Financial Lives 2024 survey

Questionnaire

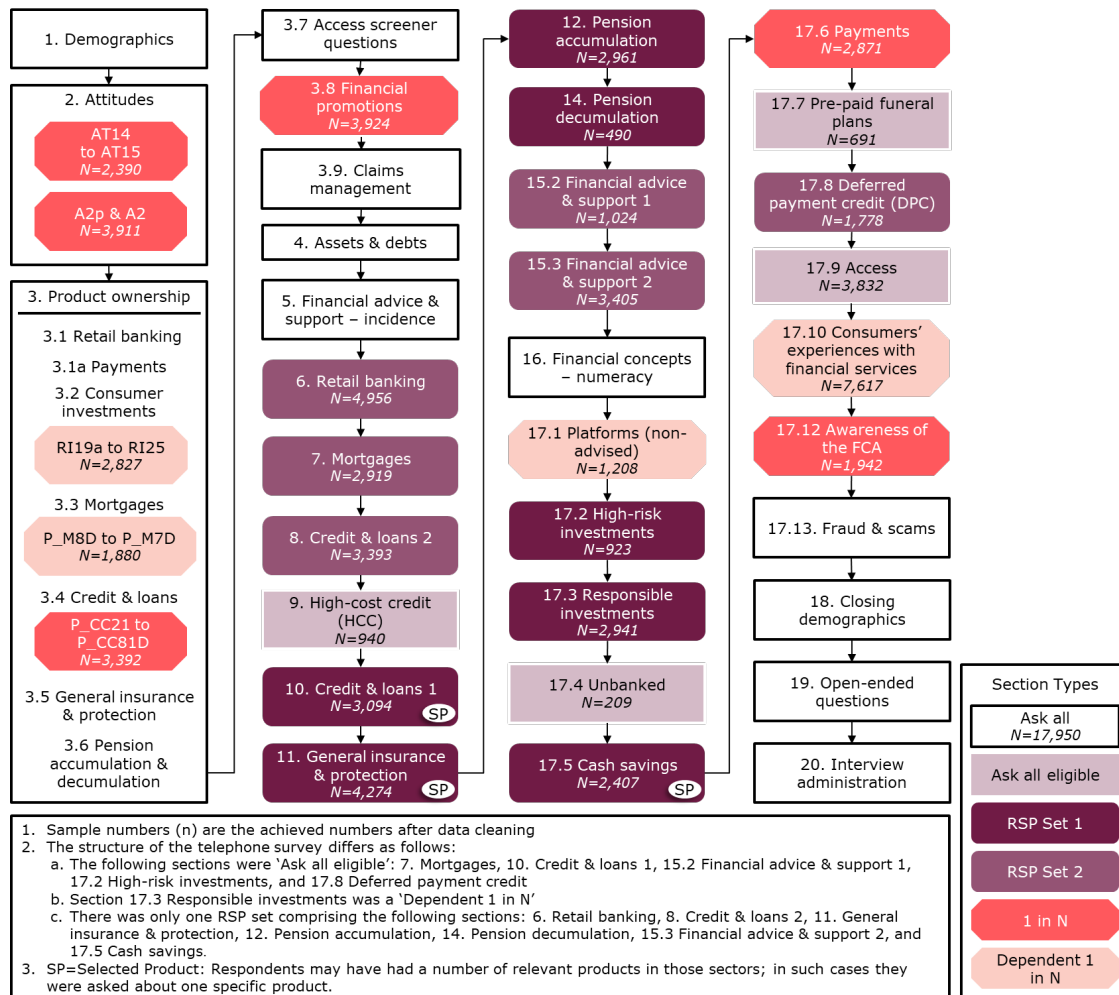# Contents

Explanatory notes

- This version of the questionnaire was used for the 2024 online survey. The survey was also conducted by telephone, for which interviewer instructions are included.

- A '1 in N' instruction means that some whole sections of the questionnaire or some sets of questions were asked only of a proportion of those who were eligible to answer them, either 1 in N of all respondents or 1 in N of respondents whose eligibility is defined. Please see the Technical Report for further detail.

- Multi-code questions are signified by an instruction 'Select all that apply' or one worded similarly. If there is no instruction to 'Select all that apply' or similar, the question is single-coded.

- On multi-coded questions, 'None of these', 'Don't know' and 'Prefer not to say' codes are always single codes.

- Where answer codes are randomised, this randomisation always excludes the codes 'Other (write in)', 'Don't know', 'None of these' and 'Prefer not to say'.

- Text in blue and tagged with <FCABlue> </FCABlue> appears in blue as explanatory text on the online survey screen.

- In the online survey, any blue text shown for a second time is provided behind an **i** button that respondents can select, if they want to have more information. These 'information buttons' are denoted by <inf>.

- In the telephone version of the questionnaire (CATI), blue text is not shown in blue and is indistinguishable to the interviewer from the question text. The text is automatically be read out by the interviewer. For blue text provided in an <inf> button, "Read Out If Necessary" instructions are applied.

- The instructions to 'Select all that apply' and variations of this instruction always appears as grey text on the online survey screen.

- Text tagged with ** ** appears in bold on the online survey screen.

- Derived Variables (DVs) are variables derived from combinations of questions and are used for routing respondents through the survey. The purpose of each DV is described.

- Parts of multi-part questions or answer options referenced as [DELETED] have been removed from the 2024 survey but the part or code has been left blank intentionally.

Online questionnaire structure

1. Demographics

2. Attitudes
AT14 to AT15 *N=2,390*
A2p & A2 *N=3,911*

3. Product ownership
3.1 Retail banking
3.1a Payments
3.2 Consumer investments
RI19a to RI25 *N=2,827*
3.3 Mortgages
P_M8D to P_M7D *N=1,880*
3.4 Credit & loans
P_CC21 to P_CC81D *N=3,392*
3.5 General insurance & protection
3.6 Pension accumulation & decumulation

3.7 Access screener questions
3.8 Financial promotions *N=3,924*
3.9. Claims management
4. Assets & debts
5. Financial advice & support – incidence
6. Retail banking *N=4,956*
7. Mortgages *N=2,919*
8. Credit & loans 2 *N=3,393*
9. High-cost credit (HCC) *N=940*
10. Credit & loans 1 *N=3,094* **SP**
11. General insurance & protection *N=4,274* **SP**

12. Pension accumulation *N=2,961*
14. Pension decumulation *N=490*
15.2 Financial advice & support 1 *N=1,024*
15.3 Financial advice & support 2 *N=3,405*
16. Financial concepts – numeracy
17.1 Platforms (non-advised) *N=1,208*
17.2 High-risk investments *N=923*
17.3 Responsible investments *N=2,941*
17.4 Unbanked *N=209*
17.5 Cash savings *N=2,407* **SP**

17.6 Payments *N=2,871*
17.7 Pre-paid funeral plans *N=691*
17.8 Deferred payment credit (DPC) *N=1,778*
17.9 Access *N=3,832*
17.10 Consumers' experiences with financial services *N=7,617*
17.12 Awareness of the FCA *N=1,942*
17.13. Fraud & scams
18. Closing demographics
19. Open-ended questions
20. Interview administration

Section Types
Ask all *N=17,950*
Ask all eligible
RSP Set 1
RSP Set 2
1 in N
Dependent 1 in N

1. Sample numbers (n) are the achieved numbers after data cleaning
2. The structure of the telephone survey differs as follows:
   a. The following sections were 'Ask all eligible': 7. Mortgages, 10. Credit & loans 1, 15.2 Financial advice & support 1, 17.2 High-risk investments, and 17.8 Deferred payment credit
   b. Section 17.3 Responsible investments was a 'Dependent 1 in N'
   c. There was only one RSP set comprising the following sections: 6. Retail banking, 8. Credit & loans 2, 11. General insurance & protection, 12. Pension accumulation, 14. Pension decumulation, 15.3 Financial advice & support 2, and 17.5 Cash savings.
3. SP=Selected Product: Respondents may have had a number of relevant products in those sectors; in such cases they were asked about one specific product.

1. Demographics

LANDINGPAGE
[STATE TO ALL]
Welcome to the Financial Conduct Authority's (FCA's) 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 for the FCA.

We will ask you about your attitudes and experiences in using financial services and the types of financial products you hold.

We have a responsibility to protect all consumers regardless of their situation. Please complete the survey, even if you don't have any financial products.

Please click 'Next' to start the survey.

STINTRO2
[STATE TO ALL]

If you wish to pause the survey and come back to it later, use the PAUSE button. This will save your responses.

If you wish to go back to the previous question use the 'Previous' button, **do not use the back button on your browser**.
In some places you will see an <inf><FCABlue> information button </FCABlue></inf>.
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.

[STATE IF PAUSE BUTTON PRESSED]

You have stopped the survey for now. Your responses will be saved. Please close the browser window. You will need to wait 10 minutes before you can continue the survey. When you would like to continue, enter the link from your invitation letter on a new page.

DINTRO
[STATE TO ALL]

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

D1
[ASK ALL]

What is your sex?

A question about gender identity will come later in the survey.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Male
2. Female
3. Prefer not to say

D2a
[ASK ALL]

What is your date of birth?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

Enter below

Day (DD)
Month (MM)
Year (YYYY)

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

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 (DATE OF BIRTH HAS BEEN PROVIDED)]

 PROGRAMMER INSTRUCTION: CONVERT D2a TO AN AGE, AND THEN RECODE TO D2

D2
 [ASK IF D2a=PNTS (NOT WILLING TO GIVE DATE OF BIRTH)]

 What is your current age?

 NUMERIC
 RANGE 00…110

 ☐ Prefer not to say

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

 {IF TEL: "READ OUT"}

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

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

 Which of these age bands are you in?

 G_ReadOut_II1 "Read out instructions 1"
 _WEB: ""
 _TEL: "INTERVIEWER: READ OUT"

 {IF TEL: "I am going to read out a list of age bands. Can you stop me when we reach your age band?"}

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 (PNTS)

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 (PNTS) AFTER INITIAL PROMPT

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

D4a

[ASK ALL]

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

{IF TEL: "READ OUT"}

Remember to **include yourself** when answering this question.

<FCABlue>
A 'household' is either one person living alone, or a group of people, who don't have to be related, living at your address, who share cooking facilities and share a living room or sitting room or dining area.
</FCABlue>

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 **[CODE IF D4a=DK]**
☐ Prefer not to say **[CODE 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)]

Thinking only about the **[IF NUMBER AT DOthHMem=1: other adult/ IF NUMBER AT DOthHMem>1: [NUMBER AT DOthHMem] other adults]** living in your household, how many, if any, are aged 70 or over?

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: [DOthHMem 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 DK/NOT PNTS 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)]

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

[IF RESPONDENT IS 70+: And just to check, this means that there is/are **[D4a1869]** adult(s) aged 18 to 69 in your household.**]**

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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

D61D

[ASK ALL]

How many **dependent children aged 18 or under** are currently living in your household?

<FCABlue>
Dependent children are those aged 16 or under, or those aged 16 to 18 who are in full-time education and do not themselves have a spouse, partner or child living in the household.

Please include any dependent children regardless of whether they also have regular contact or partly reside with a second parent/ guardian living outside of your household.</FCABlue>

NUMERIC
RANGE 0…20

☐ Don't know
☐ Prefer not to say

D5

[ASK ALL]

What is your legal marital status?

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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 DK OR PNTS, <u>AND</u> D5=1 OR 3 OR 4 OR 5 OR 7 OR 8 OR 9 OR 10 OR 11) OR (D5=2,6 AND D4a=DK OR PNTS) ((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) OR (MARRIED OR IN A CIVIL PARTNERSHIP, AND DON'T KNOW OR PREFER NOT TO SAY HOW MANY ADULTS IN THE HOUSEHOLD))]

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

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>
A 'household' is either one person living alone, or a group of people, who don't have to be related, living at your address, who share cooking facilities and share a living room or sitting room or dining area.
</FCABlue>
</inf>

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

D64D

[ASK IF D6=2-3 AND D61D>0 (NOT IN A COUPLE WITH SOMEONE IN THE HOUSEHOLD AND AT LEAST ONE DEPENDENT CHILD LIVING IN THE HOUSEHOLD)]

Just to check, of the **[NUMBER AT D61D]** dependent children in your household, how many of these children are **dependent on you personally?**

<FCABlue> Dependent children are those aged 16 or under, or those aged 16 to 18 who are in full-time education and do not themselves have a spouse, partner or child living in the household.

Please include any dependent children regardless of whether they also have regular contact or partly reside with a second parent/ guardian living outside of your household.</FCABlue>

PROGRAMMER INSTRUCTION: MAXIMUM NUMBER CANNOT EXCEED NUMERIC ENTERED AT D61D

NUMERIC
RANGE 0…[NUMBER ENTERED AT D61D]

☐ Prefer not to say

D10

[ASK ALL]

Which of the following **best describes** your current working status?

{IF TEL: "READ OUT"}

<FCABlue>
If you are currently on **maternity leave, paternity leave, or another kind of parental leave**, please count yourself as still working for an employer or self-employed.

If you are temporarily away from your work ill or on holiday, please count yourself as still working for an employer or self-employed.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 or freelance full-time (30 or more hours per week)
4. Self-employed or freelance part-time (less than 30 hours per week)
5. Unemployed – looking and available for work
6. Unemployed – not looking for work
7. Retired
8. Semi-retired (drawing a pension or other income but still working)
9. Student
10. Long-term sick or disabled
11. Temporarily sick (no job to go to)
12. Looking after the home or family (incl. being a carer for a close family member)
13. Other (write in)
14. Don't know

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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""

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

D63D
[ASK IF D10=1-2 (EMPLOYED FULL TIME OR PART-TIME)]

Are you employed on a "zero hours contract", where your employer does not provide you with a set or minimum number of working hours each week?

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

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?

