF (CC_DV3=1) AND (P_CCDV1=3 AND NE 1) (SELECTED PRODUCT IS A CREDIT CARD, AND ARE A REVOLVER BUT NOT TRANSACTOR): You told us earlier that you have a credit card that you have taken out in the last 3 years. We now have a few more detailed questions about this.

If you have taken out more than one credit card in the last 3 years, answer only for the card you took out most recently.]

[IF (CC_DV3=1) AND (P_CCDV1=3 AND 1) (SELECTED PRODUCT IS A CREDIT CARD, AND ARE A REVOLVER AND ALSO A TRANSACTOR): You told us earlier that you have at least one credit card where you do **not** pay the full statement balance every or most months. You also told us that you took this card out in the last three years. We now have a few more detailed questions about this card.

If you have more than one such card, think about the one that you took out most recently.]

[IF CC_DV3=2 (SELECTED PRODUCT IS MOTOR FINANCE): You told us earlier that you have a motor finance agreement that you arranged with hire purchase or a personal contract purchase (PCP) which you have taken out in the last 12 months. We now have a few more detailed questions about this.

If you have taken out more than one such motor finance agreement in the last 12 months, answer only for the agreement you took out most recently.]

[IF CC_DV3=3 (SELECTED PRODUCT IS PERSONAL LOAN/ PERSONAL LOAN TO BUY A MOTOR VEHICLE): You told us earlier that you have a personal loan which you have taken out in the last 12 months. We now have a few more detailed questions about this.

If you have taken out more than one personal loan agreement in the last 12 months, answer only for the agreement you took out most recently.]

CC10 [ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CONSUMER CREDIT 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE)]

<FCared>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCared>

[IF CC_DV3=1 (SELECTED PRODUCT IS A CREDIT CARD): To the nearest pound, what was the credit limit on your credit card when you took it out?]

[IF CC_DV3=2 (SELECTED PRODUCT IS MOTOR FINANCE ARRANGED WITH HP OR PCP): To the nearest pound, how much did you originally borrow under your motor finance agreement?]

[IF CC_DV3=3 (SELECTED PRODUCT IS A PERSONAL LOAN OR PERSONAL LOAN TO BUY A VEHICLE): To the nearest pound, how much did you borrow with your personal loan when you took it out?]

If unsure, give your best estimate.

£ NUMERIC (RANGE: 0..1,000,000)

Don't know

Prefer not to say

CC60 [ASK IF CC_DV3=3 (SELECTED PRODUCT IS PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE)]

<FCared>Thinking about the personal loan you took out most recently...</FCared>

What were the main reasons you took out your personal loan?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

1. One-off large expense, e.g. a holiday, car, wedding
2. To cover rent or mortgage payments
3. To pay off a debt
4. To pay off most or all my other debts – debt consolidation
5. Home improvements
6. To treat myself, or other people, e.g. gifts for family or friends
7. Unexpected expense, e.g. broken boiler or car
8. To cover everyday expenses, e.g. food, transport, bills, socialising
9. To pay for medical treatment(s)
10. To pay for habits such as gambling
11. To help friend/ family member
12. Other (write in)
13. Can't remember **[SINGLE CODE]**

CC61 [ASK IF CC_DV3=1 OR 3 (SELECTED PRODUCT IS CREDIT CARD OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE)]

<FCARed>Thinking about the [SELECTED PRODUCT] you took out most recently...</FCARed>

[IF CC_DV3=3 (SELECTED PRODUCT IS PERSONAL LOAN OR PERSONAL LOAN TO BUY A VEHICLE): And, what are themain things you actually spent the money from your personal loan on?]

[IF CC_DV3=1 (SELECTED PRODUCT IS A CREDIT CARD): When you have used your credit card over the last 12 months, what are the main things you have spent this money on?]

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

1. One-off large expense, e.g. a holiday, car, wedding
2. To cover rent or mortgage payments
3. To pay off a debt
4. To pay off most or all my other debts – debt consolidation
5. Home improvements
6. To treat myself, or other people, e.g. gifts for family or friends
7. Unexpected expense, e.g. broken boiler or car
8. To cover everyday expenses, e.g. food, transport, bills, socialising
9. To pay for medical treatment(s)
10. To pay for habits such as gambling
11. To help friend/ family member
12. Other (write in)
13. Can't remember **[SINGLE CODE]**

CC10a [ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CONSUMER CREDIT 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

<FCARed>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCARed>

What roughly was the annual percentage rate (APR) of your [SELECTED PRODUCT 1] when you took it out? <inf><FCABlue>The APR should be stated in the credit agreement, and may also have been shown in the pre-contract information you were given.</FCABlue></inf>

[IF CC_DV3=1 (SELECTED PRODUCT IS A CREDIT CARD): <FCABlue>The APR is the interest rate you pay after any 0% or other introductory period.</FCABlue>]

1. 0%
2. Up to 5%
3. 5% to 9.99%
4. 10 to 19.99%
5. 20 to 29.99%
6. 30 to 39.99%
7. 40 to 49.99%
8. 50 to 99.99%
9. 100 to 199.99%
10. 200 to 299.99%
11. 300% or more
12. Don't know

CC10b [ASK IF CC_DV3=2-3 (SELECTED PRODUCT IS MOTOR FINANCE OR A PERSONAL

LOAN/PERSONAL LOAN TO PURCHASE A VEHICLE)]

<FCAred>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCAred>

What was the original duration of the credit agreement for your [SELECTED PRODUCT 1]?

1. Less than 1 month
2. 1 month to less than 3 months
3. 3 months to less than 6 months
4. 6 months to less than 9 months
5. 9 months to less than 12 months
6. 1 year to less than 2 years
7. 2 years to less than 3 years
8. 3 years to less than 5 years
9. 5 years or more
10. Don't know

CC11 [ASK IF CC_DV3=2-3 (SELECTED PRODUCT IS MOTOR FINANCE OR A PERSONAL LOAN/PERSONAL LOAN TO PURCHASE A VEHICLE)]

<FCAred>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCAred>

The last time a repayment was due, did you make the repayment in full?

1. Yes, I made the repayment in full
2. No, I made a part payment
3. No, I didn't make any repayment
4. My first repayment is not yet due
5. Don't know

CC11a [ASK IF CC_DV3=1 (SELECTED PRODUCT IS A CREDIT CARD)]

<FCAred>Thinking about the credit card you took out most recently...</FCAred>

The last time a repayment was due, how much did you pay?

1. I paid off the statement balance in full
2. More than the minimum payment but less than the statement balance
3. I made the minimum payment
4. I paid less than the minimum payment
5. I didn't make any repayment
6. My first repayment is not yet due
7. Don't know

CC15a [ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CONSUMER CREDIT 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

<FCAred>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCAred>

When you took out your [SELECTED PRODUCT 1], did you consider choosing a different form of credit instead of a [SELECTED PRODUCT 1]?

1. Yes
2. No

3. Don't know

CC20 [ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CONSUMER CREDIT 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE)]

<FCARed>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCARed>

Before you took out your [SELECTED PRODUCT 1], did you compare products from two or more different providers by looking at the product features or prices?

1. Yes
2. No
3. Don't know

CC20a [ASK IF CC20=2 (SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE, AND DIDN'T SHOP AROUND)]

<FCARed>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCARed>

There are many reasons why people may choose not to compare different providers before taking out a [SELECTED PRODUCT 1].

Why did you not compare products from different providers?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 12-14

1. It takes too much time
2. It's too difficult to compare
3. It's not worth it as there's no real difference between credit providers
4. I wouldn't know what to look for
5. Shopping around could damage my credit rating
6. The offer from the credit provider I chose was just what I wanted
7. I feel loyalty to the credit provider I chose
8. The credit provider I chose had a good choice of products
9. I have dealt with the credit provider before
10. The credit provider was recommended to me
11. I didn't think I would get a loan or credit elsewhere
12. I didn't really think about comparing products or providers
13. Other (write in)
14. Don't know

CC19 [ASK IF CC20=1 (SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE, AND SHOPPED AROUND)]

<FCARed>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCARed>

How did you compare products from different providers?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-7

1. Checked best-buy tables, e.g. internet, newspaper
2. Used a price comparison website
3. Checked websites of individual providers
4. Contacted providers for information
5. Used a credit broker
6. Other (write in)
7. Don't know

CC16 [ASK IF CC20=1 (SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE, AND SHOPPED AROUND)]

<FCARed>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCARed>

Why did you choose the provider of this [SELECTED PRODUCT 1] rather than another provider?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 12-13

1. The provider had a good reputation
2. I am a previous or existing customer of the provider
3. Recommendation from a price comparison website or best-buy table
4. Recommended by a retailer or supplier
5. Recommended by a broker or financial adviser
6. Recommended by a family member, friend or colleague
7. Saw an advert
8. Sent material by the provider
9. No choice – I couldn't get credit elsewhere
10. The provider offered a low APR or interest rate
11. The provider offered a 0% balance transfer and/or introductory deal [SHOW IF CC_DV3=1 (SELECTED PRODUCT IS CREDIT CARD)]
12. Other reason (write in)
13. Don't know

CC25 [ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CONSUMER CREDIT 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

<FCARed>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCARed>

When you took out this [SELECTED PRODUCT 1], which of the following best describes how you read the credit agreement and pre-contract information?

1. Read it all carefully
2. Just read the important bits
3. Looked at it briefly
4. Did not read any of it
5. Don't recall receiving any information
6. Don't know

CC26 [ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR

FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CONSUMER CREDIT 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]
COLLAPSIBLE GRID

<FCARed>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCARed>

When you took out this [SELECTED PRODUCT 1], how much do you agree or disagree with each of the following statements?

- a) I was given an adequate explanation of the credit product
 - b) I was encouraged to ask questions if I didn't understand something
 - c) I was given clear answers to questions I asked
 - d) I felt I understood the product well
 - e) I felt rushed into making a decision
-
- 1. Strongly agree
 - 2. Slightly agree
 - 3. Neither agree nor disagree
 - 4. Slightly disagree
 - 5. Strongly disagree
 - 6. Don't know

NOT APPLICABLE CODES NEEDED

FOR a=7. I was given no explanation

FOR c=8. I asked no questions

CC29b

[ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CONSUMER CREDIT 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

<FCARed>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCARed>

When you took out this [SELECTED PRODUCT 1], which, if any, of the following did you consider in terms of whether you could afford the credit repayments?

Select all that apply.

- 1. Your own income
- 2. The income of your spouse or partner
- 3. Mortgage or rent payments
- 4. Other credit commitments
- 5. Other regular outgoings
- 6. Whether you could use savings instead
- 7. Any possible changes in employment or income
- 8. Any possible increases in expenditure or outgoings
- 9. Other possible changes of circumstances
- 10. What could happen if interest rates increased
- 11. What could happen if you missed a payment
- 12. Other (write in)
- 13. None of these
- 14. Don't know

CC30

[ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CONSUMER CREDIT 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

<FCARed>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCARed>

When you took out this [SELECTED PRODUCT 1], how confident were you that you would be able to make the required repayment(s)?

1. Very confident
2. Fairly confident
3. Not very confident
4. Not at all confident
5. Don't know

CC31

[ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CONSUMER CREDIT 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

<FCARed>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCARed>

Overall, how satisfied are you with the provider of your [SELECTED PRODUCT 1]?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

CC34

[ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CONSUMER CREDIT 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

<FCared>Thinking about the [SELECTED PRODUCT 1] you took out most recently...</FCared>

How much trust do you have in the provider of your [SELECTED PRODUCT 1]?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

11. General Insurance and Protection

GI1c SELECTED PRODUCT FOR GI&P SECTION

	POLICY (held in own name or in joint names)	Coding for product ownership
1	Motor insurance	IF P_GI1d=1
2	Home insurance – contents and buildings combined	IF P_GI1d=2
4	Home insurance – contents only	IF P_GI1d=4
5	Motor breakdown cover	IF P_GI1d=5
6	Multi-trip (annual) travel insurance	IF P_GI1d=6
7	Pet insurance	IF P_GI1d=7
8	Mobile phone insurance	IF P_GI1d=8
11	Home emergency cover	IF P_GI1d=11
23	Single-trip travel insurance	IF P_GI1d=23
24	Life insurance (regardless of whether or not they know type)	IF P_GI1d=24

PRODUCT SELECTION PRODUCT SELECTION RULES for questions about a specific product:

Ascertain products currently held that are for selection from those listed at GI1c, or – in the case of single-trip travel insurance – taken out in the last 12 months

One product type is selected at random from those listed at GI1c

If respondent has more than one product of that type, they are asked to think about the product taken out most recently at GI_Text

TEXT SUBSTITUTION FOR [SELECTED PRODUCT 4]

	Category	Text sub
1	Motor insurance	motor insurance
2	Home insurance – contents and buildings combined	home contents and buildings insurance
4	Home insurance – contents only	home contents insurance
5	Motor breakdown cover	motor breakdown insurance
6	Multi-trip (annual) travel insurance	multi-trip (annual) travel insurance
7	Pet insurance	pet insurance
8	Mobile phone insurance	mobile phone insurance
11	Home emergency cover	home emergency insurance
23	Single-trip travel insurance	single-trip travel insurance
24	Life insurance	life insurance IF P_GI9=3 ADD: Do not consider your over 50s insurance plan, when answering about your life insurance.]

GI_Text4 [STATE TO GI1c=1,2,4-8,11,23,24 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) WITH A SELECTED PRODUCT)]

The following questions will ask you about your [SELECTED PRODUCT 4] in more detail.

GI_P1a [ASK IF GI1c=1,2,4-8,11,24 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) WITH A SELECTED PRODUCT AND SELECTED PRODUCT IS NOT SINGLE-TRIP TRAVEL INSURANCE)]

How many [SELECTED PRODUCT 4] policies do you currently hold in your own name or in joint names?

1. One
2. More than one

GI_P1b [ASK IF GI1c=23 (SELECTED PRODUCT IS SINGLE-TRIP TRAVEL INSURANCE)]

How many single-trip travel insurance policies have you held in your own name or in joint names in the last 12 months?

1. One
2. More than one

GI_Text [STATE IF GI_P1a=2 OR GI_P1b=2 (MORE THAN ONE PRODUCT OF THE TYPE SELECTED)]

You mentioned that you [IF GI1c NE 23 (ALL SELECTED PRODUCT EXCEPT SINGLE-TRIP TRAVEL INSURANCE): hold; IF GI1c=23 (SINGLE-TRIP TRAVEL INSURANCE): have held] more than one [SELECTED PRODUCT 4] policy [IF GI1c=23: in the last 12 months]. Answer the following questions in relation to the [SELECTED PRODUCT 4] you took out most recently.

GI3 [ASK IF GI1c=1,2,4-8,11,24 (HAVE A SELECTED PRODUCT AND SELECTED PRODUCT IS NOT SINGLE-TRIP TRAVEL INSURANCE)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

How long have you held your [SELECTED PRODUCT 4] with your current provider?

1. Less than 1 year
2. 1 year to less than 2 years
3. 2 years to less than 3 years
4. 3 years to less than 5 years
5. 5 years to less than 10 years
6. 10 years or more
7. Don't know

GI1b [ASK IF GI3=1 (HELD SELECTED PRODUCT WITH PROVIDER LESS THAN 1 YEAR)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

When you took out your [SELECTED PRODUCT 4], was this a new policy you didn't already hold or did you switch from another provider?

1. It was a new policy that I didn't already hold
2. Switched from another provider
3. Don't know

GI1a [ASK IF GI3=2-4 (HELD SELECTED PRODUCT WITH PROVIDER 1-5 YEARS)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

When you took out your [SELECTED PRODUCT 4], was this a new policy you didn't already hold or did you switch from another provider?

1. It was a new policy that I didn't already hold
2. Switched from another provider
3. Don't know

GIP_DV3 [CODE TO ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) WITH A SELECTED PRODUCT]

DV TO ASCERTAIN IF SELECTED PRODUCT TYPE IS CLASSIFIED AS GENERAL INSURANCE

1. General Insurance [CODE IF GI1c=1-2,4-8,11,23]
2. Life Insurance [CODE IF GI1c=24]

GIP_DV4 [CODE TO GI1c=5, 6, OR 24 (SELECTED PRODUCTS THAT MAY BE OFFERED BY EMPLOYER: MOTOR BREAKDOWN, MULTI-TRIP TRAVEL INSURANCE, OR LIFE INSURANCE)]

DV TO ASCERTAIN IF SELECTED PRODUCT WAS ARRANGED BY EMPLOYER ONLY. IF PRODUCT ONLY ARRANGED BY EMPLOYER NOT ALL SP ARE ASKED

- IF GI1c=5 AND P_GI10g=2: CODE YES
- IF GI1c=6 AND P_GI10h=2: CODE YES
- IF GI1c=24 AND P_GI10d=2: CODE YES
- ALL OTHERS SET TO: CODE NO

1. YES
2. NO

GIP_DV5 [CODE TO GI1c=1,2,4-8,11,23,24 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) WITH A SELECTED PRODUCT)]

TYPE OF SELECTED PRODUCT, AND WHETHER: SWITCHER, HAVE A NEW POLICY, RECENT RENEWER OR OLD PURCHASER

IF GIP_DV3=1 AND GI3=1 AND GI1b=2	GI SWITCHERS (held GI with provider <1 year and was a switch when taken out)	GROUP 1
IF GIP_DV3=1 AND ((GI3=1 AND GI1b=1 or 3) OR GI1c=23)	GI NEW POLICIES (held GI with provider <1 year and was a new policy when taken out, or don't know whether was a new policy or a switch when taken out. Single-trip travel is automatically classed as a GI new policy)	GROUP 2
IF GIP_DV3=1 AND GI3=2-3	GI RECENT RENEWERS (held GI with same provider 1-<3 years)	GROUP 3
IF GIP_DV3=1 AND GI3=4-7	GI OLD RENEWERS (GI and held with provider 3+ years (or don't know how long product held))	GROUP 4
IF GI1c=24 AND GI3=1 AND GI1b=2	LIFE INSURANCE SWITCHERS (held life insurance with provider <1 year and was a switch when taken out)	GROUP 5
IF GI1c=24 AND GI3=1 AND GI1b=1 or 3	LIFE INSURANCE NEW POLICIES (held life insurance with provider <1 year and was a new policy when taken out or don't know whether was a new policy or a switch when taken out)	GROUP 6
IF GI1c=24 AND GI3=2-3	LIFE INSURANCE RECENT PURCHASERS (held life insurance with provider 1- <3 years)	GROUP 7
IF GI1c=24 AND GI3=4-7	LIFE INSURANCE OLD PURCHASERS (held life insurance with provider 3+ years (or don't know how long product held))	GROUP 8
Everyone else without a selected product		Not allocated

GI28 [ASK IF GROUP 1-3 OR 5-7 AND NOT GIP_DV4=1 (TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO AND NOT PART OF AN EMPLOYEE BENEFITS PACKAGE ONLY)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

Who did you buy your [SELECTED PRODUCT 4] with or arrange it through?

RANDOMISE LIST EXCEPT CODES 9-10

1. Bought direct from provider
2. Bank or building society
3. Price comparison site
4. Insurance broker
5. Utility provider, e.g. gas, water, electric
6. Retailer, e.g. furniture store, car dealership, supermarket, vet
7. Independent Financial Adviser
8. [Up to Q6: Through my employer [SHOW IF GI1c=1,2,4,7,8,11,23 (SELECTED PRODUCT NOT ALREADY ESTABLISHED AS ARRANGED THROUGH EMPLOYER)]] [From Q6: My employer]
9. Other (write in)
10. Don't know

GI29 [ASK IF GROUP 1-3 OR 5-7 AND NOT (GIP_DV4 =1 OR GI28=8) (TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO AND NOT PART OF AN EMPLOYEE BENEFITS PACKAGE)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

What method did you use to purchase this [SELECTED PRODUCT 4] [IF GROUP 3 OR 7 when you first took it out]?

1. Online using a desktop computer or laptop
2. Online using a mobile phone
3. Online using a tablet computer
4. Face to face/in person
5. By telephone
6. By post
7. Don't know

GI24 [ASK IF GROUP 1-3 OR 5-7 AND NOT (GIP_DV4=1 OR GI28=8) (TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO AND NOT PART OF AN EMPLOYEE BENEFITS PACKAGE)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

When you [IF GROUP 1-2 OR 5-7: took out; IF GROUP 3: renewed] this [SELECTED PRODUCT 4] did you pay the fee initially quoted by the provider?

1. I paid the quoted amount, and there were no extra charges
2. I negotiated a lower premium
3. I paid more than the quoted amount – they added extra charges
4. I paid more than the quoted amount – I extended the coverage
5. Don't know

GI25_FILTER [IF (GI1c=5, 6, 8,11, 23) AND (GROUP 1-3 OR 5-7) AND NOT (GIP_DV4 =1 OR GI28 =8) (ALL POLICIES WHICH CAN BE SOLD AS AN ADD-ON AND TAKEN OUT/RENEWED /SWITCHED <3 YEARS AGO, AND NOT PART OF AN EMPLOYEE BENEFITS PACKAGE)]

- MOTOR BREAKDOWN COVER AT GI1c=5
- MULTI-TRIP TRAVEL AT GI1c=6
- MOBILE PHONE AT GI1c=8
- HOME EMERGENCY AT GI1c=11
- SINGLE-TRIP TRAVEL AT GI1c=23

GI25a [SITS WITHIN GI25 FILTER AND GI1c=5 (SELECTED PRODUCT IS MOTOR BREAKDOWN COVER)]

<FCARed>Thinking about the motor breakdown insurance you took out most recently...</FCARed>

When you [IF GROUP 3: first] took out your motor breakdown cover, which of the following applied?

1. It was attached to a motor insurance policy
2. It was taken out through the garage at the same time as purchasing my vehicle
3. It was part of a packaged bank account
4. I took it out separately
5. Don't know

GI25b [SITS WITHIN GI25 FILTER AND GI1c=6 (SELECTED PRODUCT IS MULTI-TRIP TRAVEL INSURANCE)]

<FCARed>Thinking about the multi-trip (annual) travel insurance you took out most recently...</FCARed>

When you [IF GROUP 3: first] took out your multi-trip travel insurance, which of the following applied?

1. It was part of a packaged bank account
2. I took it out separately
3. Don't know

GI25c [SITS WITHIN GI25 FILTER AND GI1c=8 (SELECTED PRODUCT IS MOBILE PHONE INSURANCE)]

<FCARed>Thinking about the mobile phone insurance you took out most recently...</FCARed>

When you [IF GROUP 3: first] took out your mobile phone insurance, which of the following applied?

1. It was attached to a home contents or buildings insurance policy
2. It was part of a packaged bank account
3. It was taken out through my mobile phone service provider at the same time I got my mobile phone
4. I took it out separately
5. Don't know

GI25e [SITS WITHIN GI25 FILTER AND GI1c=11 (SELECTED PRODUCT IS HOME EMERGENCY COVER)]

<FCARed>Thinking about the home emergency insurance you took out most recently...</FCARed>

When you **[IF GROUP 3: first]** took out your home emergency insurance, which of the following applied?

1. It was attached to a home contents or buildings insurance policy
2. It was part of a packaged bank account
3. It was taken out at the same time as arranging the supplier of my utilities, e.g. gas, electricity, water
4. I took it out separately
5. Don't know

GI25m [SITS WITHIN GI25 FILTER AND GI1c=23 (SELECTED PRODUCT IS SINGLE-TRIP TRAVEL INSURANCE)]

<FCARed>Thinking about the single-trip travel insurance you took out most recently...</FCARed>

When you took out your single-trip travel insurance, which of the following applied?

1. It was taken out through the travel agent or the airline at the same time as arranging my holiday or flights
2. I took it out separately
3. Don't know

GI26 [ASK IF GI25a=1-3, OR GI25b=1, OR GI25c=1-3, OR GI25e=1-3, OR GI25m=1 (ALL POLICIES WHICH CAN BE SOLD AS AN ADD-ON AND TAKEN OUT/RENEWED /SWITCHED <3 YEARS AGO, AND NOT PART OF AN EMPLOYEE BENEFITS PACKAGE AND WHICH WERE SOLD AS AN ADD-ON)]

Would you have taken this [SELECTED PRODUCT 4] out separately, if it had not been [ADD TEXT SUBSTITUTION OF OPTION CHOSEN AT G125a,b,c,e,m]?

TEXT SUBSTITUTION FOR OPTION CHOSEN AT GI25a,b,c,e,m

Question	Category	Text substitution at Question(s):
GI25a=1	Motor breakdown insurance	attached to a motor insurance policy
GI25a=2	Motor breakdown insurance	taken out at the garage at the same time as purchasing your vehicle
GI25a=3	Motor breakdown insurance	part of a packaged bank account
GI25b=1	Multi-trip travel insurance	part of a packaged bank account
GI25c=1	Mobile phone insurance	attached to a home contents or buildings insurance policy
GI25c=2	Mobile phone insurance	part of a packaged bank account
GI25c=3	Mobile phone insurance	taken out through your mobile phone service provider when you got your phone

GI25e=1	Home emergency insurance	attached to a home contents or buildings insurance policy
GI25e=2	Home emergency insurance	part of a packaged bank account
GI25e=3	Home emergency insurance	taken out at the same time as arranging the supplier of your utilities, e.g. gas, electricity, water
GI25m=1	Single-trip travel insurance	taken out through the travel agent or airline at the same time as arranging your holiday or flights

1. Yes, I would have still purchased this separately
2. No, I would not have purchased this separately
3. Don't know

GI25_1a [ASK IF GI1c=24 AND NOT (GIP_DV4=1 OR GI28=8) (SELECTED PRODUCT IS LIFE INSURANCE AND NOT PART OF AN EMPLOYEE BENEFITS PACKAGE)]

<FCARed>Thinking about the life insurance you took out most recently...</FCARed>

When you took out your life insurance which of the following applied?

1. It was taken out when I arranged my mortgage
2. It came as part of an employee benefits package
3. I took it out separately from anything else
4. Don't know

GI44_1 [ASK IF GROUP 1-3 OR 5-7 (TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

When you [IF GROUP 1,2 OR 5-7 took out/ IF GROUP 3 renewed] your [SELECTED PRODUCT 4], do you recall getting a Key Facts document?

1. Yes
2. No
3. Don't know

GI44 [ASK IF GROUP 1-3 OR 5-7 (TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

When you [IF GROUP 1, 2 OR 5-7: took out; IF GROUP 3: renewed] your [SELECTED PRODUCT 4], which of the following best describes how you read the policy documentation?

1. Read the documentation carefully
2. Looked through it briefly
3. Just looked at the key points

4. Didn't read the documentation at all
5. Don't know

GI30 [ASK IF GROUP 1-3 OR 5-7 (TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

When you [IF GROUP 1-2 OR 5-7: took out; IF GROUP 3: renewed] this [SELECTED PRODUCT 4], did you check that you weren't already covered for this under a different policy that you or someone else in your household had?

1. Yes, I checked
2. No, I didn't check, as I knew I wasn't covered elsewhere
3. No, I didn't check, and I may be covered elsewhere
4. Don't remember

GI48 [ASK GROUPS 3-4 OR 7-8 (HELD POLICY WITH SAME PROVIDER >1 TO 10+ YEARS)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

When, if at all, did you last review your [SELECTED PRODUCT 4] policy to check if it still meets your needs?

1. Not reviewed since I took it out
2. In the last year
3. More than 1 year up to 2 years ago
4. More than 2 years up to 5 years ago
5. More than 5 years ago
6. Don't know

GI45 [ASK IF GI1c=1,2,4-8,11,23,24 (ALL IN GI&P SECTION WITH A SELECTED PRODUCT)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

How well do you understand what your [SELECTED PRODUCT 4] covers you for?

1. Very well
2. Fairly well
3. Not very well
4. Not at all well
5. Don't know

GI57a [ASK IF GI1c=2,4-8,11,23,24 (ALL IN GI&P SECTION WITH A SELECTED PRODUCT APART FROM MOTOR INSURANCE)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

How important is it that you have your [SELECTED PRODUCT 4]? Would you say ...

1. I definitely need it
2. I would rather have it
3. I could probably do without it
4. Don't know

GI43 [ASK IF GI1c=1,2,4-8,11,23,24 AND NOT (GIP_DV4=1 OR GI28=8) (ALL IN GI&P SECTION WITH A SELECTED PRODUCT NOT PART OF AN EMPLOYEE BENEFIT PACKAGE)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

Why did you choose the provider of your [SELECTED PRODUCT 4]?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 16-17

1. The provider had a good reputation
2. Had used the provider before
3. Existing customer of the provider
4. Recommended by a price comparison website or best-buy table
5. Recommended by a retailer, e.g. furniture store, car dealership, supermarket, vet
6. Recommended by a broker or financial adviser
7. Recommended by a family member, friend or colleague
8. Saw advert/ material from the provider
9. No choice – the only policy offered/available
10. No choice – I couldn't get a policy elsewhere
11. I trusted them to give me a good deal
12. I trusted them to treat me fairly
13. It was the most convenient for me
14. Low premium
15. Good policy cover
16. Other (write in)
17. Don't know

GI54 [ASK IF GI1c=1,2,4-8,11,23,24 (ALL IN GI&P SECTION WITH A SELECTED PRODUCT)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

Overall, how satisfied are you with the provider of your [SELECTED PRODUCT 4]?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9

10 - Completely satisfied

Don't know

GI57 [ASK IF GI1c=1,2,4-8,11,23,24 (ALL IN GI&P SECTION WITH A SELECTED PRODUCT)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

How much trust do you have in the provider of this [SELECTED PRODUCT 4]?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

- 0 - Do not trust at all
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Trust completely
- Don't know

GI50 [ASK GROUPS 1-4 EXCLUDING GI1c=23 (ALL GROUPS HOLDING A GI POLICY AS A SELECTED PRODUCT EXCEPT SINGLE-TRIP TRAVEL INSURANCE)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

Will you continue this [SELECTED PRODUCT 4] when it expires, either with the same provider or somewhere else?

- 1. Definitely
- 2. Probably
- 3. Probably not
- 4. Definitely not
- 5. Don't know yet

GI52 [ASK IF GI1c=24 (ALL GROUPS HOLDING LIFE INSURANCE AS SELECTED PRODUCT)]

<FCARed>Thinking about the life insurance you took out most recently...</FCARed>

Do you intend to continue with this life insurance for the foreseeable future?

- 1. Yes, I have no plans to terminate policy
- 2. No, I plan to terminate within the next 1 to 2 years
- 3. No, I plan to terminate at some stage after 2 years
- 4. Don't know

GI24a [ASK IF GI1c=1,2,4-8,11,23,24 (ALL IN GI&P SECTION WITH A SELECTED PRODUCT)]

<FCARed> Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

Since you have had your [SELECTED PRODUCT 4] with your current provider, have you experienced any unexpected fees or charges?

- 1. Yes
- 2. No

3. Don't know

GI20 [ASK GROUPS 1,3,4 (ALL GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE SWITCHERS OR RENEWERS)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

Before you [IF GROUP 1: switched to, IF GROUP3-4: renewed] this [SELECTED PRODUCT 4], did you receive a renewal notice?

<FCABlue>By renewal notice we mean the communication you may or may not have received from your [IF GROUP 1: previous] provider to let you know that your policy was due for renewal.</FCABlue>

1. Yes
2. No
3. Don't know

GI20a [ASK GROUPS 1,3,4 AND GI20=1 (ALL GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE SWITCHERS OR RENEWERS, AND RECEIVED A RENEWAL NOTICE)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

Did your renewal notice state the amount you paid for your [SELECTED PRODUCT 4] in the previous year?

<inf><FCABlue>By renewal notice we mean the communication you received from your [IF GROUP 1: previous] provider to let you know that your policy was due for renewal.</FCABlue></inf>

1. Yes, I recall seeing this
2. No, I do not recall seeing this
3. Don't know

GI8 [ASK GROUPS 3,4 (ALL GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE RENEWERS)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

Did this policy automatically renew or did you have to give instruction to renew it?

1. It renewed automatically
2. I gave instructions to renew, e.g. rang up provider
3. Don't know

GI9 [ASK IF GI8=1 (ALL GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE RENEWERS FOR WHICH THE POLICY RENEWED AUTOMATICALLY)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

Were you aware that the policy was going to auto-renew?

1. Yes
2. No, but I was fine with it
3. No, and I was unhappy with it

4. Don't know

GI23 [ASK IF GI GROUP 1, 3-5 (GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE SWITCHERS OR RENEWERS AND THOSE HOLDING LIFE INSURANCE AS THE SELECTED PRODUCT WHO ARE SWITCHERS)]

<FCAred>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCAred>

When you [IF GROUP 1 OR 5: switched to; IF GROUP 3-4: renewed] this [SELECTED PRODUCT 4], had the [IF GROUP 1 OR 5: renewal] premium increased noticeably from the year before?

1. Yes, my premium had increased
2. No, my premium was the same/ very similar
3. No, my premium had decreased
4. Don't know

GI31 [ASK IF GROUP 1-3 OR 5-7 (GROUPS HOLDING GI OR LIFE INSURANCE AS THE SELECTED PRODUCT WHO HAVE TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO)]

<FCAred>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCAred>

Before you took out your [SELECTED PRODUCT 4], did you compare policies from two or more different providers by looking at the policies, prices or the terms and conditions offered?

1. Yes
2. No
3. Don't know

GI42 [ASK IF GI31=2 (GROUPS HOLDING GI OR LIFE INSURANCE AS THE SELECTED PRODUCT WHO HAVE TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AND DIDN'T SHOP AROUND BEFORE DOING SO)]

<FCAred>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCAred>

There are many reasons why people may choose not to compare different policies before taking out a [SELECTED PRODUCT 4].

Why did you not compare products from different providers?

Select all the reasons that were **important** in your decision.

RANDOMISE LIST EXCEPT CODES 14-15

1. It takes too much time
2. It's too difficult to compare
3. It's not worth it as there's no real difference between insurance providers
4. I wouldn't know what to look for
5. Shopping around could damage my credit rating
6. The offer from the insurance provider I chose was just what I wanted
7. I feel loyalty to the insurance provider I chose
8. The insurance provider I chose had a good choice of products
9. I have dealt with the insurance provider I chose before
10. The insurance provider was recommended to me
11. I didn't think I would get the insurance product elsewhere
12. I didn't really think about comparing insurance products or providers
13. It was arranged by my employer **[SHOW IF GIP_DV4=1 OR GI28=8 (POLICY WAS PART OF AN EMPLOYEE BENEFIT PACKAGE)]**
14. Other (write in)
15. Don't know

GI33

[ASK IF GI31=1 (GROUPS HOLDING GI OR LIFE INSURANCE AS THE SELECTED PRODUCT WHO HAVE TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AND SHOPPED AROUND BEFORE DOING SO)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

How did you compare [SELECTED PRODUCT 4] policies from different providers?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-7

1. Checked best-buy tables, e.g. internet, newspaper
2. Used price comparison website(s)
3. Checked websites of individual providers
4. Contacted providers for information
5. Used a broker
6. Other (write in)
7. Don't know

GI35

[ASK IF GI31=1 (GROUPS HOLDING GI OR LIFE INSURANCE AS THE SELECTED PRODUCT WHO HAVE TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AND SHOPPED AROUND BEFORE DOING SO)] CAROUSEL

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

RANDOMISE STATEMENTS

- a) How easy or difficult was it to compare different [SELECTED PRODUCT 4] prices?
 - b) How easy or difficult was it to compare what you are covered for by different [SELECTED PRODUCT 4] policies?
-
- 1. Very easy
 - 2. Fairly easy
 - 3. Neither easy nor difficult
 - 4. Fairly difficult
 - 5. Very difficult
 - 6. Don't know

GI41

[ASK IF GROUP 1 OR 5 (GROUPS HOLDING GI OR LIFE INSURANCE WHO ARE SWITCHERS)]

What prompted you to switch provider for your [SELECTED PRODUCT 4]?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 17-18

- 1. Lower premium
- 2. Lower charges
- 3. A financial Incentive
- 4. Dissatisfaction with my previous provider's quality of service
- 5. Unexpected charges or penalties applied by my previous provider
- 6. I wanted better online access
- 7. I wanted a better app for mobile use
- 8. Merging two or more insurance policies into one with the new provider
- 9. Free gift
- 10. A recommendation from a family member, friend or colleague
- 11. A recommendation from a retailer, e.g. furniture store, car dealership, supermarket, vet
- 12. A recommendation from a broker or financial adviser
- 13. Unsatisfactory claims experience with my previous provider
- 14. Better policy cover with the new provider
- 15. My previous provider didn't offer the option I wanted
- 16. I saw how much my premium had increased on renewal
- 17. Other (write in)
- 18. Don't know

GI41a

[ASK IF GROUP 3,4,7,8 (GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE RENEWERS OR THOSE HOLDING LIFE INSURANCE AS THE SELECTED PRODUCT WHO ARE RECENT PURCHASERS OR OLD PURCHASERS)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

Have you ever considered switching provider for your [SELECTED PRODUCT 4]?

- 1. Yes
- 2. No
- 3. Don't know

GI41b [ASK IF GI41a=1 (GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE RENEWERS OR THOSE HOLDING LIFE INSURANCE AS THE SELECTED PRODUCT WHO ARE RECENT PURCHASERS OR OLD PURCHASERS, WHO HAVE EVER CONSIDERED SWITCHING SELECTED PRODUCT PROVIDER)]

<FCARed>Thinking about the [SELECTED PRODUCT 4] you took out most recently...</FCARed>

Why did you decide not to switch provider for your [SELECTED PRODUCT 4] on this occasion?

Select all the reasons that wereimportant in your decision.

RANDOMISE LIST EXCEPT CODES 9-10

1. I am happy with my existing provider
2. It's too much hassle. I didn't have time to look elsewhere
3. I tried to switch, but couldn't cancel with my existing provider
4. I didn't want to in case I got emails, calls or letters from companies I didn't know
5. I didn't know how to change provider
6. I worry about something going wrong if I change provider
7. There's no real difference between providers, so it's not worthwhile
8. It is too difficult to compare providers
9. I get a discount with current provider, e.g. no claims bonuses, holding multiple products
10. Other (write in)
11. Don't know

GI_Text2 [STATE TO P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)]

For the next few questions, we would like to understand more about your attitudes and experience in relation to insurance.

GI38 [ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)] CAROUSEL

How much do you agree or disagree with each of the following statements about price comparison websites?

RANDOMISE STATEMENTS

- a) They offer good information as to which insurance product I should be buying
- b) They can be trusted to provide me with the best deal
- c) They are difficult or complicated to use
- d) You need to use several price comparison websites to get good coverage of the market

- 1. Strongly agree
- 2. Slightly agree
- 3. Neither agree nor disagree
- 4. Slightly disagree
- 5. Strongly disagree
- 6. Don't know

GI40 [ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)]

In your view, do price comparison websites cover all insurance providers?

- 1. Yes, all of them do
- 2. Yes, some of them do
- 3. No, none of them do
- 4. Don't know

GI37 [ASK IF GI28 NE 3 AND GI33 NE 2 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) WHO DIDN'T ARRANGE THROUGH PCWS OR DID NOT USE THEM TO SHOP AROUND)]

Have you ever used any price comparison websites to compare or buy insurance?

- 1. Yes
- 2. No
- 3. Don't know

GI100 [ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)] CAROUSEL

How much do you agree or disagree with the following statements about insurance?

RANDOMISE STATEMENTS

- a) There is not enough information for me to make decisions on the quality of different policies
 - b) When buying insurance, I tend to opt for the cheapest rather than compare what different policies cover
 - c) I will get better cover, the more I pay for the policy
 - d) I would pay more for a brand I know
 - e) No claims protection means my motor insurance premium will not rise as a result of making a claim **[SHOW IF P_GI1d=1 (HAVE MOTOR INSURANCE)]**
 - f) Insurance companies rarely pay out
-
- 1. Strongly agree
 - 2. Slightly agree
 - 3. Neither agree nor disagree
 - 4. Slightly disagree
 - 5. Strongly disagree
 - 6. Don't know

GI74 [ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)] CAROUSEL

Some of the following statements about insurance are true and some are false.

For each, say whether you think it is true or not. If unsure, select don't know.

- a) Your home should be insured for its full market value **[SHOW IF P_GI1d=2 OR 3 (HAVE BUILDINGS INSURANCE)]**
 - b) The 'excess' is the amount you must pay out of your own pocket in the event of a claim
 - c) All comprehensive motor insurance policies allow you to drive any car **[SHOW IF P_GI1d=1 (HAVE MOTOR INSURANCE)]**
 - d) Paying monthly for insurance is cheaper than paying yearly
 - e) You don't have to tell your motor insurer if an accident wasn't your fault **[SHOW IF P_GI1d=1 (HAVE MOTOR INSURANCE)]**
 - f) When arranging travel insurance, there is no need to declare pre-existing medical conditions (those that existed before taking out the policy) **[SHOW IF P_GI1d=6 OR 23 (HAVE MULTI-TRIP OR SINGLE-TRIP TRAVEL INSURANCE)]**
 - g) Motor legal expenses/protection insurance covers you for any legal dispute, even if you are at fault **[SHOW IF P_GI1d=1 (HAVE MOTOR INSURANCE)]**
 - h) Switching insurance company at the end of your contract will usually save you money.
-
- 1. True
 - 2. False
 - 3. Don't know

GI73 [ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)]

Do you have any insurance policies which you are unable to switch away from, as you have been refused cover or been unable to get cover from another provider?

- 1. Yes

2. No
3. Don't know

GItext3 [STATE TO P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)]

Again thinking about all the insurance policies you currently hold [IF P_GI4=1 (HOLD SINGLE-TRIP TRAVEL) and the single-trip travel insurance you have held in the last 12 months]...

GI68a [ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)]

Would you say you have experienced a problem with any of the following insurance policies or with any advice received about this/ these in the last 12 months?

[LIST ALL PRODUCTS HELD AT P_GI1d]

1. Yes
2. No
3. Don't know

GI68 [ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)]

[IF GI68a=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: in the last 12 months have you experienced any of the following problems with any of these policies?]

[IF GI68a=1 (EXPERIENCED A PROBLEM WITH THEIR INSURANCE IN THE LAST 12 MONTHS): Which of these problems did you experience?]

Think about all problems you have experienced in the last 12 months, even if you have told us about them before.

Select all that apply.

RANDOMISE LIST EXCEPT CODES 17-19

1. Sales pressure
2. Poor advice from a financial adviser
3. Unexpected fees or charges
4. Complex fees and charges
5. Policy costing me more than expected
6. Unexpected changes to terms and conditions
7. Unexpected termination of my policy
8. Complex policy information
9. IT system failure/ service disruption
10. Provider errors/ not following instructions
11. Delays when making changes to my policy
12. Delays when arranging my policy
13. Poor customer service
14. Unsuitable channel <inf><FCABlue>(phone, online, face-to-face)</FCABlue></inf> to contact the provider

15. Not eligible for the policy I wanted
16. Unfair treatment when making a claim
17. Other (write in)
18. None of these [**SHOW IF GI68a=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)**]
19. Don't know

GI69 [ASK IF MORE THAN ONE RESPONSE SELECTED AT GI68, 1-17 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

And, which of these would you say was the most serious problem?

ONLY SHOW ANSWERS CODED AT GI68, 1-17 (INCLUDING NAME OF PROBLEM WRITTEN AT GI68,17)

GIINT [STATE IF MORE THAN ONE RESPONSE SELECTED AT GI68,1-17 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

For the next few questions think about the **most** serious problem you experienced:

SHOW ANSWER AT GI69

GI69b [ASK IF G68=1-17 AND MORE THAN ONE CODE SELECTED AT P_GI1d (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND HAVE MORE THAN ONE GI&P PRODUCT)]

Which insurance policy did this problem relate to?

[LIST PRODUCTS HELD AT P_GI1d]

Don't know

TEXT SUBSTITUTION FOR PRODUCTS EXPERIENCING A PROBLEM WITH

	Category	Text sub
1	Motor insurance	your motor insurance
2	Home insurance – contents and buildings combined	your home contents and buildings insurance
3	Home insurance –buildings only	your home buildings insurance
4	Home insurance – contents only	your home contents insurance
5	Motor breakdown cover	your motor breakdown cover
6	Multi-trip travel insurance	your multi-trip travel insurance

7	Pet insurance	your pet insurance
8	Mobile phone insurance	your mobile phone insurance
9	Gadget insurance	your gadget insurance
10	Insurance for high value/ non-standard items not covered by another policy	your insurance for high value/ non-standard items
11	Home emergency cover	your home emergency cover
12	Legal expenses/ protection insurance	your legal expenses/ protection insurance
13	Extended warranty	your extended warranty
14	Credit card protection	your credit card protection
15	Payment Protection Insurance (PPI)	your payment Protection Insurance (PPI)
16	Mortgage Protection Insurance (MPPI)	your mortgage Protection Insurance (MPPI)
17	Unemployment/redundancy insurance	your unemployment/redundancy insurance
18	ID theft insurance	your ID theft insurance
19	GAP (Guaranteed Asset Protection) insurance	your GAP (Guaranteed Asset Protection) insurance
20	Private medical insurance	your private medical insurance
21	Healthcare cash plans	your healthcare cash plan
22	Personal accident insurance	your personal accident insurance
23	Single-trip travel insurance (held in the last 12 months)	your single-trip travel insurance
24	Life insurance	your life insurance
25	Critical illness cover	your critical illness cover
26	Income protection insurance	your income protection insurance
27	Long-term care insurance	your long-term care insurance
28	Immediate needs annuity	your immediate needs annuity
29	Over 50s insurance plan	your over 50s insurance plan
30	Funeral insurance	your funeral insurance
IF DK AT GI69b	Don't know	one of your insurance policies

GI69a [ASK IF GI68=1-17 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S)
(I.E. ALL IN GI&P SECTION) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT GI68>1:most serious] problem
you experienced with [PRODUCT AT GI69b, OR AT P_GI1d IF ONLY ONE PRODUCT
CURRENTLY HELD]... </FCARed>

As a result of this problem, did any of the following happen?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-12

1. I had problems paying bills
2. I went into my overdraft
3. I lost money
4. I had to borrow money
5. My credit rating was affected
6. I was not covered when I thought I was
7. I spent significant time resolving the problem
8. It was just a nuisance
9. I suffered stress
10. Other (write in)
11. No negative impacts [SINGLE CODE]
12. Don't know

GI69c [ASK IF GI68=1-17 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S)
(I.E. ALL IN GI&P SECTION) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT GI68>1:most serious] problem
you experienced with [PRODUCT AT GI69b, OR AT P_GI1d IF ONLY ONE PRODUCT
CURRENTLY HELD]... </FCARed>

Did you complain about this?

1. I complained
2. I wanted to complain, but didn't
3. No, I didn't want to complain
4. Don't know

GI70 [ASK IF GI69c=1 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S)
(I.E. ALL IN GI&P SECTION) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS
AND COMPLAINED)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT GI68>1:most serious] problem
you experienced with [PRODUCT AT GI69b, OR AT P_GI1d IF ONLY ONE PRODUCT
CURRENTLY HELD]... </FCARed>

Who did you complain to?

Select all that apply.

1. My insurance provider
2. The person who sold me the policy (if different to provider)
3. Financial Ombudsman Service (FOS)
4. Financial Conduct Authority (FCA)
5. Chartered Insurance Institute (CII)
6. Someone else (write in)

7. Don't know

GI70b

[ASK IF GI70=1 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED TO INSURANCE PROVIDER)]

<FCAred>Thinking about the [IF NUMBER OF RESPONSES AT GI68>1:most serious] problem you experienced with [PRODUCT AT GI69b, OR AT P_GI1d IF ONLY ONE PRODUCT CURRENTLY HELD]... </FCAred>

Overall, how satisfied were you with how your complaint was handled by your insurance provider?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

GI72

[ASK IF GI69c=2 OR 3 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

<FCAred>Thinking about the [IF NUMBER OF RESPONSES AT GI68>1:most serious] problem you experienced with [PRODUCT AT GI69b, OR AT P_GI1d IF ONLY ONE PRODUCT CURRENTLY HELD]... </FCAred>

Why didn't you complain?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 6-7

1. Too trivial/ wasn't worth it
2. Too difficult to complain
3. No point complaining – nothing would happen
4. Didn't know how to complain
5. Didn't have time/ too busy
6. Other (write in)
7. Don't know

12. Pension Accumulation

P1a DERIVED VARIABLE – QUALIFICATION FOR PENSION ACCUMULATION SECTION

	PRODUCT HELD	CODING FOR PRODUCT HELD
	ALL WITH AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL (REGARDLESS OF WHETHER OR NOT CONTRIBUTIONS STILL BEING MADE)	P_ACDV7=3

P_DV1a [CODE TO P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

DERIVED VARIABLE TO ESTABLISH FOR EVERYONE IN THE SECTION WHETHER THEY HOLD A WORKPLACE PENSION, NON-WORKPLACE PENSION OR DB PENSION. THIS DERIVED VARIABLE IS USED FOR ROUTING PURPOSES WITHIN THE PENSIONS ACCUMULATION SECTION.

Code	Description	Definition
1. Workplace DC pension	DC Employer Scheme currently contributing to/ not contributing to (also includes those who are currently contributing/ not contributing to an employer pension, but are not sure of type)	P_AC8_DV=2 or 3 (currently) OR P_AC8a_DV=2 or 3 (no longer)
2. Non-workplace DC pension	Non-workplace pension currently contributing to/ not contributing to	P_AC6=2 (currently) OR P_AC6a=2 (no longer) OR P_AC7=2 OR P_AC7=3 (currently) OR P_AC7a=2 OR P_AC7a=3 (no longer)
3. Also have a DB pension	DB pension they are currently contributing to/ not contributing to	P_AC8_DV= 1 OR P_AC8a_DV=1

P_DV1 [CODE TO P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

DERIVED VARIABLE TO ALLOCATE EVERYONE IN THE SECTION TO A GROUP TO ESTABLISH TYPE OF DC SCHEME(S) (EMPLOYER OR NON-WORKPLACE) AND DB SCHEME(S) HELD, AND THEIR COMBINATIONS. GROUPS ALSO ALLOW EASIER ROUTING IN THE SECTION AND INDICATE WHERE CONDITIONAL TEXT CLARIFICATIONS ARE REQUIRED. GROUPS ARE MUTUALLY EXCLUSIVE. THIS DERIVED VARIABLE IS USED FOR ROUTING PURPOSES WITHIN THE PENSIONS ACCUMULATION SECTION.

Code	Description	Definition
GROUP 1	<i>Workplace pension only:</i>	P_DV1a=1 and P_DV1a NE 2,3

	A DC Employer Scheme currently contributing to/ not contributing to (also includes those who are currently contributing/ not contributing to an employer pension, but are not sure of type)	
GROUP 2	<i>Non-workplace pension only:</i> Non-workplace pension currently contributing to/ not contributing to	P_DV1a=2 and P_DV1a NE 1,3
GROUP 3	<i>Workplace pension & non-workplace pension only:</i> A DC Employer Scheme currently contributing to/ not contributing to (also includes those who are currently contributing/ not contributing to an employer pension, but are not sure of type) AND A non-workplace pension currently contributing to/ not contributing to	P_DV1a=1 and P_DV1a=2 and P_DV1a NE 3
GROUP 4	<i>Non-workplace pension & DB pension only:</i> A non-workplace pension currently contributing to/ not contributing to AND A DB pension they are currently contributing to/ not contributing to	P_DV1a=2 and P_DV1a=3 and P_DV1a NE 1
GROUP 5	<i>Workplace pension and DB pension only:</i> A DC Employer Scheme currently contributing to/ not contributing to (also includes those who are currently contributing/ not contributing to an employer pension, but are not sure of type) AND A DB pension they are currently and/or no longer contributing to	P_DV1a=1 and P_DV1a=3 and P_DV1a NE 2
GROUP 6	<i>Workplace, non-workplace pension and DB pension:</i> A DC Employer Scheme currently contributing to/ not contributing to (also includes those who are currently contributing/ not contributing to an employer pension, but are not sure of type) AND A non-workplace pension currently contributing to/ not contributing to AND A DB pension they are currently contributing to/ not contributing to	P_DV1a=1 and P_DV1a=2 and P_DV1a=3

PROGRAMMER INSTRUCTION: In this section all references to **GROUP** are to the groups allocated in **P_DV1**

PAINTRO1 [STATE TO P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

We would now like to ask a few more detailed questions about saving into a pension.

P1 [ASK IF P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

Which of the following do you expect will be your **single largest source of income in retirement**?

1. The pension(s) I set up myself **[SHOW FOR GROUP 2, 3, 4 AND 6 ONLY]**
2. My money purchase/ defined contribution employer pension(s) [IF P_DEC1=1: from which I haven't yet received any income or taken any payments] **[SHOW FOR GROUP 1, 3, 5 AND 6 ONLY]**
3. A money purchase/ defined contribution pension I have already started to take income or payments from **[SHOW IF P_DEC3=1-5]**
4. My final salary/ salary related pension(s) **[SHOW IF P_AC8_DV=1 OR P_AC8a_DV=1 OR P_DEC2_DV=1]**
5. The State pension
6. Someone else's pension(s), e.g. spouse or partner
7. Other non-pension income sources
8. Don't know

PAINTRO2 [STATE TO P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

[GROUP 1] The next questions are about the pension(s) you have arranged through your employer. From now on we will refer to this/ these pension(s) **as your defined contribution pension(s)**.

[GROUP 2] The next questions are about the pension(s) you have that you set up yourself. From now on we will refer to this/ these pension(s) **as your defined contribution pension(s)**.

[GROUP 3] The next questions are about the pensions you have that you set up yourself and through your employer. From now on we will refer to these pensions **as your defined contribution pensions**.

[GROUP 4] The next questions are about the pension(s) you have that you set up by yourself. From now on we will refer to these/ this pension(s) **as your defined contribution pension(s)**. **Do not include** your final salary or salary related pension(s) when answering.

[GROUP 5] The next questions are about your employer-arranged pension(s) that are not final salary or salary related. From now on we will refer to this/ these pension(s) **as your defined contribution pension(s)**. **Do not include** your final salary or salary related pension(s) when answering.

[GROUP 6] The next questions are about your employer-arranged pension(s) that are not final salary or salary related and about the pension(s) you have that you set up yourself. From now on

we will refer to these pensions as your defined contribution pensions. Do not include your final salary or salary related pension(s) when answering.

P8A [ASK IF P_ACDV2=3 (HAVE MORE THAN ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

Do you know how much in total you and/ or your employer contribute to your defined contribution pensions?

This can be each week, each month, each year or as a percentage of your salary.

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes, for all of my pensions
2. Yes, for some of them
3. No

P8B [ASK IF P_ACDV2=2 (HAVE ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

Do you know how much in total you and/ or your employer contribute to your defined contribution pension?

This can be each week, each month, each year or as a percentage of your salary.

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes
2. No

P13a_1 [ASK IF (P8A=3) AND P_ACDV2=3 (DON'T KNOW AMOUNT CONTRIBUTED AND HAVE MORE THAN ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

Do you know how you would find out about how much you and/ or your employer contribute into your pensions?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes, for all of them
2. Yes, for some of them
3. No

P13b_1 [ASK IF P8B=2 (DON'T KNOW AMOUNT CONTRIBUTED AND HAVE ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

Do you know how you would find out about how much you and/ or your employer contribute into your pension?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes
2. No

P55a [ASK IF P_ACDV2=3 (HAVE MORE THAN ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

In the last 3 years have you chosen to increase the percentage of your salary you personally contribute to your pensions?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes, for all of them
2. Yes, for some of them
3. No
4. Don't know

P55b [ASK IF P_ACDV2=2 (HAVE ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

In the last 3 years have you chosen to increase the percentage of your salary you personally contribute to your pension?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes
2. No
3. Don't know

P61 [ASK IF (P_ACDV2=2 OR 3) AND (P55a=3 OR 4 OR P55b=2 OR 3) (HAVE AT LEAST ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE AND HAVE NOT INCREASED THE PERCENTAGE OF THEIR SALARY THEY PERSONALLY CONTRIBUTE TO THEIR DC PENSION(S) OR DON'T KNOW IF THEY HAVE)]

Before today did you know that you could change the percentage of your salary that you personally contribute to your pension?

[IF GROUP 4, 5, 6; <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes
2. No
3. Don't know

P56b

[ASK IF (P_ACDV2=2-3) AND (P_DV1 NE GROUP 2 OR 4) (HAVE AT LEAST ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE AND THIS IS AN EMPLOYER DC PENSION OR AT LEAST ONE IS AN EMPLOYER DC PENSION)]

The Government is increasing the minimum amount of money you and your employer pay into your workplace pension. The first increase was in April-May 2018 and the second was in April-May 2019, when the **minimum amount increased to 5% of your salary for you to pay and 3% of your salary for your employer to pay**.

Have you noticed an increase to the percentage of your salary automatically deducted from your salary that goes into your pension?

[IF GROUP 5, 6: <FC/ared>Do not think about your final salary or salary related pension(s). </FC/ared>]

1. Yes
2. No, I have not noticed an increase
3. No, because I was already paying in more than the minimum

P13c

[ASK IF P_ACDV6=2 (HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

For your defined contribution pension you will have a pot of money.

In the last 12 months have you reviewed how much your defined contribution pension pot is worth?

[IF GROUP 4, 5, 6: <FC/ared>Do not think about your final salary or salary related pension(s). </FC/ared>]

1. Yes
2. No
3. Don't know

P13e

[ASK IF P_ACDV6=3 OR 4 (HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL))]

For each of your defined contribution pensions you will have a pot of money.

In the last 12 months have you reviewed how much your defined contribution pension pots are worth?

[IF GROUP 4, 5, 6: <FC/ared>Do not think about your final salary or salary related pension(s). </FC/ared>]

1. Yes, I have reviewed all of them
2. Yes, I have reviewed some but not all of them
3. No, I haven't reviewed any of them
4. Don't know

P13d [ASK IF P_ACDV6=2 AND B3=20 (HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND DON'T KNOW PENSION POT SIZE)]

You mentioned earlier that you do not know the current size of your defined contribution pension pot.

Do you know how you would find out the amount you have in your defined contribution pension pot?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s) </FCARed>.]

1. Yes
2. No

P13f [ASK IF P_ACDV6=3 OR 4 AND B3=20 (HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL) AND DON'T KNOW TOTAL PENSION POT SIZE)]

You mentioned earlier that you do not know the current size of your defined contribution pension pots in total.

Do you know how you would find out the amount you have in your defined contribution pension pots?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes
2. No
3. I know for some but not all of them

P7 [ASK IF P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

Have you ever thought about how much you should be paying into your defined contribution pension(s) each year to maintain a reasonable standard of living when you come to retire?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes, thought about it a lot
2. Yes, thought about it a little
3. Haven't considered it

P20a [ASK IF P_ACDV6=2 (HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

Do you recall receiving an annual statement from your defined contribution pension provider in the last 12 months?

This may have been a paper statement or you may have gone online to see this.

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes, I recall receiving it and have read it
2. Yes, I recall receiving it but haven't read it
3. No, I do not recall receiving it

P20b [ASK IF P_ACDV6=3 OR 4 (HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL))]

Do you recall receiving an annual statement from your defined contribution pension providers in the last 12 months?

This may have been a paper statement or you may have gone online to see this.

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes, I received an annual statement for all of my pensions
2. Yes, I received an annual statement for some of my pensions
3. No, I do not recall receiving an annual statement for any of my pensions

P20c [ASK IF P20b=1 or 2 (HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL) AND RECALL RECEIVING AT LEAST ONE ANNUAL STATEMENT)]

Did you read the annual statement(s) you received in the last 12 months?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes, I read it/ all of them
2. Yes, I read it/ some of them
3. No, I did not read it/ them
4. Don't know

P21_DEC [ASK IF P20a=1 OR P20c=1 or 2 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND HAVE READ ANNUAL PENSION STATEMENT(S) FOR ALL OR SOME OF THEM)]

And generally, how well do you understand the information in your pension statement(s)?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Very well
2. Fairly well
3. Not very well
4. Not at all well
5. Don't know

P26a [ASK IF P_ACDV6=2 (HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN

DECUMULATED AT ALL)]

Are you aware of any charges incurred on your defined contribution pension?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes
2. No

P26b [ASK IF P_ACDV6=3 OR 4 (HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL))]

Are you aware of any charges incurred on your defined contribution pensions?

[IF GROUP 4, 5, 6 <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes, I am aware of charges for all of them
2. Yes, I am aware of charges for some of them
3. No, I am not aware of charges

P26c [ASK IF P26a=1 or P26b=1-2 (HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND AWARE OF ANY CHARGES INCURRED ON THEIR DC PENSION OR (HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL) AND AWARE OF CHARGES FOR ALL OR SOME OF THEM))]

How easy or difficult do you think pension charges are to understand?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s) in this question. </FCARed>]

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

P27a [ASK IF P26a=2 (HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND NOT AWARE IF CHARGES ON THEIR DC PENSION ARE INCURRED)]

Do you know how you would find out what charges you might pay on your defined contribution pension?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes

2. No

P27b [ASK IF P26b=3 (HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL) AND NOT AWARE OF ANY CHARGES INCURRED ON THEIR DC PENSION(S))]

Do you know how you would find out what charges you might pay on your defined contribution pensions?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes, I know how I can find out for **all** of them
2. Yes, I know how I can find out for **some** of them
3. No, I don't know how I can find out for any of them

P27c [ASK IF P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

The money in your defined contribution pension(s) is invested. In some years, these investments may perform well and go up in value. In other years they may go down in value.

Before today, were you aware that your defined contribution pension(s) are invested?

1. Yes, I was aware
2. No, I was not aware

P27_1a [ASK IF P_ACDV6=2 (HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

When you joined/ set up your defined contribution pension, did you choose where your pension contributions are invested?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes, I selected where they are invested myself
2. Yes, my financial adviser did this on my behalf
3. Yes, I opted into the default fund
4. No, I didn't choose where my pension contributions are invested
5. Don't know

P27_1b [ASK IF P_ACDV6=3 OR 4 (HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL))]

When you joined/ set up your defined contribution pensions, did you choose where your pension contributions are invested?

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

Select all that apply.

1. Yes, I selected where they are invested myself,
2. Yes, my financial adviser did this on my behalf
3. Yes, I opted for the default fund
4. No, I didn't choose where my pension contributions are invested
5. Don't know

P28

[ASK IF P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

Have you **[IF P27_1b=1 OR P27_1a=1: since/ OTHERWISE: ever]** reviewed where your defined contribution pension(s) are invested?

[GROUP 1, 5] This would be looking at where the provider of your employer defined contribution pension(s) has invested your pension money.

[GROUP 2, 4] This would be looking at where the money in the pensions you have set up yourself is invested.

[GROUP 3, 6] This would be looking at where the money in the pension(s) you have set up yourself is invested and where the provider of your employer defined contribution pension(s) has invested your pension money.

You may have used a financial adviser to do this.

[IF GROUP 4, 5, 6: Do not think about your final salary or salary related pension(s).]

1. Yes
2. No
3. Don't know

P28a

[ASK IF P28=1 (ALL WHO HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND HAVE REVIEWED WHERE THEIR DC PENSION SCHEME(S) IS/ARE INVESTED SINCE TAKING IT OUT)]

Just to check: when did you last review where your pension(s) are invested?

[IF GROUP 4, 5, 6: <FCared>Do not think about your final salary or salary related pension(s). **</FCared>**]

1. Within the last year
2. More than 1 year ago, less than 2 years
3. More than 2 years ago, less than 5 years
4. More than 5 years ago
5. Don't know

P29b

[ASK IF (P28a=1 OR 2) AND P_ACDV6=2 (REVIEWED WHERE THEIR PENSION IS INVESTED IN THE LAST 2 YEARS AND HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

In the last 12 months, have you made changes to where your defined contribution pension is invested?

[GROUP 1, 5] This could involve instructing the provider of your employer defined contribution pension to change where your pension money is invested.

[GROUP 2, 4] This would involve changing where the money in the pension you set up yourself is invested.

You may have used a financial adviser to do this.

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes
2. No
3. Don't know

PD29a

[ASK IF (P28a=1 OR 2) AND (P_ACDV6=3 OR 4) (REVIEWED WHERE THEIR PENSION(S) ARE INVESTED IN LAST 2 YEARS AND HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL))]

In the last 12 months, have you made changes to where your defined contribution pensions are invested?

[GROUP 1, 5] This could involve instructing the providers of your employer defined contribution pensions to change where your pension money is invested.

[GROUP 2, 4] This would involve changing where the money in the pensions you set up yourself is invested.

[GROUP 3, 6] This could involve instructing the provider(s) of your employer defined contribution pensions to change where your pension money is invested, or changing where the money in the pension(s) you set up yourself is invested.

You may have used a financial adviser to do this.

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes, I have made changes to where all of my pensions are invested
2. Yes, I have made changes to where some of my pensions are invested
3. No, I haven't made any changes to where my pensions are invested
4. Don't know

P32

[ASK IF (PD29a=1 OR 2 OR P29b=1) AND ((NOT DV1=1) OR (DV1=1 AND NOT C4_6DV=2)) (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT AND HAVE MADE CHANGES TO WHERE THEIR DC PENSION(S) IS/ ARE INVESTED IN THE LAST 12 MONTHS BUT NOT RECEIVED ANY REGULATED ADVICE IN THE LAST 12 MONTHS, OR HAVE HAD REGULATED ADVICE IN THE LAST 12 MONTHS BUT NOT ABOUT SAVING INTO A PENSION)]

You said you have made changes to where your defined contribution pension(s) are invested.

Which of the following reasons describe why you have not had advice from the financial advisers listed below in the last 12 months to do this?

- An adviser from a financial advice firm e.g. an IFA (Independent Financial Adviser)
 - An adviser from a bank or building society
 - An adviser from an insurance company, investment company, or pension provider
 - Automated advice online, app-based through a smartphone or as downloadable software.
- [Up to Q6: <inf><FCABlue>This is personalised advice which usually incurs a charge, where you input your financial information and objectives and this information is used to generate investment and/or pension recommendations suitable for you (automated). It does not include simple online tools and calculators.</FCABlue></inf>] [From Q6: <inf><FCABlue>This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.</FCABlue></inf>]

Select all that apply.

RANDOMISE LIST EXCEPT CODES 13-14

1. I decided I could make any decisions on my own
2. I couldn't find an adviser willing or able to offer me advice
3. I couldn't find a suitable adviser
4. I didn't know how to find a suitable adviser
5. I didn't know enough about financial advisers and what they can offer
6. I couldn't afford/ didn't want to pay the adviser's fees
7. No flexibility from advisers in how to pay their fees
8. I took advice from someone else
9. I am not confident about finding the right adviser for me
10. I have little confidence in the quality of financial advice
11. I do not trust financial advisers
12. I didn't think about it
13. Other (write in)
14. Don't know

P62

[ASK IF P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

In April 2018, the Government introduced a new scheme – the Pension Advice Allowance scheme. This scheme allows employees of any age to withdraw up to £500 tax-free from their pension to put towards the cost of pensions and retirement advice. It is not currently available to people who are self-employed.

Before today, had you heard of the Pension Advice Allowance scheme?

1. Yes
2. No

P62a **ASK IF P62=1 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND ARE AWARE OF THE PENSION ADVICE ALLOWANCE SCHEME)**

Have you used the Pension Advice Allowance scheme to access your pension fund to pay for advice?

1. Yes
2. No, but I plan to do so in the future
3. No, and I don't plan to do so in the future
4. No, and I don't know whether or not I plan to do so in the future

P36 **[ASK IF P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]**

Have you ever transferred other pensions into your defined contribution pension(s)?

You may have done this because you wanted all your pension(s) in one place.

1. Yes – in the last 12 months
2. Yes – longer ago
3. No
4. Don't know

P37 **[ASK IF P36=1 OR 2 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND HAVE EVER TRANSFERRED OTHER PENSIONS INTO THEIR DC PENSION(S))]**

Thinking back to when you transferred your pension(s), overall how satisfied were you with the administrative process of doing this?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9

10 - Completely satisfied

Don't know

P38 **[ASK IF P_AC6=2 OR P_AC6a=2 OR P_AC7=2 OR 3 OR P_AC7a=2 OR 3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL, AND AT LEAST ONE IS A NON-WORKPLACE PENSION – I.E. GROUPS 2,3,4,6)]**

Thinking about the defined contribution pension(s) you set up yourself (not through an employer), have you ever switched the provider of these pension(s)?

This may have been done on your behalf by a financial adviser.

1. Yes – in the last 12 months
2. Yes – longer than 12 months but less than 3 years ago
3. Yes – over 3 years ago
4. No
5. Don't know

P38c [ASK IF P38=4-5 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL, AND AT LEAST ONE IS A NON-WORKPLACE PENSION, AND HAVE NOT SWITCHED PROVIDER OF THEIR NON-WROKPLACE PENSION(S) OR DON'T KNOW IF HAVE)]

Would you like to switch provider of the defined contribution pension(s) you set up yourself?