{IF TEL: "READ OUT"}

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

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

D12b
[ASK ALL]

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

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>
A 'household' is either one person living alone, or a group of people, who don't have to be related, living at your address, who share cooking facilities and share a living room or sitting room or dining area.
</FCABlue>
</inf>

13

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I own it outright (**no mortgage**)
2. I own it with a **residential mortgage**
3. I own it, with a **lifetime mortgage** (also known as equity release)
   <FCABlue>
   This is a long-term loan secured on your property. The usual arrangement is that the loan is not typically repaid until death or moving into care. Do not include a home reversion plan.
   </FCABlue> **[IF D2=55+ OR D3=10-16 (AGED 55+)]**
4. I pay part rent and part mortgage (**shared ownership**)
5. I **rent** it
   <inf>
   <FCABlue>
   e.g. rent privately, from the council or a social landlord, or paying rent to parent/s, relative/s or friend/s (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 parent/s, with my partner, or in another relative's or a friend's property
7. I occupy it in some other way (write in)
8. Don't know

D13d

[ASK ALL]

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

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""

_TEL: "INTERVIEWER: READ OUT"

1. Detached house
2. Semi-detached house
3. Terraced house (including end terrace)
4. Flat or maisonette
5. A caravan or other mobile or temporary structure
6. 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.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. I use the internet every day
2. Within the last week
3. Between 1 week and 3 months ago
4. Between 3 months and a year ago
5. More than 1 year ago
6. Never used it
7. Don't know

D49

[ASK ALL]

[IF D16a=1-5,7 (USED THE INTERNET BEFORE OR DON'T KNOW IF THEY HAVE OR NOT): Which, if any, of the following do you use?**]**

[IF D16a=6 (NEVER USED THE INTERNET BEFORE): Although you said you have never used the internet before, can we just check, do you use any of the following?**]**

Select all that apply.

RANDOMISE LIST EXCEPT CODE 8

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Social media, e.g. Facebook, Instagram, YouTube, X (formerly Twitter), TikTok, Whatsapp, Reddit
2. A smartphone, e.g. Apple iPhone, Samsung Galaxy
3. High speed broadband

4. A virtual assistant smart speaker or app, e.g. Amazon Alexa, Google Assistant, Apple Siri
5. Internet-connected wearable devices, e.g. smartwatch, fitness tracker
6. A car with a built-in wireless internet connection
   <FCABlue>
   This is a car that has WiFi pre-installed, and **does not include** using your mobile phone in your car to connect to the internet
   </FCABlue>
7. Internet-connected TV (Smart TV), games console, or audio system
8. None of these

D16a1

[ASK IF D16a=6-7 AND D49=1-7 (NEVER USED THE INTERNET BEFORE OR DON'T KNOW IF THEY HAVE, AND USED INTERNET-CONNECTED TECHNOLOGY)]

As you have used one of these technologies that are internet-connected, we would consider this as using the internet.

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

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. I use the internet every day
2. Within the last week
3. Between 1 week and 3 months ago
4. Between 3 months and a year ago
5. More than 1 year ago
6. Don't know

D16aDV

[CODE TO ALL]
DERIVED VARIABLE TO MERGE RESPONSES AT D16A AND D16a1 TO CODE WHEN LAST USED THE INTERNET

1. Within the last 3 months **[CODE D16a=1-3 OR D16a1=1-3]**
2. Between 3 months and a year ago **[CODE D16a=4 OR D16a1=4]**
3. More than 1 year ago **[CODE D16a=5 OR D16a1=5]**
4. Never used it **[CODE (D16a=6 AND D49=8) OR (D16a=7 AND D49=8)]**
5. Don't know **[CODE (D16a=6 AND D16a1=6) OR (D16a=7 AND D16a1=6)]**

D16

[ASK IF D16aDV=1 AND (D16A NE 1 OR D16A1 NE 1) (USED INTERNET IN THE LAST 3 MONTHS, EXCLUDING THOSE WHO USE THE INTERNET EVERY DAY)]

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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 D16aDV NE 4 (USED INTERNET BEFORE, OR DON'T KNOW)]

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

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

D20a

[ASK IF MODE=WEB AND D16aDV=4 (IF TAKING PART ONLINE AND 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)

DE_DV

[CODE TO ALL (DERIVED VARIABLE to code digitally excluded/active respondents (Digitally excluded defined as (people who have not used internet in the last 3 months including never used and including DKs) OR (used in the last 3 months but less than once a week AND rate ability as poor or bad)) (Digitally active defined as (not digital excluded))]

1. Digitally excluded **[CODE IF D16aDV = 2-5 OR (D16=4 AND D20=4,5)]**

2. Digitally active **[CODE IF (D16A=1) OR (D16A1=1) OR (D16=1-3) OR (D16=4 AND D20=1-3,6)]**

D1869Int

[ASK IF D4a1869>0, AND NOT DK/NOT PNTS AND D1869chk=1 (ALL WITH SOMEONE AGED 18-69 IN THE HOUSEHOLD, AND WILLING/ ABLE TO SAY SO)]

Thinking only about the **[IF NUMBER AT D4a1869=1**: other adult; **IF NUMBER AT D4a1869>1**: **[NUMBER AT D4a1869]** other adults]** living in your household aged 18-69, how many, if any, 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

D48

[ASK IF D16aDV NE 4 OR D20a=2,3 (USED THE INTERNET BEFORE TODAY OR DON'T KNOW WHEN LAST USED INTERNET OR GET SUPPORT USING THE INTERNET)]

How would you rate the quality of your internet connectivity at home?

Think about things such as reliability (how often you experience problems) and download and upload speeds.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Excellent
2. Good
3. Sufficient
4. Poor
5. Very poor
6. The only internet I get at home is using a mobile phone/ I have no internet at home
7. Don't know

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
☐ 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

AT1c

[ASK ALL] CAROUSEL

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

RANDOMISE STATEMENTS

a. [DELETED]
b. [DELETED]
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

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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 each of the following statements?

SHOW STATEMENT B FIRST; OTHERWISE RANDOMISE STATEMENTS

a. I like to stick with a financial brand I know
b. I have confidence in the UK financial services industry
c. [DELETED]
d. I am confident the UK financial services industry is working to tackle banking, pension and investment fraud
e. Financial services firms provide products and services that meet the needs of people like me
f. I am confident in my ability to identify potential financial scams

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

AT28D

[ASK IF AT2e=4-5 (ALL WHO DISAGREE THAT FINANCIAL SERVICES FIRMS PROVIDE PRODUCTS AND SERVICES THAT MEET THE NEEDS OF PEOPLE LIKE THEM)]

You said that you disagree that financial services firms provide products and services that meet the needs of people like you.

Which of the following characteristics or reasons were you thinking about when you said this?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 20 - 22

G_ReadOut_II1 "Read out instructions 1"

1. Your age
2. Your disability status
3. Your physical health
4. Your mental health
5. Your income
6. Your employment status
7. Your credit history
8. Your postcode
9. Your sex and/or gender
10. Your sexuality
11. Your ethnicity
12. Your religion
13. Your social or political views, or any political affiliation
14. Your socio-economic background, i.e. a combination of your income, occupation and social background
15. Your knowledge about financial matters
16. Not having a bank account
17. Your existing debts
18. Because you were unable to provide adequate proof of identification
19. Your criminal record or a household member's criminal record (any unspent criminal convictions you have, or other people in your household have)
20. Other (write in)
21. None of these
22. Don't know

AT27

[ASK ALL] CAROUSEL

Thinking in general terms about financial products and services, how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

a. I have a reasonably good understanding of how much financial products and services cost
b. [DELETED]
c. [DELETED]
d. When I need to contact a financial services provider, there are suitable ways to do so

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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?

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>
A 'household' is either one person living alone, or a group of people, who don't have to be related, living at your address, who share cooking facilities and share a living room or sitting room or dining area.
</FCABlue>
</inf>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

AT4a

[ASK ALL]

Suppose your household faced an emergency expense of £250. Which of the following are you **most likely** to do to pay for this expense?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Use existing savings, or money in my current account
2. Use an existing overdraft facility
3. Use a credit card – which would be paid off in full next month
4. Use a credit card – which would be paid off over time

5. Use a personal loan
6. Use a payday loan, short-term instalment loan, or a pawnbroking loan
7. Borrow from friends or family
8. Sell something
9. Cut back on other spending
10. Other (write in)
11. I wouldn't be able to pay for the expense right now
12. Don't know

K1

[ASK ALL]

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

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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, e.g. electricity, gas, heating oil, water, phone, TV/broadband
8. Other household bills (write in)
9. Other (write in)
10. Don't know

K33a

[ASK IF K33=7 (HAVE MISSED UTILITY BILLS FOR 1 MONTH OR MORE IN THE LAST 6 MONTHS)]

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

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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

AT29D

[ASK ALL]

In the last 12 months, have you done any of the following **to make ends meet**?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

PROGRAMMER INSTRUCTIONS: CODES 1 AND 2 CANNOT BE SELECTED TOGETHER; CODES 4 AND 5 CANNOT BE SELECTED TOGETHER

1. Stopped saving or investing altogether
2. Reduced how much you save or invest
3. Spent some or all your savings or sold your investments, to cover day-to-day expenses
4. Stopped contributing to your pension
5. Reduced how much you contribute to your pension
6. Cashed in a pension(s) fully, or taken a lump sum out of a pension, to cover day-to-day expenses **[SHOW IF D2>49 OR D3=9-16 (AGED 50+)]**
7. None of these
8. Don't know

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

Thinking now about planning your finances for retirement, have you thought about how you are going to manage financially when you come to retire?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

B6B

[ASK 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): Thinking now about planning your finances in retirement. 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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.   [DELETED]

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

ASK A2p TO A2 1 IN N OF ALL

A2p
[ASK 1 IN N OF ALL]

We would now like to understand the support you may need when making different types of financial decisions in the future.

Imagine that you had to make the following financial decisions in the future. Which decisions **could you make yourself without any support** (as opposed to needing support from an expert, such as a financial adviser, or accessing impartial information and guidance)?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""

1. Buying car insurance
2. Building a savings buffer in a savings account or cash ISA
3. Deciding whether to invest your money
4. Deciding where to invest your money
5. Managing any investments that you have
6. Setting up a personal pension
7. Reviewing whether you are paying enough into a pension
8. Deciding what to do with your pension money at retirement
9. Reviewing your overall financial situation to see whether you are doing the right thing
10. Taking out a mortgage or switching mortgage (re-mortgaging)
11. Deciding whether you need to take out life insurance
12. Deciding whether to release some money from the value of your home in retirement, through equity release or a lifetime mortgage
13. None of these
14. Don't know

A2

[ASK 1 IN N OF ALL] COLLAPSIBLE GRID

How much do you agree or disagree with each of the following statements about financial advice?

RANDOMISE STATEMENTS

a. [DELETED]
b. [DELETED]
c. [DELETED]
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. [DELETED]
g. [DELETED]
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. [DELETED]
m. [DELETED]
q. There is enough information and guidance available for any decisions I might need to make about a pension, savings or investments

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree
6. Not applicable **[SHOW FOR A2h]**
7. 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?

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

ASK AT14 TO AT15 1 IN N OF ALL

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'.

- a. Banks
- b. Mortgage lenders
- l. Mortgage brokers
- c. Credit card companies
- d. Insurance companies
- e. FinTech companies (technology-led financial services firms, e.g. Monzo or Revolut)
- f. Pension companies
- g. Financial advisers
- h. The Government
- i. Social media companies
- j. 'Big Tech' companies such as Google, Amazon, Apple, Meta (who own Facebook, Instagram and WhatsApp) or PayPal

0 - do not trust at all
1
2
3
4
5
6
7
8
9
10 - trust completely
☐ Don't know

AT30D

[ASK 1 IN N OF ALL] CAROUSEL

This question is about 'Big Tech' companies such as Google, Amazon, Apple, Meta (who own Facebook, Instagram and WhatsApp) and PayPal.

To what extent would you be willing to use the following **financial products**, if they were provided by a 'Big Tech' company?

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

a. A current account
b. An insurance product
c. A personal loan
d. A 'Buy Now, Pay Later' payment service, sometimes called **'pay in three' or 'pay later'**
{IF TEL: "READ OUT IF NECESSARY"}
<inf>
<FCABlue>
This is a payment service where you defer payment for a short period of time (usually 30 days) or split payments over a few instalments (typically between 3 and 6) without paying interest. You may have seen this option offered when shopping online at the checkout page, being offered by firms such as Klarna or Clearpay.
</FCABlue>

</inf>

0 - not at all willing
1
2
3
4
5
6
7
8
9
10 - very willing
☐ Don't know

AT15_text
    [ASK 1 IN N OF ALL]

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 1 IN N OF ALL] 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'.

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

0 - do not trust at all
1
2
3
4
5
6
7
8
9
10 - trust completely
☐ Don't know

AT12

[ASK ALL]

How often have you used cash (rather than other payment methods) in your day-to-day life in the last 12 months?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I pay for everything, including bills, in cash
2. I pay for most things in cash, including larger purchases and bills
3. I use cash and other payment methods equally
4. I occasionally use cash
5. I almost always use other payment methods, even for everyday purchases

AT12a

[ASK IF AT12=1-2 (USE CASH VERY OFTEN OR OFTEN)]

Why do you use cash often in your day-to-day life?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 16-17

1. It is accepted everywhere
2. To help me budget
3. To avoid going into 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 internet connection makes using electronic payments difficult
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

D21f

[ASK ALL]

[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?**]**

[IF (AT1a=7-10 OR DK) AND (AT5=7-10 or DK) AND (AT1c_c=1-3,6) (EVERYONE ELSE): Thinking about money and financial matters, do any of the following apply to you?**]**

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-15

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. I find it hard to find financial products or services that are suitable for me
2. I don't feel able to shop around for financial products
3. I feel overwhelmed and stressed when I have to deal with financial matters or interact with financial services providers
4. I feel nervous about speaking to financial services providers
5. I feel less prepared for retirement than I would otherwise be, because I don't understand my options **[SHOW IF D10 NE 7 (NOT RETIRED)]**
6. I felt less prepared for retirement than I otherwise would have been, because I didn't understand my options **[SHOW IF D10=7 (RETIRED)]**
7. I don't really understand the products I have taken out and whether I got a fair deal or not
8. I have to rely on my partner or another family member to deal with financial matters
9. I put off or avoid making financial decisions
10. I find dealing with customer services on the phone confusing and difficult
11. I have difficulty dealing with financial services providers because they do not make reasonable adjustments for my specific needs
12. My lack of confidence or knowledge has contributed negatively in another way to how I deal with financial services (write in) **[SHOW 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)]**
13. None of these
14. Don't know
15. 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: ADD i 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 THE LAST 5 YEARS)]

[PROGRAMMER INSTRUCTION: ADD i 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:

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Less than 5 years ago
2. More than 5 years ago
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, or a credit union current account.

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

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

P_RB2_6
   [ASK ALL]

Do you have a current account for personal use, either in your own name or in joint names, that is provided by a firm which is not a bank or building society, **i.e. a payment services institution or an e-money provider?**

{IF TEL: "READ OUT"}

<FCABlue>
A current account provided by any of the following: Amaiz, Bilderlings, Contis, Decta, Modulr, Monese, PayrNet, Paystree, Prepaid Financial, Prepay Technologies, Revolut, Skrill, Soldo, Stripe Payments, Think money, Tide, Tuxedo, Wise (formerly TransferWise), or WorldFirst
</FCABlue>

1. Yes
2. No

3. Don't know

P_RB5

[ASK IF P_RB1=1 OR P_RB2_6=1 (HAVE CURRENT ACCOUNT(S) WITH A BANK, B.SOC, CREDIT UNION OR WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER)]

[IF P_RB1=1 (HAVE A CURRENT ACCOUNT WITH A BANK, B.SOC, CREDIT UNION REGARDLESS OF WHETHER OR NOT ALSO HOLD ONE WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER): Who is the provider of your current account(s) that you hold with a bank, building society or credit union?**]**

[IF P_RB1 NE 1 (DO NOT HAVE A CURRENT ACCOUNT WITH A BANK, B.SOC, CREDIT UNION, BUT DO HAVE AN ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER): Can we just check, do you have a current account for personal use with any of the following banks, building societies or credit unions, either in your own name or in joint names?**]**

Do not include any current accounts used **solely** for business purposes or any credit union **savings** accounts. Only include current accounts for personal use in your own name or in joint names.

If you hold current accounts with more than one bank or building society, select all that apply.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Atom
2. Bank of Ireland
3. Bank of Scotland
4. Barclays
5. Cashplus
6. Clydesdale/ Yorkshire Bank
7. Co-operative Bank
8. Coutts
9. Coventry Building Society
10. Cumberland Building Society
11. Cynergy Bank (formerly Bank of Cyprus UK)
12. Danske Bank/ Northern Bank
13. First Direct
14. First Trust/ AIB
15. Halifax
16. Handelsbanken
17. HSBC
18. Leeds Building society
19. Lloyds Bank
20. M&S bank
21. Metro bank
22. Monzo
23. Nationwide Building Society
24. NatWest

25. One Account
26. RBS (Royal Bank of Scotland)
27. Santander
28. Secure Trust
29. Skipton Building Society
30. Starling
31. Tandem
32. Tesco Bank
33. TSB
34. Ulster Bank
35. Virgin Money
36. Yorkshire Building Society
37. Any credit union
38. Any other bank, including overseas banks (write in)
39. Any other building society (write in)
40. None of these **[SHOW IF P_RB1=2,3 (NO CURRENT ACCOUNT WITH A BANK, B.SOC OR CREDIT UNION OR DON'T KNOW IF THEY DO OR NOT) – I.E. HAVE CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER BUT DO NOT HAVE ONE WITH TRADITIONAL INSTITUTION OR UNSURE IF THEY DO]**
41. Don't know

P_RB5e

[ASK IF P_RB1=1 OR P_RB2_6=1 (HAVE CURRENT ACCOUNT(S) WITH A BANK, B.SOC, CREDIT UNION OR WITH A PAYMENT SERVICES INSTITUTION OR WITH AN E-MONEY PROVIDER)]

[IF P_RB2_6=1 (HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER REGARDLESS OF WHETHER OR NOT ALSO HOLD A CURRENT ACCOUNT WITH A BANK, B.SOC OR CREDIT UNION): Who is the provider of the current account(s) you hold with **a payment services institution** or an **e-money provider**?**]**

[IF P_RB2_6 NE 1 (DO NOT HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER BUT DO HAVE ONE WITH A BANK, B.SOC OR CREDIT UNION): Can we just check, do you have a current account for personal use with any of the following **payment services institutions** or **e-money providers**, either in your own name or in joint names?**]**

If you hold current accounts with more than one payment services institutions or e-money providers, select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Amaiz
2. Bilderlings
3. Contis
4. Decta
5. Modulr
6. Monese
7. PayrNet

8. Paystree
9. Prepaid Financial
10. Prepay Technologies
11. Revolut
12. Skrill
13. Soldo
14. Stripe Payments
15. Think money
16. Tide
17. Tuxedo
18. Wise (formerly TransferWise)
19. WorldFirst
20. None of these
21. Don't know

P_RB1DV
   [CODE TO ALL]

   DERIVED VARIABLE TO UPDATE RESULTS OF P_RB1 TAKING INTO ACCOUNT RESULTS FROM P_RB5. THIS DERIVED VARIABLE ESTABLISHES WHETHER RESPONDENTS HAVE A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY, OR CREDIT UNION, DON'T HAVE ONE, OR DON'T KNOW IF THEY DO.

   Note in Semantic expansion column 'have a current account' = 'have a current account for personal use (either in their own name or in joint names)'

Description	Group	Code	Semantic expansion
1. Have current account for personal use (either in their own name or in joint names) with a bank, building society, or credit union	Group 1: qualify on P_RB5=1-39	P_RB5=1-39	Have a current account with at least one provider from a bank, building society, or credit union at P_RB5
	Group 2: qualify on P_RB1=Yes when P_RB5=DK	P_RB1=1 AND P_RB5=41	Have a current account from a bank, building society, or a credit union, and don't know if have a current account with at least one provider from a bank, building society, or credit union at P_RB5
2. Do not have current account for personal use (either in their own name or in joint names) with a bank, building society, or credit union	Group 3: qualify on P_RB5=40 (None of these) when P_RB1=No These respondents get into P_RB5 because they said 'No' at P_RB1 (do not have current account for personal use (either in their own name or in joint	P_RB1=2 AND P_RB5=40	Do not have a current account from a bank, building society, or a credit union, and don't have a current account with at least one provider from a bank, building society, or credit union at P_RB5

	names) with a bank, b.soc or credit union) but said 'Yes' at P_RB2_6 (have an account with a payment services institution or an e-money provider). The 'Yes' at P_RB2_6 allowed them to go into P_RB5		
	Group 4: qualify on P_RB5=41 (DK) when P_RB1=No These respondents get into P_RB5 because they said 'No' at P_RB1 (do not have current account for personal use (either in their own name or in joint names) with a bank, b.soc or credit union) but said 'Yes' at P_RB2_6 (have an account with a payment services institution or an e-money provider). The 'Yes' at P_RB2_6 allowed them to go into P_RB5	P_RB1=2 AND P_RB5=41	Do not have a current account from a bank, building society, or a credit union, and don't know if have a current account with at least one provider from a bank, building society, or credit union at P_RB5
	Group 5: qualify on P_RB1=No when P_RB2_6=No or DK (those don't go into P_RB5)	P_RB1=2 AND P_RB2_6=2 or 3	Do not have a current account from a bank, building society, or a credit union, and do not have or don't know if have a current account with a payment services institution or an e-money provider
3. Don't know if have current account for personal use (either in their own	Group 6: qualify on P_RB5=40 (None of these) when P_RB1=DK	P_RB1=3 AND P_RB5=40	Do not know if have a current account from a bank, building society, or a credit union, and don't have a current account with at least one provider from

name or in joint names) with a bank, building society, or credit union	These respondents get into P_RB5 because they said 'DK' at P_RB1 (do not have current account for personal use (either in their own name or in joint names) with a bank, b.soc or credit union) but said 'Yes' at P_RB2_6 (have an account with a payment services institution or an e-money provider). The 'Yes' at P_RB2_6 allowed them to go into P_RB5		a bank, building society, or credit union at P_RB5
	Group 7: qualify on P_RB5=41 (DK) when P_RB1=DK These respondents get into P_RB5 because they said 'DK' at P_RB1 (do not have current account for personal use (either in their own name or in joint names) with a bank, b.soc or credit union) but said 'Yes' at P_RB2_6 (have an account with a payment services institution or an e-money provider). The 'Yes' at P_RB2_6 allowed them to go into P_RB5	P_RB1=3 AND P_RB5=41	Do not know if have a current account from a bank, building society, or a credit union, and don't know if have a current account with at least one provider from a bank, building society, or credit union at P_RB5
	Group 8: qualify on P_RB1=DK when P_RB2_6=No or DK (those don't go into P_RB5)	P_RB1=3 AND P_RB2_6=2 or 3	Do not know if have a current account from a bank, building society, or a credit union, and do not have or don't know if have a current account with a payment services institution or an e-money provider

P_RB2_6DV
  [CODE TO ALL]

  DERIVED VARIABLE TO UPDATE RESULTS OF P_RB2_6 TAKING INTO ACCOUNT RESULTS FROM P_RB5e. THIS DERIVED VARIABLE ESTABLISHES WHETHER RESPONDENTS HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER, DON'T HAVE ONE, OR DON'T KNOW IF THEY DO.

  Note in Semantic expansion column 'have a current account' = 'have a current account for personal use (either in their own name or in joint names)'

Description	Group	Code	Semantic expansion
1. Have current account for personal use (either in their own name or in joint names) with a payment services institution or an e-money provider	Group 1: qualify on P_RB5e=1-19	P_RB5e=1-19	Have a current account with at least one payment services institution or an e-money provider at P_RB5e
2. Do not have current account for personal use (either in their own name or in joint names) with a payment services institution or an e-money provider	Group 2: qualify on P_RB5e=20 (None of these)	P_RB5e=20	Do not have a current account with at least one payment services institution or an e-money provider at P_RB5e
	Group 3: qualify on P_RB5e=21 (DK) when P_RB2_6=No These respondents get into P_RB5e because they said 'Yes' at P_RB1 (have current account for personal use (either in their own name or in joint names) with a bank, b.soc or credit union) but said 'No' at P_RB2_6 (do not have an account with a payment services institution or an e-money provider). The 'Yes' at P_RB1 allowed	P_RB2_6=2 AND P_RB5e=21	Do not have a current account with a payment services institution or e-money provider, and don't know if have a current account with at least one payment services institution or a e-money provider at P_RB5e

	them to go into P_RB5e"		
	Group 4: qualify on P_RB2_6=No when P_RB1=No or DK (those don't go into P_RB5e)	P_RB2_6=2 AND P_RB1=2 or 3	Do not have a current account with a payment services institution or an e-money provider, and do not have or don't know if have a current account from a bank, building society, or a credit union
3. Don't know if have current account for personal use (either in their own name or in joint names) with a payment services institution or an e-money provider	Group 5: qualify on P_RB2_6=Yes when P_RB5e=DK	P_RB2_6=1 AND P_RB5e=21	Have a current account with a payment services institution or an e-money provider, and don't know if have a current account with at least one payment services institution or e-money provider at P_RB5e
	Group 6: qualify on P_RB5e=21 (DK) when P_RB2_6=DK These respondents get into P_RB5e because they said 'DK' at P_RB2_6 (do not know if have current account for personal use (either in their own name or in joint names) with a payment services institution or an e-money provider) but said 'Yes' at P_RB1 (have an account with a bank, b.soc or credit union). The 'Yes' at P_RB1 allowed them to go into P_RB5e	P_RB2_6=3 AND P_RB5e=21	Do not know if have a current account with a payment services institution or an e-money provider, and do not know if have a current account with at least one payment services institution or e-money provider at P_RB5e
	Group 7: qualify on P_RB2_6=No when P_RB1=No or DK (those don't go into P_RB5e)	P_RB2_6=3 AND P_RB1=2 or 3	Do not know if have a current account with a payment services institution or an e-money provider, and do not have or don't know if have a current account from a bank, building society, or a credit union

P_RB6

[ASK IF MORE THAN ONE PROVIDER SELECTED ACROSS P_RB5 AND P_RB5e (HAVE CURRENT ACCOUNT WITH MORE THAN ONE PROVIDER)]

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

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

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

[LIST ONLY PROVIDERS SELECTED AT P_RB5 and P_RB5e]

1. Amaiz
2. Atom
3. Bank of Ireland
4. Bank of Scotland
5. Barclays
6. Bilderlings
7. Cashplus
8. Clydesdale/ Yorkshire Bank
9. Co-operative Bank
10. Contis
11. Coutts
12. Coventry Building Society
13. Cumberland Building Society
14. Cynergy Bank (formerly Bank of Cyprus UK)
15. Danske Bank/ Northern Bank
16. Decta
17. First Direct
18. First Trust/AIB
19. Halifax
20. Handelsbanken
21. HSBC
22. Leeds Building society
23. Lloyds Bank
24. M&S bank
25. Metro bank
26. Modulr
27. Monese
28. Monzo
29. Nationwide Building Society
30. NatWest
31. One Account
32. PayrNet
33. Paystree
34. Prepaid Financial
35. Prepay Technologies
36. RBS (Royal Bank of Scotland)
37. Revolut
38. Santander
39. Secure Trust

40. Skipton Building Society
41. Skrill
42. Soldo
43. Starling
44. Stripe Payments
45. Tandem
46. Tesco Bank
47. Think money
48. Tide
49. TSB
50. Tuxedo
51. Ulster Bank
52. Virgin Money
53. Wise (formerly TransferWise)
54. WorldFirst
55. Yorkshire Building Society
56. Any credit union
57. Any other bank, including overseas banks
58. Any other building society
59. Don't know

P_RB6_DV

[CODE IF P_RB1DV=1 OR P_RB2_6DV=1 (HAVE A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION OR HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER)]

DERIVED VARIABLE TO COMBINE RESULTS FROM P_RB6, P_RB5 AND P_RB5E TO ESTABLISH RESPONDENTS MAIN CURRENT ACCOUNT PROVIDER (WHICH COULD BE WITH A BANK, BUILDING SOCIETY OR CREDIT UNION OR WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER), EITHER BECAUSE IT IS THEIR ONLY CURRENT ACCOUNT OR BECAUSE THEY HAVE MORE THAN ONE CURRENT ACCOUNT AND TOLD US WHICH ONE IS THEIR MAIN ACCOUNT AT P_RB6.