1. Yes
2. No
3. Don't know

P39b [ASK IF P38=1, 2, 3 OR P38c=1 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL, AND AT LEAST ONE IS A NON-WORKPLACE PENSION, AND HAVE EVER CHANGED PROVIDER OF THEIR NON-WORKPLACE PENSION(S) OR WOULD LIKE TO)]

What prompted you to want to switch provider?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 13-14

1. Better rate of return
2. I wanted to have all my pension(s) in one place
2. Lower charges
3. Unexpected charges or penalties applied by my previous provider
4. A financial incentive
5. Dissatisfaction with my previous provider's quality of service
6. I didn't feel my money was safe with my previous provider
7. I wanted better online access
8. A recommendation from a family member, friend or colleague
10. A recommendation from a financial adviser
11. My previous provider didn't offer the option I wanted
13. Other (write in)
14. Don't know

P38a [ASK IF P38=1-3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL, AND AT LEAST ONE IS A NON-WORKPLACE PENSION, AND HAVE EVER CHANGED PROVIDER OF THEIR NON-WORKPLACE PENSION(S))]

Overall, how satisfied were you with the administrative process of switching the provider(s) of the pension(s) you set up yourself?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

- 0 - Not at all satisfied
1
2
3
4
5
6
7
8
9
10 - Completely satisfied
Don't know

P39 [ASK IF P38=1 OR 2 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL, AND AT LEAST ONE IS A NON-WORKPLACE PENSION, AND HAVE CHANGED PROVIDER OF THEIR NON-WORKPLACE PENSION(S) IN THE LAST 3 YEARS)]

Before you switched providers, did you compare two or more providers by looking at their products, prices or the terms and conditions offered?

This may have been done on your behalf by a financial adviser.

1. Yes
2. No
3. Don't know

P39a [ASK IF P38=1 OR 2 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL, AND AT LEAST ONE IS A NON-WORKPLACE PENSION, AND HAVE CHANGED PROVIDER OF THEIR NON-WORKPLACE PENSION(S) IN THE LAST 3 YEARS)]

Did you receive any regulated advice when you switched providers?

<inf><FCABlue>By 'regulated advice' we mean advice for which you had to pay a fee from one of the following advisers. The fee may have been part of an ongoing charge you pay, deducted directly from your investments or it might have been a one-off fee for the advice.

- An adviser from a financial advice firm e.g. an IFA
- An adviser from a bank or building society
- An adviser from an insurance company, investment company or pension provider
- Automated advice online, as an app or as downloadable software. This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.</FCABlue></inf>

1. Yes
2. No
3. Don't know

P32_a [ASK IF P39a=2 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL, AND AT LEAST ONE IS A NON-WORKPLACE PENSION, AND HAVE CHANGED PROVIDER OF THEIR NON-WORKPLACE PENSION(S) IN THE LAST

3 YEARS AND DID NOT RECEIVE REGULATED ADVICE WHEN THEY SWITCHED PROVIDERS)]

Which of the following reasons describe why you have not had regulated advice from a financial adviser when you switched providers?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 13-14

1. I decided I could make any decisions on my own
2. I couldn't find an adviser willing or able to offer me advice
3. I couldn't find a suitable adviser
4. I didn't know how to find a suitable adviser
5. I didn't know enough about financial advisers and what they can offer
6. I couldn't afford/ didn't want to pay the adviser's fees
7. No flexibility from advisers in how to pay their fees
8. I took advice from someone else
9. I am not confident about finding the right adviser for me
10. I have little confidence in the quality of financial advice
11. I do not trust financial advisers
12. I didn't think about it
13. Other (write in)
14. Don't know

P54 [ASK IF D2=45+ OR D3=8-16 (AGED 45+ WITH AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL)] CAROUSEL

Thinking about the money you will get from your defined contribution pension(s), how much do you agree or disagree with the following?

RANDOMISE STATEMENTS

- a) I am confident my pension(s) will give me the income I hope for in retirement
b) My pension(s) alone will not be enough for me to live on in retirement
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

P55 [ASK IF D2=45+ OR D3=8-16 (AGED 45+ WITH AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL)]

Do you know how much annual income you expect to have from your defined contribution pension(s)?

1. Yes, I have a very good idea
2. Yes, I have a good idea
3. I have relatively little idea
4. I have no idea
5. I will not use my pension to generate an annual or regular income

P56 [ASK IF D2=45+ OR D3=8-16 (AGED 45+ WITH AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL)]

Before today, to what extent have you considered whether your outgoings will increase or decrease as you go through retirement?

<FCABlue>By 'considering your outgoings' we mean taking into account potential increases or decreases in, for example, housing costs, day-to-day expenditure, support for dependants, cost of healthcare or care in later life, or travel plans.</FCABlue>

1. I have considered it a great deal
2. I have considered it but not in any detail
3. I haven't really considered it
4. Don't know

P32b [ASK IF D2=45+ OR D3=8-16 (AGED 45+ WITH AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL)]

When you come to take money from your defined contribution pension(s), you will have to make a choice as to how you take this money to fund your retirement.

This might involve choosing a product e.g. an annuity or entering into income drawdown or taking a cash payment from your pension.

How much consideration have you given to your options so far?

1. I have a clear plan about what I will do
2. I do not have a clear plan but I know I have to make a choice
3. I didn't know I had to make a choice
4. Don't know

P57 [ASK IF D2=45+ OR D3=8-16 (AGED 45+ WITH AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL)]

How well would you say you understand the different options you can choose from in order to take money from your defined contribution pension(s)?

1. I understand my options very well
2. I understand my options to some extent
3. I don't understand my options very well
4. I don't understand my options at all
5. Don't know

P58 [ASK IF P_AC12=1 (HAVE AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL AND PLANNING TO ACCESS THEIR DC PENSION IN THE NEXT 2 YEARS)]

Have your pension provider(s) given you information about your options for taking money from your defined contribution pension(s)?

1. Yes, all of them have
2. Yes, some of them have
3. No, none of them have
4. Don't know

P59 [ASK IF P58=1 OR 2 (HAVE AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL AND PLANNING TO ACCESS THEIR DC PENSION IN THE NEXT 2 YEARS AND RECEIVED INFORMATION FROM THEIR PROVIDER ABOUT

THEIR OPTIONS FOR TAKING MONEY FROM THEIR DC PENSION(S)]

How clear and understandable, or not, would you say the information was from your defined contribution pension provider(s) about your options?

1. Very clear
2. Fairly clear
3. Not very clear
4. Not at all clear
5. I haven't read the information
6. Don't know

P60 [ASK IF P_AC12=1 (HAVE AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL AND PLANNING TO ACCESS THEIR DC PENSION IN THE NEXT 2 YEARS)] COLLAPSIBLE GRID

Here are some options about taking money from your pension, and some descriptions about how they work. In each case try to match the description to the option it applies to. **More than one description may match the same option**.

- a) Single life annuity
- b) Income drawdown
- c) UFPLS (Uncrystallised Fund Pension Lump Sum)

RANDOMISE LIST EXCEPT CODE 5

1. This gives you a guaranteed income for the rest of your life
2. There is the risk that the value of your fund can go up or down
3. You can leave your pot to someone when you die
4. Every time you withdraw cash, 25% of that amount will be tax-free
5. Never heard of it [**SINGLE CODE**]

P41 [ASK IF P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

[IF P_ACDV2=2 (ONE DC PENSION WITH CONTRIBUTIONS): Who is the provider of your defined contribution pension, into which contributions are currently being made?]

[IF P_ACDV2=3 (MORE THAN ONE DC PENSION WITH CONTRIBUTIONS): You told us you have contributions going into more than one defined contribution pension. Who is the provider of the pension you started most recently?]

[IF P_ACDV2=1 AND P_ACDV6=2 (HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND IT DOESN'T HAVE CONTRIBUTIONS): Who is the provider of your defined contribution pension?]

[IF P_ACDV2=1 AND P_ACDV6=3 OR 4 (NO PENSION WITH CURRENT CONTRIBUTIONS AND MORE THAN ONE PENSION): You told us you have more than one defined contribution pension. Who is the provider of the pension you started most recently?]

[IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s).</FCARed>]

ORDER ALPHABETICALLY EXCEPT CODES 21 AND 22

1. AEGON
2. AJ Bell

3. Aviva/ Friends Life
4. Canada Life
5. Hargreaves Lansdown
6. James Hay
7. Just Retirement/ Partnership
8. Legal and General
9. NEST (National Employment Savings Trust)
10. Now Pensions
11. Scottish Widows
12. Phoenix
13. Prudential
14. ReAssure
15. Royal London
16. Smart Pension
17. Standard Life
18. Sun Life of Canada
19. The People's Pension/ B&CE
20. Zurich
21. Other (write in)
22. Don't know

P42 [ASK IF P41=1-20 AND GROUP 3 OR 6 (HAVE AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL AND KNOW THEIR DC PENSION PROVIDER NAME (NOT DON'T KNOW/OTHER) AND HOLD BOTH EMPLOYER DC AND NON-WORKPLACE PENSION (THAT HAS NOT BEEN DECUMULATED AT ALL))]

You said your provider is **[INSERT NAME FROM P41]**. Which of your pensions is this the provider of?

1. A pension I set up myself
2. A defined contribution employer pension
3. Don't know

P43 [ASK IF P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

[IF P41=22 (DK NAME OF PROVIDER): Even though you don't know the name of this provider, overall how satisfied are you with them?]

[IF P41=1-21: Overall, how satisfied are you with **[INSERT PROVIDER NAME FROM P41 INCLUDING NAME OF PROVIDER WRITTEN AT CODE 21]**?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

- 0 - Not at all satisfied
- 1
 - 2
 - 3
 - 4
 - 5
 - 6
 - 7
 - 8
 - 9
- 10 - Completely satisfied
- Don't know

P45 [ASK IF P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

[IF P41=22 (DK NAME OF PROVIDER): How much trust do you have in this provider?]

[IF P41=1-21: How much trust do you have in **[INSERT PROVIDER NAME FROM P41 INCLUDING NAME OF PROVIDER WRITTEN AT P41, CODE 21]?**]

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

P46 [ASK IF P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

Would you say you have experienced a problem with any of your defined contribution pension(s) or with any advice you have received about this/ these in the last 12 months?

[SHOW IF GROUP 4, 5, 6: <FCARed>Do not think about your final salary or salary related pension(s). </FCARed>]

1. Yes

2. No

3. Don't know

P47 [ASK IF P_ACDV=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

[IF P46=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: in the last 12 months have you experienced any of the following problems related to your defined contribution pension(s) or with any advice you have received in relation to this/ these?]

[IF P46=1 (EXPERIENCED A PROBLEM WITH THEIR DC PENSION IN THE LAST 12 MONTHS): Which of these problems did you experience?]

Think about all problems you have experienced in the last 12 months, even if you have told us about them before.

Select all that apply.

RANDOMISE LIST EXCEPT CODES 18-20

1. Sales pressure

2. Poor advice from a financial adviser

3. Pension investments mismanaged

4. Unexpected fees or charges
5. Complex fees and charges
6. Pension costing me more than expected
7. Unexpected changes to terms and conditions
8. Unexpected change to interest rate
9. Pension investments didn't perform as I was led to believe
10. Complex product information
11. IT system failure/ service disruption
12. Provider errors/ not following instructions
13. Delays when making changes to a pension
14. Delays when arranging a pension
15. Poor customer service
16. Unsuitable channel <inf><FCABlue>(phone, online, face-to-face)</FCABlue></inf> to contact the provider
17. Not eligible for the pension I wanted
18. Other (write in)
19. None of these [**SHOW IF P46=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)**]
20. Don't know

P48 [ASK IF MORE THAN ONE RESPONSE SELECTED AT P47, 1-18 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND MORE THAN ONE PROBLEM EXPERIENCED IN THE LAST 12 MONTHS WITH THEIR DC PENSION(S) OR WITH ANY ADVICE THEY HAVE RECEIVED ABOUT THIS/ THESE)]

And, which of these would you say was the most serious problem?

ONLY SHOW ANSWERS CODED AT P47, 1-18 (INCLUDING NAME OF PROBLEM WRITTEN AT P47, 18)

PINTO2 [STATE IF MORE THAN ONE RESPONSE SELECTED AT P47, 1-18 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND MORE THAN ONE PROBLEM EXPERIENCED IN THE LAST 12 MONTHS WITH THEIR DC PENSION(S) OR WITH ANY ADVICE THEY HAVE RECEIVED ABOUT THIS/ THESE)]

For the next few questions think about the most serious problem you experienced:

SHOW ANSWER AT P48

P48c [ASK IF P47=1-18 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS WITH THEIR DC PENSION(S) OR WITH ANY ADVICE THEY HAVE RECEIVED ABOUT THIS/ THESE)]

<FCARed>Thinking about the [**IF NUMBER OF RESPONSES AT P47>1:most serious**] problem you experienced with your defined contribution pension(s)... </FCARed>

As a result of this problem, did any of the following happen?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 9-11

1. I had problems paying bills
2. I went into my overdraft
3. I lost money
4. I had to borrow money
5. My credit rating was affected
6. I spent significant time resolving the problem
7. It was just a nuisance
8. I suffered stress
9. Other (write in)
10. No negative impacts [SINGLE CODE]
11. Don't know

P49 [ASK IF P47=1-18 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS WITH THEIR DC PENSION(S) OR WITH ANY ADVICE THEY HAVE RECEIVED ABOUT THIS/ THESE)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT P47>1:most serious] problem you experienced with your defined contribution pension(s)... </FCARed>

Did you complain about this?

1. I complained
2. I wanted to complain, but didn't
3. No, I didn't want to complain
4. Don't know

P51 [ASK IF P49=1 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS WITH THEIR DC PENSION(S) OR WITH ANY ADVICE THEY HAVE RECEIVED ABOUT THIS/ THESE AND COMPLAINED)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT P47>1:most serious] problem you experienced with your defined contribution pension(s)... </FCARed>

Who did you complain to?

Select all that apply.

1. My pension provider
2. My financial adviser
3. The Financial Ombudsman Service (FOS)
4. The Pension Ombudsman Service
5. The Financial Conduct Authority (FCA)
6. The Pensions Regulator (TPR)
7. Someone else (write in)
8. Don't know

P52 [ASK IF P51=1 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS WITH THEIR DC PENSION(S) OR WITH ANY ADVICE THEY HAVE RECEIVED ABOUT THIS/ THESE AND COMPLAINED TO THEIR PENSION PROVIDER)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT P47>1:most serious] problem you experienced with your defined contribution pension(s)... </FCARed>

Overall, how satisfied were you with how your complaint was handled by your pension provider?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

P49a

[ASK IF P49=2 OR 3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS WITH THEIR DC PENSION(S) OR WITH ANY ADVICE THEY HAVE RECEIVED ABOUT THIS/ THESE AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

<FCARed>Thinking about the [IF NUMBER OF RESPONSES AT P47>1:most serious] problem you experienced with your defined contribution pension(s)...</FCARed>

Why didn't you complain?

Select all the reasons that were important in your decision.

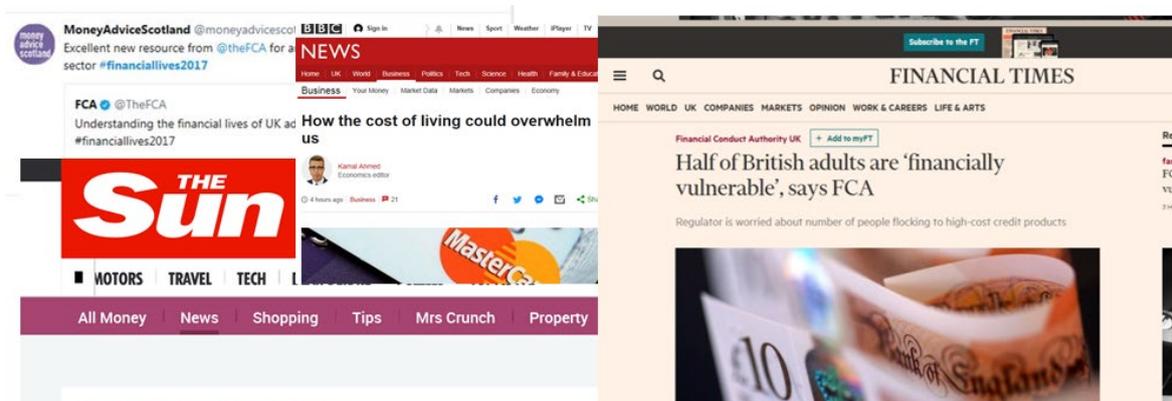
RANDOMISE LIST EXCEPT CODES 6-7

1. Too trivial/ wasn't worth it
2. Too difficult to complain
3. No point complaining – nothing would happen
4. Didn't know how to complain
5. Didn't have time/ too busy
6. Other (write in)
7. Don't know

ENCOURAGE [SHOW IF ENCOURAG=3, IF ROUTING MET, SHOW SCREEN IMMEDIATELY AFTER 11. PENSIONS ACCUMULATION BUT BEFORE 12. RISK AND RETURN]

Thank you for your responses so far!

- Understanding your experiences is vital to helping us to improve financial services.
- Your reply is one of over 16,000 we hope to receive – all from people who have given up their time to help with this important research.
- To show you how important your responses are, here are some examples of how the previous survey was covered in the media.
- Please now carry on with the rest of the survey – your contribution makes a difference!



13. Risk and Return

RISK_INTRO [STATE TO ALL]

The next set of questions ask about different ways of investing money. We want to understand how likely **you think** they are to make money.

Some questions might be a bit challenging, and you might not have an exact answer in mind. That is perfectly OK – **it's not a test!** We just want to understand what you think.

Even if you are not sure how to answer, always try to give your **best estimate**.

RISK1 [ASK ALL]

Some investments tend to **grow faster** than others.

Thinking about the **next 12 months,** rank the following ways of investing money according to **how fast** you think they will grow, from fastest growth (rank 1) to slowest growth (rank 3).

<FCAGrey>The first greyed box you tick will be your first choice, the second your second choice and the third your third choice. If you change your mind about your choices: click a second time on each box to clear your initial choices and choose again.</FCAGrey>

RANDOMISE LIST

- 1 Bank/ savings account
- 2 Housing in your local area
- 3 Stock market

RISK2 [ASK ALL]

Some investments tend to be **riskier** than others.

Thinking about the **next 12 months**, rank the following ways of investing money according to **how risky** you think they are, from the most risky (rank 1) to the least risky (rank 3).

<FCAGrey>The first greyed box you tick will be your first choice, the second your second choice and the third your third choice. If you change your mind about your choices: click a second time on each box to clear your initial choices and choose again.</FCAGrey>

LIST IN SAME RANDOMISED ORDER AS RISK1

1. Bank/ savings account
2. Housing in your local area
3. Stock market

RISK3 [ASK ALL]

Complete the following sentence.

Over the next 12 months, **if house prices go down** ...

1. ...stock markets are likely to go up as a result
2. ...stock markets are likely to go down as a result
3. ...any stock market changes are **not** likely to be related to house price changes

RISK_INTRO2_1 [STATE TO ALL]

In the next few questions we will ask you how likely you think different events are to happen. To do this we will use “percentage chances” (i.e. chances out of 100).

Don't worry if you're not sure about your answers – remember **it's not a test!** Always try to give your **best estimate**.

RISK_INTRO2_2 [STATE TO ALL]

This example shows what we think the chances are of different numbers of days of **rain in Edinburgh** next July.

We don't know for sure how much it will rain, but we can give our best estimate.

	0%		
	<i>Still to use</i>		
0 to 5 days	<input type="text" value="5"/>	% ←	5% chance of 0 to 5 days of rain
6 to 10 days	<input type="text" value="10"/>	% ←	10% chance of 6 to 10 days of rain
11 to 15 days	<input type="text" value="30"/>	% ←	30% chance of 11 to 15 days of rain
16 to 20 days	<input type="text" value="35"/>	%	and so on...
21 to 25 days	<input type="text" value="15"/>	%	
26 or more days	<input type="text" value="5"/>	%	
TOTAL	100	%	

Note all answers must total to 100%.

[PROGRAMMER INSTRUCTION: RISK_INTRO2B TO APPEAR ON A NEW SCREEN]

RISK_INTRO2B [STATE TO ALL]

Here is another weather example. Again, you just need to read this.

This shows what we think the chances are of different numbers of days of **rain in Barcelona** next July (usually less rainy than Edinburgh!)

	5%		
	<i>Still to use</i>		
0 to 5 days	<input type="text" value="80"/>	% ←	80% chance of 0 to 5 days of rain
6 to 10 days	<input type="text" value="10"/>	% ←	10% chance of 6 to 10 days of rain
11 to 15 days	<input type="text" value="5"/>	% ←	5% chance of 11 to 15 days of rain
16 to 20 days	<input type="text"/>	%	and so on...
21 to 25 days	<input type="text"/>	%	
26 or more days	<input type="text"/>	%	
TOTAL	95	%	

Note all answers need to total to 100%. In this example, 5% points are still to be used.

RISK4_INTRO [STATE TO ALL]

Now you've seen the examples of the chances of rain next July in Edinburgh and Barcelona, we want to ask you about the chances of different investments making money.

For the next few questions, imagine you receive an unexpected inheritance of £100,000.

RISK4 [ASK ALL]

Imagine you put the £100,000 in a bank/ savings account and you search hard to find the highest interest rate.

What do you think are the percentage chances that you will have earned the interest rates given below in 12 months' time?

<FCAGrey>Write a percentage chance in each box to reflect how likely you think different outcomes are. Make sure your percentages add up to 100%. If you are not sure please give your best estimate.</FCAGrey>

	100% <i>Still to use</i>	
0% to 1% interest	<input type="text"/>	%
1.1% to 2% interest	<input type="text"/>	%
2.1% to 3% interest	<input type="text"/>	%
3.1% to 4% interest	<input type="text"/>	%
4.1% to 5% interest	<input type="text"/>	%
5.1% or more interest	<input type="text"/>	%
TOTAL		0 %

I really don't understand how to answer this question.

RISK5 [ASK IF RISK4=1-6 (NOT 'DO NOT UNDERSTAND')]

Imagine instead you put the £100,000 towards buying **a house in your local area**.

What do you think are the percentage chances that the house will have gone up or down in value by the amounts given below in 12 months' time?

Write a percentage chance in each box-to reflect how likely you think different outcomes are. Make sure your percentages add up to 100%.

	0%	
	<i>Still to use</i>	
Rise in house value	<input type="text"/>	% chance of 15.1% or more rise in house value
	<input type="text"/>	% chance of 10.1% to 15% rise in house value
	<input type="text"/>	% chance of 5.1% to 10% rise in house value
	<input type="text"/>	% chance of 0.1% to 5% rise in house value
<hr/>		
Fall in house value	<input type="text"/>	% chance of 0% to 4.9% fall in house value
	<input type="text"/>	% chance of 5% to 9.9% fall in house value
	<input type="text"/>	% chance of 10% or more fall in house value
Total		% Note all answers must total to 100%.

RISK6 [ASK IF RISK4=1-6 (NOT 'DO NOT UNDERSTAND')]

Imagine instead you invest the £100,000 in **the FTSE 100, which is the main UK stock market index**.

What do you think are the percentage chances that your stock market investment will have gone up or down in value by the amounts given below in 12 months' time?

Write a percentage chance in each box to reflect how likely you think different outcomes are. Make sure your percentages add up to 100%.

		0%	
		<i>Still to use</i>	
Rise in stock market value	<input type="text"/>	% chance of 15.1% or more rise in stock market value	
	<input type="text"/>	% chance of 10.1% to 15% rise in stock market value	
	<input type="text"/>	% chance of 5.1% to 10% rise in stock market value	
	<input type="text"/>	% chance of 0.1% to 5% rise in stock market value	
<hr/>			
Fall in stock market value	<input type="text"/>	% chance of 0% to 4.9% fall in stock market value	
	<input type="text"/>	% chance of 5% to 9.9% fall in stock market value	
	<input type="text"/>	% chance of 10% or more fall in stock market value	
Total		% Note all answers must total to 100%.	

RISK7 [ASK IF RISK4=1-6 (NOT 'DO NOT UNDERSTAND')]

Now imagine you decide to split your investment and put:

- £50,000 towards buying a house in your local area and
- £50,000 in the main UK stock market index, called the FTSE 100 index

What do you think are the percentage chances that this total investment will have gone up or down in value by the amounts given below in 12 months' time?

Write a percentage chance in each box to reflect how likely you think different outcomes are. Make sure your percentages add up to 100%.

0%		
<i>Still to use</i>		
Rise in investment value		% chance of 15.1% or more rise in investment
		% chance of 10.1% to 15% rise in investment
		% chance of 5.1% to 10% rise in investment v
		% chance of 0.1% to 5% rise in investment va
Fall in investment value		% chance of 0% to 4.9% fall in investment val
		% chance of 5% to 9.9% fall in investment val
		% chance of 10% or more fall in investment va
Total	% Note all answers must total to 100%.	

RISK9a [ASK IF RISK4=1-6 (NOT 'DO NOT UNDERSTAND')]

Now let's imagine you actually received the unexpected £100,000 inheritance **12 months ago.**

What interest rate do you think you would have earned **over the last 12 months** if you had invested the money in a bank/savings account?

Bank/ savings account %

RISK9b [ASK IF RISK4=1-6 (NOT 'DO NOT UNDERSTAND')]

If instead you put your £100,000 towards a house **in your local area**, do you think the value of your £100,000 investment would have increased, decreased or stayed the same over the last 12 months?

1. Increased
2. Stayed the same
3. Decreased

PROGRAMMER: IF CODE 1 SELECTED SHOW THE FOLLOWING

By how much do you think it would have increased? %

PROGRAMMER: IF CODE 3 SELECTED SHOW THE FOLLOWING

By how much do you think it would have decreased? %

RISK9c [ASK IF RISK4=1-6 (NOT 'DO NOT UNDERSTAND')]

If instead you invested your £100,000 in the main UK stock market index, called the FTSE 100 index, do you think the value of your £100,000 investment would have increased, decreased or stayed the same over the last 12 months?

1. Increased
2. Stayed the same
3. Decreased

PROGRAMMER: IF CODE 1 SELECTED SHOW THE FOLLOWING

By how much do you think it would have increased? %

PROGRAMMER: IF CODE 3 SELECTED SHOW THE FOLLOWING

By how much do you think it would have decreased? %

14. Pension Decumulation (decumulated since pension freedoms – last 4 years)

P7Na DERIVED VARIABLE – QUALIFICATION FOR PENSION DECUMULATION SECTION

Product held	Coding for product held
ALL AGED 50+ WITH A DC PENSION SCHEME (WHO HAVE STARTED TO TAKE PENSION INCOME IN LAST 4 YEARS)	IF P_DEC5=1,2,4 OR 5

Note: within this section, where the question routing says ‘decumulated (or accessed) a DC pension pot in the last 4 years’ this means ‘have at least one defined contribution (DC) pension they have accessed in the last four years by taking out an annuity, taking cash out of pension and leaving remainder invested, taking it all as cash or accessed pension but not sure how’.

PINTRO [STATE TO P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

The next few questions are about [P_DEC5=1: the annuity/ annuities taken out], [P_DEC5=2 when you started to take money from your pension(s)], [P_DEC5=4 the pension(s) you took fully as cash], [P_DEC5=5 the income or cash lump sum(s) you have started to take from your pension(s)]⁴ in the last 4 years.

P7N [ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

When you [P_DEC5=1 took out your annuity/annuities], [P_DEC5=2 started to take money from your pension(s)], [P_DEC5=4 took your pension(s) fully as cash], [P_DEC5=5 took income or cash lump sum(s) from your pension(s)] in the last 4 years, how many different pension pots did this involve?

<FCABlue>By ‘different pensions pots’ we mean you may have had a number of pensions from different employers or different pensions you set up yourself.</FCABlue>

1. 1
2. 2
3. 3
4. 4 or more
5. I don’t know exactly, but more than 1 pension pot
6. Don’t know

⁴ Throughout this section, when multiple P_DEC5 selections are made for a respondent, the appropriate textfills would be spelled with an ‘and’ between them

P13A [ASK IF P7N=1 OR 6 (AGED 50+ AND DECUMULATED ONE DC PENSION POT OR DON'T KNOW HOW MANY PENSION POTS IN THE LAST 4 YEARS)]

Was this pension arranged through your employer, either a current or previous employer?

1. Yes, arranged by an employer
2. No, I set it up myself (or adviser set it up on my behalf)
3. Don't know

P14 [ASK IF P7N=2-5 (AGED 50+ AND DECUMULATED MORE THAN ONE DC PENSION POT IN THE LAST 4 YEARS)]

Were these pensions set up through your employer, either a current or previous employer?

1. Yes, all arranged by an employer
2. Yes, some arranged by an employer
3. No, I set them all up myself (or adviser set them up on my behalf)
4. Don't know

P14a [ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

<FCARed>Thinking of [P_DEC5=1 the annuity/ annuities you took out], [P_DEC5=2 when you started to take money from your pension(s)], [P_DEC5=4 the pension(s) you took fully as cash], [P_DEC5=5 the income or cash lump sum(s) you started to take from your pension(s)] in the last 4 years...</FCARed>

How old were you when you first did this?

If unsure, give your best estimate.

NUMERIC

RANGE:

MINIMUM 50

MAXIMUM – AGE AT D2, OR UPPER LIMIT OF AGE BAND at D3 (CODES 10-16)

P14b [ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

Did you consider leaving your pension invested and starting to take it when you were older?

1. Yes, I considered it
2. No, I didn't consider it
3. Don't know

PD11 [ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)] COLLAPSIBLE GRID

What was the total value of the pension pot(s) you...

[ASK FOR EACH OPTION]

[IF P_DEC5=1] a. used to buy your annuity/ annuities in the last 4 years

[IF P_DEC5=2] b. started to take money from in the last 4 years

[IF P_DEC5=4] d. took fully as cash in the last 4 years

[IF P_DEC5=5] e. took income or cash lump sum(s) from in the last 4 years?

1. Less than £2,500
2. £2,500 to £4,999
3. £5,000 to £9,999
4. £10,000 to £14,999
5. £15,000 to £19,999
6. £20,000 to £29,999
7. £30,000 to £49,999
8. £50,000 to £74,999
9. £75,000 to £99,999
10. £100,000 to £124,999
11. £125,000 to £149,999
12. £150,000 to £174,999
13. £175,000 to £199,999
14. £200,000 to £249,999
15. £250,000 to £499,999
16. £500,000 to £749,999
17. £750,000 to £999,999
18. £1,000,000 or more
19. Don't know
20. Prefer not to say

PD55 [ASK ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS)]

<FCARed>Thinking of [P_DEC5=1 the annuity/ annuities you took out], [P_DEC5=2 when you started to take money from your pension(s)], [P_DEC5=4 the pension(s) you took fully as cash], [P_DEC5=5 the income or cash lump sum(s) you started to take from your pension(s)] in the last 4 years...</FCARed>

Do you expect that this will be your single largest source of income in retirement?

1. Yes, this will be my single largest source of income in retirement
2. No, my final salary/ salary related pensions will be **[SHOW IF P_AC8_DV=1 OR P_AC8a_DV=1 OR P_DEC2_DV=1]**
3. No, another defined contribution pension(s) from which I haven't yet taken any income or payments will be **[SHOW IF P_ACDV6=3]**
4. No, a defined contribution pension I started to take income or payments from over 4 years ago will be **[SHOW IF P_DEC3=1,2,4,5]**
5. No, the State pension will be
6. No, someone else's pension will be, e.g. spouse or partner
7. No, I have other non-pension income sources that will be
8. Don't know

P12 [ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)] CAROUSEL

Thinking about the money you get or have taken from your pensions(s) in the last 4 years, how much do you agree or disagree with the following:

- a) The money I have from my pension(s) is more than I had expected
 - b) My financial standard of living has improved since taking my pension(s)
 - c) My pension(s) income alone is not enough for me to live on
-
- 1. Strongly agree
 - 2. Slightly agree
 - 3. Neither agree nor disagree
 - 4. Slightly disagree
 - 5. Strongly disagree
 - 6. Don't know

PD22 [ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

<FCARed>Thinking of [P_DEC5=1 the annuity/ annuities you took out], [P_DEC5=2 when you started to take money from your pension(s)], [P_DEC5=4 the pension(s) you took fully as cash], [P_DEC5=5 the income or cash lump sum(s) you started to take from your pension(s)] in the last 4 years... </FCARed>

How does your current income from all sources compare with the income you had before you [IF P_DEC5=1: took out your annuity/ annuities], [IF P_DEC5=2: started to take money from your pension(s)], [IF P_DEC5=4: took your pension(s) fully as cash], [IF P_DEC5=5: started to take income or cash lump sum(s) from your pension(s)] in the last 4 years?

My current income is

- 1. a lot more than before
- 2. a little more than before
- 3. about the same as before
- 4. a little less than before
- 5. a lot less than before
- 6. don't know

PD14 [ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

As you enter into older age do you expect that your outgoings will increase, decrease or stay about the same?

- 1. Increase
- 2. Decrease
- 3. Stay the same
- 4. Don't know

P13

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

Before today how much would you say you had considered whether your outgoings will increase or decrease as you go through retirement?

<FCABlue>By 'considered your outgoings' we mean taking into account potential increases or decreases in, for example, housing costs, day-to-day expenditure, support for dependants, cost of healthcare or care in later life, or travel plans.</FCABlue>

1. I have considered it a great deal
2. I have considered it but not in any detail
3. I haven't really considered it
4. Don't know

PD81N

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

When thinking about taking money from your pension(s), which of the following approaches do you prefer?

RANDOMISE LIST EXCEPT CODE 5

1. I prefer to spend my entire pension(s) in the early years of retirement, or even before I give up work. I am less worried about keeping money for the long term
2. I prefer to have flexibility to choose how much I take throughout my retirement. I am willing to risk running out of money in the long term
3. I prefer my pension(s) to provide me with a guaranteed income for as long as I live. I am willing not to be able to take more or less money when I want
4. I prefer to only spend 'extra' money that my pension(s) investments make (i.e. interest or dividends) so I can leave the remaining pension pot(s) as an inheritance
5. Don't know

PD30

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

<FCARed>Thinking of [P_DEC5=1 the annuity/ annuities you took out], [P_DEC5=2 when you started to take money from your pension(s)], [P_DEC5=4 the pension(s) you took fully as cash], [P_DEC5=5 the income or cash lump sum(s) you started to take from your pension(s)] in the last 4 years...</FCARed>

When you were deciding how to take money from your pension(s), which, if any, of the following did you consider?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 14-16

1. How long I am likely to live
2. My health
3. The risk of losing money in investments
4. The State pension
5. My dependants
6. Being able to leave an inheritance
7. The tax implications of my choices
8. The monthly income I want
9. How much money I need to last me in retirement
10. Other sources of income I have
11. The effect of inflation
12. Guarantees or safeguarded benefits (such as guaranteed annuity rates)
13. Interest rates
14. Some other consideration (write in)
15. None of these
16. Don't know

PD30b

[ASK IF P_DEC5=2, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED OR ACCESSED PENSION BUT NOT SURE HOW IT WORKS)]

Which of the following describe how you are taking your money from your pension?