Also used for text substitution.

1. Amaiz **[CODE IF P_RB6=1 OR (P_RB5e=1 AND P_RB6 NOT ASKED)]**
2. Atom **[CODE IF P_RB6=2 OR (P_RB5=1 AND P_RB6 NOT ASKED)]**
3. Bank of Ireland **[CODE IF P_RB6=3 OR (P_RB5=2 AND P_RB6 NOT ASKED)]**
4. Bank of Scotland **[CODE IF P_RB6=4 OR (P_RB5=3 AND P_RB6 NOT ASKED)]**
5. Barclays **[CODE IF P_RB6=5 OR (P_RB5=4 AND P_RB6 NOT ASKED)]**
6. Bilderlings **[CODE IF P_RB6=6 OR (P_RB5e=2 AND P_RB6 NOT ASKED)]**
7. Cashplus **[CODE IF P_RB6=7 OR (P_RB5=5 AND P_RB6 NOT ASKED)]**
8. Clydesdale/ Yorkshire Bank **[CODE IF P_RB6=8 OR (P_RB5=6 AND P_RB6 NOT ASKED)]**
9. Co-operative Bank **[CODE IF P_RB6=9 OR (P_RB5=7 AND P_RB6 NOT ASKED)]**
10. Contis **[CODE IF P_RB6=10 OR (P_RB5e=3 AND P_RB6 NOT ASKED)]**
11. Coutts **[CODE IF P_RB6=11 OR (P_RB5=8 AND P_RB6 NOT ASKED)]**
12. Coventry Building Society **[CODE IF P_RB6=12 OR (P_RB5=9 AND P_RB6 NOT ASKED)]**
13. Cumberland Building Society **[CODE IF P_RB6=13 OR (P_RB5=10 AND P_RB6 NOT ASKED)]**

14. Cynergy Bank (formerly Bank of Cyprus UK) **[CODE IF P_RB6=14 OR (P_RB5=11 AND P_RB6 NOT ASKED)]**
15. Danske Bank/ Northern Bank **[CODE IF P_RB6=15 OR (P_RB5=12 AND P_RB6 NOT ASKED)]**
16. Decta **[CODE IF P_RB6=16 OR (P_RB5e=4 AND P_RB6 NOT ASKED)]**
17. First Direct **[CODE IF P_RB6=17 OR (P_RB5=13 AND P_RB6 NOT ASKED)]**
18. First Trust/AIB **[CODE IF P_RB6=18 OR (P_RB5=14 AND P_RB6 NOT ASKED)]**
19. Halifax **[CODE IF P_RB6=19 OR (P_RB5=15 AND P_RB6 NOT ASKED)]**
20. Handelsbanken **[CODE IF P_RB6=20 OR (P_RB5=16 AND P_RB6 NOT ASKED)]**
21. HSBC **[CODE IF P_RB6=21 OR (P_RB5=17 AND P_RB6 NOT ASKED)]**
22. Leeds Building society **[CODE IF P_RB6=22 OR (P_RB5=18 AND P_RB6 NOT ASKED)]**
23. Lloyds Bank **[CODE IF P_RB6=23 OR (P_RB5=19 AND P_RB6 NOT ASKED)]**
24. M&S bank **[CODE IF P_RB6=24 OR (P_RB5=20 AND P_RB6 NOT ASKED)]**
25. Metro bank **[CODE IF P_RB6=25 OR (P_RB5=21 AND P_RB6 NOT ASKED)]**
26. Modulr **[CODE IF P_RB6=26 OR (P_RB5e=5 AND P_RB6 NOT ASKED)]**
27. Monese **[CODE IF P_RB6=27 OR (P_RB5e=6 AND P_RB6 NOT ASKED)]**
28. Monzo **[CODE IF P_RB6=28 OR (P_RB5=22 AND P_RB6 NOT ASKED)]**
29. Nationwide Building Society **[CODE IF P_RB6=29 OR (P_RB5=23 AND P_RB6 NOT ASKED)]**
30. NatWest **[CODE IF P_RB6=30 OR (P_RB5=24 AND P_RB6 NOT ASKED)]**
31. One Account **[CODE IF P_RB6=31 OR (P_RB5=25 AND P_RB6 NOT ASKED)]**
32. PayrNet **[CODE IF P_RB6=32 OR (P_RB5e=7 AND P_RB6 NOT ASKED)]**
33. Paystree **[CODE IF P_RB6=33 OR (P_RB5e=8 AND P_RB6 NOT ASKED)]**
34. Prepaid Financial **[CODE IF P_RB6=34 OR (P_RB5e=9 AND P_RB6 NOT ASKED)]**
35. Prepay Technologies **[CODE IF P_RB6=35 OR (P_RB5e=10 AND P_RB6 NOT ASKED)]**
36. RBS (Royal Bank of Scotland) **[CODE IF P_RB6=36 OR (P_RB5=26 AND P_RB6 NOT ASKED)]**
37. Revolut **[CODE IF P_RB6=37 OR (P_RB5e=11 AND P_RB6 NOT ASKED)]**
38. Santander **[CODE IF P_RB6=38 OR (P_RB5=27 AND P_RB6 NOT ASKED)]**
39. Secure Trust **[CODE IF P_RB6=39 OR (P_RB5=28 AND P_RB6 NOT ASKED)]**
40. Skipton Building Society **[CODE IF P_RB6=40 OR (P_RB5=29 AND P_RB6 NOT ASKED)]**
41. Skrill **[CODE IF P_RB6=41 OR (P_RB5e=12 AND P_RB6 NOT ASKED)]**
42. Soldo **[CODE IF P_RB6=42 OR (P_RB5e=13 AND P_RB6 NOT ASKED)]**
43. Starling **[CODE IF P_RB6=43 OR (P_RB5=30 AND P_RB6 NOT ASKED)]**
44. Stripe Payments **[CODE IF P_RB6=44 OR (P_RB5e=14 AND P_RB6 NOT ASKED)]**
45. Tandem **[CODE IF P_RB6=45 OR (P_RB5=31 AND P_RB6 NOT ASKED)]**
46. Tesco Bank **[CODE IF P_RB6=46 OR (P_RB5=32 AND P_RB6 NOT ASKED)]**
47. Think money **[CODE IF P_RB6=47 OR (P_RB5e=15 AND P_RB6 NOT ASKED)]**
48. Tide **[CODE IF P_RB6=48 OR (P_RB5e=16 AND P_RB6 NOT ASKED)]**
49. TSB **[CODE IF P_RB6=49 OR (P_RB5=33 AND P_RB6 NOT ASKED)]**
50. Tuxedo **[CODE IF P_RB6=50 OR (P_RB5e=17 AND P_RB6 NOT ASKED)]**
51. Ulster Bank **[CODE IF P_RB6=51 OR (P_RB5=34 AND P_RB6 NOT ASKED)]**
52. Virgin Money **[CODE IF P_RB6=52 OR (P_RB5=35 AND P_RB6 NOT ASKED)]**
53. Wise (formerly TransferWise) **[CODE IF P_RB6=53 OR (P_RB5e=18 AND P_RB6 NOT ASKED)]**
54. WorldFirst **[CODE IF P_RB6=54 OR (P_RB5e=19 AND P_RB6 NOT ASKED)]**
55. Yorkshire Building Society **[CODE IF P_RB6=55 OR (P_RB5=36 AND P_RB6 NOT ASKED)]**
56. Any credit union **[CODE IF P_RB6=56 OR (P_RB5=37 AND P_RB6 NOT ASKED)]**

57. Any other bank, including overseas banks **[CODE IF P_RB6=57 OR (P_RB5=38 AND P_RB6 NOT ASKED)]**
58. Any other building society **[CODE IF P_RB6=58 OR (P_RB5=39 AND P_RB6 NOT ASKED)]**
59. Don't know **[CODE IF P_RB6=59 OR (P_RB1=1 AND P_RB5=41 AND P_RB6 NOT ASKED)]**
60. NET: Main current account is with a bank, building society or credit union **[CODE IF 2-5,7-9,11-15,17-25,28-31,36,38-40,43,45,46,49,51,52,55-58 OR (P_RB1=1 AND P_RB5=41 AND P_RB6 NOT ASKED) OR (P_RB6=59 AND P_RB2_6DV NE 1)]**
61. NET: Main current account is with a payment services institution or an e-money provider **[CODE IF 1,6,10,16,26,27,32-35,37,41,42,44,47,48,50,53,54 OR (P_RB6=59 AND P_RB1DV NE 1)]**
62. Don't know if main current account is with a bank, building society or credit union, or with a payment services institution or an e-money provider **[CODE IF P_RB6=59 AND P_RB1DV=1 AND P_RB2_6DV=1]**

P_RB2
[ASK ALL] COLLAPSIBLE GRID

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.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

Item	Description	
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 National Savings and Investments bonds, or current accounts used for saving</FCABlue>	1. Yes 2. No 99. Don't know
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>	1. Yes 2. No 99. Don't know
3. Premium bonds	<FCABlue>They are issued by National Savings and Investment. Rather than earning interest, you are entered into monthly draws for cash prizes</FCABlue>	1. Yes 2. No 99. Don't know
4. A National Savings and Investment (NS&I) bond	<FCABlue>Include pensioner bonds, income bonds and children's bonds.	1. Yes 2. No 99. Don't know

	Do not include premium bonds or any other bonds. </FCABlue>	
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>	1. Yes 2. No 99. Don't know
6. [DELETED]		
7. [DELETED]		

P_RB2_DV
[CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF RETAIL BANKING – SAVINGS PRODUCTS FROM P_RB2 AND CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER FROM P_RB2_6DV.

1. Savings account with a bank or building society or with National Savings and Investments (NS&I) **[CODE IF P_RB2_1=1]**
2. ISA account **[CODE IF P_RB2_2=1]**
3. Premium bonds **[CODE IF P_RB2_3=1]**
4. National Savings and Investment (NS&I) bond **[CODE IF P_RB2_4=1]**
5. Credit union **savings** account **[CODE IF P_RB2_5=1]**
6. Current account with a payment services institution or an e-money provider **[CODE IF P_RB2_6DV=1]**
7. None of these **[CODE 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_6DV=2]**
8. Don't know if I have each of these products **[CODE 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_6DV=3]**
9. I do not have some of these products and I don't know about others **[CODE IF P_RB2_DV NE 1-8 (i.e. everyone else)]**

P_RB2check
[ASK IF P_RB1DV=1 AND P_RB2_DV=1 (HAVE A CURRENT ACCOUNT WITH A BANK, B.SOC OR CREDIT UNION, AND HAVE A SAVINGS ACCOUNT WITH A BANK, B.SOC OR NS&I)]

You said you have a savings account(s) with a bank, building society or with NS&I...

Just to check, do you have a savings account that is **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.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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

RB10D

ASK IF P_RB1DV=1 OR P_RB2_6DV=1 (HAVE A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION OR HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER)]

[IF P_RB2check=2: Are your savings in your current account held in a separate 'savings space' or 'savings pot'?**]**

[IF P_RB2check=1: Do you have any money in your current account that you consider to be savings and, if so, is this held in a separate 'savings space' or 'savings pot' within your account?**]**

{IF TEL: "READ OUT"}

<FCABlue>
A separate savings space is available with some accounts and allows customers to keep separate some of their money specifically for savings purposes, while keeping it within the same overall account.
<FCABlue>

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. I have money in my current account that I consider to be savings – held in a separate 'savings space' or 'savings pot'
2. I have money in my current account that I consider to be savings – but this is not held within a separate 'savings space' or 'savings pot'
3. No, I have no money in my current account that I consider to be savings **[HIDE IF P_RB2check=2 (ALREADY SAID THEY HAVE SAVINGS IN THEIR CURRENT ACCOUNT]**
4. Don't know

P_RBDV1

[CODE TO ALL]

DERIVED VARIABLE THAT COMBINES P_RB1DV, P_RB2_DV AND P_RB2check TO CREATE A SINGLE LIST OF RETAIL BANKING PRODUCTS

1. Current account with bank, building society or credit union **[CODE IF P_RB1DV=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 with a bank, building

society or credit union **[CODE IF (P_RB2_DV=1 AND P_RB1DV NE 1) OR (P_RB2_DV=1 AND P_RB2check=1)]**
3. ISA account **[CODE IF P_RB2_DV=2]**
4. Premium bonds **[CODE IF P_RB2_DV=3]**
5. National Savings and Investment (NS&I) bond **[CODE IF P_RB2_DV=4]**
6. Credit union **savings** account **[CODE IF P_RB2_DV=5]**
7. Current account with a payment services institution or an e-money provider **[CODE IF P_RB2_DV=6]**
8. None of these **[CODE IF P_RB1DV=2 AND P_RB2_DV=7]**
9. Don't know **[CODE IF (P_RB1DV=3 AND P_RB2_DV=8,9) OR (P_RB1DV=2 AND P_RB2_DV=8,9) OR (P_RB1DV=3 AND P_RB2_DV=7)][1]**

RB2

[ASK IF P_RBDV1=1 OR 2 OR 6 OR 7 (HAVE A CURRENT ACCOUNT WITH BANK, B.SOC OR CREDIT UNION, A SAVINGS ACCOUNT WITH A BANK, B.SOC OR NS&I, A CREDIT UNION SAVINGS ACCOUNT OR A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR E-MONEY PROVIDER)]

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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

[LIST FROM P_RBDV1 (showing only selected responses) Autocode if only one product type held]

1. The current account you hold with a bank, building society or credit union **[IF P_RB6_DV=1-58: ": TEXT SUBSTITUTION FROM P_RB6_DV"] [SHOW IF P_RB6_DV=60 OR 62]**
4. The current account you hold with a payment services institution or an e-money provider **[IF P_RB6_DV=1-55: ": TEXT SUBSTITUTION FROM P_RB6_DV"] [SHOW IF P_RB6_DV=61 OR 62]**
2. Your savings account with a bank or building society or with National Savings and Investments (NS&I) **[SHOW IF P_RBDV1=2]**
3. Your credit union **savings** account **[SHOW IF P_RBDV1=6]**

P_RB1a

[ASK IF P_RB1DV=2,3 AND P_RB2_6DV=2,3 AND P_RB2_DV NE 1 OR 5 (HAVE NO CURRENT ACCOUNT OR DO NOT KNOW IF HAVE ONE (WITH BANK, B.SOC, CREDIT UNION OR A PAYMENT SERVICES INSTITUTION OR E-MONEY PROVIDER), NO SAVINGS ACCOUNT WITH A BANK OR BUILDING SOCIETY OR NS&I OR DON'T KNOW IF HAVE ONE, NO CREDIT UNION SAVINGS ACCOUNT OR DON'T KNOW IF HAVE ONE)]

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[1] The coding should be equivalent to **P_RBDV1 NE 1-8**

You mentioned that you do not have a current account or any savings 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 (WITH BANK, B.SOC, CREDIT UNION OR A PAYMENT SERVICES INSTITUTION OR E-MONEY PROVIDER), A SAVINGS ACCOUNT OR A CREDIT UNION SAVINGS 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_RB3
[ASK IF P_RBDV1=3 (HAVE ISA ACCOUNT)]

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

{IF TEL: "READ OUT"}

If you have more than one type of ISA, select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Cash ISA
   {IF TEL: "READ OUT"}
   <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
   {IF TEL: "READ OUT"}
   <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)
   {IF TEL: "READ OUT"}
   <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
   {IF TEL: "READ OUT"}
   <inf>
   <FCABlue>
   To help first-time buyers purchase their first home. These closed to new applicants in 2019, but existing products holders can still save into them if their account was opened before 2019
   </FCABlue>
   </inf>
5. Lifetime ISA (LISA)
   {IF TEL: "READ OUT"}
   <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_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?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. It is 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?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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?

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Easy access savings account
{IF TEL: "READ OUT IF NECESSARY"}
   <inf>
   <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>
   </inf>
2. Fixed-term savings account
{IF TEL: "READ OUT IF NECESSARY"}
   <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 savings account
{IF TEL: "READ OUT IF NECESSARY"}
   <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. Regular Saver savings account
{IF TEL: "READ OUT IF NECESSARY"}
   <inf>
   <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>
   </inf>
5. Don't know

RB93

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

G_ReadOut_II1 "Read out if necessary instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT IF NECESSARY"

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 OR P_RBDV1=7 (HAS A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION, OR WITH A PAYMENT SERVICES INSTITUTION OR E-MONEY PROVIDER]**
3. [DELETED]
4. [DELETED]
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 or where to find out more information
10. [DELETED]
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. I am overpaying on my mortgage instead
16. I'm not sure how to open a savings account
17. Other (write in)
18. Don't know

RB102NEW

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

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 15-16

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. For a 'rainy day'
11. To help my (grand)children with a deposit for a house
12. To cover the cost of long-term care, should I need it in later life
13. It's a habit of mine to save
14. To take advantage of a better rate of interest
15. Other (write in)
16. Don't know

3.1a   Payments

PO_PAY14
   [ASK ALL]

The next couple of questions are about paying for goods and services with cryptocurrency.

{IF TEL: "READ OUT IF NECESSARY"}
<inf>
<FCABlue>
This is a type of digital money or digital asset that you can buy, sell or use online. It is secured cryptographically and often uses a system called 'blockchain' to keep track of transactions securely. Examples include Bitcoin, Ether and Tether</FCABlue>
</inf>

Have you ever paid for goods or services using cryptocurrency, e.g. through a cryptocurrency payment app such as Coinbase or BitPay?

Do not include purchases of other cryptocurrencies or cryptoassets, such as NFTs.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, paid for goods or services before using cryptocurrency
2. No, but would consider using it as a method of payment in future
3. No, and would not consider it as a method of payment in future
4. Don't know

PO_Pay16
   [ASK IF PO_PAY14=1 (HAVE USED CRYPTOCURRENCY TO PAY FOR GOODS OR SERVICES)]

Which of the following cryptocurrencies have you used to pay for goods or services?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Bitcoin
2. BNB (Binance Coin)
3. BUSD (Binance USD)
4. DAI
5. Dogecoin
6. Ethereum
7. Polkadot
8. Solana
9. Tether

10. True USD
11. USDC
12. XPR (Ripple)
13. Other (write in)
14. I don't remember

P_PAY18D

[ASK IF PO_PAY14=1 (HAVE USED CRYPTOCURRENCY TO PAY FOR GOODS OR SERVICES)]

How often do you use cryptocurrency to pay for goods or services?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Frequently (several times a week)
2. Occasionally (a few times a month)
3. Rarely (once a month or less)
4. Very rarely (only used once or a few times)

P_PAY19D

[ASK IF PO_PAY14=1 (HAVE USED CRYPTOCURRENCY TO PAY FOR GOODS OR SERVICES)]

What are the main reasons you choose to use cryptocurrency to pay for goods or services over more traditional payment methods (e.g. credit/debit cards, bank transfers and cash)?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-11

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Faster transaction processing
2. Low transaction fees
3. Global accessibility
4. Better security and privacy
5. Flexibility for cross-border payments
6. To avoid using intermediaries (i.e. banks and other financial institutions)
7. I am interested in new technology
8. For legal or tax reasons
9. To be an early adopter
10. Other (write in)
11. Don't know

P_PAY20D

What types of products or services have you purchased using cryptocurrency?

Select all that apply.

RANDOMISE LIST EXCEPT CODE 8

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Digital goods or services, e.g. software, digital subscriptions
2. Travel and accommodation, e.g. flights, hotels, other travel-related services
3. Gaming or virtual items, e.g. in-game purchases, virtual items, digital collectibles
4. Entertainment, e.g. tickets for events, streaming services
5. Food or drink purchases
6. Online retail purchases, e.g. electronics, clothing, accessories
7. Charitable donations
8. Other (write in)

3.2   Consumer 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**. Which of the following types of investment do you currently have in your stocks and shares ISA?

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(s).

Select all that apply.

RANDOMISE LIST EXCEPT CODE 4

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Investment funds, e.g. unit trust, OEIC, ETF
{IF TEL: "READ OUT IF NECESSARY"}
    <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
{IF TEL: "READ OUT IF NECESSARY"}
    <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 bonds or gilt/ government bonds
{IF TEL: "READ OUT IF NECESSARY"}
    <inf>
    <FCABlue>
    These are fixed interest securities offered as a way for companies or the UK Government to raise money by borrowing from investors.
    <inf>

<FCABlue>
4. Don't know

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

   You said earlier that you have a **Lifetime ISA (LISA)**. Which of the following types of investment do you currently have in your Lifetime ISA?

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

   Do not include any investments held outside your LISA.

   Select all that apply.

   RANDOMISE LIST EXCEPT CODE 4

   G_ReadOut_II1 "Read out instructions 1"
   _WEB: ""
   _TEL: "INTERVIEWER: READ OUT"

   1. Investment funds, e.g. unit trust, OEIC, ETF
   {IF TEL: "READ OUT IF NECESSARY"}
       <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
   {IF TEL: "READ OUT IF NECESSARY"}
       <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 bonds or gilt/ government bonds
   {IF TEL: "READ OUT IF NECESSARY"}
       <inf>
       <FCABlue>
       These are fixed interest securities offered as a way for companies or the UK Government to raise money by borrowing from investors.
       <inf>
       <FCABlue>
   4. Don't know

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?

{IF TEL: "READ OUT"}

<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

[IF 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).

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

	Investment	**Definition**	
1	**Investment fund**, e.g. unit trust, OEIC, ETF or endowment	{IF TEL: "READ OUT IF NECESSARY"} <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 the end of a set period the policy pays out a lump sum. </FCABlue>	1. Yes 2. No 99. Don't know
2	**Shares in a listed company or companies**	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Shares are like owning a small portion of a company. Your return is linked to the value of the shares traded on an exchange. When	1. Yes 2. No 99. Don't know

		investing in shares directly, you become a shareholder, which usually means you can vote on some company decisions. A listed company is a company whose shares trade on an exchange, e.g. the London Stock Exchange. Most people who own shares will own shares in listed companies. You may have been given shares by your employer (employer share scheme).</FCABlue>	
13	**Shares in an unlisted company or companies (not including shares in your own company/ from your employer)**	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> An unlisted company is a company whose shares are NOT traded on an exchange, such as the London Stock Exchange. There will be conditions on how a shareholder can buy or sell shares in an unlisted company, e.g. if you want to sell your shares you may have to offer them to existing shareholders first rather than have the freedom of an open market. Shares in unlisted companies are most often bought through an intermediary. **Do not include** shares you hold in your own company or from your employer or investments made through a crowdfunding platform. </FCABlue>	1. Yes 2. No 99. Don't know
3	**Corporate bond or gilt/ government bond**	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> These are fixed interest securities offered as a way for companies or the UK Government to raise money by borrowing from investors. </FCABlue>	1. Yes 2. No 99. Don't know
4	**Investment-based crowdfunding**	{IF TEL: "READ OUT IF NECESSARY"} <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>	1. Yes 2. No 99. Don't know
11	**Peer-to-peer lending**	{IF TEL: "READ OUT IF NECESSARY"} <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>	1. Yes 2. No 99. Don't know
5	**Structured deposit (sometimes**	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> A structured deposit is a savings account offered from time to time by some banks,	1. Yes 2. No 99. Don't know

	referred to as a savings bond) or structured investment	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>	
12	**Cryptocurre ncies** or cryptoassets, e.g. Bitcoin, Ether and Tether	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> This is a type of digital money or digital asset that you can buy, sell or use online. It is secured cryptographically and often uses a system called 'blockchain' to keep track of transactions securely. Examples include Bitcoin, Ether, and Tether. </FCABlue>	1. Yes 2. No 99. Don't know
14	**Mini bond** (also known as a retail bond or high-interest returning bond)	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Where you pay a company money in exchange for a fixed rate of interest over a set period. Usually issued by small companies, start-ups and companies that are not listed on an exchange, such as the London Stock Exchange. Do not include loans made through a peer-to-peer or crowdfunding platform. </FCABlue>	1. Yes 2. No 99. Don't know
15	**Contracts for Difference (CFDs), spread betting and rolling spot forex products**	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> These are complex and leveraged financial instruments offered by investment firms, often through online platforms. They can be used to speculate on the rise and fall in price of a wide range of assets. </FCABlue>	1. Yes 2. No 99. Don't know
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 e.g. property to rent out, second home, overseas property, or land. </FCABlue>	1. Yes 2. No 99. Don't know
7	**Other 'real' investments**, e.g. wine, art, jewellery, antiques, vintage car, collectibles	<FCABlue> Collectable (or tangible) assets you have purchased with the expectation they will increase in value. </FCABlue>	1. Yes 2. No 99. Don't know
8	**Other investment**	<FCABlue> **Include** other investments you have, such as options, futures, derivatives, or	1. Yes 2. No 99. Don't know

P_RI2_Oth
[ASK IF P_RI2_8=1 (HAVE AN OTHER INVESTMENT EITHER IN THEIR OWN NAME OR IN JOINT NAMES]

You said you have another investment. What is that?