If you have more than one pension you have taken money from, think about the one you started taking money from most recently.

Select all that apply.

1. Taking a regular income from my pension
2. Taking ad hoc cash lumps sums, i.e. sums that are not regular payments set up and agreed with your provider
3. Taken some initial tax-free cash
4. Don't know

PD30a [ASK IF P_DEC5=2, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED OR ACCESSED PENSION BUT NOT SURE HOW IT WORKS)]

When you started to take money from your pension in the last 4 years, did you set up a regular Direct Debit payment from your pension(s) to do this?

If you have more than one pension you have taken money from, think about the one you started most recently.

1. Yes
2. No
3. Don't know

PD31a [ASK IF P_DEC5=2, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED OR ACCESSED PENSION BUT NOT SURE HOW IT WORKS)] CAROUSEL

Thinking about all the withdrawals you have taken from your pension in the last 4 years, how much do you agree or disagree with the following?

- a) I review how much I am withdrawing, taking into account the performance of my pension investments
 - b) I review how much I am withdrawing, taking into account inflation
 - c) I review how much I am withdrawing, taking into account my state of health
 - d) I am confident that I will have enough money in my pension to last throughout my retirement
 - e) I do not consider how long my money will last and just withdraw what I need now
 - f) I am not too concerned if my pension money runs out, as I plan to live off other assets
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

PD27

[ASK IF P_DEC5=4 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED BY TAKING THE WHOLE PENSION POT AS CASH IN THE LAST 4 YEARS)]

You said you have taken your pension(s) fully as cash in the last 4 years. What have you done, or do you plan to do, with this money?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 4-5, 14-15

1. Put in savings/ current account to pay for day-to-day living costs/ expenses
2. Put in savings/ current account to keep for a rainy day
3. Put into a cash ISA
4. Put into a stocks and shares ISA
5. Put into other investments
6. Home repair and improvements
7. Given money to family
8. Paid for a special occasion/ celebration
9. Used for holidays
10. Bought a car
11. Paid off a loan or other debt (in part or full)
12. Paid off a mortgage (in part or full)
13. Used to pay for long-term care
14. Other (write in)
15. Don't know

PD32

[ASK IF P_DEC5=1,2,5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED BY TAKING OUT AN ANNUITY, TAKING CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED, OR ACCESSED PENSION BUT NOT SURE HOW IT WORKS – IN THE LAST 4 YEARS)]

<FCARed>Thinking of **[P_DEC5=1** the annuity/ annuities you took out], **[P_DEC5=2** when you started to take money from your pension(s)], **[P_DEC5=4** the pension(s) you took fully as cash], **[P_DEC5=5** the income or cash lump sum(s) you started to take from your pension(s)] in the last 4 years...</FCARed>

What have you done or plan to do with any tax-free cash lump sum(s) taken from your pension(s) in the last 4 years?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 4-5,15-16

1. Put in savings/ current account to pay for day-to-day living costs/ expenses
2. Put in savings/ current account to keep for a rainy day
3. Put into a cash ISA
4. Put into a stocks and shares ISA
5. Put into other investments
6. Home repair and improvements
7. Given money to family
8. Paid for a special occasion/celebration
9. Used for holidays
10. Bought a car
11. Paid off a loan or other debt (in part or full)
12. Paid off a mortgage (in part or full)
13. Used to pay for long-term care
14. I have not taken any cash lump sum(s)
15. Other (write in)
16. Don't know

PD35

[ASK IF P_DEC5=4 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED BY TAKING WHOLE PENSION POT AS CASH IN THE LAST 4 YEARS)] CAROUSEL

Thinking about when you took your whole pension(s) fully as cash, how much do you agree or disagree with the following?

- a) I took into account the performance of my pension investments
- b) I took into account inflation
- c) I took into account my state of health
- d) I am confident that I will have enough money to last throughout my retirement
- e) I have not considered how long the money I took from my pension will last
- f) I am not too concerned if I spend the money I have taken from my pension, as I plan to live off other assets

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree
6. Don't know

PD8 [ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

<FCARed>Thinking of [P_DEC5=1 the annuity /annuities you took out], [P_DEC5=2 when you started to take money from your pension(s)], [P_DEC5=4 the pension(s) you took fully as cash], [P_DEC5=5 the income or cash lump sum(s) you started to take from your pension(s)] in the last 4 years...</FCARed>

How well did you understand the different options you could choose from in order to take your pension(s)?

1. I understood my options very well
2. I understood my options to some extent
3. I didn't understand my options very well
4. I didn't know I had options
5. Don't know

PD8a [ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)] COLLAPSIBLE GRID

Here are some options about taking money from your pension, and some descriptions about how they work. In each case try to match the description to the option it applies to. More than one description may match the same option.

- a) Single life annuity
 - b) Income drawdown
 - c) UFPLS (Uncrystallised Fund Pension Lump Sum)
-
1. This gives you a guaranteed income for the rest of your life
 2. There is the risk that the value of your fund can go up or down
 3. You can leave your pot to someone when you die
 4. Every time you withdraw cash, 25% of that amount will be tax-free
-
5. Never heard of it [SINGLE CODE]

PD51 [ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED BY TAKING SOME CASH OUT OF THEIR PENSION AND LEAVING THE REMAINDER INVESTED IN THE LAST FOUR YEARS)]

You mentioned earlier that you have chosen to take some cash out of your pension and have left the remainder invested in the last 4 years. As far as you are aware does this incur a charge?

1. Yes
2. No
3. Don't know

PINTRO1 [ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

The next few questions are about any advice or information you received when deciding what options to choose in order to take your pension(s).

PD2 [ASK ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION IF B1XX NE 1 AND B1a_1=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS AND HAVE NOT USED PENSION WISE IN THE LAST 12 MONTHS BUT AWARE OF IT)]

Have you used the Pension Wise service in the last 4 years?

Select all that apply

1. Yes, I had a telephone conversation with a Pension Wise specialist
2. Yes, I had a face-to-face conversation with a Pension Wise specialist
3. Yes, I accessed the Pension Wise website for information
4. No, I haven't used the Pension Wise service **[SINGLE CODE]**
5. Don't know

PD2a [ASK ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION IF B1XX=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS AND HAVE USED PENSION WISE IN THE LAST 12 MONTHS)]

You said you have used Pension Wise service. How have you accessed this service over the last 4 years?

Select all that apply

1. I had a telephone conversation with a Pension Wise specialist
2. I had a face-to-face conversation with a Pension Wise specialist
3. I accessed the Pension Wise website for information
4. Don't know

PD3 [ASK ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION IF PD2=1 OR 2 OR 3 OR B1XX=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS AND HAVE USED PENSION WISE IN THE LAST 4 YEARS)]

How much do you agree or disagree with the following statement?

Pension Wise has helped me to understand what options I have when taking my pension(s).

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree
6. Don't know

PD71b [ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

Did you receive any information or guidance from any of the following sources specifically when deciding to [P_DEC5=1 take out your annuity/ annuities], [P_DEC5=2 start to take your pension(s)], [P_DEC5=4 take your pension(s) fully as cash], [P_DEC5=5 take income or cash lump sum(s) from your pension(s)].

<FCABlue>Information or guidance is an impartial service which helps you to identify your options and narrow down your choices, but will not tell you what to do or which product to buy; the decision is yours. Information or guidance is usually free.</FCABlue>

Select all that apply.

1. An adviser arranged by your employer (contacted in person or by phone)
2. Another professional, e.g. accountant or solicitor
3. Other government/ consumer website(s) or services, e.g. Citizens Advice.
<inf><FCABlue>Other examples are Money Advice Service, Step Change, This is Money</FCABlue></inf>
4. Website or other literature from an insurance/ investment/ pension provider
5. Private sector money advice websites, e.g. moneysavingexpert.com, moneysupermarket.com, Which?
6. Price comparison sites
7. Media/ newspapers or their websites, e.g. Daily Mail, Guardian, BBC
8. Any information or guidance provided at your workplace (other than through an adviser)
9. Any information or guidance from family or friends
10. Other (write in)
11. None of these
12. Don't know

P11a [ASK IF PD71b=1-10 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS AND RECEIVED INFORMATION OR GUIDANCE WHEN DECUMULATING A DC PENSION)]

Overall, how easy or difficult was it to access this information or guidance?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

P53N [ASK PD71b=1-10 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS AND RECEIVED INFORMATION OR GUIDANCE WHEN DECUMULATING A DC PENSION)]

Overall, did the information or guidance you received help you to make a decision?

1. Yes, it helped a lot
2. Yes, it helped a little
3. No, it didn't help me
4. Don't know

P54N

[ASK IF PD71b=11 OR ONLY CODE 9 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS AND HAVEN'T RECEIVED ANY INFORMATION OR GUIDANCE LISTED AT PD71B OR ONLY ASKED FAMILY/ FRIENDS WHEN DECUMULATING A DC PENSION)]

[IF PD71b=11] Why didn't you use any information or guidance when deciding which option to choose when taking your pension?

[IF PD71b=9 (ONLY HAD INFORMATION/ GUIDANCE FROM FRIENDS/ FAMILY)] Why didn't you use any other sources of information or guidance other than from friends or family?

1. I didn't know where to go for information or guidance
2. I didn't have enough time
3. It's too difficult
4. I didn't need any information or guidance
5. Some other reason (write in)
6. Don't know

PD45

[ASK IF P_DECE5=2 (AGED 50+ AND HAVEN'T TAKEN REGULATED ADVICE WHEN DECUMULATING A DC PENSION IN THE LAST FOUR YEARS)]

Earlier you told us you did not receive any regulated advice **[PROGRAMMER INSTRUCTION: PLEASE ADD INFO BUTTON WITH THE DEFINITION OF REGULATED ADVICE SAME AS THE ONE USED AT P_DECE5 PASTED BELOW]** from different types of advisers when deciding to **[P_DEC5=1** take out your annuity/ annuities], **[P_DEC5=2** start to take money from your pension(s)], **[P_DEC5=4** take your pension(s) fully as cash], **[P_DEC5=5** take income or cash lump sum(s) from your pension(s)]. Which of the following reasons describe why?

INFO BUTTON TEXT:

<inf><FCABlue>By 'regulated advice' we mean advice for which you had to pay a fee from one of the following advisers. The fee may have been part of an ongoing charge you pay, deducted directly from your investments or it might have been a one-off fee for the advice.

- An adviser from a financial advice firm, e.g. an IFA (Independent Financial Adviser)
- An adviser from a bank or building society
- An adviser from an insurance company, investment company or pension provider
- Automated advice available online, app-based through a smartphone or as downloadable software. This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.</FCABlue></inf>

Select all that apply.

RANDOMISE LIST EXCEPT CODES 13-14

1. I decided I could make any decisions on my own
2. I couldn't find an adviser willing or able to offer me advice
3. I couldn't find a suitable adviser
4. I didn't know how to find a suitable adviser
5. I didn't know enough about financial advisers and what they can offer
6. I couldn't afford/ didn't want to pay the adviser's fees
7. No flexibility from advisers in how to pay their fees
8. I took advice from someone else
9. I am not confident about finding the right adviser for me
10. I have little confidence in the quality of financial advice
11. I do not trust financial advisers
12. I didn't think about it
13. Other (write in)
14. Don't know

PD74 [ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

When you [P_DEC5=1 took out your annuity/ annuities], [P_DEC5=2 started taking money from your pension(s)], [P_DEC5=4 took your pension(s) fully as cash], [P_DEC5=5 took income or cash lump sum(s) from your pension(s)] in the last 4 years, did your provider(s) ask you questions or give you information about the following?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

1. The state of your health
2. Potential loss of any guarantees attached to your pension(s)
3. Whether you have a partner or other dependants
4. Your understanding of the effect of inflation on your choice
5. Whether you have shopped around
6. How long your income might last
7. Tax implications
8. Charges for drawdown
9. Impact on means-tested benefits when receiving an income from a pension
10. Any debt you have
11. If you were aware of investment scams and how to avoid these
12. None of these
13. Don't know

PD75a [ASK IF PD74 =1-11 (AGED 50+ AND REMEMBER PROVIDER ASKING QUESTIONS/ GIVING INFORMATION WHEN THEY DECUMULATED A DC PENSION IN THE LAST FOUR YEARS)]

And, how well did you understand the information given to you by your provider?

1. Very well
2. Fairly well
3. Not very well
4. Not at all well
5. I didn't open/ read the information
6. Don't know

PD57_1 [ASK IF P_DEC5=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY)]

You mentioned earlier that you have taken out an annuity in the last 4 years. Which provider have you done this with?

If you have taken out more than one annuity in the last 4 years, think about the one you took out most recently.

1. AEGON
2. AJ Bell
3. Aviva/ Friends Life
4. Canada Life
5. Hargreaves Lansdown
6. James Hay
7. Just Retirement/ Partnership
8. Legal and General
9. Scottish Widows
10. Phoenix
11. Prudential
12. ReAssure
13. Royal London
14. Standard Life
15. Sun Life of Canada
16. The People's Pension/ B&CE
17. Zurich
18. Other (write in)
19. Don't know

PD33_1 [ASK IF P_DEC5=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY)]

<FCAred>Thinking about the annuity you took out most recently...</FCAred>

Was your annuity provider the same provider that you used to save for your pension?

1. Yes, the same provider
2. No, a different provider
3. Don't know

PD47_1 [ASK IF P_DEC5=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY)]

<FCAred>Thinking about the annuity you took out most recently...</FCAred>

Before you decided to take out your annuity, did you compare two or more providers by looking at the products, prices or the terms and conditions offered?

1. Yes
2. No
3. Don't know

PD47a_1 [ASK IF PD47_1=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY AND SHOPPED AROUND WHEN DOING SO)]

How easy or difficult was it to compare the options different providers offered?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PD47B_1 [ASK IF P_DEC5=1 AND PD47_1=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY AND DID NOT SHOP AROUND BEFORE DOING SO)]

There are many reasons why you may not have compared different providers before taking out your annuity.

Which of the following apply?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-12

1. It takes too much time
2. I didn't know I could choose a different provider
3. It's too difficult to compare
4. It's not worth it as there's no real difference between providers
5. I wouldn't know what to look for
6. I didn't have the time to compare different providers
7. The offer from the provider was just what I wanted
8. The provider had a good choice of products
9. I have dealt with the provider before
10. I didn't really think about comparing products or providers
11. Some other reason (write in)
12. Don't know

PD36_1 [ASK IF PD33_1=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY WITH THE SAME PROVIDER THAT THEY USED TO SAVE FOR THEIR PENSION)]

<FCARed>Thinking about the annuity you took out most recently...</FCARed>

Why did you choose the same provider with whom you saved for your pension for your annuity?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 17-18

1. The annuity offered one of the best rates available
2. I had a guaranteed annuity rate from my existing provider
3. It's important to choose a brand I trust for such a long-term product
4. I am happy with my existing provider
5. It's too much hassle not to choose the same provider
6. I didn't know I had the option to move to another provider
7. I didn't have time to look elsewhere
8. I tried to change provider but it was too difficult
9. The fees and charges from my provider were low/competitive
10. I didn't want to in case I got emails, calls or letters from companies I didn't know
11. A recommendation from a financial adviser
12. I didn't know how to change provider
13. I worry about something going wrong if I change provider
14. I have never considered changing provider
15. There's no real difference between providers, so it's not worthwhile
16. It is too difficult to compare providers
17. Other (write in)
18. Don't know

PD37_1 [ASK IF PD33_1=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY WITH A DIFFERENT PROVIDER FROM THE ONE THEY USED TO SAVE FOR THEIR PENSION)]

<FCARed>Thinking about the annuity you took out most recently...</FCARed>

What prompted you to use a different provider for your annuity?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 9-10

1. Better annuity rate
2. Lower charges
3. Dissatisfaction with my existing provider's quality of service
4. I didn't feel my money was safe with my existing provider
5. A recommendation from a family member, friend or colleague
6. A recommendation from a financial adviser
7. The existing provider didn't offer the option I wanted
8. A recommendation by my existing provider
9. Other (write in)
10. Don't know

PD38_1 [ASK IF PD33_1=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY WITH A DIFFERENT PROVIDER FROM THE ONE THEY USED TO SAVE FOR THEIR PENSION)]

<FCAred>Thinking about the annuity you took out most recently...</FCAred>

How easy or difficult was it to change provider for your annuity?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PD40_1 [ASK IF P_DEC5=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY)]

<FCAred>Thinking about the annuity you took out most recently...</FCAred>

How many different annuity quotes did you receive when you took your pension(s)?

1. None
2. 1 from your pension provider
3. 1 from a different provider
4. 2-3
5. 4-5
6. 6+
7. Don't remember

PD49_1 [ASK IF P_DEC5=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY)]

<FCARed>Thinking about the annuity you took out most recently...</FCARed>

[IF PD57_1=1-18] Overall, how satisfied are you with [INSERT PROVIDER NAME FROM PD57_1 INCLUDING THE NAME OF PROVIDER WRITTEN AT PD57_1, 18]?

[IF PD57_1=19 (DK NAME OF PROVIDER)] Overall, how satisfied are you with your annuity provider? If you have taken out more than one annuity in the last 4 years, think about the provider of the annuity you took out most recently.

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

PD48_1 [ASK IF P_DEC5=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY)]

<FCARed>Thinking about the annuity you took out most recently...</FCARed>

[IF PD57_1=1-18] How much trust do you have in [INSERT PROVIDER NAME FROM PD57_1 INCLUDING NAME OF PROVIDER WRITTEN AT PD57_1, 18]?

[IF PD57_1=19 (DK NAME OF PROVIDER)] How much trust do you have in your annuity provider?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

PD58_1 [ASK IF P_DEC5=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY)]

<FCARed>Thinking about the annuity you took out most recently...</FCARed>

Overall, how satisfied are you with your decision to take your pension in this way?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

PD57_2 [ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

You mentioned earlier that you have chosen to start to take money from your pension in the last 4 years. Which provider have you done this with?

If you have started to take money from more than one pension in the last 4 years, think about the one you started to take money from most recently.

1. AEGON
2. AJ Bell
3. Aviva/ Friends Life
4. Canada Life
5. Hargreaves Lansdown
6. James Hay
7. Just Retirement/ Partnership
8. Legal and General
9. NEST (National Employment Savings Trust)
10. Now Pensions
11. Scottish Widows
12. Phoenix
13. Prudential
14. ReAssure
15. Royal London
16. Smart Pension
17. Standard Life
18. Sun Life of Canada
19. The People's Pension/ B&CE
20. Zurich
21. Other (write in)
22. Don't know

PD33_2 [ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

<FCARed>Thinking about when you started taking money from your pension most recently...</FCARed>

Was this with the same provider you used to save for your pension?

1. Yes, the same provider
2. No, a different provider
3. Don't know

PD47_2 [ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

<FCARed>Thinking about when you started taking money from your pension most recently...</FCARed>

Before you decided which provider to use, did you compare two or more providers by looking at the products, prices or the terms and conditions offered?

1. Yes
2. No
3. Don't know

PD47a_2 [ASK IF PD47_2=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED AND SHOPPED AROUND BEFORE DOING SO)]

How easy or difficult was it to compare the options different providers offered?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PD47B_2 [ASK IF P_DEC5=2 AND PD47_2=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED AND DID NOT SHOP AROUND BEFORE DOING SO)]

There are many reasons why you may not have compared different providers before you started taking money from your pension.

Which of the following apply?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-12

1. It takes too much time
2. I didn't know I could choose a different provider
3. It's too difficult to compare
4. It's not worth it as there's no real difference between providers
5. I wouldn't know what to look for
6. I didn't have the time to compare different providers
7. The offer from the provider was just what I wanted
8. The provider had a good choice of products
9. I have dealt with the provider before
10. I didn't really think about comparing products or providers.

11. Some other reason (write in)
12. Don't know

PD36_2 [ASK IF PD33_2=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED, WITH THE SAME PROVIDER THAT THEY USED TO SAVE FOR THEIR PENSION)]

<FCARed>Thinking about when you started taking money from your pension most recently...</FCARed>

Why did you choose the same provider with whom you saved for your pension?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 15-16

1. It's important to choose a brand I trust for such a long-term product
2. I am happy with my existing provider
3. It's too much hassle not to choose the same provider
4. I didn't know I had the option to move to another provider
5. I didn't have time to look elsewhere
6. I tried to change provider, but it was too difficult
7. The fees and charges from my provider were low/ competitive
8. I didn't want to in case I got emails, calls or letters from companies I didn't know
9. A recommendation from a financial adviser
10. I didn't know how to change provider
11. I worry about something going wrong if I change provider
12. I have never considered changing provider
13. There's no real difference between providers, so it's not worthwhile
14. It is too difficult to compare providers
15. Other (write in)
16. Don't know

PD37_2 [ASK IF PD33_2=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED, WITH A DIFFERENT PROVIDER FROM THE ONE THEY USED TO SAVE FOR THEIR PENSION)]

<FCARed>Thinking about when you started taking money from your pension most recently...</FCARed>

What prompted you to use a different provider?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 9-10

1. Better rate of return
2. Lower charges
3. Dissatisfaction with my existing provider's quality of service
4. I didn't feel my money was safe with my existing provider
5. A recommendation from a family member, friend or colleague
6. A recommendation from a financial adviser
7. The existing provider didn't offer the option I wanted
8. A recommendation by my existing provider
9. Other (write in)
10. Don't know

PD38_2 [ASK IF PD33_2=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED, WITH A DIFFERENT PROVIDER FROM THE ONE THEY USED TO SAVE FOR THEIR PENSION)]

<FCARed>Thinking about the when you started taking money from your pension most recently...</FCARed>

How easy or difficult was it to change provider to do this?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PD49_2 [ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

[IF PD57_2=1-21] Overall, how satisfied are you with [INSERT PROVIDER NAME FROM PD57_2 INCLUDING NAME OF PROVIDER WRITTEN AT PD57_2, 21]?

[IF PD57_2=22 (DK NAME OF PROVIDER)] Overall, how satisfied are you with your provider? If you have started to take money from more than one pension in the last 4 years, think about the one you have taken money from most recently.

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9

10 - Completely satisfied

Don't know

PD48_2 [ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

<FCARed>Thinking about when you started to take money from your pension most recently...</FCARed>

[IF PD57_2=1-21] How much trust do you have in [INSERT PROVIDER NAME FROM PD57_2 INCLUDING NAME OF PROVIDER WRITTEN AT PD57_2, 21]?

[IF PD57_2=22 (DK NAME OF PROVIDER)] How much trust do you have in your provider?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

- 0 - Do not trust at all
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Trust completely
- Don't know

PD58_2 [ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

<FCARed>Thinking about when you started to take money from your pension most recently...</FCARed>

Overall, how satisfied are you with your decision to take your pension in this way?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

- 0 - Not at all satisfied
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Completely satisfied
- Don't know

PD57_3 [ASK IF P_DEC5=5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BUT NOT SURE HOW)]

You mentioned earlier that you have started to take income from your pension or a cash lump [From Q2: sum] in the last 4 years but you are not sure how it works. Do you know which provider this is with?

If you have started taking income or a cash lump sum from more than one pension in the last 4 years, think about the one you have taken income/ cash from most recently.

1. AEGON
2. AJ Bell
3. Aviva/ Friends Life
4. Canada Life
5. Hargreaves Lansdown
6. James Hay
7. Just Retirement/ Partnership
8. Legal and General
9. NEST (National Employment Savings Trust)

10. Now Pensions
11. Scottish Widows
12. Phoenix
13. Prudential
14. ReAssure
15. Royal London
16. Smart Pension
17. Standard Life
18. Sun Life of Canada
19. The People's Pension/ B&CE
20. Zurich
21. Other (write in)
22. Don't know

PD33_3 [ASK IF P_DEC5=5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BUT NOT SURE HOW)]

<FCARed>Thinking about the income or cash lump sum you have taken from your pension(s) most recently...</FCARed>

Was the provider you did this with the same provider that you used to save for your pension?

1. Yes, the same provider
2. No, a different provider
3. Don't know

PD47_3 [ASK IF P_DEC5=5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BUT NOT SURE HOW)]

<FCARed>Thinking about the income or cash lump sum you have taken from your pension(s) most recently...</FCARed>

When you started to take an income from your pension or cash lump sum(s), did you compare two or more providers by looking at the products, prices or the terms and conditions offered?

1. Yes
2. No
3. Don't know

PD47a_3 [ASK IF PD47_3=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BUT NOT SURE HOW AND SHOPPED AROUND WHEN DOING SO)]

How easy or difficult was it to compare the options different providers offered?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PD47b_3 [ASK IF P_DEC5=5 AND PD47_3=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BUT NOT SURE HOW AND DID NOT SHOP AROUND WHEN DOING SO)]

There are many reasons why you may not have compared different providers.

Which of the following apply?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-12

1. It takes too much time
2. I didn't know I could choose a different provider
3. It's too difficult to compare
4. It's not worth it as there's no real difference between providers
5. I wouldn't know what to look for
6. I didn't have the time to compare different providers
7. The offer from the provider was just what I wanted
8. The provider had a good choice of products
9. I have dealt with the provider before
10. I didn't really think about comparing products or providers.
11. Some other reason (write in)
12. Don't know

PD36_3 [ASK IF PD33_3=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BUT NOT SURE HOW, WITH THE SAME PROVIDER THAT THEY USED TO SAVE FOR THEIR PENSION)]

<FCARed>Thinking about the income or cash lump sum you have taken from your pension(s) most recently...</FCARed>

Why did you choose the provider with whom you saved for your pension?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 17-18

1. The annuity offered one of the best rates available
2. I had a guaranteed annuity rate from my existing provider
3. It's important to choose a brand I trust for such a long-term product
4. I am happy with my existing provider
5. It's too much hassle not to choose the same provider
6. I didn't know I had the option to move to another provider
7. I didn't have time to look elsewhere
8. I tried to change provider but it was too difficult
9. The fees and charges from my provider were low/competitive
10. I didn't want to in case I got emails, calls or letters from companies I didn't know
11. A recommendation from a financial adviser
12. I didn't know how to change provider
13. I worry about something going wrong if I change provider
14. I have never considered changing provider
15. There's no real difference between providers, so it's not worthwhile
16. It is too difficult to compare providers
17. Other (write in)
18. Don't know

PD37_3 [ASK IF PD33_3=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BUT NOT SURE HOW, WITH A DIFFERENT PROVIDER FROM THE ONE THEY USED TO SAVE FOR THEIR PENSION)]

<FCARed>Thinking about the income or cash lump sum you have taken from your pension(s) most recently...</FCARed>

What prompted you to use a different provider?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 9-10

1. Better rate of return
2. Lower charges
3. Dissatisfaction with my existing provider's quality of service
4. I didn't feel my money was safe with my existing provider
5. A recommendation from a family member, friend or colleague
6. A recommendation from a financial adviser
7. The existing provider didn't offer the option I wanted
8. A recommendation by my existing provider
9. Other (write in)
10. Don't know

PD38_3 [ASK IF PD33_3=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BUT NOT SURE HOW, WITH A DIFFERENT PROVIDER FROM THE ONE THEY USED TO SAVE FOR THEIR PENSION)]

<FCARed>Thinking about the income or cash lump sum you have taken from your pension(s) most recently...</FCARed>

How easy or difficult was it to change provider?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PD49_3 [ASK IF P_DEC5=5] (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BUT NOT SURE HOW)]

[IF PD57_3=1-18] Overall, how satisfied are you with [INSERT PROVIDER NAME FROM PD57_3 INCLUDING NAME OF PROVIDER WRITTEN AT PD57_3,21]?

[IF PD57_3=19 (DK NAME OF PROVIDER)] Overall, how satisfied are you with the provider through which you took your pension income or cash lump sum in the last 4 years?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

- 0 - Not at all satisfied
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Completely satisfied
- Don't know

PD48_3 [ASK IF P_DEC5=5] (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BUT NOT SURE HOW)

<FCARed>Thinking about the income or cash lump sum you have taken from your pension(s) most recently...</FCARed>

[IF PD57_3=1-21] How much trust do you have in [INSERT PROVIDER NAME FROM PD57_3 INCLUDING NAME OF PROVIDER AT PD57_3, 21]?

[IF PD57_3=22 (DK NAME OF PROVIDER)] How much trust do you have in your provider?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

- 0 - Do not trust at all
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Trust completely
- Don't know

PD58_3 [ASK IF P_DEC5=5] (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BUT NOT SURE HOW)]

<FCARed>Thinking about the income or cash lump sum you have taken from your pension(s) most recently...</FCARed>

Overall, how satisfied are you with your decision to take your pension in this way?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

PD57_4 [ASK IF P_DEC5=4 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING A WHOLE PENSION IN CASH IN ONE GO)]

You mentioned earlier that you have taken a whole pension fully as cash in the last 4 years. Which provider have you done this with?

If you have taken more than one whole pension in cash in the last 4 years, think about the one you cashed in most recently.

1. AEGON
2. AJ Bell
3. Aviva/ Friends Life
4. Canada Life
5. Hargreaves Lansdown
6. James Hay
7. Just Retirement/ Partnership
8. Legal and General
9. NEST (National Employment Savings Trust)
10. Now Pensions
11. Scottish Widows
12. Phoenix
13. Prudential
14. ReAssure
15. Royal London
16. Smart Pension
17. Standard Life
18. Sun Life of Canada
19. The People's Pension/ B&CE
20. Zurich
21. Other (write in)
22. Don't know

PD49_4 [ASK IF P_DEC5=4 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING A WHOLE PENSION IN CASH IN ONE GO)]

[IF PD57_4=1-21] Overall, how satisfied are you with [INSERT PROVIDER NAME FROM PD57_4 INCLUDING NAME OF PROVIDER AT PD57_4,21]?

[IF PD57_4=22 (DK NAME OF PROVIDER)] Thinking of the provider from whom you took a whole pension fully as cash from the last 4 years. Overall, how satisfied were you with this provider?

If you have taken more than one pension fully as cash the last 4 years, think about the one you took out most recently.

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

PD48a_4 [ASK IF P_DEC5=4 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING A WHOLE PENSION IN CASH IN ONE GO)]

<FCARed>Thinking about the pension(s) you took fully as cash most recently...</FCARed>

[IF PD57_4=1-21] How much trust do you have in [INSERT PROVIDER NAME FROM PD57_4 INCLUDING NAME OF PROVIDER AT PD57_4,21]?

[IF PD57_4=22 (DK NAME OF PROVIDER)] How much trust do you have in your pension provider?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

PD58_4 [ASK IF P_DEC5=4 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING A WHOLE PENSION IN CASH IN ONE GO)]

<FCARed>Thinking about the income or cash lump sum you have taken from your pension(s) most recently...</FCARed>

Overall, how satisfied are you with your decision to take your pension in this way?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

PD52N [ASK ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS)]

Would you say you have experienced a problem [IF P_DEC5=1 with your annuity /annuities], [IF P_DEC5=4 when you took your pension(s) fully as cash], [IF P_DEC5=5,2 when you took income or cash lump sum(s) from your pension(s)] or with any advice you have received about this/ these in the last 12 months?

1. Yes
2. No
3. Don't know

PD52aN [ASK ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS)]

[IF PD52N=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: in the last 12 months have you experienced any of the following problems related to [IF P_DEC5=1 your annuity/ annuities], [IF P_DEC5=4 when you took your pension(s) fully as cash], [IF P_DEC5=5,2 when you took income or cash lump sum(s) from your pension(s)] or with any advice you have received about this/ these in the last 12 months?]

[IF PD52N=1 (EXPERIENCED A PROBLEM WITH THEIR PENSION DECUMULATION IN THE LAST 12 MONTHS): Which of these problems did you experience?]

Think about all problems you have experienced in the last 12 months, even if you have told us about them before.

Select all that apply.

RANDOMISE LIST EXCEPT CODES 18-20

1. Sales pressure
2. Poor advice from a financial adviser
3. Pension investments mismanaged
4. Unexpected fees or charges
5. Complex fees and charges
6. Pension costing me more than expected
7. Unexpected changes to terms and conditions
8. Unexpected change to interest rate
9. Pension investments didn't perform as I was led to believe
10. Complex product information
11. IT system failure/ service disruption
12. Provider errors/ not following instructions
13. Delays when making changes to a pension
14. Delays when arranging a pension
15. Poor customer service
16. Unsuitable channel <inf><FCABlue>(phone, online, face-to-face)</FCABlue></inf> to contact the provider
17. Not eligible for the pension I wanted
18. Other (write in)
19. None of these [**SHOW IF PD52N=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)**]
20. Don't know

PD52bN [ASK IF MORE THAN ONE RESPONSE SELECTED AT PD52aN, 1-18 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

And, which of these would you say was the most serious problem?

ONLY SHOW ANSWERS CODED AT PD52aN, 1-18 (INCLUDING NAME OF PROBLEM WRITTEN AT PD52aN,18)

PDINTN [STATE IF MORE THAN ONE RESPONSE SELECTED AT PD52a, 1-18 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

For the next few questions think about the most serious problem you experienced:

SHOW ANSWER AT PD52bN

PD52d [ASK IF PD52aN=1-18 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

<FCARed>Thinking about the [**IF NUMBER OF RESPONSES AT PD52aN>1:most serious**] problem you experienced with your pension(s)... </FCARed>

As a result of this problem, did any of the following happen?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 9-11

1. I had problems paying bills
2. I went into my overdraft
3. I lost money
4. I had to borrow money
5. My credit rating was affected
6. I spent significant time resolving the problem
7. It was just a nuisance
8. I suffered stress
9. Other (write in)
10. No negative impacts **[SINGLE CODE]**
11. Don't know

PD53B [ASK IF PD52aN=1-18 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

<FCARed>Thinking about the **[IF NUMBER OF RESPONSES AT PD52aN>1:most serious]** problem you experienced with your pension(s)... </FCARed>

Did you complain about this?

1. I complained
2. I wanted to complain, but didn't
3. No, I didn't want to complain
4. Don't know

PD54N [ASK IF PD53B=1 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED)]

<FCARed>Thinking about the **[IF NUMBER OF RESPONSES AT PD52aN>1: most serious]** problem you experienced with your pension(s)... </FCARed>

Who did you complain to?

Select all that apply.

1. My pension provider
2. My financial adviser
3. The Financial Ombudsman Service (FOS)
4. The Pension Ombudsman Service
5. The Financial Conduct Authority (FCA)
6. The Pensions Regulator (TPR)
7. Someone else (write in)
8. Don't know

PD56N [ASK IF PD54N=1 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED TO THEIR PENSION PROVIDER)]

<FCAred>Thinking about the [IF NUMBER OF RESPONSES AT PD52aN>1:most serious] problem you experienced with your pension(s)... </FCAred>

Overall, how satisfied were you with how your complaint was handled by your pension provider?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

PD53C

[ASK IF PD53B=2 OR 3 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

<FCAred>Thinking about the [IF NUMBER OF RESPONSES AT PD52aN>1:most serious] problem you experienced with your pension(s)... </FCAred>

Why didn't you complain?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 6-7

1. Too trivial/ wasn't worth it
2. Too difficult to complain
3. No point complaining – nothing would happen
4. Didn't know how to complain
5. Didn't have time/ too busy
6. Other (write in)
7. Don't know

15. Advice and Guidance

15.1 A2d-o

A2_INTRO [STATE TO ALL]

The next questions are about financial advice.

A2 [ASK ALL] COLLAPSIBLE GRID

How much do you agree or disagree with each of the following statements?

RANDOMISE STATEMENTS

- a)
- b)
- c)
- d) When it comes to advice on financial products, I don't know where to start to look for an adviser
- e) I trust financial advisers to act in the best interests of their clients
- f) Financial advice is only suitable for people who have a large amount of money to invest
- g) If I wanted financial advice, I wouldn't need to talk to someone – I would be happy to get advice online
- h) I would pay for financial advice, if the costs were reasonable
- i) I have a good understanding of what financial advice costs
- j) I think of financial advisers as professionals, in the same way as solicitors and accountants
- k) Financial advisers are unbiased
- l) Financial advisers are transparent in the way that they explain their services and charges to customers
- m) There is enough information and guidance available online to make my own decisions about my savings and investments

- 1. Strongly agree
- 2. Slightly agree
- 3. Neither agree nor disagree
- 4. Slightly disagree
- 5. Strongly disagree
- 6. Not applicable [SHOW FOR A2g and A2h]
- 7. Don't know

A2n [ASK ALL]

Do you know in which of the following ways financial advisers charge for their services?

Select all that apply.

1. Hourly rate
2. Percentage of the amount you invest
3. Fixed fee
4. Don't know

A2o [ASK ALL]

Financial advisers charge for their services in different ways. When they charge an hourly rate, what do you think, **in general**, is a likely hourly rate?

1. Less than £50
2. £50 to £99
3. £100 to £249
4. £250 to £499
5. £500 to £999
6. £1,000 to £1,499
7. £1,500 or more
8. Don't know

15.2 Advice 1

ADV_INTROTEXT1 [STATE IF DV1=1 AND C5=1 AND DV5 NE 4 (HAD REGULATED ADVICE ONCE IN THE LAST 12 MONTHS AND KNOW WHAT TOPIC/S IT COVERED)

For the next few questions, think about the regulated advice you received **in the last 12 months** from <FCARed>**[ANSWER AT DV4]**</FCARed> about:

- Investments [SHOW IF DV5=1]
- Saving into a pension [SHOW IF DV5=2]
- Retirement planning [SHOW IF DV5=3]

ADV_INTROTEXT2 [IF DV1=1 AND C5=2-5 AND DV5 NE4 (HAD MORE THAN ONE REGULATED ADVICE SESSION IN LAST 12 MONTHS OR DON'T KNOW HOW MANY SESSIONS, AND KNOW WHAT TOPIC/S MOST RECENT SESSION COVERED)

For the next few questions, think about the most recent regulated advice you received **in the last 12 months** from <FCARed>**[ANSWER AT DV4]**</FCARed> about:

- Investments [SHOW IF DV5=1]
- Saving into a pension [SHOW IF DV5=2]
- Retirement planning [SHOW IF DV5=3]

ADV_INTROTEXT3 [IF DV5=4 (ONE OR MORE THAN ONE REGULATED ADVICE SESSION IN LAST 12 MONTHS OR DON'T KNOW HOW MANY SESSIONS, AND DON'T KNOW WHAT TOPIC WAS COVERED)

For the next few questions, think about the most recent regulated advice you received in the last 12 months from <FCARed>[ANSWER AT DV4]</FCARed>.

Adv_D3 [ASK IF DV1=1 AND DV4=1-3 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND MOST RECENT ADVICE WAS FROM AN IFA, ADVISER AT BANK/BSOC, OR ADVISER FROM INSURANCE, INVESTMENT OR PENSION COMPANY)]

Thinking of this advice you received from <FCARed>[ANSWER AT DV4]</FCARed>, how was the advice delivered?

Select all that apply.

1. Face to face
2. Over the phone
3. A video call (such as Skype, GoToMeeting, WebEx or FaceTime)
4. Other (write in)
5. Don't know

Adv_D3a [ASK IF DV1=1 AND DV4=1-3 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND MOST RECENT ADVICE WAS FROM AN IFA, ADVISER AT BANK/BSOC, OR ADVISER FROM INSURANCE, INVESTMENT OR PENSION COMPANY)]

[AUTOCOMPLETE Adv_D3a=1 IF Adv_D3=3 (ADVICE RECEIVED WAS DELIVERED BY VIDEO CALL)]

Has your financial adviser ever offered you the option of alternative ways of meeting, for example using Skype, GoToMeeting, WebEx or FaceTime?

1. Yes
2. No
3. Don't know

Adv_D5 [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

Still thinking about the most recent regulated advice you received in the last 12 months from [ANSWER AT DV4], who or what prompted you to seek advice on this occasion?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 11-12

1. A family member, friend, or colleague
2. My employer
3. My bank
4. I have sought advice before
5. I take advice regularly
6. I wanted some help to decide what to do with my pension/s
7. A significant change in my circumstances, e.g. birth, death, marriage, divorce, inheritance
8. Advertising
9. Information I read in the media or online
10. It was about time I reviewed my investments
11. Other (write in)
12. Don't know

Adv_D4 [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

Still thinking about the most recent regulated advice you received in the last 12 months, what did you want advice about?

Select all that apply.

1. Investments for retirement
2. Investments to build up funds for something other than retirement
3. Switching funds/ assets in existing investment(s)
4. Setting up a pension(s)
5. Transferring one pension(s) into another
6. Changing the provider of a pension(s)
7. Changing where my pension(s) is invested
8. Annual review of my investment(s) or pension(s)
9. Taking some money out of my pension(s)
10. Cashing in my whole pension(s)
11. Other (write in)
12. Don't know

Adv_D4_1 [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

When you were seeking this advice, did you already have an idea of what you wanted to do?

1. I had no idea
2. I had relatively little idea
3. I had a good idea, but wanted the reassurance of using an adviser
4. I had a very good idea, but wanted the reassurance of using an adviser
5. Don't know

Adv_D4_2 [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

When you decided to seek this advice, were you aware that you would be able to seek compensation, if the regulated advice you received was shown to have been unsuitable or not in your best interests?

1. Yes
2. No
3. Don't know

Adv_D13 [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

Still thinking about the most recent regulated advice you received in the last 12 months from <FCARed>[ANSWER AT DV4]</FCARed>, which one of the following statements best describes the action you took as a result of this advice?

1. I followed the advice provided to me completely
2. I partially followed the advice provided to me
3. I did not follow the advice – I chose to do something different
4. I did not follow the advice – I chose not to do anything
5. Don't know

Adv_D15 [ASK IF DV1=1 AND Adv_D13 NE 4 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND DID SOMETHING OR DON'T KNOW WHETHER THEY DID SOMETHING)]

Which, if any, of the following actions did you take following the advice you received?

<FCABlue>Note that by 'lump sum' in the answers below we mean a single payment made at a particular time, as opposed to a number of smaller payments or instalments. </FCABlue>

Select all that apply.

1. I purchased an investment, putting a lump sum into it
2. I started or increased monthly payments into an investment
3. I have changed the funds/ assets in an investment
4. I purchased a personal pension, putting a lump sum into it
5. I started or increased monthly payments into a private pension
6. I made changes to the funds in which my pension is invested
7. I purchased an annuity **[SHOW IF D2>49 OR D3=9-16 (AGED >50)]**
8. I took some cash out of my pension pot and left the remainder invested **[SHOW IF D2>49 OR D3=9-16 (AGED >50)]**
9. I opened a savings account, ISA (cash or equity) or took out a premium bond
10. I changed my mortgage/ took out a mortgage
11. Something else (write in)
12. I did not take any action **[SINGLE CODE]**
13. Don't know

Adv_D9 [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

Still thinking about the [IF C5 NE 1: most recent] regulated advice you received from [ANSWER AT DV4], how was the adviser/ firm paid?

<FCABlue>If you did pay, you may have paid the adviser directly or you may have paid through the product. 'Paying through the product' means that the investment or pension provider deducts the fee from the investment amount(s) received and then pays it to the adviser.</FCABlue>

1. As a one-off fee specifically for this advice
2. As part of an ongoing charge I pay
3. I didn't pay a fee, because payment was dependent on taking out an investment or pension product and I didn't do so
4. I don't know how I paid

Adv_D9a [ASK IF Adv_D9=1-2 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND PAID A ONE-OFF FEE OR ONGOING CHARGE)]

Did you pay through the product, pay the adviser/ firm directly, or pay in some other way?

1. Paid through the product, i.e. the provider deducted the fee from the investment I made and paid it to the adviser
2. Paid the adviser directly, e.g. cash, cheque or via a Direct Debit
3. Paid in some other way (write in)
4. I don't know how I paid

Adv_D10 [ASK IF Adv_D9=1-2 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND PAID A ONE-OFF FEE OR ONGOING CHARGE)]

What was your perception of the fee you paid for your [IF C5 NE 1: most recent] advice from [ANSWER AT DV4]?

1. I thought it seemed low
2. I thought it was good value/ about right
3. I thought it was too expensive
4. Don't know

Adv_D6a [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

How long have you been using this adviser/ firm?

1. This was the first time I used this adviser/ firm
2. Around a year
3. Around 2-3 years
4. Around 4-5 years
5. For longer than 5 years
6. Don't know how long

Adv_D6b [ASK IF DV1=1 AND Adv_D6a NE 1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND USED THAT ADVISER/ FIRM BEFORE OR DON'T KNOW HOW LONG USED ADVISER/ FIRM)]

Do you generally use the same adviser/ firm for regulated advice about investments, saving into a pension and/ or retirement planning?

1. Yes
2. No
3. Don't know

Adv_D7 [ASK IF DV1=1 AND Adv_D6a 1-3 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS, AND ADVISER/ FIRM USED FOR AROUND 2-3 YEARS OR LESS)]

Before you chose this adviser/ firm, did you compare two or more different advisers or firms by looking at the services and rates offered?

1. Yes
2. No
3. Don't know

Adv_D7c [ASK IF Adv_D7=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND ADVISER/ FIRM USED FOR AROUND 2-3 YEARS OR LESS AND DID COMPARE DIFFERENT ADVISERS WHEN CHOOSING THE ADVISER/ FIRM)]

When you compared different advisers or firms, what did you look at?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-11

1. Their location
2. Availability or willingness to take you on as a client
3. Professional credentials or qualifications
4. Their fees or charges
5. The sort of financial advice they are offering, i.e. whether they offer independent advice on a full range of products and providers or restricted advice that focuses on a limited selection of products or providers
6. That they are listed on the FCA's Financial Services Register of firms **PROGRAMMER INSTRUCTION: PLEASE ADD I BUTTON:** <inf><FCABlue>The Financial Services Register is a public record of firms, individuals and other bodies that are, or have been, regulated by the Prudential Regulatory Authority and/ or the Financial Conduct Authority (FCA)</FCABlue></inf>
7. Recommendations, such as from a family member, friend or colleague
8. The range of services they offer
9. Any special offers provided, e.g. a free financial healthcheck
10. None of these
11. Don't know

Adv_D7d [ASK IF Adv_D7=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND ADVISER/ FIRM USED FOR AROUND 2-3 YEARS OR LESS AND DID COMPARE DIFFERENT ADVISERS WHEN CHOOSING THE ADVISER/ FIRM)]

How easy or difficult was it for you compare different advisers or firms?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

Adv_D7b [ASK IF Adv_D7=2 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND ADVISER/ FIRM USED FOR AROUND 2-3 YEARS OR LESS AND DID NOT COMPARE DIFFERENT ADVISERS WHEN CHOOSING THE ADVISER/ FIRM)]

There are many reasons why people may choose not to compare different advisers or firms.

Why did you not compare different advisers or firms?

Select all the reasons that were **important** in your decision.

RANDOMISE LIST EXCEPT CODES 11-13

1. It takes too much time
2. It's too difficult to compare
3. It's not worth it as there's no real difference between advisers/ firms
4. I wouldn't know what to look for
5. The offer from the adviser/ firm I chose was just what I wanted
6. The adviser/ firm had a good choice of services
7. I feel loyalty to the adviser/ firm I chose
8. I have dealt with the adviser/ firm I chose before
9. The adviser/ firm I chose was recommended to me
10. I didn't think I would be able to get advice elsewhere
11. I didn't really think about comparing advisers/ firms
12. Other (write in)
13. Don't know

Adv_DNEW [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

Still thinking about the **[IF C5 NE 1: most recent]** advice you received from **[ANSWER AT DV4]**, overall how satisfied were you with your adviser/ firm?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9

10 - Completely satisfied

Don't know

Adv_DNEWa [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

How much confidence did you have in the advice given?

Answer on a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'completely confident'.

0 -Not at all confident

1

2

3

4

5

6

7

8

9

10 - Completely confident

Don't know

Adv_DNEWb [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

To what extent would you say the advice you received was clear and understandable?

Answer on a scale of 0 to 10, where 0 is 'not at all clear or understandable' and 10 is 'completely clear and understandable'.

0 - Not at all clear or understandable

1

2

3

4

5

6

7

8

9

10 - Completely clear and understandable

Don't know

Adv_DNEWc [ASK IF DV1=1 AND DV4=1-3 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND MOST RECENT ADVICE WAS FROM AN IFA, ADVISER AT BANK/BSOC, OR ADVISER FROM INSURANCE, INVESTMENT OR PENSION COMPANY)]

Was the total time you spent with the adviser (either face to face, over the phone, or via a video call):

1. Too long
2. About right
3. Too short
4. I did not spend any time with the adviser
5. Don't know

Adv_DNEWd [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

How likely or unlikely is it that you would use the same adviser/ firm again in the future?

1. Very likely
2. Fairly likely
3. Neither likely nor unlikely
4. Fairly unlikely
5. Very unlikely
6. Don't know

**Adv_D24 [ASK ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]
CAROUSEL**

To what extent would you value your adviser/ firm offering in the future advice related to?

- a) an inheritance
 - b) planning and funding long-term care
 - c) transferring money from a final salary to a defined contribution pension
 - d) releasing equity in your home, e.g. lifetime mortgage/ equity release
 - e) protection insurance, e.g. life insurance, critical illness or private healthcare
-
1. Value a lot
 2. Value a little
 3. Not value very much
 4. Not value at all
 5. Don't know

Adv_D18 [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

How much did you trust this adviser/ firm?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'

- 0 - Do not trust at all
- 1
 - 2
 - 3
 - 4
 - 5
 - 6
 - 7
 - 8
 - 9
- 10 - Trust completely
- Don't know

Adv_D19 [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

Which, if any, of the following contribute to the level of trust you have in your adviser?

Select all that apply.

1. The brand or reputation of the adviser's firm
2. That the adviser was recommended by a friend or relative
3. That the adviser was recommended by an employer, accountant, or solicitor
4. The professional credentials or qualifications of the adviser (e.g. a Diploma in Financial Planning)
5. That the adviser is regulated by the Financial Conduct Authority (FCA)
6. That you can seek compensation, if the advice is unsuitable or not in your best interests
[ONLY SHOW IF Adv_D4_2=1 (AWARE OF COMPENSATION)]
7. Other (write in)
8. None of these

Adv_D20 [ASK IF DV1=1 AND B1XX=1-8 (RECEIVED REGULATED ADVICE AND USED GUIDANCE SOURCES IN THE LAST 12 MONTHS)]

Still thinking about the [IF C5 NE 1: most recent] advice you received from [ANSWER AT DV4]: as well as seeking advice, did you also use information or guidance from any of these sources?

Include contacts you have had face to face, by telephone, or online.

Select all that apply.

[ONLY SHOW CODES USED AT B1XX,1-8]

1. Pension Wise **[SHOW IF D2>49 OR D3=9-16 (AGED 50+)]**
2. The Pensions Advisory Service (TPAS)
3. Other government/ consumer website(s) or services, e.g. Citizens Advice
<inf><FCABlue>Other examples are Money Advice Service, Step Change, This is Money</FCABlue></inf>
4. Website or other literature from a bank, building society or other insurance/ investment/ pension provider
5. Private sector money advice websites, e.g. moneysavingexpert.com, moneysupermarket.com, Which?
6. Media, e.g. newspapers, TV, radio, podcasts, or media websites, e.g. Daily Mail, Guardian, BBC
7. Any information or guidance provided at your workplace
8. Any information or guidance from family or friends (including from social media groups)
9. Other (write in)
10. None of these
11. Don't know

Adv_D22INTRO [STATE TO DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

The next few questions are about your general attitudes to using regulated financial advice.

Adv_D22 [ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

If you had a decision to make about a £10,000 inheritance and wanted to invest it, how likely or unlikely are you to seek regulated financial advice?

<inf><FCABlue>By 'regulated advice' we mean advice that is paid for, or would be paid for if you took out a product, from one of the following advisers:

- An adviser from a financial advice firm, e.g. an IFA (Independent Financial Adviser)
- An adviser from a bank or building society
- An adviser from an insurance company, investment company or pension provider
- Automated advice online, as an app or as downloadable software. This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.

1. Very likely
2. Fairly likely
3. Neither likely nor unlikely
4. Fairly unlikely
5. Very unlikely
6. Don't know

Adv_d23a and b

THE LEVEL CITED DEPENDS ON THE AMOUNT OF COMBINED SAVINGS AND INVESTMENT AT BALANCE SHEET QUESTION B11

For Adv_D23a and Adv_D23b THE LEVEL CITED DEPENDS ON THE AMOUNT OF COMBINED SAVINGS AND INVESTMENT AT BALANCE SHEET QUESTION B11

- CITE £10,000 IF ANSWER AT B11=1,2,5,6 (£10,000-20,000 OR DK OR PREFER NOT TO SAY)
- CITE £25,000 IF ANSWER AT B11=3 (£20,000-50,000)
- CITE £50,000 IF ANSWER AT B11=4 (OVER £50,000)

Adv_D23a [ASK IF DV1=1 AND DV3 NE 4 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS BUT NOT AUTOMATED ADVICE)]

[PROGRAMMER INSTRUCTION: 1/2/3 ARE SEPARATE QUESTIONS TO APPEAR ON THE SAME SCREEN]

Think about how much you might be willing to pay, in the foreseeable future, for **online automated advice** about how you might invest [£10,000/£25,000/£50,000].

This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.

1. At what price would the advice seem **good value**?
2. At what price would the advice be **too expensive** – and you would not pay it? [SHOW ALL ANSWER OPTIONS HIGHER THAN THE ONE SELECTED AT QUESTION 1]
3. At what price might the advice seem **too cheap** – and you would not pay it? [SHOW ALL ANSWER OPTIONS LOWER THAN THE ONE SELECTED AT QUESTION 1]

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
£10	£25	£50	£100	£250	£500	£750	£1000	£1500	£2000	£3000	£5000

13. More than £5000 [SHOW ONLY FOR QUESTION 2 IF £5000 SELECTED AT QUESTION 1]

14. Less than £10 [SHOW ONLY FOR QUESTION 3 IF £10 SELECTED AT

QUESTION 1]

15. I would not pay for online automated advice. [SHOW ONLY FOR QUESTION 1. IF SELECTED AT QUESTION 1 SKIP QUESTIONS 2 AND 3]

Adv_D23b [ASK IF DV1=1 AND (P_AC12 =1 OR D10a=1) AND DV3 NE4 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND (2 YEARS FROM RETIREMENT OR FROM ACCESSING DC PENSION) AND NOT USED AUTOMATED ADVICE)]

[PROGRAMMER INSTRUCTION: 1/2/3 ARE SEPARATE QUESTIONS TO APPEAR ON THE SAME SCREEN]

Think about how much you might be willing to pay, in the foreseeable future, for **online automated advice** about your choices when starting to take money from your pension savings to fund your retirement. This could include buying an annuity or entering into income drawdown or taking cash from your pension pot.

<inf><FCABlue>This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.</FCABlue></inf>

1. At what price would the advice seem good value?
2. At what price would the advice be too expensive – and you would not pay it? [SHOW ALL ANSWER OPTIONS HIGHER THAN THE ONE SELECTED AT QUESTION 1]
3. At what price might the advice seem too cheap – and you would not pay it? [SHOW ALL ANSWER OPTIONS LOWER THAN THE ONE SELECTED AT QUESTION 1]

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
£10	£25	£50	£100	£250	£500	£750	£1000	£1500	£2000	£3000	£5000

13. More than £5000 [SHOW ONLY FOR QUESTION 2 IF £5000 SELECTED AT QUESTION 1]

14. Less than £10 [SHOW ONLY FOR QUESTION 3 IF £10 SELECTED AT

QUESTION 1]

15. I would not pay for online automated advice. [SHOW ONLY FOR QUESTION 1. IF SELECTED AT QUESTION 1 SKIP QUESTIONS 2 AND 3]

Adv_F3_X [ASK IF DV3=4 AND DV4 NE 4 (USED AUTOMATED ADVICE IN LAST 12 MONTHS AND NOT BEEN ASKED ABOUT IT ALREADY)]

You mentioned that you had used automated advice in the last 12 months related to investments or saving into a pension and/ or retirement planning.

<inf><FCABlue>This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.</FCABlue></inf>

Did the automated advice help you to make a decision, even if that decision was to do nothing?

If you have used automated advice from more than one provider in the last 12 months, think about the automated advice you used most recently.

1. Yes, it helped a lot
2. Yes, it helped a little
3. No, it didn't help me
4. Don't know

Adv_D10_X [ASK IF DV3=4 AND DV4 NE 4 (USED AUTOMATED ADVICE IN LAST 12 MONTHS AND NOT BEEN ASKED ABOUT IT ALREADY)]

What is your perception of the cost of the automated advice you used?

1. I thought it seemed low
2. I thought it was good value/ about right
3. I thought it was too expensive
4. I can't remember
5. Don t know

ADV_D_NEW_X [ASK IF DV3=4 DV4 NE 4 (USED AUTOMATED ADVICE IN LAST 12 MONTHS AND NOT BEEN ASKED ABOUT IT ALREADY)]

Overall, how satisfied were you with the automated advice provider?

If you have used automated advice on more than one occasion, think about the provider you used most recently.

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

Adv_D17_X [ASK IF DV3=4 AND DV4 NE 4 (USED AUTOMATED ADVICE IN LAST 12 MONTHS AND NOT BEEN ASKED ABOUT IT ALREADY)]

How much trust do you have in this automated advice provider?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

15.3 Advice 2

ADV_INTROTEXT4 [STATE IF DV1=2 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS)]

In the last 12 months, you have **not had any regulated advice** about investments, saving into a pension or retirement planning, and we would like to understand more about why that is.

<inf><FCABlue>By 'regulated advice' we mean advice that is paid for, or would be paid for if you took out a product, from one of the following advisers:

- An adviser from a financial advice firm, e.g. an IFA
- An adviser from a bank or building society
- An adviser from an insurance company, investment company or pension provider
- Automated advice online, as an app or as downloadable software. This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools and calculators.**</FCABlue></inf>**

Adv_E2 [ASK IF DV1=2 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS)]

Which of the following reasons, if any, describe why you have not used a regulated financial adviser over the last 12 months?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 17-18

1. I decided I could make any decisions on my own
2. I had no need for using an adviser over the last 12 months
3. I couldn't find an adviser willing or able to offer me advice
4. I couldn't find a suitable adviser
5. I didn't know how to find a suitable adviser
6. I didn't know enough about financial advisers and what they can offer
7. I couldn't afford/ didn't want to pay the adviser's fees
8. No flexibility from advisers in how to pay their fees
9. There was enough information or guidance available online
10. Enough information was provided by my existing product provider
11. I took advice from someone else
12. I am not confident about finding the right adviser for me
13. I have little confidence in the quality of financial advice
14. I do not trust financial advisers
15. I didn't think about it
16. Not got around to it yet
17. Other (write in)
18. Don't know

Adv_E10 [ASK IF DV1=2 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS)] CAROUSEL

We would like to understand the support you may need when making different types of financial decisions in the future.

In this question we will present you with five hypothetical scenarios and would like you to say what support, if any, you would need.

- a) You receive an unexpected inheritance of £100,000. You decide to invest the money in the FTSE 100, which is the main UK stock market index, and need to decide what investments to make.
 - b) You receive an unexpected inheritance of £100,000. You decide to put the money into a pension. You need to decide which pension company to use, and what investments to choose within the pension.
 - c) You are about to retire and have saved £100,000 in your pension. You need to make some choices on how to take this money.
 - d) You have reviewed your financial situation and have decided that you want some life insurance to protect your family in case of your death. You need to decide which is the right policy for you.
 - e) You are thinking of releasing some money from the value of your home through equity release/ a lifetime mortgage and want to explore your options.
1. I would want to speak to an expert who would charge me a fee to help me make the right choice by recommending a course of action
 2. I would want to have access to impartial information to help me make the choice myself
 3. I am confident I could make the decision myself without any help
 4. Don't know [SINGLE CODE]

Adv_E11 [ASK IF DV1=2 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS)] CAROUSEL

Imagine, again, you receive an unexpected inheritance of £100,000 and decide to invest the money in the FTSE 100, which is the main UK stock market index, and need to decide what investments to make.

You have done some research and have found a number of different options are available to help you make a decision. To what extent would you consider?

- a) **One-off advice from a financial adviser in your local area**: The adviser will meet with you to understand your needs and financial goals and advise you how to invest the money. They will set up the investments for you. They will charge you a one-off fee of £1,500 for the advice, which can be deducted from your investments.
- b) **Ongoing advice from a financial adviser in your local area**: Similar to one-off advice, but the adviser will also manage your investments for you over time and provide ongoing advice for as long as your money is invested. After the initial fee of £1,500, they will charge you £750 every year, deducted from your investments.
- c) **Simplified advice from an automated advice service**: A well-known financial services company is offering an online investment service. This online service asks you to enter some information about yourself and your attitudes to risk. Based on the information you enter, it will recommend a suitable investment. The service will charge you £500 every year, deducted from your investments.

d) **Guidance**: A well-known money advice website provides some information to help you identify your options and narrow down your choices, but will not tell you what to do or where to invest; the decision is yours. There is no cost for this service.

e) I would make the decision myself without any advice or guidance. There is no cost for this.

1. Definitely consider this option
2. Probably consider this option
3. Probably not consider this option
4. Definitely not consider this option
5. Don't know

Adv_E12 [ASK IF DV1=2 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS)]

There is usually a charge for financial advice. What do you think would make it worth your while paying for regulated advice in the future?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 8-9

1. The potential of getting better returns on investment
2. Being able to claim compensation for bad advice
3. Peace of mind that this is handled by an investment professional
4. Tax planning
5. Not having to spend time and effort on financial planning and decisions
6. If it were cheaper; advice is currently too expensive
7. A recommendation to seek advice from someone I trust
8. None of these; I would not pay for financial advice
9. Don't know

Adv_E13 [ASK IF ADV_E12 NE 8 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS AND DID NOT SAY "NONE OF THESE – I WOULD NOT PAY FOR FINANCIAL ADVICE")]

Under what circumstances would you consider paying for regulated advice in the future?

OPEN

Adv_E14 [ASK IF ADV_E12=8 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS AND SAY "NONE OF THESE – I WOULD NOT PAY FOR FINANCIAL ADVICE")]

Why would you not consider paying for regulated financial advice in the future?

OPEN

E8-E9

[PROGRAMMER INSTRUCTION: 1/2/3 ARE SEPARATE QUESTIONS TO APPEAR ON THE SAME SCREEN]

For Adv_E8a, Adv_E9a, and Adv_E9b THE LEVEL CITED DEPENDS ON THE AMOUNT OF COMBINED SAVINGS AND INVESTMENT AT BALANCE SHEET QUESTION B11

- CITE £10,000 IF ANSWER AT B11=1,2,5,6 (£10,000-20,000 OR DK OR PREFER NOT TO SAY)
- CITE £25,000 IF ANSWER AT B11=3 (£20,000-50,000)
- CITE £50,000 IF ANSWER AT B11=4 (OVER £50,000)

Adv_E8a [ASK IF DV1=2a (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS AND HAVE £10K+ IN SAVINGS/ INVESTMENTS)]

Think about how much you might be willing to pay, in the foreseeable future, for advice from **a regulated adviser,** e.g. an Independent Financial Adviser (IFA), **about how you might invest [£10,000/£25,000/£50,000].**

1. At what price would the advice seem **good value**?
2. At what price would the advice be **too expensive** – and you would not pay it? [SHOW ALL ANSWER OPTIONS HIGHER THAN THE ONE SELECTED AT QUESTION 1]
3. At what price might the advice seem **too cheap** – and you would not pay it? [SHOW ALL ANSWER OPTIONS LOWER THAN THE ONE SELECTED AT QUESTION 1]

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
£10	£25	£50	£100	£250	£500	£750	£1000	£1500	£2000	£3000	£5000

13. More than £5000 [SHOW ONLY FOR QUESTION 2 IF £5000 SELECTED AT QUESTION 1]

14. Less than £10 [SHOW ONLY FOR QUESTION 3 IF £10 SELECTED AT

QUESTION 1]

15. I would not pay for advice from a regulated adviser, e.g. an IFA. [SHOW ONLY FOR QUESTION 1. IF SELECTED AT QUESTION 1 SKIP QUESTIONS 2 AND 3]

Adv_E9a [ASK IF DV1=2a AND DV3 NE 4 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS AND HAVE £10K+ IN SAVINGS/INVESTMENTS, AND NOT USED AUTOMATED ADVICE)]

Think about how much you might be willing to pay, in the foreseeable future, for **online automated advice,** about how you might invest [£10,000/£25,000/£50,000].

<FCABlue>This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.**</FCABlue>**

1. At what price would the advice seem **good value**?
2. At what price would the advice be **too expensive** – and you would not pay it? [SHOW ALL ANSWER OPTIONS HIGHER THAN THE ONE SELECTED AT QUESTION 1]
3. At what price might the advice seem **too cheap** – and you would not pay it? [SHOW ALL ANSWER OPTIONS LOWER THAN THE ONE SELECTED AT QUESTION 1]

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
£10	£25	£50	£100	£250	£500	£750	£1000	£1500	£2000	£3000	£5000

13. More than £5000 [SHOW ONLY FOR QUESTION 2 IF £5000 SELECTED AT QUESTION 1]

14. Less than £10 [SHOW ONLY FOR QUESTION 3 IF £10 SELECTED AT

QUESTION 1]

15. I would not pay for online automated advice. [SHOW ONLY FOR QUESTION 1. IF SELECTED AT QUESTION 1 SKIP QUESTIONS 2 AND 3]

Adv_E9b [ASK IF DV1=2b AND DV3 NE 4 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS AND EITHER 2 YEARS FROM ACCESSING DC PENSION OR FROM RETIREMENT, AND NOT USED AUTOMATED ADVICE)]

Think about how much you might be willing to pay, in the foreseeable future, for **online automated advice** about your choices when starting to take money from your pension savings to fund your retirement. This could include buying an annuity or entering into income drawdown or taking cash from your pension pot.

This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.

- At what price would the advice seem **good value**?
- At what price would the advice be **too expensive** – and you would not pay it? [SHOW ALL ANSWER OPTIONS HIGHER THAN THE ONE SELECTED AT QUESTION 1]
- At what price might the advice seem **too cheap** – and you would not pay it? [SHOW ALL ANSWER OPTIONS LOWER THAN THE ONE SELECTED AT QUESTION 1]

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
£10	£25	£50	£100	£250	£500	£750	£1000	£1500	£2000	£3000	£5000

13. More than £5000 [SHOW ONLY FOR QUESTION 2 IF £5000 SELECTED AT QUESTION 1]

14. Less than £10 [SHOW ONLY FOR QUESTION 3 IF £10 SELECTED AT QUESTION 1]

15. I would not pay for online automated advice. [SHOW ONLY FOR QUESTION 1. IF SELECTED AT QUESTION 1 SKIP QUESTIONS 2 AND 3]

15.4 Adv_G1-4 (Advice 1 and Advice 2)

Adv_G1 [DV1=1-2 (ALL WHO RECEIVED REGULATED ADVICE IN THE LAST 12 MONTHS OR WHO MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS)]

Thinking about any **regulated advice** you have received, however long ago: have you ever been mis-sold an investment or pension product, or received what you would describe as bad advice related to investments, saving into a pension or retirement planning?

By 'mis-selling' we mean a regulated adviser recommended a product that was unsuitable for your needs. 'Bad advice' is any other advice you would consider bad that was not related to a product recommendation.

PROGRAMMER INSTRUCTION: ADD THE FOLLOWING HOVER OVER/ I BUTTON FOR MOBILE:

By 'regulated advice' we mean advice that is paid for, or would be paid for if you took out a product, from one of the following advisers:

- An adviser from a financial advice firm, e.g. an IFA
- An adviser from a bank or building society
- An adviser from an insurance company, investment company or pension provider
- Automated advice online, as an app or as downloadable software. This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.

PROGRAMMER INSTRUCTION: CANNOT CODE 1 & 3, OR 2 & 3

Select all that apply.

1. Yes, experienced mis-selling from an adviser
2. Yes, experienced bad advice from an adviser (not to do with mis-selling)
3. No, not experienced mis-selling or bad advice from an adviser
4. Never received regulated financial advice **[SHOW IF DV1=2] [SINGLE CODE]**
5. Don't know

Adv_G5 [ASK IF Adv_G1=1 (ALL WHO RECEIVED REGULATED ADVICE IN THE LAST 12 MONTHS OR WHO MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS AND EXPERIENCED MIS-SELLING FROM AN ADVISER)]

What was this experience of **mis-selling** from an adviser related to?

Select all that apply.

PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:

By **'investments'** we mean retail investment products including stocks and shares ISAs, insurance bonds, investment funds and endowments, shares and equities, corporate bonds, gilts or government bonds, crowdfunding and peer-to-peer lending, and structured investments/ deposits. **Do not include** investment in property or in collectables like wine, art or jewellery.