OPEN (400)

RI32D
[ASK IF P_RI2_13=1 (HAVE SHARES IN AN UNLISTED COMPANY OR COMPANIES]

You said that you hold **shares in an unlisted company or companies**. Which of the following best describes how you acquired these shares in an unlisted company?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 8-9

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Through a private investment, such as a private placement or direct negotiation with shareholders
2. Via an external investment source, such as venture capital, angel investments or a private equity fund
3. Through a crowdfunding platform
4. Via a secondary market, an internal trading platform, or an incubator/accelerator programme
5. From my employer (e.g. employer share scheme)
6. I hold shares in my own company
7. I inherited these shares
8. Other (write in)
9. Don't know

P_RI2_DV
[CODE TO ALL]

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

1. Investment fund, e.g. unit trust, OEIC, ETF, or endowment **[CODE IF P_RI2_1=1]**

2. Shares/ equities **[CODE IF P_RI2_2=1 OR P_RI2_2=13]**
16. Shares in a listed company or companies **[CODE IF P_RI2_2=1]**
13. Shares in an unlisted company or companies **[CODE IF RI32D=1-2,4,7-9 (HAVE SHARES IN AN UNLISTED COMPANY AND CONFIRMED THOSE SHARES ARE NOT ONLY FROM THEIR EMPLOYER, SHARES IN THEIR OWN COMPANY, OR A CROWDFUNDING PLATFORM)]**
3. Corporate bond or gilt/ government bond **[CODE IF P_RI2_3=1]**
4. Investment-based crowdfunding **[CODE IF P_RI2_4=1 OR RI32D=3]**
11. Peer-to-peer lending **[CODE IF P_RI2_11=1]**
5. Structured deposit (sometimes referred to as a savings bond) or structured investment **[CODE IF P_RI2_5=1]**
12. Cryptocurrencies or cryptoassets, e.g. Bitcoin, Ether and Tether **[CODE IF P_RI2_12=1]**
14. Mini bond **[CODE IF P_RI2_14=1]**
15. Contracts for Difference (CFDs), spread betting and rolling spot forex products **[CODE IF P_RI2_15=1]**
6. Buy-to-let, second home, or other property investment including commercial property **[CODE IF P_RI2_6=1]**
7. Other 'real' investments, e.g. wine, art, jewellery, antiques, vintage car, collectibles **[CODE IF P_RI2_7=1]**
8. Other investment (write in) **[CODE IF P_RI2_8=1 OR RI32D=5,6]**
9. None of these **[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_13=2 AND P_RI2_14=2 AND P_RI2_15=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] [CODE IF P_RI2_DV NE 1-9, 11-16]**

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)?**]**

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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)?**]**

   G_IfNec_II1 "Interviewer if necessary instructions 1"
   _WEB:""
   _TEL:"INTERVIEWER, IF NECESSARY"

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

   G_ReadOut_II1 "Read out instructions 1"
   _WEB: ""
   _TEL: "INTERVIEWER: READ OUT"

   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.

   G_IfNec_II1 "Interviewer if necessary instructions 1"
   _WEB:""
   _TEL:"INTERVIEWER, IF NECESSARY"

   <FCABlue>
   An Innovative Finance ISA 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?

   G_ReadOut_II1 "Read out instructions 1"
   _WEB: ""
   _TEL: "INTERVIEWER: READ OUT"

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 create an updated list of consumer investment products by updating P_RI2_DV with answers from consumer investment product ownership check questions. Codes 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.

1. Investment fund, e.g. unit trust, OEIC, ETF, or endowment **[CODE IF P_RI2_DV=1]**
2. Shares/ equities **[CODE IF P_RI2_DV=2]**
23. Shares in a listed company or companies **[CODE IF P_RI2_DV=16]**
20. Shares in an unlisted company or companies **[CODE IF P_RI2_DV=13]**
3. Corporate bond or gilt/ government bond **[CODE IF P_RI2_DV=3]**
4. Investment-based crowdfunding **[CODE IF P_RI2check2=2-4]**
11. Peer-to-peer lending **[CODE IF P_RI2check1=2-4]**
5. Structured deposit (sometimes referred to as a savings bond) or structured investment **[CODE IF P_RI2_DV=5]**
12. Cryptocurrencies or cryptoassets **[CODE IF P_RI2_DV=12]**
21. Mini bond (also known as a retail bond or high-interest returning bond) **[CODE IF P_RI2_DV=14]**
22. Contracts for Difference (CFDs), spread betting and rolling spot forex products **[CODE IF P_RI2_DV=15]**
6. Buy-to-let, second home, or other property investment including commercial property **[CODE IF P_RI2_DV=6]**
7. Other 'real' investments, e.g. wine, art, jewellery, antiques, vintage car, collectibles **[CODE IF P_RI2_DV=7]**
8. Other investment (write in) **[CODE IF P_RI2_DV=8]**
14. Stocks and shares ISA **[CODE IF P_RB3=2]**
15. Lifetime ISA that is invested **[CODE IF P_RB3b=2]**
16. Insurance bonds (investment bonds) **[CODE IF P_RI1b=1]**
17. Innovative Finance ISA (IFISA) **[CODE 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] [CODE IF P_RI2_DV =10 AND P_RIDV1 NE 1-8,11,12,14-17, 20-23]
24. Any "high-risk" investment **[CODE IF P_RIDV1=4, 11, 12, 17, 20, 21, 22]**
18. Any investment **[CODE IF P_RIDV1=1-8,11-12,14-17, 20-23]**
19. Any investment (excluding those who only hold investment property or other real investments) **[CODE IF P_RIDV1=1-5, 8,11-12,14-17, 20-23]**

P_RI8

[ASK IF P_RIDV1=19 (HAVE ANY INVESTMENT, EXCLUDING THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS)]

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

{IF TEL: "READ OUT"}

<FCABlue>
Investment platforms allow investors to hold, buy and sell a range of investments online or using a mobile app. They include:
- Consumer investment platforms, [Ed. Example firms were provided to respondents]
- Trading apps/ trading platforms, [Ed. Example firms were provided to respondents]
- Financial adviser platforms used by advisers to manage their clients' investments, [Ed. Example firms were provided to respondents]
</FCABlue>

Do not include any pension assets you hold on a platform such as a self-invested personal pension (SIPP).

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

P_RI8A
   [ASK IF P_RI8=1 (HAVE ANY INVESTMENT ON AN INVESTMENT PLATFORM)]

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

{IF TEL: "READ OUT"}

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

If different options apply because you have more than one investment platform, select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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_RI10

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

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**?

Select all investment products you took out in the last 12 months.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

PROGRAMMER INSTRUCTION: CODES 12 AND 13 ARE ALWAYS SINGLE 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 in a listed company or companies **[SHOW IF P_RIDV1=23]**
14. Shares in an unlisted company or companies **[SHOW IF P_RIDV1=20]**
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]**
15. Cryptocurrencies or cryptoassets, e.g. Bitcoin, Ether and Tether **[SHOW IF P_RIDV1=12]**
9. Lifetime ISA **[SHOW IF P_RIDV1=15]**
10. Innovative Finance ISA (IFISA) **[SHOW IF P_RIDV1=17]**
16. Mini bond (also known as a retail bond or high-interest returning bond) **[SHOW IF P_RIDV1=21]**
17. Contracts for Difference (CFDs), spread betting and rolling spot forex products **[SHOW IF P_RIDV1=22]**
11. **[OTHER TEXT AT P_RI2_OTH] [SHOW IF P_RIDV1=8]**
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=1-11,14-17 (TAKEN OUT ONE OR MORE INVESTMENT PRODUCTS (EXCL. INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS) IN THE LAST 12 MONTHS)]

[IF ONE CODE SELECTED AT P_RI10=1-11,14-17 (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=1-11,14-17 (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**?**]**

</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

P_RI11

[ASK IF P_RIE5=1 AND MORE THAN ONE CODE SELECTED AT P_RI10=1-11, 14-17 (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?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

Item	Show if	
a. Stocks and shares ISA	**P_RI10=1**	1. With regulated advice 2. Without regulated advice 3. Don't know
b. Insurance bond (also known as an investment bond)	**P_RI10=2**	1. With regulated advice 2. Without regulated advice 3. Don't know
c. Investment fund, e.g. unit trust, OEIC, ETF or endowment	**P_RI10=3**	1. With regulated advice 2. Without regulated advice 3. Don't know
d. Shares in a listed company or companies	**P_RI10=4**	1. With regulated advice 2. Without regulated advice 3. Don't know
l. Shares in an unlisted company or companies	**P_RI10=14**	1. With regulated advice 2. Without regulated advice

		3. Don't know
e. Corporate bond or gilt/ government bond	**P_RI10=5**	1. With regulated advice 2. Without regulated advice 3. Don't know
f. Investment-based crowdfunding	**P_RI10=6**	1. With regulated advice 2. Without regulated advice 3. Don't know
g. Peer-to-peer lending	**P_RI10=7**	1. With regulated advice 2. Without regulated advice 3. Don't know
h. Structured deposit (sometimes referred to as a savings bond) or structured investment	**P_RI10=8**	1. With regulated advice 2. Without regulated advice 3. Don't know
m. Cryptocurrencies or cryptoassets, e.g. Bitcoin, Ether and Tether	**P_RI10=15**	1. With regulated advice 2. Without regulated advice 3. Don't know
i. Lifetime ISA	**P_RI10=9**	1. With regulated advice 2. Without regulated advice 3. Don't know
j. Innovative Finance ISA (IFISA)	**P_RI10=10**	1. With regulated advice 2. Without regulated advice 3. Don't know
n. Mini bond (also known as a retail bond or high-interest returning bond)	**P_RI10=16**	1. With regulated advice 2. Without regulated advice 3. Don't know
o. Contracts for Difference (CFDs), spread betting and rolling spot forex products	**P_RI10=17**	1. With regulated advice 2. Without regulated advice 3. Don't know
k. **[OTHER TEXT AT P_RI10, code 11]**	**P_RI10=11**	1. With regulated advice 2. Without regulated advice 3. Don't know

P_RI13
[ASK IF P_RIDV1=24 (HOLD ONE OR MORE HIGH RISK INVESTMENT PRODUCTS)]
COLLAPSIBLE GRID

In the next 12 months, do you intend to invest in any of the following products, either investing more money in the products you already have or investing for the first time?

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

Item	Description	
a. **Shares in an unlisted company or companies**	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> An unlisted company is a company whose shares are NOT traded on an	1. Yes, definitely 2. Yes, maybe 3. No 4. Don't know

	exchange, e.g. the London Stock Exchange. There will be conditions on how a shareholder can buy or sell shares in an unlisted company, for example if you want to sell your shares you may have to offer them to existing shareholders first rather than have the freedom of an open market. Shares in an unlisted companies are most often bought through an intermediary. **\Do not include** shares you hold in your own company or from your employer or investments made through a crowdfunding platform. \</FCABlue>	
b. **\Investment-based crowdfunding**	{IF TEL: "READ OUT IF NECESSARY"} \<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>	1. Yes, definitely 2. Yes, maybe 3. No 4. Don't know
c. **\Peer-to-peer lending**	{IF TEL: "READ OUT IF NECESSARY"} \<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>	1. Yes, definitely 2. Yes, maybe 3. No 4. Don't know
d. [DELETED]		
e. **\Cryptocurrencies** or cryptoassets, e.g. Bitcoin, Ether and Tether	{IF TEL: "READ OUT IF NECESSARY"} \<FCABlue> This is a type of digital money or digital asset that you can buy, sell or use online. It is secured cryptographically and often uses a system called 'blockchain' to keep track of transactions securely. Examples include Bitcoin, Ether, and Tether. \</FCABlue>	1. Yes, definitely 2. Yes, maybe 3. No 4. Don't know

f. **Mini bond** (also known as a retail bond or high-interest returning bond)	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Where you pay a company money in exchange for a fixed rate of interest over a set period. Usually issued by small companies, start-ups and companies that are not listed on an exchange, such as the London Stock Exchange. Do not include loans made through a Peer-to-Peer or crowdfunding platform. </FCABlue>	1. Yes, definitely 2. Yes, maybe 3. No 4. Don't know
g. **Contracts for Difference (CFDs), spread betting and rolling spot forex products**	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> These are complex and leveraged financial instruments offered by investment firms, often through online platforms. They can be used to speculate on the rise and fall in price of a wide range of assets. </FCABlue>	1. Yes, definitely 2. Yes, maybe 3. No 4. Don't know

RI26

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

The next few questions are about your approach to investing.

How long have you been investing?

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

RI27

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

Have you ever borrowed money to invest in any investment product?

This could be, for example, using a credit card, loan or overdraft, with a mortgage, borrowing from friends or family, or through margin lending (i.e. borrowing money from an investment firm, using the investments you buy as security for the loan).

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, in the last 12 months
2. Yes, longer ago
3. No
4. Don't know

RI33D

[ASK IF RI27=1-2 (ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, AND HAVE BORROWED MONEY TO INVEST IN THE LAST 12 MONTHS OR LONGER AGO)]

Where did you borrow the money from to make this investment?

Select all that apply.

RANDOMISE LIST EXCEPT CODE 9-10

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Credit card
2. Overdraft
3. Personal loan
4. Mortgage or another loan secured against a property
5. Peer-to-peer loan
6. Business loan
7. Loan from friends or family
8. Margin lending, i.e. borrowing money from an investment firm, using the investments you buy as security for the loan
9. Other (write in)
10. Don't know

RI31

[ASK IF RI27=1,2 (ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, AND HAVE BORROWED MONEY TO INVEST IN THE LAST 12 MONTHS OR LONGER AGO)]

Could you have made this investment without borrowing money?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Yes, I could have made this investment anyway without borrowing money
2. No, I could not have made this investment without borrowing money
3. Don't know

RI29

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

Which of the following sources of information have you used **in the last 12 months** to research investing, find opportunities to invest in or keep up to date with investments?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 15-17

1. Online investment platforms, e.g. Hargreaves Lansdown
2. Government/ consumer website(s) or services, e.g. Citizens Advice, MoneyHelper from the Money & Pensions Service, GOV.UK
3. Private sector money advice websites, e.g. moneysavingexpert.com, moneysupermarket.com, Which?
4. Investment websites, e.g. Motley Fool, Morningstar
5. Traditional media, e.g. newspapers, TV, radio
6. YouTube
7. Social media, e.g. Facebook, Instagram, X (formerly Twitter), TikTok
8. Influencers, bloggers or vloggers on social media and YouTube
9. Investment podcasts
10. Reddit, Telegram, Discord or other online forums, blogs, or messaging platforms
11. Google searches
12. Companies websites or annual reports
13. Financial adviser, accountant, stock-broker or other financial professional
14. Family or friends
15. Other (write in)
16. None
17. Don't know

P_RI12

[ASK ALL]

The next few questions are about your attitudes to risk and return associated with investing.

How willing are you to **take risk when investing**?

Answer on a scale of 0 to 10, where 0 is 'I am not willing to take any risks to get higher returns – it is more important that my money is secure' and 10 is 'I am very willing to take

higher risks to get higher returns – I accept that there is the potential to lose all of my money'.

0 – I am not willing to take any risks to get higher returns – it is more important that my money is secure
1
2
3
4
5
6
7
8
9
10 – I am very willing to take higher risks to get higher returns – I accept that there is the potential to lose all of my money
☐ Don't know

RI30

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

No one wants to lose money, but how much of the money you have invested could you afford to lose **without that loss impacting** your current or future lifestyle and/or wellbeing?

Do not think about any money you have in cash savings.

1. 0% – none of it
2. Up to 10%
3. 11% – 25%
4. 26% – 50%
5. 51% – 75%
6. 76% – 100%
7. Don't know

RI34D

[ASK IF P_RIDV1=14 (HAVE A STOCKS AND SHARES ISA)]

Earlier you told us you have a stocks and shares ISA.

Overall, how satisfied are you with the provider of your **stocks and shares ISA**?

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

RI36D

[ASK IF (P_RI1a=1 AND P_RI10=1) OR (P_RI1c=1 AND P_RI10=9) OR (P_RI10=3) ((HAVE INVESTMENT FUNDS IN A STOCKS AND SHARES ISA AND TOOK OUT A STOCKS AND SHARES ISA IN THE LAST 12 MONTHS) OR (HAVE INVESTMENT FUNDS IN A LIFETIME ISA AND TOOK OUT A LIFETIME ISA IN THE LAST 12 MONTHS) OR (HOLD INVESTMENT FUNDS DIRECTLY AND TOOK OUT INVESTMENT FUNDS IN THE LAST 12 MONTHS))

[IF P_RI10=3 (TOOK OUT AN INVESTMENT FUND DIRECTLY IN THE LAST 12 MONTHS): You said you have taken out one or more investment funds in the last 12 months. Did you review the fund documentation before investing in these funds?]

[ELSE (HAVE A SSISA OR LISA WHICH THEY TOOK OUT IN THE LAST 12 MONTHS AND HAVE A SSISA/LISA THAT IS INVESTED IN INVESTMENT FUNDS AND DO NOT HAVE INVESTMENTS FUNDS OUTSIDE OF AN ISA WHICH THEY HAVE TAKEN OUT IN THE LAST 12 MONTHS): You said you have taken out a Stocks and Shares or a Lifetime ISA in the last 12 months. Did you review the fund documentation before investing in these funds?]

{IF TEL: "READ OUT"}

<FCABlue>Fund documentation includes written materials and other information that tell investors about a fund's investment objectives, strategies, risk, historical performance, fees, and other important information. It could include prospectuses, offering documents, or fact sheets.</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, for all funds
2. Yes, for some funds but not all
3. No, because this is done for me by a financial adviser or wealth manager
4. No, I don't remember receiving any fund documentation
5. No, for other reasons (write in)
6. Don't know

RI37D

[ASK IF (P_RI1a=1 AND P_RI10=1) OR (P_RI1c=1 AND P_RI10=9) OR (P_RI10=3) ((HAVE INVESTMENT FUNDS IN A STOCKS AND SHARES ISA AND TOOK OUT A STOCKS AND SHARES ISA IN THE LAST 12 MONTHS) OR (HAVE INVESTMENT FUNDS IN A LIFETIME ISA AND TOOK OUT A LIFETIME ISA IN THE

LAST 12 MONTHS) OR (HOLD INVESTMENT FUNDS DIRECTLY AND TOOK OUT INVESTMENT FUNDS IN THE LAST 12 MONTHS))]

Overall, how easy or difficult was it to access the fund documentation before investing?

[IF RI36D=3-6 (DID NOT REVIEW FUND DOCUMENTATION BEFORE INVESTING OR DON'T KNOW IF THEY DID OR NOT): Answer "Not applicable" if you did not attempt to access the fund information before investing.**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 attempt to access the fund documentation before investing
   [SHOW IF RI36D=3-6 (DID NOT REVIEW FUND DOCUMENTATION BEFORE INVESTING OR DON'T KNOW IF THEY DID OR NOT)]

RI19a

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

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 P_RI8=1:** or the online investment platform you used**]** or with any advice you have received about this/ these **in the last 12 months**?

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

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

RI19

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

[IF RI19a=2 OR 3 (NOT EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS 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 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 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 19-21

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 <inf><FCABlue>(phone, online, face-to-face)</FCABlue></inf>to contact the provider
17. Not eligible for the investment product I wanted
18. Fees and costs are not reasonable
19. Other (write in)
20. None of these **[SHOW IF RI19a=2 OR 3 (NO PROBLEM EXPERIENCED IN THE LAST 12 MONTHS OR DON'T KNOW)]**
21. Don't know

RI21

[ASK IF MORE THAN ONE RESPONSE SELECTED AT RI19, 1-19 (ALL WITH AN INVESTMENT PRODUCT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, AND MORE THAN ONE PROBLEM EXPERIENCED IN THE LAST 12 MONTHS)]

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

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

ONLY SHOW ANSWERS CODED AT RI19 (INCLUDING NAME OF PROBLEM WRITTEN IN AT RI19, 19)

RIINT

[STATE IF MORE THAN ONE SELECTED AT RI19, 1-19 (ALL WITH AN INVESTMENT PRODUCT, EXCL. INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, AND MORE THAN ONE PROBLEM EXPERIENCED IN THE 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, 1-19 AND (MORE THAN ONE CODE SELECTED AT P_RIDV1=1-5, 8,11-12,14-17, 20-23) (WITH AN INVESTMENT PRODUCT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND HAVE MORE THAN ONE PRODUCT)]

Which investment product did this problem relate to?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

[LIST PRODUCTS HELD AT P_RIDV1=1-5, 8,11-12,14-17,20-23; IF P_RIDV1=8 INSERT TEXT FROM P_RI2_OTH]

☐ Don't know

RI21a

[ASK IF RI19, 1-19 (ALL WITH AN INVESTMENT PRODUCT, EXCL. INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, AND EXPERIENCED A PROBLEM IN THE 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, 11-12,14-17, 20-23 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 11-13

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. My health got worse
11. Other (write in)
12. No negative impacts **[SINGLE CODE]**
13. Don't know

RI22

[ASK IF RI19, 1-19 (ALL WITH AN INVESTMENT PRODUCT, EXCL. INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, AND EXPERIENCED A PROBLEM IN THE 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, 11-12,14-17, 20-23 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 AND OTHER REAL INVESTMENTS, AND EXPERIENCED A PROBLEM IN THE 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, 11-12,14-17, 20-23 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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Select all that apply.

1. My investment provider
2. My online investment platform provider/ trading 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 AND OTHER REAL INVESTMENTS, AND EXPERIENCED A PROBLEM IN THE 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, 11-12,14-17, 20-23 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 satisfied
☐ Don't know

RI24aa1

[ASK IF RI23=2 (ALL WITH AN INVESTMENT PRODUCT, EXCL. INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS, AND COMPLAINED TO ONLINE INVESTMENT 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, 11-12,14-17, 20-23 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 satisfied
☐ Don't know

RI25

[ASK IF RI22=2 OR 3 (ALL WITH AN INVESTMENT PRODUCT, EXCL. INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, AND EXPERIENCED A PROBLEM IN THE 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, 8,11-12,14-17, 20-23 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?

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

RANDOMISE LIST EXCEPT CODES 6-7

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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_1
    [STATE IF D13=5 (RENT THE PROPERTY)]

Now moving on to a couple of questions about rent and mortgages.

P_M1INTRO_2
    [IF D13=1-4,6-8 (OWN THE PROPERTY OUTRIGHT, OR WITH A RESIDENTIAL OR LIFETIME MORTGAGE OR BY SHARED OWNERSHIP, OR LIVES RENT FREE OR OCCUPIES THE HOME IN ANOTHER WAY, OR DOESN'T KNOW HOW THEY OCCUPY THE PROPERTY)]

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

P_M1a
    [ASK IF D13=2 OR 4 (OWN THE PROPERTY THEY CURRENTLY LIVE IN WITH A RESIDENTIAL MORTGAGE, OR ARE PAYING PART RENT AND PART MORTGAGE)]

[IF D13=2: You said you own the property you **currently live in** with a mortgage. Is this residential mortgage in your name?**]**

[IF D13=4: You said you pay part rent and part mortgage (shared ownership) on the property you **currently live in**. Is this shared ownership mortgage in your name?**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, in my name or in joint names (including mine)
2. No, not in my name at all (solely or jointly)
3. No, the mortgage is paid off **[SHOW IF D13=4 (SHARED OWNERSHIP)]**

P_M1a_1
    [ASK IF D13=3 (OWN THE PROPERTY THEY CURRENTLY LIVE IN WITH A LIFETIME MORTGAGE)]

You said you have a lifetime (or equity release) mortgage on the property you **currently live in**.

Is this lifetime mortgage in your name?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, in my name or in joint names (including mine)
2. No, not in my name at all (solely or jointly)

P_MCHECK2

[ASK IF P_M1a=2 OR P_M1a_1=2 (ALL WHO SAY THEY DO NOT PERSONALLY HAVE A MORTGAGE OR LIFETIME MORTGAGE ON THE PROPERTY IN WHICH THEY CURRENTLY LIVE IN THEIR OWN NAME OR JOINT NAMES BUT EARLIER STATE THEY OCCUPY THEIR PROPERTY WITH THE HELP OF A RESIDENTIAL MORTGAGE, LIFETIME MORTGAGE, OR ARE PAYING PART RENT AND PART MORTGAGE)]

[IF P_M1a=2: In whose name is the mortgage on the property in which you currently live?**]**

[IF P_M1a_1=2: In whose name is the lifetime mortgage on the property in which you currently live?**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. My wife's, husband's or partner's name **<b>only<b>**
2. My parent's name
3. My landlord's name
4. A friend's name
5. Other (write in)
6. Don't know

P_MCHECK4

[ASK IF P_MCHECK2=2,4 (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 RESIDENTIAL MORTGAGE, LIFETIME MORTGAGE OR ARE PAYING PART RENT AND PART MORTGAGE, AND THEY SAY THE MORTGAGE IS IN THEIR PARENTS' NAME OR A FRIEND'S NAME)]

[IF P_MCHECK2=2: Do you pay rent to your parent(s)?**]**

[IF P_MCHECK2=4: Do you pay rent to your friend?**]**

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) **[CODE IF D13=1]**
2. I own it with a residential mortgage **[CODE IF D13=2 AND P_M1a=1]**
3. I own it with a lifetime mortgage **[CODE IF D13=3 AND P_M1a_1=1]**
4. I pay part rent and part mortgage (shared ownership) **[CODE IF D13=4 AND (P_M1a=1 OR 3)]**
5. I rent it (privately, from a relative or friend, or from the council or a social landlord) **[CODE IF P_MCHECK2=3 OR P_MCHECK4=1 OR (D13=5)]**
6. I live rent-free, e.g. in a relative's or friend's property **[CODE IF P_MCHECK2=1 OR P_MCHECK4=2,3 OR D13=6]**
7. I occupy it in some other way (write in) **[CODE IF P_MCHECK2=5 OR D13=7]**
8. Don't know **[CODE IF P_MCHECK2=6 OR D13=8]**

P_MHtenChk

[ASK IF (D4A>1 OR DK/ PNTS) AND (P_MCHECK2=2-4) ((ALL WITH 2 OR MORE ADULTS IN THEIR HOUSEHOLD OR DON'T KNOW OR PREFER NOT TO SAY HOW MANY) AND (EARLIER SAID THEY OWN THEIR PROPERTY WITH A RESIDENTIAL MORTGAGE, LIFETIME MORTGAGE, OR ARE PAYING PART RENT AND PART MORTGAGE BUT LATER CONFIRMED THAT THE MORTGAGE IS NOT IN THEIR NAME BUT IN A PARENT'S, LANDLORD'S OR FRIEND'S NAME)]

[IF P_MCHECK2=2: Do you live with your parent(s)?**]**

[IF P_MCHECK2=3: Does your landlord live with you?**]**

[IF P_MCHECK2=4: Do you live with the friend who owns the property with a mortgage?**]**

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Yes
2. No

P_RHtenChk

[ASK IF (D4A>1 OR DK/ PNTS) AND D13=5,6 ((ALL WITH 2 OR MORE ADULTS IN THEIR HOUSEHOLD OR DON'T KNOW OR PREFER NOT TO SAY HOW MANY) AND RENT OR LIVE RENT FREE)]

[IF D13=5: You said you rent the property in which you currently live, can we check do you live with the owner of the property?**]**

[IF D13=6: You said you live rent free, can we check do you live with the owner of the property?**]**

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. No – the owner of the property does not live with me
2. Yes – I live with the owner - who owns the property outright (no mortgage)

3. Yes – I live with owner - who owns the property with a mortgage
4. Don't know

P_M1_DV
   DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF MORTGAGE TYPES

1. A residential mortgage **[CODE IF D13DV=2 OR (D13DV=4 AND P_M1a=1)]**
2. A lifetime mortgage **[CODE IF D13DV=3]**

P_M1c
   [ASK IF D13DV=2 OR 4 (ALL WITH A RESIDENTIAL MORTGAGE OR SHARED OWNERSHIP 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'.