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:
<FCABlue>By 'pension' we mean a pension arranged through an employer or one you have arranged yourself (or one arranged by a financial adviser on your behalf). Do not think about State pensions.</FCABlue>

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:
<FCABlue>By 'retirement planning' we mean the choices you need to make when starting to take money from your pension savings to fund your retirement. This could include buying an annuity or entering into income drawdown or taking cash from your pension pot.</FCABlue>

1. [Investments](#)
2. [Saving into a pension](#)
3. [Retirement planning](#)
4. Other (write in)
5. Don't know

Adv_G5a [ASK IF Adv_G1=2 (ALL WHO RECEIVED REGULATED ADVICE IN THE LAST 12 MONTHS OR WHO MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS AND EXPERIENCED BAD ADVICE FROM AN ADVISER)]

What was this experience of bad advice from an adviser related to?

Select all that apply.

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:
<FCABlue>By 'investments' we mean retail investment products including stocks and shares ISAs, insurance bonds, investment funds and endowments, shares and equities, corporate bonds, gilts or government bonds, crowdfunding and peer-to-peer lending, and structured investments/ deposits. Do not include investment in property or in collectables like wine, art or jewellery.</FCABlue>

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:
<FCABlue>By 'pension' we mean a pension arranged through an employer or one you have arranged yourself (or one arranged by a financial adviser on your behalf). Do not think about State pensions.</FCABlue>

[PROGRAMMER INSTRUCTION: PLEASE ADD HOVER OVER TEXT/ I BUTTON FOR MOBILE:
<FCABlue>By 'retirement planning' we mean the choices you need to make when starting to take money from your pension savings to fund your retirement. This could include buying an annuity or entering into income drawdown or taking cash from your pension pot.</FCABlue>

1. [Investments](#)
2. [Saving into a pension](#)
3. [Retirement planning](#)
4. Other (write in)
5. Don't know

Adv_G2 [ASK IF Adv_G1=1 (ALL WHO RECEIVED REGULATED ADVICE IN THE LAST 12 MONTHS OR WHO MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS AND EXPERIENCED MIS-SELLING FROM AN ADVISER)]

Has the experience of mis-selling affected your willingness to use a regulated adviser?

1. I would still be largely happy to use a regulated adviser
2. It has made me a little less likely to use a regulated adviser
3. It has made me much less likely to use a regulated adviser
4. Don't know

Adv_G2a [ASK IF Adv_G1=2 (ALL WHO RECEIVED REGULATED ADVICE IN THE LAST 12 MONTHS OR WHO MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS AND EXPERIENCED BAD ADVICE FROM AN ADVISER)]

Has the experience of bad advice affected your willingness to use a regulated adviser?

1. I would still be largely happy to use a regulated adviser
2. It has made me a little less likely to use a regulated adviser
3. It has made me much less likely to use a regulated adviser
4. Don't know

Adv_G3 [ASK IF Adv_G1=1 (ALL WHO RECEIVED REGULATED ADVICE IN THE LAST 12 MONTHS OR WHO MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS AND EXPERIENCED MIS-SELLING FROM AN ADVISER)]

Thinking back to when you experienced mis-selling, did you manage to resolve this issue with your adviser directly?

If you have experienced mis-selling more than once, think about the most recent occasion.

1. Yes, resolved directly with adviser
2. No, I tried to resolve the issue with my adviser but it hasn't been resolved
3. No, I took another action to try to resolve this issue
4. I did not take any action to resolve this issue
5. Don't know

Adv_G4 [ASK IF Adv_G3=3 (ALL WHO RECEIVED REGULATED ADVICE IN THE LAST 12 MONTHS OR WHO MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS AND WHO EXPERIENCED MIS-SELLING AND TOOK ANOTHER ACTION TO RESOLVE IT)]

What action did you take?

Select all that apply.

1. I made a complaint to my adviser/ adviser's firm
2. I contacted Citizens Advice Bureau
3. I contacted a legal firm/ solicitor
4. I contacted the Financial Ombudsman Service (FOS)
5. I contacted the Financial Conduct Authority (FCA)
6. I used the Financial Services Compensation Scheme (FSCS)
7. I contacted Trading Standards
8. I made a claim through the courts/ Small Claims Court
9. Other (write in)
10. Don't know

16. Financial Concepts – Numeracy

NUM_INTRO [ASK ALL]

This section of the questionnaire is more like a quiz and includes four short questions. These questions are not designed to catch you out, so if you think you have the right answer, you probably do. **If you don't know the answer, please say so.**

NUM1 [ASK ALL]

Suppose you put £100 into a savings account with a guaranteed interest rate of 2% per year. There are no fees or tax to pay. You don't make any further payments into this account and you don't withdraw any money.

How much would be in the account at the end of the first year, once the interest payment is made?

Please type in your answer to the nearest pound.

£ _____

NUMERIC WITH £
RANGE 0...1000000

Don't know

NUM2 [ASK ALL]

And how much would be in the account at the end of five years (remembering that there are no fees or tax deductions)?

1. More than £110
2. Exactly £110
3. Less than £110
4. It is impossible to tell from the information given
5. Don't know

NUM3 [ASK ALL]

If the inflation rate is 5% and the interest rate you get on your savings is 3%, will your savings have more, less or the same amount of buying power in a year's time?

1. More
2. The same
3. Less
4. Don't know

NUM4 [ASK ALL]

Is the following statement true or false?

Buying shares in a single company usually provides a safer return than buying shares in a range of companies.

1. True
2. False
3. Don't know

17. Thematic question sets

17.1 Platforms

PL_INTRO [ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE RETAIL INVESTMENT PRODUCT ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE OR HAVE A PENSION IN ACCUMULATION ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE OR HAVE A PENSION IN DECUMULATION ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

[IF P_RI8A=1 AND P_AC15A NE 1 AND P_DEC6A NE 1 (INVESTMENTS ON PLATFORM BUT NOT PENSION ON PLATFORM): The next few questions will ask you about the investments you hold on an online investment platform(s)].

<FCABlue>Online investment platforms allow investors to hold, buy and sell investments through their websites. Examples of platforms include Hargreaves Lansdown, BestInvest, Barclays Stockbrokers, Fidelity Personal Investing, AJ Bell (Youinvest), and HSBC Invest Direct.</FCABlue>]

[IF (P_AC15A=1 OR P_DEC6A=1) AND P_RI8A NE 1 (PENSION ON PLATFORM BUT NO OTHER INVESTMENTS ON PLATFORM): The next few questions will ask you about the pension(s) you hold on an online investment platform(s)].

<FCABlue>Online investment platforms allow pension investors to hold, buy and sell investments through their websites. Examples of companies that offer online platforms for pensions are: Hargreaves Lansdown, Alliance Trust, AJ Bell (Youinvest), Barclays, and Fidelity.</FCABlue>]

IF P_RI8A=1 AND (P_AC15A=1 OR P_DEC6A=1) (INVESTMENTS AND PENSION(S) ON PLATFORM): The next few questions will ask you about the pension(s) and investments you hold on an online investment platform(s).

<FCABlue>Online investment platforms allow investors to hold, buy and sell investments through their websites. Examples of platforms include Hargreaves Lansdown, BestInvest, Barclays Stockbrokers, Fidelity Personal Investing, AJ Bell (Youinvest), and HSBC Invest Direct.</FCABlue>]

RI5b [ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE RETAIL INVESTMENT PRODUCT ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE OR HAVE A PENSION IN ACCUMULATION ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE OR HAVE A PENSION IN DECUMULATION ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

How easy or difficult was the process of choosing an online investment platform?

If you have more than one, think about the one you would consider to be your main platform.

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PL1 [ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE RETAIL INVESTMENT PRODUCT ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN ACCUMULATION ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN DECUMULATION ON PLATFORM WITHOUT ADVICE)]

Before choosing your online investment platform, did you compare two or more different providers by looking at their prices or the service that they offered?

If you have more than one you chose yourself, think about the one you would consider to be your main platform.

1. Yes
2. No
3. Don't know

PL2 [ASK IF PL1=1 (HAVE RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND COMPARED PLATFORMS)]

How did you compare online investment platforms?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 5-6

1. I used a comparison site to compare platforms
2. I compared platforms by reading about them on providers' own websites
3. I researched platforms **online** by reading about them in financial magazines, newspapers and websites
4. I researched platforms by reading about them in hard copy (**paper**) financial magazines and newspapers
5. Other (write in)
6. Don't know

PL3a [ASK IF PL1=1 (HAVE RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND COMPARED PLATFORMS)]

How easy or difficult was the process of comparing online investment platforms in terms of the total cost of investing?

<FCABlue>This is the total cost you pay, including any platform fees, fund charges, and dealing charges.</FCABlue>

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know
7. Not applicable, I did not look into this

PL3b [ASK IF PL1=1 (HAVE RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND COMPARED PLATFORMS)]

How easy or difficult was the process of comparing online investment platforms in terms of the services they offer?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know
7. Not applicable, I did not look into this

PL4 [ASK IF PL1=2 (HAVE RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND DID NOT COMPARE PLATFORMS)]

How easy or difficult was it to find out the total cost of investing on your chosen online investment platform?

If you have more than one you chose yourself, think about the one you would consider to be your main platform.

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know
7. Not applicable, I have not looked into this

PL5 [ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE RETAIL INVESTMENT PRODUCT ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN ACCUMULATION ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN DECUMULATION ON PLATFORM WITHOUT ADVICE THAT THEY ONLY MANAGE THEMSELVES)]

In the last 12 months, have you switched the provider of your online investment platform?

If you use more than one platform, think about the one you would consider your main platform.

<FCABlue>By 'switching' we mean moving all or most of your investments to another provider.</FCABlue>

1. Yes, to another online investment platform
2. Yes, to another type of provider (i.e. not a platform)
3. No
4. Don't know

PL6 [ASK IF PL5=1-2 (HAVE RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND HAVE SWITCHED PROVIDER IN THE LAST 12 MONTHS)]

Did you experience any of the following problems when switching your online investment platform provider?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 9-11

1. I didn't like having to pay an exit fee
2. Exit fees were too expensive
3. I lost time out of the market while my investments were moved across
4. I found it difficult getting used to a new website
5. The process was too complex, e.g. providing identification, passing checks
6. The process was too time-consuming, e.g. filling in the forms, reading the paperwork
7. It was difficult to find a suitable alternative provider
8. I couldn't find the right information in order to compare platforms
9. Other (write in)
10. None of these
11. Don't know

PL7 [ASK IF PL5=3 (HAVE RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND HAVE NOT SWITCHED PROVIDER IN THE LAST 12 MONTHS)]

When thinking about switching the provider of your online investment platform, which of the following best applies to you?

1. I would like to switch, but haven't tried to do so
2. I would like to switch, and have tried to do so
3. I do not wish to switch
4. Don't know

PL8

[ASK IF PL7=1 OR 3 OR 4 (HAVE RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND HAVE NOT SWITCHED PROVIDER IN THE LAST 12 MONTHS AND EITHER WOULD LIKE TO SWITCH, BUT HAVENT TRIED TO DO SO OR DO NOT WISH TO SWITCH OR DON'T KNOW WHETHER THEY WOULD LIKE TO SWITCH)]

Are any of the following reasons why you have not switched the provider of your online investment platform?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 9-11

1. I would have to pay exit fees
2. Exit fees would be too expensive
3. I would lose time out of the market while my investments are moved across
4. I would have to get used to a new website
5. The process would be too complex, e.g. providing identification, passing checks
6. The process would be too time-consuming, e.g. filling in the forms, reading the paperwork
7. Difficulty finding a suitable alternative provider
8. Difficulty finding the right information to compare platforms
9. Other (write in)
10. None of these
11. Don't know

PL9

[ASK IF PL7=2 (HAVE RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND HAVE NOT SWITCHED PROVIDER IN THE LAST 12 MONTHS AND WOULD LIKE TO SWITCH AND HAVE TRIED TO DO SO)]

Which of the following prevented you from switching the provider of your online investment platform?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-13

1. I would have had to pay exit fees
2. Exit fees were too expensive
3. I would have lost time out of the market while my investments are moved across
4. I would have had to get used to a new website
5. The process was too complex, e.g. providing identification, passing checks
6. The process was too time-consuming, e.g. filling in the forms, reading the paperwork
7. I wasn't able to find a suitable alternative provider
8. I couldn't find the right information to compare platforms
9. Service issues improved, so I decided to stay
10. Investment performance improved, so I decided to stay
11. Other (write in)
12. None of these
13. Don't know

17.2 Access

ACACINTRO [STATE IF AC1NEW=1 OR AC7=1]

We now have a few questions about any difficulties you have experienced getting financial products or services over the last 2 years.

For example, this could be because a financial services company declined to sell you a product or because you could not find a product that met your needs.

AC1 [ASK IF AC1NEW=1 (ALL WHO HAVE BEEN DECLINED A FINANCIAL PRODUCT OR SERVICE IN THE LAST 2 YEARS)]

You mentioned earlier that a financial services provider has **declined** to sell you, or provide you with, financial products or services in the last two years? Which products or services were these?

Do not include any instances of where a provider offered you a product at a price, or with terms and conditions, you could not accept – we will ask you about this separately.

Select all that apply.

1. A credit card
2. A store card
3. Travel insurance
4. Home buildings insurance
5. Home contents insurance
6. Home insurance – contents and buildings combined
7. Pet insurance
8. Motor insurance
9. Life insurance
10. Critical illness cover
11. A mortgage
12. A current account
13. A basic bank account
14. An arranged overdraft
15. A personal loan
16. A business loan
17. Another kind of loan, e.g. a payday loan, home-collected loan, short-term instalment loan
18. Financial advice
19. Other (write in)
20. None of these
21. Don't know

AC5 [ASK IF MORE THAN ONE OPTION CODED AT AC1, 1-19 (MORE THAN ONE TYPE OF FINANCIAL PRODUCT OR SERVICE DECLINED IN LAST TWO YEARS)]

You said that you have been declined more than one financial product or service in the last two years. Which was the most serious for you?

ONLY SHOW ANSWERS CODED AT AC1, 1-19

1. A credit card
2. A store card
3. Travel insurance
4. Home buildings insurance
5. Home contents insurance
6. Home insurance – contents and buildings combined
7. Pet insurance
8. Motor insurance
9. Life insurance
10. Critical illness cover
11. A mortgage
12. A current account
13. A basic bank account
14. An arranged overdraft
15. A personal loan
16. A business loan
17. Another kind of loan, e.g. a payday loan, home-collected loan, short-term instalment loan
18. Financial advice
19. **[SHOW ANSWER AT AC1=19]**

AC6 **[ASK IF AC1=1-19 (ALL WHO HAVE BEEN DECLINED A FINANCIAL PRODUCT OR SERVICE IN THE LAST 2 YEARS) AND DID NOT SAY ‘DK’ OR ‘NONE OF THESE AT AC19 – to adjust in tabspec]**

[IF ONLY ONE CODE SELECTED AT AC1=1-19 (DECLINED ONE PRODUCT IN LAST 2 YEARS): When you were declined [ANSWER AT AC1], what result did this have?

If you were declined [ANSWER AT AC1] more than once in the last 2 years, think about the occasion that was most serious for you.]

[IF ASKED AC5 (DECLINED MORE THAN ONE PRODUCT IN LAST 2 YEARS AND ASKED WHICH WAS THE MOST SERIOUS): When you were declined [ANSWER AT AC5], what result did this have?

If you were declined [ANSWER AT AC5] more than once in the last 2 years, think about the occasion that was most serious for you.]

Select all that apply.

1. Unable to get the product or service I needed at all
2. Able to get a similar product or service but with different terms or conditions
3. Able to get the product or service but I had to pay extra for it
4. Had to get a different product or service from the intended supplier
5. Had to get the product or service from an alternative supplier
6. Other (write in)
7. Don't know

AC9 **[ASK IF AC1=1-19 (ALL WHO HAVE BEEN DECLINED A FINANCIAL PRODUCT OR SERVICE IN THE LAST 2 YEARS) AND DID NOT SAY ‘DK’ OR ‘NONE OF THESE AT AC19 – to adjust in tabspec]**

Do you think any of the following circumstances contributed to your being declined [IF AC1 HAS MORE THAN ONE ANSWER, INSERT ANSWER AT AC5, OTHERWISE INSERT ANSWER AT AC1]?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

1. Your age
2. Your health
3. Your income
4. Your employment status
5. Your credit history
6. Your postcode
7. Your gender
8. Your sexuality
9. Your ethnicity
10. Not having a bank account
11. Your existing debts
12. Other (write in)
13. Don't know

AC7a

[ASK IF AC7=1 (OFFERED A FINANCIAL PRODUCT OR SERVICE IN LAST TWO YEARS AT A PRICE, OR WITH TERMS AND CONDITIONS, FELT TO BE COMPLETELY UNREASONABLE)]

[IF AC1NEW=1 (ALL WHO HAVE BEEN DECLINED A FINANCIAL PRODUCT OR SERVICE IN THE LAST 2 YEARS): <FCAred>In addition to the product you were declined, you; IF AC1NEW NE 1: You</FCAred>]

also mentioned earlier that, in the last two years, a financial services provider has offered you financial products or services, but at a price, or with terms and conditions, you felt to be completely unreasonable.

Which products or services were these?

Select all that apply.

1. A credit card
2. A store card
3. Travel insurance
4. Home buildings insurance
5. Home contents insurance
6. Home insurance – contents and buildings combined
7. Pet insurance
8. Motor insurance
9. Life insurance
10. Critical illness cover
11. A mortgage
12. A current account
13. A basic bank account
14. An arranged overdraft
15. A personal loan
16. A business loan
17. Another kind of loan, e.g. a payday loan, home-collected loan, short-term instalment loan
18. Financial advice
19. Other (write in)
20. Don't know

AC7b [ASK IF MORE THAN ONE OPTION CODED AT AC7a, 1-19 (MORE THAN ONE TYPE OF FINANCIAL PRODUCT OR SERVICE OFFERED IN LAST TWO YEARS AT A PRICE, OR WITH TERMS AND CONDITIONS, FELT TO BE COMPLETELY UNREASONABLE)]

You said that you have been offered more than one financial product or service in the last two years at a price, or with terms and conditions, you felt to be completely unreasonable. Which was the most serious for you?

ONLY SHOW ANSWERS CODED AT AC7a

1. A credit card
2. A store card
3. Travel insurance
4. Home buildings insurance
5. Home contents insurance
6. Home insurance – contents and buildings combined
7. Pet insurance
8. Motor insurance
9. Life insurance
10. Critical illness cover
11. A mortgage
12. A current account
13. A basic bank account
14. An arranged overdraft
15. A personal loan
16. A business loan
17. Another kind of loan, e.g. a payday loan, home-collected loan, short-term instalment loan
18. Financial advice
19. [SHOW ANSWER AT AC7a=19]

AC7c [ASK IF AC7a=1-19 (OFFERED A FINANCIAL PRODUCT OR SERVICE IN LAST TWO YEARS AT A PRICE, OR WITH TERMS AND CONDITIONS, FELT TO BE COMPLETELY UNREASONABLE)]

[IF ONLY ONE CODE SELECTED AT AC7a=1-19: When you were offered [ANSWER AT AC7a] at a price, or with terms and conditions, you felt to be completely unreasonable, what was it you considered to be unreasonable?

If you were offered [ANSWER AT AC7a] more than once in the last 2 years at a price, or with terms and conditions, you felt to be completely unreasonable, think about the occasion that was most serious for you.]

[IF ASKED AC7b: When you were offered [ANSWER AT AC7b] at a price, or with terms and conditions, you felt to be completely unreasonable, what was it you considered to be unreasonable?

If you were offered [ANSWER AT AC7b] more than once in the last 2 years at a price, or with terms and conditions, you felt to be completely unreasonable, think about the occasion that was most serious for you.]

1. The price
2. The terms and conditions
3. Both the price and the terms and conditions
4. Don't know

AC8 [ASK IF AC7a=1-19 (OFFERED PRODUCT OR SERVICE IN LAST TWO YEARS AT A PRICE, OR WITH TERMS AND CONDITIONS, FELT TO BE COMPLETELY UNREASONABLE)]

Did you accept the price and/ or terms and conditions, or did you shop around for an alternative provider for [IF AC7a HAS MORE THAN ONE ANSWER, INSERT ANSWER AT AC7b, OTHERWISE INSERT ANSWER AT AC7a]?

1. Accepted the offer (as I did not expect to be able to find a better one from another provider)
2. Accepted the offer (after negotiating a better price, or better terms and conditions)
3. Accepted the offer after comparing products from other providers
4. Shopped around and found a better offer from another provider
5. Declined the offer (without looking for alternative products from other providers)
6. Declined the offer (after looking for alternative products from other providers)
7. Other (write in)
8. Don't know

AC10 [ASK IF AC7a=1-19 (OFFERED PRODUCT OR SERVICE IN LAST TWO YEARS AT A PRICE, OR WITH TERMS AND CONDITIONS, FELT TO BE COMPLETELY UNREASONABLE)]

Do you think any of the following circumstances contributed to your not being able to find [IF AC7a HAS MORE THAN ONE ANSWER, INSERT ANSWER AT AC7b, OTHERWISE INSERT ANSWER AT AC7a] at a price, or with terms and conditions, you thought reasonable?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

1. Your age
2. Your health
3. Your income
4. Your employment status
5. Your credit history
6. Your postcode
7. Your gender
8. Your sexuality
9. Your ethnicity
10. Not having a bank account
11. Your existing debts
12. Other (write in)
13. Don't know

17.3 Claims Management Companies (CMC1 and CMC2)

CM_INTRO [STATE TO ALL]

We now have a few questions about whether you have been contacted by, or used, a claims management company, and what your experience was like.

Claims management companies help consumers make claims against companies, for example by identifying potential claims, investigating claims, representing clients and completing the paperwork. They cover a variety of different claims, e.g. personal injury, criminal injury, mis-selling of payment protection insurance (PPI), and claims related to employment and redundancy.

Sometimes claims management companies will contact you about something that has not happen to you. We are still interested to hear about this.

CM10 [ASK ALL]

From April 2019, the Financial Conduct Authority has been responsible for regulating claims management companies.

Before today, were you aware that the Financial Conduct Authority is the regulator of claims management companies?

1. Yes
2. No

CM1 [ASK ALL]

In the last 12 months have you received any **unsolicited calls, texts, emails or post** from claims management companies offering you help to make a claim for compensation, for example asking whether you have recently had an accident or been mis-sold PPI, a pension or loan?

1. Yes
2. No
3. Don't know

CM1a [ASK IF CM1=1 (HAVE RECEIVED CALLS/ TEXTS/ EMAILS / POST FROM CMCS IN THE LAST 12 MONTHS)]

Approximately how often do you receive unsolicited calls, texts, emails or post from claims management companies?

1. Daily
2. Two or three times a week
3. At least once a week
4. Less often than once a week but at least once a month
5. Less often than once a month but at least 3 or 4 times a year
6. Once in last 12 months
7. Don't know

CM1c [ASK IF CM1=1 (HAVE RECEIVED CALLS/ TEXTS/ EMAILS / POST FROM CMCS IN THE LAST 12 MONTHS)]

And what would you say is the main way in which claims management companies have contacted you?

1. Emails
2. Text messages
3. Calls
4. Social media, e.g. Twitter or Facebook
5. Post
6. Other (write in)

CM1b [ASK IF CM1=1 (HAVE RECEIVED CALLS/TEXTS/ EMAILS / POST FROM CMCS IN THE LAST 12 MONTHS)]

[IF CM1a=1-5,7 (RECEIVED MORE THAN ONE CONTACT IN LAST 12 MONTHS): Thinking back over the last 12 months to when you have received unsolicited contact from claims management companies, what were the calls or messages about?

Select all that apply.]

[If CM1a=6 (RECEIVED ONE CONTACT IN LAST 12 MONTHS: Thinking back over the last 12 months to when you received an unsolicited contact from a claims management company, what was the call or message about?]

PROGRAMMER INSTRUCTION: MULTI-CODE IF CM1a=1-5,7; SINGLE CODE IF CM1a=6

1. An accident you are said to have had in the past
2. Payment protection insurance (PPI) on a loan, credit card or mortgage
3. Mis-selling of a pension
4. Mis-selling of a high-cost loan, e.g. a payday loan
5. Mis-selling of a mortgage
6. Mis-selling of another financial product or service
7. Other (write in)
8. None of these
9. Don't know

CM4 [ASK IF CM3a-j=1 (ALL WHO HAVE MADE ANY CLAIM IN THE LAST 3 YEARS) COLLAPSIBLE GRID

You mentioned earlier that you have made a claim, or claims, in the last 3 years, directly or through a claims management company.

Did you use a claims management company?

ONLY SHOW QUESTIONS (CM4a-j) RELATED TO A CLAIM MADE AT CM3a-j, 1

If you have made claims both through a claims management company and directly (i.e. not through a claims management company), please select all that apply.

	1. Yes, I used a claims management company	2. No, I made a claim, or claims, directly (i.e. I didn't use a claims management company)	3. Don't know
a) Personal injury, e.g. whiplash			
b) Mis-selling of PPI			
c) Mis-selling of a pension			
d) Mis-selling of a high-cost loan, e.g. a payday loan			
e) Mis-selling of a mortgage			
f) Mis-selling of another financial product or service			
g) Employment and redundancy			
h) Criminal injury			
i) Industrial injury			
j) Housing disrepair			

SELECT TYPE OF CLAIM MADE THROUGH CMC, I.E. ANY OF CM4a-j, CODE 1, AT RANDOM.

TEXT SUBSTITUTION FOR SELECTED CLAIM

	Category	Text sub
1	Personal injury, e.g. whiplash	personal injury
2	Mis-selling of PPI	PPI mis-selling
3	Mis-selling of a pension	pension mis-selling
4	Mis-selling of a high-cost loan, e.g. a payday loan	high-cost loan mis-selling
5	Mis-selling of a mortgage	mortgage mis-selling
6	Mis-selling of another financial product or service	financial services mis-selling
7	Employment and redundancy	employment and redundancy

8	Criminal injury	criminal injury
9	Industrial injury	industrial injury
10	Housing disrepair	housing disrepair

CM5 [ASK IF CM4a-j=1 (ALL WHO HAVE CLAIMED THROUGH A CMC IN THE LAST THREE YEARS)]

Thinking about the [SELECTED CLAIM] claim you made through a claims management company, how did you first hear about that claims management company?

If you have made a number of claims about [SELECTED CLAIM], think about the one you have made most recently.

Select all that apply.

1. I saw/ heard an advertisement in the media, e.g. TV, radio, internet, newspaper
2. They contacted me via text message
3. They contacted me via email
4. They contacted me through the post
5. They called me
6. Social media, e.g. Twitter or Facebook
7. Family/ friends
8. Insurance company
9. IVA (Individual Voluntary Arrangement) provider
10. Other (write in)
11. Can't remember

CM6 [ASK IF CM4a-j=1 (ALL WHO HAVE CLAIMED THROUGH A CMC IN THE LAST THREE YEARS)]

What was the outcome of your claim?

1. Completely successful
2. Partially successful
3. Unsuccessful
4. Ongoing/ not yet resolved
5. Don't know

CM71 [ASK IF CM4a-j=1 (ALL WHO HAVE CLAIMED THROUGH A CMC IN THE LAST THREE YEARS)]

How satisfied [were you/ IF CM6=4: are you so far] with the claims management company through which you made your [SELECTED CLAIM] claim.

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

- 0 - Not at all satisfied
1
2
3
4
5
6
7
8
9
10 - Completely satisfied
Don't know

CM6b [ASK IF CM4a-j=1 (ALL WHO HAVE CLAIMED THROUGH A CMC IN THE LAST THREE YEARS)]

Did the claims management company for your [SELECTED CLAIM] claim make you aware of how they would charge for their services?

Select all that apply.

1. Yes, through advertising before I engaged them
2. Yes, when I was signing the contract with them
3. Yes, when the claim had been settled
4. No
5. Don't know

CM6c [ASK IF CM4a-j=1 (ALL WHO HAVE CLAIMED THROUGH A CMC IN THE LAST THREE YEARS)]

Just to check: before you signed the contract for your [SELECTED CLAIM] claim, did the claims management company tell you of any fees that would be deducted from any compensation won for you?

1. Yes
2. No
3. Don't know

CM6d [ASK IF CM4a-j=1 (ALL WHO HAVE CLAIMED THROUGH A CMC IN THE LAST THREE YEARS)]

What were you charged for the services of the claims management company?

Select all that apply.

1. A fee when I engaged them (sometimes called an upfront fee)
2. A percentage of the compensation
3. A fixed fee, irrespective of the amount of compensation
4. I have not paid any fee
5. Don't know

CM9 [ASK IF CM4a-j=1 (ALL WHO HAVE CLAIMED THROUGH A CMC IN THE LAST 3 YEARS)] CAROUSEL

Still thinking about the recent [SELECTED CLAIM] claim you made, how much do you agree or disagree with the following?

RANDOMISE STATEMENTS

- a) When I agreed to use the claims management company, I understood the fees I would be charged
- b) I was/ am kept up to date about the progress of my claim
- c) I was told by the claims management company about my right to cancel my claim with them
- d) I would use a claims management company again
- e) The fee that I paid/ will pay to the claims management company was/ is fair
- f) The service provided met my expectations
- g) I wouldn't have thought about making the claim, if I hadn't come across the claims management company
- h) I wanted to make the claim, but didn't know how to, without using a claims management company
- i) I wouldn't have been confident enough to make the claim, without using a claims management company

- 1. Strongly agree
- 2. Slightly agree
- 3. Neither agree nor disagree
- 4. Slightly disagree
- 5. Strongly disagree
- 6. Don't know

CM8 [ASK ALL] CAROUSEL

How much do you agree or disagree with the following?

RANDOMISE STATEMENTS

- a) If I needed to make a claim, I would use a claims management company
- b) Claims management companies save time and hassle when making a claim
- c) I would be more likely to win a claim, if I used a claims management company

- 1. Strongly agree
- 2. Slightly agree
- 3. Neither agree nor disagree
- 4. Slightly disagree
- 5. Strongly disagree
- 6. Don't know

CM2a [ASK ALL]

Before today, were you aware that you can make a compensation claim for mis-selling of financial products or services directly, without using a claims management company?

- 1. Yes, I was aware I could make a claim directly
- 2. No, I was not aware
- 3. Don't know

CM2c [ASK IF CM2a=1 (AWARE COULD MAKE A MIS-SELLING CLAIM DIRECTLY)]

How did you become aware that you could make a compensation claim for mis-selling of financial products or services directly, without using a claims management company?

Select all that apply.

1. An advertisement from the Financial Conduct Authority (FCA), e.g. the FCA's adverts featuring Arnold Schwarzenegger
2. Articles in newspapers or magazines
3. Online forums or social media, e.g. Twitter or Facebook
4. Friends, family or colleagues
5. Advertising by claims management companies
6. Speaking to or documentation from a claims management company
7. Other (write in)
8. Don't know

17.4 Self-employed Banking (full-time or part-time)

SE1 [ASK IF D10=3-4 (SELF-EMPLOYED FULL OR PART-TIME)]

Earlier you mentioned that you are self-employed on a [IF D10=3: full-time; IF D10=4: part-time] basis.

What is the **legal status** of your business?

<FCABlue> By 'legal status' we mean the type of company you have set up in relation to the work you do as a self-employed person. </FCABlue>

1. A sole trader
2. A partnership
3. An unlimited liability partnership
4. A limited liability partnership
5. A limited company
6. A public limited company
7. I am a freelancer/ self-employed contractor
8. Other (write in)
9. Don't know

SE3 [ASK IF D10=3-4 (SELF-EMPLOYED FULL OR PART-TIME)]

Which of the following best describes your business's total annual turnover (or income) before tax and other deductions in the last financial year?

Include your total annual income **before tax** from all self-employed work.

1. Less than £10,000
2. £10,000 to £19,999
3. £20,000 to £29,999
4. £30,000 to £39,999
5. £40,000 to £49,999
6. £50,000 to £74,999
7. £75,000 to £99,999
8. £100,000 to £249,999
9. £250,000 to £499,999
10. £500,000 to £999,999
11. £1 million to less than £2 million
12. £2 million to less than £25 million
13. £25 million or more
14. Don't know
15. Prefer not to say

SE4 [ASK IF D10=3-4 (SELF-EMPLOYED FULL OR PART-TIME)]

How many members of staff, **not including you**, do you employ in the UK?

Include anyone whether they work full or part time.

1. 0
2. 1 to 4
3. 5 to 9
4. 10 to 24
5. 25 to 49
6. 50 to 99
7. 100 to 249
8. 250 to 499
9. 500 or more
10. Don't know

SE5 [ASK IF D10=3-4 (SELF-EMPLOYED FULL OR PART-TIME)]

The next few questions are about how you bank.

Do you use a **business** current account, a personal current account, or both to manage income, payments and transactions in relation to **your business or self-employment**?

1. Business current account only
2. Personal current account only
3. Both a business account and a personal current account
4. I do not use any current accounts
5. Don't know

SE7 [ASK IF SE5=2-3 (SELF-EMPLOYED FULL OR PART-TIME, AND USE A PERSONAL CURRENT ACCOUNT FOR BUSINESS PURPOSES)]

Thinking about the personal account you use to manage income, payments and transactions in relation to your business or self-employment: is this?

1. The same current account you use for your personal banking
2. A separate personal current account used only for business
3. Don't know

SE8a

[ASK IF SE5=1 OR 3 (SELF-EMPLOYED FULL OR PART-TIME, AND FOR BUSINESS PURPOSES USE A BUSINESS CURRENT ACCOUNT)]

Thinking about the **business** account you use to manage income, payments and transactions in relation to your business or self-employment, who is your provider?

If you use more than one business account, think of the one you would consider your main account.

SINGLE CODE

1. Allied Irish Bank (GB)
2. Bank of China (UK)
3. Bank of Ireland UK
4. Bank of Scotland
5. Barclays
6. Caf Bank Ltd
7. Cater Allen Private Bank
8. Clydesdale Bank
9. Coconut
10. Countingup
11. Co-operative Bank
12. Cumberland BS
13. Cynergy Bank (formerly Bank of Cyprus UK)
14. Danske Bank
15. First Trust Bank (NI)
16. HSBC
17. ICICI Bank UK
18. Metro Bank
19. NatWest
20. Royal Bank of Scotland
21. Santander
22. Starling Bank
23. State Bank of India
24. Triodos Bank
25. TSB
26. Turkish Bank (UK)
27. Ulster Bank
28. Unity Trust Bank
29. Weatherbys Bank Ltd
30. Yorkshire Bank
31. Other (write in)
32. Don't know

SE8b

[ASK IF SE5=2 OR 3 AND SE7 NE 1 (SELF-EMPLOYED FULL OR PART-TIME, AND FOR BUSINESS PURPOSES USE A SEPARATE PERSONAL ACCOUNT THAT IS NOT THE ACCOUNT USED FOR PERSONAL BANKING)]

Thinking about the **personal** current account you use to manage income, payments and transactions in relation to your **business or self-employment**, who is your provider?

If you use more than one personal account for business purposes, think of the one you would consider your main account.

SINGLE CODE

1. Bank of Ireland
2. Barclays
3. Bank of Scotland
4. Cahoot
5. Citibank
6. Clydesdale/Yorkshire Bank
7. Co-operative Bank
8. Coutts
9. Coventry
10. A credit union
11. Cumberland
12. Cynergy Bank (formerly Bank of Cyprus UK)
13. Danske Bank
14. Fidor
15. First Direct
16. First Trust
17. Halifax
18. Handelsbanken
19. HSBC
20. Intelligent Finance
21. Lloyds Bank
22. M&S Bank
23. Metro Bank
24. Monzo
25. Nationwide
26. NatWest
27. Northern Rock
28. Norwich & Peterborough
29. One Account
30. Post Office (Bank of Ireland provides these accounts)
31. Royal Bank of Scotland (RBS)
32. Santander
33. Secure Trust
34. Smile
35. Starling Bank
36. Tesco Bank
37. TSB
38. Ulster Bank
39. Virgin Money
40. Yorkshire Building Society
41. Zurich
42. Any overseas bank
43. Other (write in)
44. Don't know

SE15 [ASK IF SE5=1,3 (SELF-EMPLOYED FULL OR PART-TIME, AND USE A BUSINESS CURRENT ACCOUNT FOR BUSINESS PURPOSES)]

Which of the following are **important** to you when thinking about the bank that provides your business account?

If you use more than one business account, think of the one you would consider your main account.

Select all that apply.

RANDOMISE LIST, EXCEPT CODES 15-16

1. The bank has a good reputation
2. An existing relationship, e.g. you already banked with them
3. A free introductory deal, e.g. no account fees for the first 12 or 18 months
4. Attractive charges or fees after any initial free period
5. Access to business finance
6. Attractive interest/ overdraft rates for business finance products
7. Branch location, i.e. proximity of the nearest branch
8. Recommendation by a [From Q2: ~~friend~~-family] member, friend or colleague
9. Recommendation by a financial adviser or accountant
10. Recommendation by a price comparison website or best-buy table
11. Reputation for good customer service
12. International presence, cost of international money transfers or exchange rates
13. Web and mobile apps
14. Access to a relationship manager
15. Other (write in)
16. Don't know

SE10 [ASK IF SE5=1,3 (SELF-EMPLOYED FULL OR PART-TIME, AND USE A BUSINESS CURRENT ACCOUNT FOR BUSINESS PURPOSES)]

Thinking about your business account, for how long have you held it?

If you use more than one business account, think of the one you would consider your main account.

1. Less than 1 year
2. 1 year to less than 2 years
3. 2 years to less than 3 years
4. 3 years to less than 5 years
5. 5 years to less than 10 years
6. 10 years or more
7. Don't know

SE11 [ASK IF SE5=1,3 (SELF-EMPLOYED FULL OR PART-TIME, AND USE A BUSINESS CURRENT ACCOUNT FOR BUSINESS PURPOSES)]

Thinking still about your business account, how easy or difficult was it to open?

If you use more than one business account, think of the one you would consider your main account.

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Can't remember

SE16 [ASK IF SE5=1,3 (SELF-EMPLOYED FULL OR PART-TIME, AND USE A BUSINESS CURRENT ACCOUNT FOR BUSINESS PURPOSES)]

To what extent would you say you understand all of the fees and charges that apply to your business account?

If you use more than one business account, think of the one you would consider your main account.

<FCABlue>By 'fees' we mean monthly account fees, and by 'charges' we mean charges for using certain features of your account, e.g. an overdraft.</FCABlue>

6. Very well
7. Fairly well
8. Not very well
9. Not at all well
10. Don't know

SE12 [ASK IF SE5=1,3 (SELF-EMPLOYED FULL OR PART-TIME, AND USE A BUSINESS CURRENT ACCOUNT FOR BUSINESS PURPOSES)]

Thinking still about your business account, in which of the following ways have you used it in the last 12 months?

If you use more than one business account, think of the one you would consider your main account.

Select all that apply.

1. By telephone
2. In branch
3. Online
4. Using a mobile app
5. ATM (cash machine)
6. Don't know

SE13 [ASK IF SE5=1,3 AND SE12=2 (SELF-EMPLOYED FULL OR PART-TIME, AND USE A BUSINESS CURRENT ACCOUNT FOR BUSINESS PURPOSES, IN BRANCH)]

Thinking still about your business account, how often have you used a branch over the last 12 months?

If you use more than one business account, think of the one you would consider your main account.

Select the answer that best applies.

1. Every day
2. Every week
3. Every 2-3 weeks
4. Once a month
5. Every 1-2 months
6. Every 2-3 months
7. Every 6 months
8. Once in the last 12 months
9. Don't know

SE14 [ASK IF SE5=1,3 AND SE12=2 (SELF-EMPLOYED FULL OR PART-TIME, AND USE A BUSINESS CURRENT ACCOUNT FOR BUSINESS PURPOSES, IN BRANCH)]

Thinking still about your business account, how do you use it in branch?

If you use more than one business account, think of the one you would consider your main account.

Select all that apply.

1. To get business advice, face to face
2. To get advice about business banking, face to face
3. To discuss borrowing requirements, i.e. a business loan or overdraft
4. To pay bills, pay in money or withdraw money, at the counter
5. To pay bills, pay in or withdraw money using a self-service machine
6. To use in-branch video-banking
7. Don't know

SE9

[ASK IF D10=3-4 (SELF-EMPLOYED FULL OR PART-TIME)] COLLAPSIBLE GRID

Which, if any, of the following **business** finance products do you hold?

<FCABlue>By 'main account' we mean the account you use to manage income, payments and transactions in relation to your business or self-employment.</FCABlue>

- a) Business loan
- b) Business overdraft
- c) Business credit card
- d) Business mortgage
- e) Invoice financing
- f) Professional liability insurance
- g) Fleet finance/ insurance

Select all that apply.

CODES 1-2 ARE MULTI-CODE, 3-4 ARE SINGLE CODE

- 1. Hold, with the **same provider** as for my main account
- 2. Hold, with **a different provider** than the one for my main account
- 3. Do not hold
- 4. Don't know

17.5 Potential Fraud and Scams

FINTRO [STATE IF F1A=1-10 (EXPERIENCED UNSOLICITED APPROACH)]

The next few questions are about fraud and scams.

You told us earlier that you had experienced the following unsolicited approach(es) in the last 12 months.

[SHOW ANSWERS CODED AT F1A, 1-10]

<FCABlue>By an 'unsolicited approach' we mean a company or person contacting you, without your having contacted them first.</FCABlue>

F2A [ASK IF F1A=1-10 (EXPERIENCED UNSOLICITED APPROACH)]

Did you take up or respond to any offer(s) or request(s)?

Select all that apply.

SHOW ONLY THOSE OPTIONS CODED AT F1A, 1-10 AND ALWAYS SHOW CODES 11-12

1. Calls, emails or text messages claiming to be from the government offering retirement planning advice
2. The offer of a free pension review
3. A request to access your personal or company pension before you're 55 **[SHOW IF D2<55 OR D3=2-9 (UNDER 55)]**
4. The chance to get money by unlocking your pension early
5. The chance to invest money released from your pension with very high returns
6. Offers of a 'loan', 'saving advance' or 'cashback' to take advantage of a pension deal
7. Being encouraged to speed up a pension transfer, including the 'provider' using an express courier to send documents
8. Someone offering the chance to make an investment with a guaranteed high return, e.g. overseas investments, land, shares, art, fine wine, precious metals
9. An offer to buy shares in a company you had not heard of
10. An opportunity to get a loan or credit, that requires you to pay a fee in advance
11. None of these
12. Don't know

F2B [ASK IF MORE THAN ONE OPTION CODED AT F2A, 1-10 (MORE THAN ONE OFFER OR REQUEST TAKEN UP AFTER AN UNSOLICITED APPROACH)]

Which of these happened most recently?

SHOW ONLY THOSE CODED AT F2A, 1-10

1. Calls, emails or text messages claiming to be from the government offering retirement planning advice
2. The offer of a free pension review
3. A request to access your personal or company pension before you're 55
4. The chance to get money by unlocking your pension early
5. The chance to invest money released from your pension with very high returns
6. Offers of a 'loan', 'saving advance' or 'cashback' to take advantage of a pension deal
7. Being encouraged to speed up a pension transfer, including the 'provider' using an express courier to send documents

8. Someone offering the chance to make an investment with a guaranteed high return, e.g. overseas investments, land, shares, art, fine wine, precious metals
9. An offer to buy shares in a company you had not heard of
10. An opportunity to get a loan or credit, that requires you to pay a fee in advance

F2C [ASK IF F2A=1-10 (TOOK UP UNSOLICITED APPROACH (AND IF MORE THAN ONE, THE MOST RECENT HAS BEEN IDENTIFIED))]

As a result of this approach, did you pay out any money?

1. Yes
2. No

F2D [ASK IF F2C=1 (PAID MONEY AFTER TAKING UP OFFER OR REQUEST AFTER (MOST RECENT) UNSOLICITED APPROACH)]

Where did the money come from?

Select all that apply.

1. My pension
2. My investments
3. My savings
4. Other (write in)

F3 [ASK IF F2C=1 (PAID MONEY AFTER TAKING UP OFFER OR REQUEST AFTER (MOST RECENT) UNSOLICITED APPROACH)]

How much money did you pay?

1. Less than £500
2. £500 to £999
3. £1,000 to £4,999
4. £5,000 to £9,999
5. £10,000 to £19,999
6. £20,000 to £29,999
7. £30,000 to £49,999
8. £50,000 to £99,999
9. £100,000 to £149,999
10. £150,000 to £249,999
11. £250,000 to £499,999
12. £500,000 or more
13. Don't know
14. Prefer not to say

F4 [ASK IF F2C=1 (PAID MONEY AFTER TAKING UP OFFER OR REQUEST AFTER (MOST RECENT) UNSOLICITED APPROACH)]

Did a regulated financial adviser, recommended by the person who approached you, help you to make this payment?

1. Yes
2. No

3. Don't know

F7 [ASK IF F1A=1-10 (EXPERIENCED UNSOLICITED APPROACH)]

Did you speak to any of the following regarding this approach?

Select all that apply.

1. My pension provider
2. My bank/ building society
3. My own financial adviser
4. A financial adviser recommended to me
5. Action Fraud
6. The Police
7. The Financial Conduct Authority (FCA)
8. Other (write in)
9. None of these

17.6 Unbanked

UN1 [ASK IF P_RB1=2 AND P_RB2_DV NE 6 (DO NOT HAVE A CURRENT ACCOUNT OR AN E-MONEY ALTERNATIVE ACCOUNT, I.E. UNBANKED)]

You mentioned earlier that you do not have a current account.

Have you previously had a current account?

1. Yes
2. No
3. Don't know

UN3 [ASK IF UN1=1 (UNBANKED, BUT PREVIOUSLY HAD CURRENT ACCOUNT OR AN E-MONEY ALTERNATIVE ACCOUNT)]

Why do you no longer have a current account?

Select all that apply.

1. No longer want or need an account
2. My previous account charged me too much/ was too expensive
3. There are no accounts available that suit my needs
4. Other (write in)
5. Don't know why not

UN4 [ASK IF UN3 NE 1 (ASK ALL UNBANKED, APART FROM THOSE WHO NO LONGER WANT OR NEED A CURRENT ACCOUNT)]

Right now, would you like to have a current account?

1. Yes
2. No
3. Don't know

UN5 [ASK IF P_RB1=2 AND P_RB2_DV NE 6 DO NOT HAVE A CURRENT ACCOUNT OR AN E-MONEY ALTERNATIVE ACCOUNT, I.E. UNBANKED)]

Have you ever tried, unsuccessfully, to open a current account?

1. Yes
2. No
3. Don't know

UN6 [ASK IF UN5=1 (UNBANKED, AND HAVE TRIED, UNSUCCESSFULLY, TO OPEN AN ACCOUNT)]

And why couldn't you open an account?

Select all that apply.

1. Unable to provide adequate proof of address
2. Unable to provide adequate proof of identity, e.g. a UK passport
3. Not considered creditworthy
4. Didn't have enough money
5. Other (write in)
6. Don't know

UN8 [ASK IF P_RB1=2 AND P_RB2_DV NE 6 (UNBANKED)]

Before today, were you aware that the largest banks have to offer everyone a **basic bank account**?

A basic bank account is a free simple account that does not have an overdraft facility, so you can only spend money you actually have in the account. They are designed for people who do not have a bank account and would not qualify for a standard current account, perhaps because they have a poor credit rating. Banks can reject applicants who are considered to be a criminal risk.

1. Yes
2. No
3. Don't know

17.7 Savings

SAVER2 DERIVED VARIABLE – QUALIFICATION FOR 17.7 SAVINGS SECTION

indicates savers in a *savings* account

1. Saver in savings account (**IN SAVINGS ACCOUNT/ CREDIT UNION SAVINGS ACCOUNT/ CASH ISA/ NS&I BOND**) [IF P_RBDV1=2,5,6, OR P_RB3=1]

RB102INTRO [ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

The next few questions are about your savings. Earlier you told us you have the following savings products:

PROGRAMMER INSTRUCTION: LIST ALL PRODUCTS HELD FROM:

IF P_RBDV1=2	Savings account with a bank or building society or with National Savings and Investments (NS&I)	Including instant access, notice, regular and fixed term accounts; not including any NS&I bonds
IF P_RBDV1=5	National Savings and Investment (NS&I) bond	Including pensioner bonds, income bonds and children's bonds; not including any premium bonds or any other bonds
IF P_RBDV1=6	Credit union savings account	
IF P_RB3=1	Cash ISA	

RB102 [ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

People save for different reasons. Which of the following are the main reasons why you save?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-11

1. To provide a regular income in the future, before I retire
2. To provide an income during retirement
3. To cover education costs
4. To support my family
5. To leave an inheritance
6. To cover the costs of other major expenses, e.g. house deposit, wedding
[ALWAYS APPEARS AFTER CODE 3]
7. To cover short-term expenses, e.g. a holiday
8. As a result of the poor performance of my investments
9. I received a large lump sum from an inheritance or other source
10. Other (write in)
11. Don't know

RB96 [ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

Which of these statements best describes how you save?

1. I usually save the same amount every month
2. I usually save every month, but the amount I save varies
3. I save when I can during the year, but the amount and how often I save varies
4. I have not added to my savings in the last 12 months
5. Don't know

RB98c [ASK IF SAVER2=1 AND P_RBDV1=2 AND ELIGIBLE FOR PONEWX1_1 BUT NOT ASKED (HAVE SAVINGS ACCOUNT AND A CURRENT ACCOUNT AND NOT ASKED PONEWX1_1)]

Do you have a savings account with your main current account provider **[IF PROVIDER NAME KNOWN: i.e NOT DK AT P_RB6/ P_RB5b/ P_RB5 -WHICHEVER APPLIES: INSERT MAIN CURRENT ACCOUNT PROVIDER (PULL IN RESPONSE IN THE FOLLOWING PRIORITY):**

1. FROM P_RB6, 1-43, IF P_RB6 WAS ASKED
 2. FROM P_RB5b, 1-29, IF P_RB5B WAS ASKED
 3. FROM P_RB5, 1-15, IF ONLY P_RB5 WAS ASKED]?
1. Yes
 2. No
 3. Don't know [Up to Q5: in script this was showing as PNTS]

RB98d [ASK IF SAVER2=1 AND P_RB3=1 AND ELIGIBLE FOR PONEWX1_2 BUT NOT ASKED (HAVE A CASH ISA AND A CURRENT ACCOUNT AND NOT ASKED

PONEWX1_2]]

Do you have a cash ISA with your main current account provider [IF PROVIDER NAME KNOWN: i.e NOT DK AT P_RB6/ P_RB5b/ P_RB5 -WHICHEVER APPLIES: INSERT MAIN CURRENT ACCOUNT PROVIDER (PULL IN RESPONSE IN THE FOLLOWING PRIORITY):

1. FROM P_RB6, 1-43, IF P_RB6 WAS ASKED
 2. FROM P_RB5b, 1-29, IF P_RB5B WAS ASKED
 3. FROM P_RB5, 1-15, IF ONLY P_RB5 WAS ASKED]?
1. Yes
 2. No
 3. Don't know [Up to Q5: in script this was showing as PNTS]

RB98 [ASK IF PONEWX1_1=1 OR PONEWX1_2=1 OR RB98c=1 OR RB98d=1 (ALL WHO HAVE SAVINGS ACCOUNT OR CASH ISA WITH CURRENT ACCOUNT PROVIDER)]

Are there any particular reasons why you have a savings account and/ or a cash ISA with the same provider as your main current account?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-8

1. Preferential interest rates
2. Easy to transfer money
3. I like having my accounts all in the same place
4. I had an existing relationship with that provider
5. It was offered when I opened my current account
6. Another reason (write in)
7. No particular reason
8. Don't know

RB98b [ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

Thinking about all your savings accounts (including any cash ISAs, NS&I bonds and credit union savings accounts), how many providers do you hold savings accounts with?

1. 1
2. 2-4
3. 5-9
4. 10 or more
5. Don't know

PRODUCT SELECTION RULES for questions about a specific product:

- Select a type at random from: savings account, NS&I bond, credit union savings account or cash ISA
- If respondent has more than one product of that type, the respondent is prompted in each question to think about the product they opened most recently

SAVING_TS [APPLY IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

CODE FOR SELECTED PRODUCT ADDED HERE BECAUSE WE USE IT FOR ROUTING LATER

TABLE ALSO INCLUDES TEXT SUBSTITUTION FOR '[SELECTED PRODUCT 5]' IN THIS SECTION

	ELIGIBLE FOR SELECTED PRODUCT IF:	Category	Text Sub for SELECTED PRODUCT 5
1	P_RBDV1=2	Savings account with a bank or building society or NS&I	savings account
2	P_RBDV1=5	National Savings and Investment (NS&I) bond	NS&I bond
3	P_RBDV1=6	Credit union savings account	credit union savings account
4	P_RB3=1	Cash ISA	cash ISA

RB106a [ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

The next questions refer to your [SELECTED PRODUCT 5]. If you have more than one [SELECTED PRODUCT 5], think about the one opened most recently.

What is the interest rate on your [SELECTED PRODUCT 5]?

1. Less than 0.5%
2. Between 0.5% and 0.99%
3. Between 1% and 1.99%
4. Between 2% and 2.99%
5. Between 3% and 3.99%
6. Between 4% and 4.99%
7. 5% or over
8. Don't know

RB107 [ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

<FCARed>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCARed>

Is this interest rate fixed for a specific period of time?

1. Yes, and I know how long for
2. Yes, but I don't know how long for
3. No
4. Don't know

RBNEW [ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

<FCAred>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCAred>

And has the rate of interest on your [SELECTED PRODUCT 5] changed since it was first opened?

1. Yes, because a bonus rate expired
2. Yes, because I am on a variable rate and the rate has changed
3. No
4. Don't know if the rate of interest has changed

RB125 [ASK IF SAVER2=1 AND SAVING_TS=1 AND MORE THAN ONE OPTION SELECTED AT P_RB3d,1-4 (SELECTED PRODUCT IS A SAVINGS ACCOUNT AND MORE THAN ONE TYPE OF SAVING ACCOUNT HELD)]

<FCAred>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCAred>

Which type of savings account is this?

LIST OPTIONS SELECTED AT P_RB3d, 1-4 – ONLY ALLOW ONE OPTION TO BE SELECTED

RB126 [ASK IF SAVER2=1 AND SAVING_TS=4 AND MORE THAN ONE OPTION SELECTED AT P_RB3a,1-3 (SELECTED PRODUCT IS A CASH ISA AND MORE THAN ONE TYPE OF CASH ISA HELD)]

<FCAred>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCAred>

Which type of cash ISA is this?

LIST OPTIONS SELECTED AT P_RB3a, 1-3 – ONLY ALLOW ONE OPTION TO BE SELECTED

RB127 [ASK IF SAVER2=1 AND SAVING_TS=1 OR 4 (SELECTED PRODUCT IS A SAVINGS ACCOUNT OR CASH ISA)]

<FCARed>Thinking about the [SELECTED PRODUCT 5] you opened most recently... </FCARed>

Who is the provider of your [SELECTED PRODUCT 5]?

1. Bank of Scotland
2. Barclays
3. Clydesdale/ Yorkshire Bank
4. Coventry
5. Co-operative Bank
6. First Direct
7. Halifax
8. HSBC
9. Lloyds Bank
10. National Savings and Investments (NS&I)
11. Nationwide
12. NatWest
13. Post Office (Bank of Ireland provides these accounts)
14. Royal Bank of Scotland (RBS)
15. Santander
16. TSB
17. Virgin Money
18. Yorkshire Building Society
19. A credit union
20. Other (write in)
21. Don't know

RB111 [ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

<FCARed>Thinking about the [SELECTED PRODUCT 5] you opened most recently... </FCARed>

Overall, how satisfied are you with the provider of your [SELECTED PRODUCT 5]?

Answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'.

0 - Not at all satisfied

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9

10 - Completely satisfied

Don't know

RB110 [ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

<FCAred>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCAred>

How much trust do you have in the provider of your [SELECTED PRODUCT 5]?

Answer on a scale of 0 to 10, where 0 is 'do not trust at all' and 10 is 'trust completely'.

0 - [Up to Q7: Not at all satisfied] [From Q8: Do not trust at all]

1

2

3

4

5

6

7

8

9

10 - [Up to Q7: Completely satisfied] [From Q8: Trust completely]

Don't know

RB99 [ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

<FCAred>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCAred>

How long have you had your [SELECTED PRODUCT 5]?

1. Less than 1 year

2. 1 year to less than 2 years

3. 2 years to less than 3 years

4. 3 years to less than 5 years

5. 5 years to less than 10 years

6. 10 years or more

7. Don't know, but less than 3 years ago

8. Don't know, but 3 or more years ago

9. Don't know

RB102b [ASK IF RB99=1-3, 7 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA OR CREDIT UNION SAVINGS ACCOUNT AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS)]

<FCAred>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCAred>

When you opened your [SELECTED PRODUCT 5], were you:

1. Switching from an alternative provider

2. Opening a new account with your existing provider

3. Opening a new account with a new provider (and keeping your previous account where it is)

4. Opening a new account – didn't have an account previously

5. Don't know

RB561 [ASK IF RB102b=1-3 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA, OR CREDIT UNION SAVINGS ACCOUNT AND HAD THE SELECTED PRODUCT FOR LESS THAN 3 YEARS, AND ON OPENING EITHER SWITCHED, OPENED IT AS A NEW ACCOUNT WITH EXISTING PROVIDER OR OPENED AS AN ADDITIONAL ACCOUNT)]

<FCAred>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCAred>

How easy or difficult was it to [IF RB102b=1: switch the provider for your; IF RB102b=2 OR 3: open your new] [SELECTED PRODUCT 5]?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

RB101 [ASK IF RB102b=1-3 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA, OR CREDIT UNION SAVINGS ACCOUNT AND HAD THE SELECTED PRODUCT FOR LESS THAN 3 YEARS, AND ON OPENING EITHER SWITCHED, OPENED IT AS A NEW ACCOUNT WITH EXISTING PROVIDER OR OPENED AS AN ADDITIONAL ACCOUNT)]

<FCAred>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCAred>

How did you arrange your [SELECTED PRODUCT 5]?

Select all that apply.

1. Face to face, in branch
2. By telephone
3. By post
4. Online at the provider's website
5. Other (write in)
6. Don't know

RB120 [ASK IF RB99=1-3, 7 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA, OR CREDIT UNION SAVINGS ACCOUNT AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS)]

<FCAred>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCAred>

Before you opened your [SELECTED PRODUCT 5], did you compare [SELECTED PRODUCT 5]s from two or more different providers by looking at the products, prices or the terms and conditions offered?

1. Yes
2. No
3. Don't know

RB121 [ASK IF RB120=2 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA, OR CREDIT UNION SAVINGS ACCOUNT AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS, AND DIDN'T SHOP AROUND)]

<FCARed>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCARed>

There are many reasons why people may choose not to compare different providers before taking out a [SELECTED PRODUCT 5].

Why did you not compare products from different providers?

Select all the reasons that were important in your decision.

RANDOMISE LIST EXCEPT CODES 13-14

1. It takes too much time
2. It's too difficult to compare
3. It's not worth it as there's no real difference between providers
4. I wouldn't know what to look for
5. Shopping around could damage my credit rating
6. The offer from the provider I chose was just what I wanted
7. I felt loyalty to the provider I chose
8. The provider I chose had a good choice of products
9. I have dealt with the provider I chose before
10. The provider was recommended to me
11. I didn't think I would get a product elsewhere
12. I didn't really think about comparing products or providers
13. Other (write in)
14. Don't know

RB122 [ASK IF RB120=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA, OR CREDIT UNION SAVINGS ACCOUNT AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS, AND SHOPPED AROUND)]

<FCARed>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCARed>

How did you compare [SELECTED PRODUCT 5]s from different providers?

Select all that apply.

1. Checked best-buy tables, e.g. internet, newspaper
2. Used price comparison website(s)
3. Checked websites of individual providers
4. Contacted providers for information
5. Other (write in)
6. Don't know

RB123 [ASK IF RB120=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA, OR CREDIT UNION SAVINGS ACCOUNT AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS, AND SHOPPED AROUND)]

How easy or difficult was it to compare [SELECTED PRODUCT 5]s from different providers?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

RB124a [ASK IF RB99=4-6, 8 AND SAVING_TS=1 OR 3 OR 4 (HAVE SAVINGS ACCOUNT, CASH ISA, OR CREDIT UNION SAVINGS ACCOUNT AND HAD SELECTED PRODUCT FOR 3 YEARS OR LONGER, EXCLUDING THOSE WHOSE SELECTED PRODUCT IS NS&I BOND)]

<FCARed>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCARed>

Are there any particular reasons why you have not switched provider for your [SELECTED PRODUCT 5] in the last 3 years?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 14-15

1. I am happy with the return from my account
2. I couldn't find a better interest rate
3. My balances are not high enough to gain enough from switching
4. I am happy with my existing account provider
5. It's too much hassle
6. I haven't had time to look elsewhere
7. I tried to change provider but it was too difficult
8. I didn't want to in case I got emails, calls or letters from companies I didn't know
9. I don't know how to switch
10. I worry about something going wrong if I move money
11. I have never considered switching
12. There's no real difference between providers, so it's not worthwhile
13. It is too difficult to compare providers
14. Other (write in)
15. None of these
16. Don't know

RB541 [ASK IF RB99=4-6, 8 AND SAVING_TS=1 OR 3 OR 4 (HAVE SAVINGS ACCOUNT, CASH ISA, OR CREDIT UNION SAVINGS ACCOUNT AND HAD SELECTED PRODUCT FOR 3 YEARS OR LONGER, EXCLUDING THOSE WHOSE SELECTED PRODUCT IS NS&I BOND)]

What, if anything, might encourage you to switch provider for your [SELECTED PRODUCT 5]?

RANDOMISE LIST EXCEPT CODES 7-9

1. A recommendation from a family member, friend or colleague
2. Cash back benefits, e.g. on household bills
3. A higher interest rate on the balance
4. A simpler process of switching
5. Confidence the switch would be problem-free
6. Trust in the new provider
7. Other (write in)
8. Nothing would encourage me to switch
9. Don't know

RB104 [ASK IF RB99=1-3, 7 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA, OR CREDIT UNION SAVINGS ACCOUNT AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS)]

<FCARed>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCARed>

When you took out your [SELECTED PRODUCT 5], was the amount of information given to you by the provider...?

1. Too much
2. About right
3. Too little
4. Don't recall receiving any information
5. Don't know

Q291 [ASK IF RB99=1-3, 7 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA, OR CREDIT UNION SAVINGS ACCOUNT AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS)]

<FCARed>Thinking about the [SELECTED PRODUCT 5] you opened most recently...</FCARed>

In general, how well would you say you understand the information you receive about your [SELECTED PRODUCT 5]?

1. Very well
2. Fairly well
3. Not very well
4. Not at all well
5. Don't recall receiving any information
6. Don't know

RB113a [ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

Would you say you have experienced a problem with any of the following savings accounts or with any advice received about this/ these in the last 12 months?

- Savings account with a bank or building society or with National Savings and Investments (NS&I) [SHOW IF P_RBDV1=2]
- National Savings and Investment (NS&I) bond [SHOW IF P_RBDV1=5]
- Credit union savings account [SHOW IF P_RBDV1=6]
- Cash ISA [SHOW IF P_RB3=1]

1. Yes
2. No
3. Don't know

RB113 [ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

[IF RB113a=2-3: (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT) Just to check: In the last 12 months have you experienced any of the following problems with any of your savings accounts or with any advice you have received in relation to this/ these?]

[IF RB113a=1: (EXPERIENCED A PROBLEM WITH THEIR SAVINGS IN THE LAST 12 MONTHS) Which of these problems did you experience?]

Think about all problems you have experienced in the last 12 months, even if you have told us about them before.

Select all that apply.

RANDOMISE LIST EXCEPT CODES 16-18

1. Sales pressure
2. Poor advice from a financial adviser
3. Unexpected fees or charges
4. Complex fees and charges
5. Savings product costing me more than expected
6. Unexpected changes to terms and conditions
7. Unexpected change to interest rate
8. Complex product information
9. IT system failure/ service disruption
10. Provider errors/ not following instructions
11. Delays when making changes to a savings product
12. Delays when arranging a savings product
13. Poor customer service
14. Unsuitable channel <inf><FCABlue>(phone, online, face-to-face)</FCABlue></inf> to contact the provider
15. Not eligible for the savings product I wanted
16. Other (write in)
17. None of these **[SHOW IF RB113a=2-3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]**
18. Don't know

RB113b [ASK IF MORE THAN ONE RESPONSE SELECTED AT RB113, 1-16 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA OR CREDIT UNION SAVINGS ACCOUNT AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

And, which of these would you say was the most serious problem?

ONLY SHOW ANSWERS CODED AT P47, 1-18 (INCLUDING NAME OF PROBLEM WRITTEN AT RB113, 18)

RB113c [ASK IF RB113=1-16 AND MORE THAN ONE CODE SELECTED AT P_RBDV1=2,5,6 OR P_RB3=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA OR CREDIT UNION SAVINGS ACCOUNT AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND HAVE MORE THAN ONE SAVINGS PRODUCT)]

Which savings product did this problem relate to?

[LIST PRODUCTS HELD AT P_RBDV1=2,5,6 OR P_RB3=1]

Don't know

RB115 [ASK IF RB113=1-16 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA OR CREDIT UNION SAVINGS ACCOUNT AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

<FCared>Thinking about the [IF NUMBER OF RESPONSES AT RB113>1:most serious] problem you experienced with your [PRODUCT AT RB113c, OR IF DON'T KNOW AT RB113c INSERT: "savings accounts", OR AT P_RBDV1=2,5,6 OR P_RB3=1 IF ONLY ONE PRODUCT CURRENTLY HELD]... </FCared>

As a result of this problem, did any of the following happen?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-12

1. I had problems paying bills
2. I went into my overdraft
3. I lost money
4. I had to borrow money
5. My credit rating was affected
6. I spent significant time resolving the problem
7. I incurred bank charges
8. It was just a nuisance
9. I suffered stress
10. Other (write in)
11. No negative impacts [SINGLE CODE]
12. Don't know

RB116 [ASK IF RB113=1-16 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA OR CREDIT UNION SAVINGS ACCOUNT AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

<FCared>Thinking about the [IF NUMBER OF RESPONSES AT RB113>1:most serious] problem you experienced with your [PRODUCT AT RB113c, OR IF DON'T KNOW AT RB113c INSERT: "savings accounts", OR AT P_RBDV1=2,5,6 OR P_RB3=1 IF ONLY ONE PRODUCT CURRENTLY HELD]... </FCared>

Did you complain about this?

1. I complained
2. I wanted to complain, but didn't
3. No, I didn't want to complain
4. Don't know

17.8 Awareness of the FCA

FCA1 [ASK TO ALL]

The next few questions are about the Financial Conduct Authority (FCA).

<FCABlue>Prior to April 2013, the FCA was known as the Financial Services Authority (FSA).</FCABlue>

Before you received any correspondence about this survey, had you heard of the FCA/ FSA?

1. Yes
2. No

FCA2 [ASK IF FCA1=1 (AWARE OF THE FCA PRIOR TO RECEIVING THIS SURVEY)] COLLAPSIBLE GRID

And, before today, were you aware of any of the following:

- a) That the FCA has *Conduct Rules* that apply to almost all staff in banks. These set basic standards of behaviour for staff, such as acting with integrity and treating customers fairly
 - b) That the FCA focuses on the culture of financial services firms, e.g. their purpose, leadership, approach to managing and rewarding people, and how decisions are made, and the behaviour of individuals who work for them
 - c) That the FCA and the Bank of England have introduced rules for banks and insurers to help them to hold individuals accountable when things go wrong
1. Aware
 2. Not aware

FCA3 [ASK ALL]

Before today, were you aware of the FCA's Financial Services Register of firms on its website?

<FCABlue>The Financial Services Register is a public record of firms, individuals and other bodies that are, or have been, regulated by the Prudential Regulatory Authority and/ or FCA.</FCABlue>

1. Yes – and I have used it
2. Yes – and I have not used it
3. No

18. Closing Demographics

D29INTRO [ASK ALL]

Now a few further questions about you and your circumstances.

D29 [ASK ALL]

Do you have qualifications from any of the following?

Select all that apply.

1. From school, college or university
2. Connected with work
3. Government schemes
4. No qualifications **[SINGLE CODE]**
5. Don't know
6. Prefer not to say

D30 [ASK IF D29=1-3 (HAS QUALIFICATIONS FROM SCHOOL, COLLEGE, UNIVERSITY, CONNECTED WITH WORK OR GOVERNMENT SCHEMES)]

Starting from the top of this list, look down the list of qualifications and select the first one you come to that you have passed.

1. **Higher degree**
<FCAgrey>Higher degree/ postgraduate qualifications</FCAgrey>
2. **Degree or degree equivalent**
<FCAgrey>First degree (including BEd)/ Postgraduate Diplomas/ Certificates (including PGCE)/ Professional qualifications at Degree level, e.g. chartered accountant/ surveyor/ NVQ or SVQ level 4 or 5</FCAgrey>
3. **Other Higher Education below degree level**
<FCAgrey>Diplomas in higher education/ other HE qualification HNC/ HND/ BTEC higher Teaching qualifications for schools/ further education (below degree level) Nursing/ other medical qualifications (below degree level) RSA Higher Diploma</FCAgrey>
4. **A level, vocational level 3 and equivalents**
<FCAgrey>A level/ AS level/ SCE higher/ Scottish Certificate 6th Year Studies NVQ/ SVQ/ GSVQ level 3/ GNVQ Advanced ONC/ OND/ BTEC National City and Guilds Advanced Craft/ Final level/ Part III RSA Advanced Diploma</FCAgrey>
5. **Trade Apprenticeships**
6. **O level/ GCSE Grades 4-9/A*-C, vocational level 2 and equivalents**
<FCAgrey>O level Grades A-C/ GCSE Grades 4-9/A*-C/ SCE Standard/ Ordinary Grades 1-3 NVQ/ SVQ/ GSVQ level 2/ GNVQ intermediate BTEC/ SCOTVEC First/ General diploma City and Guilds Craft/ Ordinary level/ Part II/ RSA Diploma</FCAgrey>
7. **Qualifications at level 1 and below**
<FCAgrey>O level Grades D-E/ GCSE Grades 1-3/D-G/ SCE Standard/Ordinary Grades below 3 NVQ/ SVQ/ GSVQ level 1/ GNVQ foundation BTEC/ SCOTVEC First/ General certificate City and Guilds Part I/ RSA Stage I-III SCOTVEC sections/ Junior Certificate</FCAgrey>
8. **Other qualifications including overseas**

D33INTRO [ASK ALL]

The next couple of questions are about some of the things we can all experience in life – ill health, stress, job loss, relationship breakdown and so on. For some people, dealing with these experiences can lead to difficulties managing finances, whilst for other people these issues have no impact.

Please rest assured that the survey is confidential. We are simply interested in understanding the issues people face.

D33 [ASK ALL]

Do you have any physical or mental health condition(s) or illness(es) which have lasted or you expect to last for 12 months or more?

1. Yes
2. No
3. Don't know
4. Prefer not to say

D34 [ASK ALL]

IF D33=1 (HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) EXPECTED TO LAST 12 MONTHS OR MORE): Do any of these condition(s) or illness(es) affect you in any of the following ways?

IF D33=2-4 (DO NOT HAVE PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) EXPECTED TO LAST 12 MONTHS OR MORE, OR DON'T KNOW, OR PREFER NOT TO SAY): Do you have any health condition(s) or illness(es) that affect you in any of the following ways?

Select all that apply.

1. Addiction, e.g. drugs, alcohol, gambling
2. Vision, e.g. blindness or partial sight
3. Hearing, e.g. deafness or partial hearing
4. Mobility, e.g. walking short distances or climbing stairs
5. Dexterity, e.g. lifting and carrying objects, or using a keyboard
6. Learning, understanding or concentrating
7. Memory, e.g. forgetting conversations or appointments
8. Mental health
9. Stamina, breathing or fatigue
10. Socially or behaviourally (associated with a mental health condition, or with a developmental disorder like autism or ADHD (attention deficit hyperactivity disorder))
11. Other (write in)
12. None of these **[HIDE IF D33=1]**
13. Don't know
14. Prefer not to say

D35 [ASK IF D33=1 OR D34=1-11 (HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) EXPECTED TO LAST 12 MONTHS OR MORE, OR HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) BUT WE DO NOT ASCERTAIN TIME LIKELY TO LAST)]

Do your condition(s) or illness(es) reduce your ability to carry out day-to-day activities?

1. Yes, a lot
2. Yes, a little
3. Not at all

D35a [ASK ALL, EXCEPT D34=6,7,8,10 (HAVE NOT EXPERIENCED A MENTAL HEALTH PROBLEM)]

Have you ever experienced a mental health problem?

1. Yes, in the last 2 years
2. Yes, longer ago
3. No
4. Don't know
5. Prefer not to say

D35b [ASK IF D33=1 OR D34=1-11 (HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) EXPECTED TO LAST 12 MONTHS OR MORE, OR HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) BUT WE DO NOT ASCERTAIN TIME LIKELY TO LAST)]

For some people, their condition or illness can result in a range of issues when dealing with financial services. Have you experienced any of the following issues **specifically due to your condition(s) or illness(es)?**

Select all that apply.

RANDOMISE LIST EXCEPT CODES 13-16

1. Difficulty getting to a bank branch
2. Find dealing with customer services on the phone confusing and difficult
3. Turned down for a financial product or service
4. Offered a financial product or service at a price, or with terms and conditions, you felt to be unfair/ expensive
5. Anxious to shop around for financial products or services in case you make a mistake
6. Struggle to follow instructions making it hard to interact with financial services providers
7. Have difficulty understanding numbers making it hard to interact with financial services providers
8. Struggled to cope with managing your money
9. Put off dealing with financial matters, e.g. by ignoring warning letters or not opening correspondence
10. Fallen into debt because you have not wanted to deal with difficult financial situations
11. Found it difficult to arrange for a trusted person, e.g. partner, family member, carer, to deal with your finances on your behalf
12. Frightened to tell a financial service provider about your illness or condition in case they withdraw insurance cover or charge you more
13. Other (write in)
14. None of these
15. Don't know
16. Prefer not to say

D15b [ASK IF D2>54 OR (D3=10-16, OR D34 NE12) (AGED 55 OR OVER, OR ANY AGE AND HAVE CONDITION(S) OR ILLNESS(ES) OR NOT CONFIRMED WHETHER THEY DO)]
COLLAPSIBLE GRID

Using **your** normal forms of transport, how easy or difficult is it for you to get to a...

RANDOMISE STATEMENTS

- a) Post Office
- b) Cash point
- c) Bank, building society or credit union

- 1. Very easy
- 2. Fairly easy
- 3. Neither easy nor difficult
- 4. Fairly difficult
- 5. Very difficult
- 6. Do not wish to go
- 7. Don't know

PD21N1 [ASK ALL]

Do you provide any help or support (**excluding financial support**) for anyone who has a long-term physical or mental health problem or disability or who has problems related to old age?

Do not include any support you provide as part of a paid job, e.g. social services.

Select all that apply.

- 1. Yes, for someone who lives with me
- 2. Yes, for someone who does not live with me
- 3. No [SINGLE CODE]
- 4. Don't know [SINGLE CODE]

PD21N [ASK ALL]

Do you provide any **financial support** to anyone at the moment who has a long-term physical or mental health problem or disability or who has problems related to old age?

Select all that apply.

- 1. Yes, to someone who lives with me
- 2. Yes, to someone who does not live with me
- 3. No [SINGLE CODE]
- 4. Don't know [SINGLE CODE]

D27

[ASK ALL]

Do you use any of the following to conduct financial transactions on behalf of someone else?

Include those who live with you or elsewhere.

Select all that apply.

1. A power of attorney
2. A joint account
3. A third party account, i.e. have the authority to run someone else's bank account
4. A Court of Protection Order or Deputyship
5. They share their PIN or bank card with me
6. They share their online banking account log-in details with me
7. Other (write in)
8. No, I do not conduct financial transactions on behalf of anyone else **[SINGLE CODE]**
9. Don't know

D27a

[ASK IF D27=1,3,4 (POWER OF ATTORNEY, THIRD PARTY ACCOUNT, COURT OF PROTECTION ORDER OR DEPUTYSHIP)]

Have you experienced any of the following difficulties conducting financial matters on behalf of someone else?

[IF (D27=1 OR 3 OR 4) AND (D27= 2 OR 5 OR 6 OR 7) (CONDUCT TRANSACTIONS ON BEHALF OF SOMEONE ELSE USING (POWER OF ATTORNEY, THIRD PART ACCOUNT OR COURT OF PROTECTION ORDER) **AND ALSO USING (A JOINT ACCOUNT, SHARED PIN OR SHARED LOG IN DETAILS))**): Please answer this question in relation to [IF D27=1: the power of attorney] [IF D27=4: the Court of Protection Order or Deputyship] [IF D27=3: the third party account (where you are given the authority to run someone else's bank account but no other financial arrangement)].]

Select all that apply.

1. Poor customer service when dealing with financial providers
2. Poorly trained customer service staff
3. Difficulties or delays registering your authority to run someone else's financial arrangements
4. Difficulties or delays accessing accounts for the first time
5. Mistakes made by the provider, e.g. their bank, like not following instructions or losing paperwork
6. IT system failure/ service disruption
7. Mail, e.g. statements, being delivered to the wrong address
8. **A lack of help and guidance**
9. Other (write in)
10. None of these
11. Don't know

D21b [ASK ALL]

People sometimes have to deal with very important or difficult events which can have a big impact on their lives, and sometimes on their finances.

Which of the following events have you **[IF D5=2 OR 6, OR D6=1, 3: or your partner]** experienced in the last 12 months?

Select all that apply.

1. Getting married
2. Receiving an inheritance
3. Moving house
4. New baby
5. Losing your job/ being made redundant
6. Reduction in working hours that you didn't want
7. Being made bankrupt
8. Relationship breakdown/ separation from your partner
9. Divorce
10. Serious accident or illness (yourself)
11. Serious accident or illness of a close family member
12. Death of a parent
13. Death of your partner
14. Death of a child
15. Becoming the main carer for a close family member
16. None of these
17. Don't know
18. Prefer not to say

D21e [ASK IF D21b=5-15 (RECENT DETRIMENTAL LIFE EVENT)]

For some people, dealing with difficult events can result in a range of issues when dealing with financial services, whilst for other people these issues have no detrimental impact. Do any of the following apply to you?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 7-10

1. I have been turned down for a financial product or service
2. I have fallen into debt because I have not wanted to deal with difficult financial situations
3. I now struggle to cope with managing my money
4. I am frightened to tell my financial service providers about my change of circumstance in case they withdraw insurance cover or charge me more
5. I have fallen behind on debt payments and I don't know what to do
6. I don't want to shop around in case I am turned down because of my change in circumstances
7. Other (write in)
8. None of these **[SINGLE CODE]**
9. Don't know
10. Prefer not to say

D21c [ASK IF D21b=12-13 (DEATH OF PARENT/ PARTNER)]

Did you deal with your **[IF D21b=12 AND NE 13: parent's/ IF D21b=13 AND NE 12: partner's/ IF D21b=12 AND 13: parent's or partner's]** banks or building societies directly when notifying them of their death?

1. Yes
2. No
3. Don't know

D21d [ASK IF D21c=1 (NOTIFIED BANK/ B.SOC OF DEATH OF PARENT OR PARTER)]

Did you experience any of the following problems when dealing with any of your **[IF D21b=12 AND NE 13: parent's/ IF D21b=13 AND NE 12: partner's/ IF D21b=12 AND 13: parent's or partner's]** banks or building societies?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 13-16

1. Poor customer service
2. Slow to respond
3. A lack of empathy in the way they dealt with you
4. Failing to treat you with compassion and respect
5. Processing errors
6. Continuing to send mail addressed to the deceased
7. No private room available in branch
8. Lack of clear information
9. Not able to provide the help and guidance you needed
10. No single point of contact to provide help and guidance
11. Failure to allow necessary payments to you made from the deceased's accounts, e.g. funeral bills, inheritance tax or probate fees
12. Not being able to access an account because you held it jointly with the deceased
13. Other (write in)
14. None of these
15. Don't know
16. Prefer not to say

D22

[ASK ALL]

Which of the following best describes your ethnic group?

White

1. English/ Welsh/ Scottish/ Northern Irish/ British
2. Irish
3. Gypsy or Irish traveller
4. Any other white background

Mixed/multiple ethnic groups

5. White and Black Caribbean
6. White and Black African
7. White and Asian
8. Any other mixed/ multiple ethnic background

Asian/Asian British

9. Indian
10. Pakistani
11. Bangladeshi
12. Chinese
13. Any other Asian/ Asian British background

Black/African/Caribbean/Black British

14. African
15. Caribbean
16. Any other Black/ Black British background

Other ethnic group

17. Arab
18. Any other ethnic group
19. Prefer not to say

D42

[ASK ALL]

This question helps the FCA to see if anyone is being discriminated against, because of sexual orientation, from getting financial products and services.

Which of the following best describes how you think of yourself?

1. Heterosexual or straight
2. Gay or lesbian
3. Bisexual
4. Prefer to self-define (write in)
5. Prefer not to say

D1a [ASK ALL]

This question helps the FCA to see if anyone is being discriminated against, because of gender identity, from getting financial products and services.

Do you consider yourself to be a trans person?

<inf><FCABlue>'Trans' is an umbrella term to describe people whose gender is not the same as, or does not sit comfortably with, the sex they were assigned at birth.</FCABlue></inf>

1. Yes
2. No
3. Prefer not to say

D37 [ASK ALL]

Which of the following kinds of income do you **[IF D4a>1 OR DK OR PNTS:** or any other adult in your household] receive?

Select all that apply.

1. Earnings from employment or self-employment
2. Income from a pension (excluding the State pension)
3. State pension **[AUTOCODE IF P_AC16b=1 AND DO NOT SHOW]**
4. Interest from savings or investments
5. Rental income (from a property or a room that you rent)
6. Other regular allowance from outside the household (not including benefits)
7. None of these
8. Don't know
9. Prefer not to say

D37a [ASK ALL]

Do you **[IF D4a>1 OR DK OR PNTS:** or any other adult in your household] receive any of the following benefits?

Select all that apply.

1. Universal Credit
2. Child Benefit
3. Housing Benefit/ council tax reduction
4. Working Tax Credits
5. Income Support
6. Jobseeker's Allowance
7. Employment and Support Allowance (ESA)/ Incapacity Benefit
8. Carer's Allowance
9. Disability benefit, e.g. Disability Living Allowance, Personal Independence Payment, Attendance Allowance, car allowance known as mobility, Industrial Injuries Disablement
10. Pension Credit
11. Bereavement Allowance, Widowed Parent's Allowance or Bereavement Support Payment, Armed Forces Compensation Scheme (formerly War Disablement Pension), or War Widow's/ Widower's Pension
12. Other (write in)
13. None of these
14. Don't know
15. Prefer not to say

B10b [ASK IF (D2>59 OR D3=11-16) AND D37 NE 3 (ALL AGED 60+ WHO DO NOT RECEIVE AN INCOME FROM THE STATE PENSION NOR DOES ANYONE IN THEIR HOUSEHOLD)]

You don't currently receive the State pension. Which of the following applies to you?

1. I am not **yet** eligible (too young)
2. I don't qualify for the State pension
3. I have deferred/ delayed it
4. Other (write in)
5. Don't know

D37e [ASK IF D37a=1 (RECEIVING UNIVERSAL CREDIT)]

You mentioned you receive Universal Credit. Since receiving Universal Credit, have you found budgeting and managing your money...?

1. Easier
2. More difficult
3. Neither easier nor more difficult
4. Don't know

D37f [ASK IF D37e=2 (RECEIVING UNIVERSAL CREDIT AND FIND IT MORE DIFFICULT TO BUDGET AND MANAGE THEIR MONEY)]

You mentioned you have found it more difficult to budget and manage your money now you receive Universal Credit. Why is that?

Select all that apply.

1. Because it is paid less often than the benefits you received before
2. Because your monthly payments vary month to month
3. Because Housing Benefit is no longer paid directly to your landlord
4. Other (write in)
5. Don't know

D39a [ASK ALL]

When you think about your **total annual personal income** from all sources (including benefits) **before tax** and other deductions, do you find it easier to think about this income in annual, monthly or weekly amounts?

1. Annually
2. Monthly
3. Weekly

D39_1 [ASK IF D39a=1]

What is your **total annual personal income** from all sources (including benefits) **before tax** and other deductions?

- | |
|--|
| 1. Less than £5,000 a year or per annum (pa) |
| 2. £5,000 to £9,999 pa |
| 3. £10,000 to £14,999 pa |

4. £15,000 to £19,999 pa
5. £20,000 to £29,999 pa
6. £30,000 to £39,999 pa
7. £40,000 to £49,999 pa
8. £50,000 to £59,999 pa
9. £60,000 to £69,999 pa
10. £70,000 to £99,999 pa
11. £100,000 to £149,999 pa
12. £150,000 to £249,999 pa
13. £250,000 or more pa
14. Don't know
15. Prefer not to say

D39_2 [ASK IF D39a=2]

What is your **total annual personal income** from all sources (including benefits) **before tax** and other deductions?

If your personal income changes from month to month, please give your typical or average monthly income, as a best estimate.

1. Less than £420 per month (pm)
2. £420 to £830 pm
3. £830 to £1,250 pm
4. £1,250 to £1,670 pm
5. £1,670 to £2,500 pm
6. £2,500 to £3,330 pm
7. £3,330 to £4,170 pm
8. £4,170 to £5,000 pm
9. £5,000 to £5,830 pm
10. £5,830 to £8,330 pm
11. £8,330 to £12,500 pm
12. £12,500 to £21,000 pm
13. More than £21,000 pm
14. Don't know
15. Prefer not to say

D39_3 [ASK IF D39a=3]

What is your **total annual personal income** from all sources (including benefits) **before tax** and other deductions?

If your personal income changes from week to week, please give your typical or average weekly income, as a best estimate.

1. Less than £100 per week (pw)
2. £100 to £190 pw
3. £190 to £290 pw
4. £290 to £380 pw
5. £380 to £580 pw
6. £580 to £770 pw
7. £770 to £960 pw
8. £960 to £1,150 pw
9. £1,150 to £1,350 pw
10. £1,350 to £1,920 pw
11. £1,920 to £2,880 pw
12. £2,880 to £4,800 pw
13. More than £4,800 pw
14. Don't know
15. Prefer not to say

D38a [ASK IF D4A>1 OR DK OR PNTS (ALL WITH MORE THAN ONE ADULT IN THE HOUSEHOLD OR DK OR PNTS)]

When you think about your **total annual household income** from all sources (including benefits) **before tax** and other deductions, do you find it easier to think about this income in annual, monthly or weekly amounts?

PROGRAMMER INSTRUCTION: INCLUDE THE FOLLOWING DEFINITION IN AN INFO BUTTON WHICH SHOULD BE LOCATED AT THE END OF THE QUESTION

By 'household' we mean the group of people (not necessarily related) living at your address who share cooking facilities with you and also share a living room or sitting room or dining area.

1. Annually
2. Monthly
3. Weekly

D38_1 [ASK IF D38a=1]

What is your **total annual household income** from all sources (including benefits) **before tax** and other deductions? **By 'household' we mean the group of people (not necessarily related) living at your address who share cooking facilities with you and also share a living room or sitting room or dining area.**

1. Less than £5,000 a year or per annum (pa)
2. £5,000 to £9,999 pa
3. £10,000 to £14,999 pa
4. £15,000 to £19,999 pa
5. £20,000 to £29,999 pa
6. £30,000 to £39,999 pa
7. £40,000 to £49,999 pa
8. £50,000 to £59,999 pa
9. £60,000 to £69,999 pa
10. £70,000 to £99,999 pa
11. £100,000 to £149,999 pa
12. £150,000 to £249,999 pa
13. £250,000 or more pa
14. Don't know
15. Prefer not to say

D38_2 [ASK IF D38a=2]

What is your **total annual household income** from all sources (including benefits) **before tax** and other deductions? *By 'household' we mean the group of people (not necessarily related) living at your address who share cooking facilities with you and also share a living room or sitting room or dining area.*

If your household income changes from month to month, please give your typical or average monthly income, as a best estimate.

1. Less than £420 per month (pm)
2. £420 to £830 pm
3. £830 to £1,250 pm
4. £1,250 to £1,670 pm
5. £1,670 to £2,500 pm
6. £2,500 to £3,330 pm
7. £3,330 to £4,170 pm
8. £4,170 to £5,000 pm
9. £5,000 to £5,830 pm
10. £5,830 to £8,330 pm
11. £8,330 to £12,500 pm
12. £12,500 to £21,000 pm
13. More than £21,000 pm
14. Don't know
15. Prefer not to say

D38_3 [ASK IF D38a=3]

What is your **total annual household income** from all sources (including benefits) **before tax** and other deductions? <inf><FCABlue>By 'household' we mean the group of people (not necessarily related) living at your address who share cooking facilities with you and also share a living room or sitting room or dining area.</FCABlue></inf>

If your household income changes from week to week, please give your typical or average weekly income, as a best estimate.

1. Less than £100 per week (pw)
2. £100 to £190 pw
3. £190 to £290 pw
4. £290 to £380 pw
5. £380 to £580 pw
6. £580 to £770 pw
7. £770 to £960 pw
8. £960 to £1,150 pw
9. £1,150 to £1,350 pw
10. £1,350 to £1,920 pw
11. £1,920 to £2,880 pw
12. £2,880 to £4,800 pw
13. More than £4,800 pw
14. Don't know
15. Prefer not to say

D38dv

DERIVED VARIABLE TO CLASSIFY ANSWERS FROM D38 AND D39 INTO ANNUAL HOUSEHOLD INCOME BRACKETS

1. Less than £5,000	(D4A=1 and (D39_1=1 OR D39_2=1 OR D39_3=1)) or (D38_1=1 OR D38_2=1 OR D38_3=1)
2. £5,000 to £9,999	(D4A=1 and (D39_1=2 OR D39_2=2 OR D39_3=2)) or (D38_1=2 OR D38_2=2 OR D38_3=2)
3. £10,000 to £14,999	(D4A=1 and (D39_1=3 OR D39_2=3 OR D39_3=3)) or (D38_1=3 OR D38_2=3 OR D38_3=3)
4. £15,000 to £19,999	(D4A=1 and (D39_1=4 OR D39_2=4 OR D39_3=4)) or (D38_1=4 OR D38_2=4 OR D38_3=4)
5. £20,000 to £29,999	(D4A=1 and (D39_1=5 OR D39_2=5 OR D39_3=5)) or (D38_1=5 OR D38_2=5 OR D38_3=5)
6. £30,000 to £39,999	(D4A=1 and (D39_1=6 OR D39_2=6 OR D39_3=6)) or (D38_1=6 OR D38_2=6 OR D38_3=6)
7. £40,000 to £49,999	(D4A=1 and (D39_1=7 OR D39_2=7 OR D39_3=7)) or (D38_1=7 OR D38_2=7 OR D38_3=7)
8. £50,000 to £59,999	(D4A=1 and (D39_1=8 OR D39_2=8 OR D39_3=8)) or (D38_1=8 OR D38_2=8 OR D38_3=8)
9. £60,000 to £69,999	(D4A=1 and (D39_1=9 OR D39_2=9 OR D39_3=9)) or (D38_1=9 OR D38_2=9 OR D38_3=9)
10. £70,000 to £99,999	(D4A=1 and (D39_1=10 OR D39_2=10 OR D39_3=10)) or (D38_1=10 OR D38_2=10 OR D38_3=10)
11. £100,000 to £149,999	(D4A=1 and (D39_1=11 OR D39_2=11 OR D39_3=11)) or (D38_1=11 OR D38_2=11 OR D38_3=11)

12. £150,000 to £249,999	(D4A=1 and (D39_1=12 OR D39_2=12 OR D39_3=12)) or (D38_1=12 OR D38_2=12 OR D38_3=12)
13. £250,000 or more	(D4A=1 and (D39_1=13 OR D39_2=13 OR D39_3=13)) or (D38_1=13 OR D38_2=13 OR D38_3=13)
14. Don't know	(D4A=1 and (D39_1=14 OR D39_2=14 OR D39_3=14)) or (D38_1=14 OR D38_2=14 OR D38_3=14)
15. Prefer not to say	(D4A=1 and (D39_1=15 OR D39_2=15 OR D39_3=15)) or (D38_1=15 OR D38_2=15 OR D38_3=15)

D40 [ASK ALL]

Which of the following best applies to you personally?

1. I pay income tax at a basic rate
2. I pay income tax at a higher rate
3. I pay income tax at an additional rate
4. I do not pay income tax
5. Don't know
6. Prefer not to say

D41check1 [ASK IF D40=1 AND D39=1,2,8-13 (BASIC RATE TAX PAYER AND PERSONAL INCOME IS <£10K, £50K+)]

Please check as your income suggests you should not be paying basic rate tax. You can

1. return to the income question [GO BACK TO D39]
2. return to the tax question [GO BACK TO D40]
3. continue

D41check2 [ASK IF D40=2 AND D39=1-7,12,13 (HIGHER RATE TAX PAYER AND PERSONAL INCOME IS <£50KOR £150K+)]

Please check as your income suggests you should not be paying higher rate tax. You can

1. return to the income question [GO BACK TO D39]
2. return to the tax question [GO BACK TO D40]
3. continue

D41check3 [ASK IF D40=3 AND D39=1-11 (ADDITIONAL RATE TAX PAYER AND PERSONAL INCOME IS <£150K)]

Please check as your income suggests you should not be paying additional rate tax. You can

1. return to the income question [GO BACK TO D39]
2. return to the tax question [GO BACK TO D40]
3. continue

D41check4 [ASK IF D40=4 AND D39=4-13 (DO NOT PAY INCOME TAX AND PERSONAL INCOME IS £15K+)]

Please check as your income suggests you should be paying some tax. You can

1. return to the income question [GO BACK TO D39]
2. return to the tax question [GO BACK TO D40]

3. continue

EMPSTAT [ASK IF D10 NE 1-4 (ALL NOT CURRENTLY EMPLOYED OR SELF-EMPLOYED)]

Which of the following best describes your working status in your **last/ previous job**?

1. Employee
2. Self-employed with employees
3. Self-employed/ freelance without employees
4. I have never had a job
5. Don't know
6. Prefer not to say

EMPLOY [ASK IF D10=1,2 OR EMPSTAT=1,2 (ALL CURRENTLY EMPLOYED FULL-TIME OR PART-TIME OR ARE NOT CURRENTLY EMPLOYED BUT WERE EMPLOYED OR SELF-EMPLOYED WITH EMPLOYEES IN LAST JOB)]

[IF D10=1,2 (ALL CURRENTLY EMPLOYED FULL-TIME OR PART-TIME)]: How many people work for your employer at the place where you work?

[IF EMPSTAT=1 (ALL THAT WERE EMPLOYED IN LAST JOB)]: How many people worked for your employer at the place where you worked last?

[IF EMPSTAT=2 (ALL THAT WERE SELF-EMPLOYED WITH EMPLOYEES IN LAST JOB)]: How many people did you employ?

1. 1 to 24
2. 25 to 499
3. 500 or more
4. Don't know
5. Prefer not to say

SUPERVISE [ASK IF EMPSTAT=1,2 OR D10=1,2 OR (D10=3-4 AND SE4=2-10) (ALL THAT WERE EMPLOYED, OR WERE SELF-EMPLOYED WITH EMPLOYEES IN LAST JOB, OR ALL CURRENTLY EMPLOYED FULL-TIME OR PART-TIME, OR ARE CURRENTLY SELF-EMPLOYED WITH EMPLOYEES)]

[IF D10=1,2 OR (D10=3-4 AND SE4=2-10) (ALL CURRENTLY EMPLOYED FULL-TIME OR PART-TIME OR ARE CURRENTLY SELF-EMPLOYED WITH EMPLOYEES)]: Do you supervise any other employees?

[ASK IF EMPSTAT=1 (ALL THAT WERE EMPLOYED IN LAST JOB)]: Did you supervise any other employees?

[ASK IF EMPSTAT=2 (ALL THAT WERE SELF-EMPLOYED WITH EMPLOYEES IN LAST JOB)]: Did you supervise any of your employees?

<FCABlue>A supervisor or foreman is responsible for overseeing the work of other employees on a day-to-day basis.</FCABlue>

1. Yes
2. No

3. Don't know
4. Prefer not to say

OCCUPATION [ASK ASK ALL EXCEPT EMPSTAT=4 (ALL EXCEPT THOSE THAT HAVE NEVER HAD A JOB)]

Which of the following best describes the sort of work you do in your current job? If you are not working now, please select which best described what you did in your last job.

1. **Modern professional occupations** such as: teacher – nurse – physiotherapist – social worker – welfare officer – artist – musician – police officer (sergeant or above) – software designer
2. **Clerical and intermediate occupations** such as: secretary – personal assistant – clerical worker – office clerk – call centre agent – nursing auxiliary – nursery nurse
3. **Senior managers or administrators** (usually responsible for planning, organising and co-ordinating work, and for finance) such as: finance manager – chief executive
4. **Technical and craft occupations** such as: motor mechanic – fitter – inspector – plumber – printer – tool maker – electrician – gardener – train driver
5. **Semi-routine manual and service occupations** such as: postal worker – machine operative – security guard – caretaker – farm worker – catering assistant – receptionist – sales assistant
6. **Routine manual and service occupations** such as: HGV driver – van driver – cleaner – porter – packer – sewing machinist – messenger – labourer – waiter/waitress – bar staff
7. **Middle or junior managers** such as: office manager – retail manager – bank manager – restaurant manager – warehouse manager – publican
8. **Traditional professional occupations** such as: accountant – solicitor – medical practitioner – scientist – civil/mechanical engineer
9. Don't know
10. Prefer not to say

EMPSTAT_DV (Employment status)

1.	Employers - large organisations	IF ((EMPSTAT=2 AND EMPLOY=2,3) OR (D10=3,4 AND SE4=5-9))
2.	Employers- small organisations	IF ((EMPSTAT=2 AND EMPLOY=1) OR (D10=3,4 AND SE4=2-4))
3.	Self-employed, no employees	IF (EMPSTAT=3 OR (D10=3,4 AND SE4=1))
4.	Managers-large organisations	IF ((EMPSTAT=1 AND OCCUPATION=3 AND EMPLOY=2 or 3) OR (D10=1,2 AND OCCUPATION=3 AND EMPLOY=2 OR 3))
5.	Managers-small organisations	IF ((EMPSTAT=1 AND OCCUPATION=3 AND EMPLOY=1) OR (D10=1,2 AND OCCUPATION=3 AND EMPLOY=1))
6.	Supervisors	IF ((EMPSTAT=1 OR D10=1,2) AND OCCUPATION=1 or 2 or 4 or 5 or 6 or 7 or 8 AND SUPERVISE=1))
7.	Other employee	IF ((EMPSTAT=1 OR D10=1,2) AND OCCUPATION=1 or 2 or 4 or 5 or 6 or 7 or 8 AND SUPERVISE=2))

OccupationDV (Self-coded occupation variable)

1. Modern professional occupations (IF Occupation=1)
2. Clerical and intermediate occupations (IF Occupation=2)
3. Senior managers or administrators (IF Occupation=3)
4. Technical and craft occupations (IF Occupation=4)
5. Semi-routine manual and service occupations (IF Occupation=5)
6. Routine manual and service occupations (IF Occupation=6)
7. Middle or junior managers (IF Occupation=7)
8. Traditional professional occupation (IF Occupation=8)

NSSEC_DV

1.	Managerial, administrative and professional occupations	IF OCCUPATIONDV=1 & EMPSTATDV=1-7
		IF OCCUPATIONDV=2 & EMPSTATDV=1,4,5,6
		IF OCCUPATIONDV=3 & EMPSTATDV=1,4,5,6,7
		IF OCCUPATIONDV=4 & EMPSTATDV=1,4,5
		IF OCCUPATIONDV=5 & EMPSTATDV=1,4,5
		IF OCCUPATIONDV=6 & EMPSTATDV=1,4,5
		IF OCCUPATIONDV=7 & EMPSTATDV=1,4,5,6,7
		IF OCCUPATIONDV=8 & EMPSTATDV=1-7
2.	Intermediate occupations	IF OCCUPATIONDV=2 & EMPSTATDV=7
3.	Small employers and own account workers	IF OCCUPATIONDV=2 & EMPSTATDV=2,3
		IF OCCUPATIONDV=3 & EMPSTATDV=2,3
		IF OCCUPATIONDV=4 & EMPSTATDV=2,3
		IF OCCUPATIONDV=5 & EMPSTATDV=2,3
		IF OCCUPATIONDV=6 & EMPSTATDV=2,3
		IF OCCUPATIONDV=7 & EMPSTATDV=2,3
4.	Lower supervisory and technical occupations	IF OCCUPATIONDV=4 & EMPSTATDV=6,7
		IF OCCUPATIONDV=5,6 & EMPSTATDV=6

5.	Semi-routine and routine occupations	IF OCCUPATIONDV=5,6 & EMPSTATDV=7
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D41b [CODE IF OCCUPATION OR AN EARLIER QUESTION IS THE LAST QUESTION COMPLETED]

- 1 Counts as full interview, if OCCUPATION completed
- 2 Does not count as full interview, if question earlier than OCCUPATION is final question completed

19. Open-ended question⁵

OE1 **[ASK ALL]**

This is the final substantive question in the survey, and it is a little different!

We would like to hear more about your experiences with financial services. Please use the box below to tell us about one of the following:

⁵ [Up to Q3: OE1 was mistakenly controlled by routing for a 1 in N. The 1 in N variable that controlled who was shown this question had correctly been deleted. The effect of this was that up until 20/09/2019 13:23 the script was looking for a sample variable that no longer existed, with the effect being that OE1 was never on route for any respondents. This was fixed 20/09/2019 13:23]

1. A particularly good experience you have had with a financial services provider **[SHOW ALL]**
2. A particularly poor experience you have had with a financial services provider or a problem you have experienced **[SHOW ALL]**
3. The difficulties you have experienced with your finances or with financial services as a result of not feeling particularly confident or knowledgeable about money and financial matters **[SHOW IF D21f=1-8]**
4. The difficulties you have experienced dealing with financial services due to your health condition(s) or illness(es) **[SHOW IF D35b=1-13]**
5. The difficulties you have experienced conducting financial matters on behalf of someone else **[SHOW IF D27a=1-9]**
6. The issues you have experienced dealing with financial services following a difficult life event **[SHOW IF D21e=1-7]**
7. The problems you experienced when dealing with any of your [IF D21b=12 AND NE 13: parent's/ IF D21b=13 AND NE 12: partner's/ IF D21b=12 AND 13: parent's or partner's] banks or building societies? **[SHOW IF D21d=1-13]**
8. The problems you have experienced with your current account or other day-to-day account **[SHOW IF RB40=1-15]**
9. The problems you have experienced with your savings account(s) or with any advice you have received in relation to this/ these **[SHOW IF RB113=1-16]**
10. The problems you have experienced with your investments or with any advice received in relation to these **[SHOW IF RI19=1-18]**
11. The problems you have experienced with your mortgage or with any advice received in relation to this **[SHOW IF M90=1-17]**
12. The problems you have experienced with any of your credit products **[SHOW IF CC35=1-22]**
13. The problems you have experienced with any of your insurance products **[SHOW IF GI68=1-17]**
14. The problems you have experienced with your pension(s) or with any advice received in relation to this/ these **[SHOW IF P47=1-18 OR PD52aN=1-18]**
15. Your experiences when you received bad advice or mis-selling from a financial advice firm **[SHOW IF Adv_G1=1-2]**

The FCA will not be able to reply to you. But learning what good or poor experiences people are having will help the FCA to better regulate financial services firms.

Text [1..2000]

No comment