{IF TEL: 'READ OUT'}

<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_M9D
   [ASK IF P_M1_DV=1 (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)] CAROUSEL

Thinking about your mortgage lender, how much do you agree or disagree with the following statements?

a) I would feel comfortable talking to my mortgage lender, if I was worried about being able to pay my mortgage
b) I have a good understanding of the types of support on offer from my mortgage lender, if I were worried about making my repayments

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

P_M10D

[ASK IF P_M1_DV=1 (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

Thinking about the last 2 years, have you had any contact with your mortgage lender to discuss **any financial difficulties** you may have been having? This could be contact your lender made or that you made.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – I have had contact with my mortgage lender to discuss my financial difficulties
2. No – but I have had some financial difficulties
3. No – and I have not had any financial difficulties
4. Don't know

P_M11D

[ASK IF P_M10D=1 (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY, AND HAD CONTACT WITH THEIR MORTGAGE LENDER TO DISCUSS ANY FINANCIAL DIFFICULTIES THEY HAVE EXPERIENCED IN THE LAST 2 YEARS)]

How did this contact come about?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 8-9

1. My mortgage lender(s) contacted me about my ability to make repayments
2. My mortgage lender(s) contacted me about something else and my ability to make repayments was discussed
3. Another lender suggested I contact my mortgage lender(s)
4. A debt adviser suggested I contact my mortgage lender(s)
5. Friends or family suggested I contact my mortgage lender(s)
6. I contacted my lender(s) about my ability to make repayments
7. I contacted my lender(s) about something else and we discussed my ability to make payments
8. Other (write in)
9. Don't know

P_M12D

[ASK IF P_M10D=2 OR (P_M10D=3 AND (K2=1 OR K2a=1 OR K1=3)) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY, AND HAVE NOT HAD CONTACT WITH ANY OF THEIR LENDERS IN THE LAST 2 YEARS TO DISCUSS ANY FINANCIAL DIFFICULTIES THEY HAVE EXPERIENCED DESPITE SAYING THEY HAVE HAD SOME FINANCIAL DIFFICULTIES, OR HAVE NOT HAD ANY CONTACT AND SAID THEY HAVE NOT HAD ANY FINANCIAL DIFFICULTIES BUT EARLIER SAID THEY HAVE MISSED PAYMENTS FOR DOMESTIC BILLS OR CREDIT COMMITMENTS IN THE LAST 6 MONTHS OR FIND KEEPING UP WITH THEIR DOMESTIC BILLS/ CREDIT COMMITMENTS A HEAVY BURDEN)]

[IF P_M10D=2: (SAID THEY HAVE HAD SOME FINANCIAL DIFFICULTIES): Why have you not contacted your mortgage lender to discuss the financial difficulties you have experienced?

[IF P_M10D=3 AND (K2=1 OR K2a=1) (SAID THEY HAVE NOT HAD ANY FINANCIAL DIFFICULTIES BUT EARLIER SAID THEY HAD MISSED CREDIT COMMITMENTS/DOMESTIC BILLS IN 3 OR MORE, OR ONE OR TWO OF THE LAST 6 MONTHS): You said earlier you had fallen behind on, or missed, payments for credit commitments or domestic bills in one or more of the past 6 months. Why have you not contacted your mortgage lender to discuss any financial difficulties you may have been experiencing?

[IF P_M10D=3 AND K1=3 AND K2 NE 1 AND K2a NE 1 (SAID THEY HAVE NOT HAD ANY FINANCIAL DIFFICULTIES AND HAVE NOT MISSED ANY BILLS IN THE LAST 6 MONTHS BUT EARLIER SAID THEY FIND KEEPING UP WITH DOMESTIC BILLS/ CREDIT COMMITMENTS TO BE A HEAVY BURDEN): You said earlier you find keeping up with your domestic bills and credit commitments a heavy burden. Why have you not contacted your mortgage lender to discuss any financial difficulties you may have been experiencing?**]**

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 10-15

1. I was afraid of losing my home
2. I was worried about my credit rating or ability to access credit in the future
3. I was too embarrassed
4. I wanted to speak to a debt adviser first
5. I did not think my mortgage lender(s) would be helpful
6. I have been overwhelmed and stressed and have not been able to face dealing with it
7. I got support from elsewhere instead, e.g. borrowed from a friend or family member
8. It didn't occur to me to speak to my lender(s)
9. I prioritised my mortgage repayments above other debts
10. I wasn't aware support was available from lenders **[SINGLE CODE]**
11. I don't need to – my income went up or I cut back on spending **[SINGLE CODE]**
12. I don't need to – I am not having any financial difficulties **[SHOW IF (P_M10D=3 AND (K2=1 OR K2a=1 OR K1=3))] [SINGLE CODE]**
13. Other (write in)
14. None of these
15. Don't know

P_M13D

[ASK IF P_M10D=1 (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY, AND HAD CONTACT WITH THEIR LENDER TO DISCUSS ANY FINANCIAL DIFFICULTIES THEY HAVE EXPERIENCED IN THE LAST 2 YEARS)]

Thinking about the last 2 years, have you arranged any of the following types of support to help with repayments for your mortgage?

{IF TEL: "READ OUT IF NECESSARY"}

<FCABlue>
A payment deferral is where your lender or finance company agrees to reduce or pause your payments for a limited time, if you can't pay.
</FCABlue>

{IF TEL: "READ OUT IF NECESSARY"}

<FCABlue>
Tailored support is other short or long-term support (other than a payment deferral) provided by a lender that is tailored to a borrower's specific circumstances. It helps consumers bridge a crisis to get back to a more stable financial position.
</FCABlue>

Select all that apply.

PROGRAMMER INSTRUCTION: Codes 1 and 2 cannot be selected together. Codes 5 and 6 cannot be selected together.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Had one or more payment deferrals – at least one is still ongoing

2. Had one or more payment deferrals – all have now ended
3. Extended my mortgage term to reduce how much I repay a month
4. A temporary switch to interest-only payments
5. Changing my mortgage to switch to interest-only payments on a more permanent basis
6. Changing my mortgage to switch to part repayment, part interest-only on a more permanent basis
7. Clearing mortgage arrears I had built up, by paying them off on top of my usual mortgage payments
8. Received any other tailored support from my lender, which considers my individual circumstances
9. Received another kind of support from my lender (write in)
10. None of these – I did not receive any support from my lender
11. Don't know

P_M14D

[ASK IF P_M13D=1-9 (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY, HAVE HAD CONTACT WITH THEIR LENDER IN THE LAST 2 YEARS TO DISCUSS ANY FINANCIAL DIFFICULTIES THEY HAVE EXPERIENCED AND HAVE HAD ANY TYPE OF SUPPORT IN THE LAST 2 YEARS)]

Still thinking about the last 2 years, when did you **first** arrange any support from your mortgage lender?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. In the last three months
2. Between 3-6 months ago
3. Between 6-9 months ago
4. Between 9-12 months ago
5. More than a year ago
6. Don't know

P_M15D

[ASK IF P_M13D=1-9 (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY, HAVE HAD CONTACT WITH THEIR LENDER IN THE LAST 2 YEARS TO DISCUSS ANY FINANCIAL DIFFICULTIES THEY HAVE EXPERIENCED AND HAVE HAD ANY TYPE OF SUPPORT IN THE LAST 2 YEARS)] CAROUSEL

Thinking about the support you have received from your mortgage lender, how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

a. It was easy to get the support I needed
b. My lender offered me a range of support options
c. My lender made me aware that I can seek debt advice
d. I was able to select support that suited my needs
e. The information on my options was clear and easy to understand

f. My current financial circumstances have improved because of the support from my mortgage lender

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

P_M16D

[ASK IF P_M13D=10 (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY AND HAVE HAD CONTACT WITH THEIR MORTGAGE LENDER IN THE LAST 2 YEARS TO DISCUSS ANY FINANCIAL DIFFICULTIES THEY HAVE EXPERIENCED AND HAVE NOT ARRANGED A PAYMENT DEFERRAL OR OTHER TAILORED SUPPORT IN THE LAST 2 YEARS)]

Why have you not arranged any support from your mortgage lender(s) in the last 2 years?

Select all that apply.

G_ReadOut_II1: "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 1 AND 11-13

1. No need - I have not needed any support **[SINGLE CODE]**
2. I thought I would be declined
3. My application for support was rejected
4. I was afraid of losing my home
5. I was worried about my credit rating or my ability to access credit in the future
6. I did not think my mortgage lender(s) would be helpful
7. I was too embarrassed
8. I have been overwhelmed and stressed and have not been able to face dealing with it
9. I got support from elsewhere instead, e.g. borrowed from a friend or family member
10. The support on offer would not have helped me
11. I wasn't aware support was available from lenders **[SINGLE CODE]**
12. Other (write in)
13. Don't know

M104

[ASK IF D13DV=2 OR 4 OR 5 (BUYING WITH A RESIDENTIAL MORTGAGE, PAY PART RENT AND PART MORTGAGE, PAY RENT)]

Thinking about your monthly **[IF D13DV=2 (BUYING WITH A RESIDENTIAL MORTGAGE):** mortgage 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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_M124D

[ASK IF D13DV=3 (HOLD A LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVE IN)]

Which of the following options best describes how you are currently repaying your lifetime (or equity release) mortgage?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I am **not making any repayments** and rolling up the interest
2. I am making payments to cover some or all of the **interest**, but not the original capital
3. I am making payments to cover some or all of the **interest and the original capital**
4. Don't know

P_M4a

[ASK IF D13DV=3 (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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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

[ASK IF D13DV=3 (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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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

[ASK IF D13DV=3 (HOLD A LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVE IN)]

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

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I took out the mortgage recommended by a broker or financial adviser
2. I was recommended a mortgage by a broker or financial 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 or financial adviser
4. Other (write in)
5. Don't know

P_M4fD

[ASK IF P_M4c=3 (HOLD A LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVE IN AND CHOSE THE MORTGAGE WITHOUT ANY ADVICE FROM A BROKER OR ADVISER)]

You said that you have a lifetime (or equity release) mortgage which you chose without any advice from a broker or financial adviser. How did you choose the mortgage?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I spoke to the lender directly without using a broker or financial adviser
2. My partner spoke to a broker or financial adviser – I was not directly involved
3. My partner spoke to a lender directly – I was not directly involved
4. Other (write in)
5. Don't know

P_M17D

[ASK IF P_M4c=1,2 (HOLD A LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVE IN AND RECOMMENDED A MORTGAGE BY A BROKER OR FINANCIAL ADVISER - RECOMMENDATION MAY OR MAY NOT HAVE BEEN FOLLOWED)] CAROUSEL

Thinking about the discussions you had with your lifetime mortgage broker or financial adviser<b> – NOT your mortgage lender – to what extent do you agree or disagree with following statements:

RANDOMISE STATEMENTS

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. We discussed alternative options before the broker/financial adviser recommended my lifetime (or equity release) mortgage
b. The broker/financial adviser clearly explained why a standard repayment mortgage was not an option for me
c. The broker/financial adviser clearly explained how my lifetime (or equity release) mortgage will affect how much equity will be left in my home when the mortgage is repaid
d. The broker/financial adviser clearly explained why a Retirement Interest Only Mortgage was not an option for me

{IF TEL: "READ OUT IF NECESSARY"}
<inf>
<FCABlue>
A Retirement Interest Only Mortgage ('RIO Mortgage') involves repaying the interest on the loan each month for the duration of the mortgage term – which means the amount you owe doesn't increase over time.
</FCABlue>
</inf>

e. I felt pressured by the broker/financial adviser to take out the lifetime (or equity release) mortgage they recommended

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

P_M18D

[ASK IF P_M4c=1,2 (HOLD A LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVE IN AND RECOMMENDED A MORTGAGE BY A BROKER OR FINANCIAL ADVISER – RECOMMENDATION MAY OR MAY NOT HAVE BEEN FOLLOWED] CAROUSEL

How much do you agree or disagree with the following statements about your lifetime mortgage broker or financial adviser?

RANDOMISE STATEMENTS

a. The broker/financial adviser helped me to consider options I had not thought of
b. The broker/financial adviser provided advice that met my needs
c. The broker/financial adviser helped me get a better deal than I would have been able to get on my own
d. The fees I paid to the broker/ financial adviser were fair (e.g. advice fees or arrangement fees)

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree
6. Don't know
7. Not applicable, I was not charged any fees by the broker/ adviser **[ONLY SHOW FOR M18Dd]**

ASK P_M8D TO P_M7D 1 IN N OF ALL ADULTS WHO RENT THE PROPERTY THEY CURRENTLY LIVE IN

P_M8D

[ASK IF D13DV=5 (ALL ADULTS WHO RENT THE PROPERTY THEY CURRENTLY LIVE IN)]

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

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I rent it privately
2. I rent it from a relative or friend **[AUTOCODE IF P_MCHECK4=1 AND SKIP QUESTION]**
3. I rent it from the council or a social landlord
4. I rent it in some other way (write in)
5. Don't know

P_M5

[ASK IF (D13DV=5 OR 7) OR (P_MCHECK4=2,3 OR D13=6) ((RENT PROPERTY IN WHICH THEY CURRENTLY LIVE OR OCCUPY IT IN SOME OTHER WAY) OR (LIVE RENT FREE, EXCLUDING THOSE WHO HAVE A MORTGAGE ON THE PROPERTY IN WHICH THEY CURRENTLY LIVE THAT IS IN THEIR WIFE'S, HUSBAND'S OR PARTNER'S NAME ONLY))]

Do you have any aspirations to become a homeowner in the future?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, and I am currently saving for a deposit
2. Yes, although I am not currently savings for a deposit
3. No
4. Don't know

P_M5a

[ASK IF P_M5=1,2 (RENT PROPERTY IN WHICH THEY CURRENTLY LIVE OR OCCUPY IT IN SOME OTHER WAY OR LIVE RENT FREE, EXCLUDING THOSE WHO HAVE A MORTGAGE ON THE PROPERTY IN WHICH THEY CURRENTLY LIVE THAT IS IN THEIR WIFE'S, HUSBAND'S OR PARTNER'S NAME ONLY, AND HAVE ASPIRATIONS TO BECOME A HOMEOWNER)]

Do you expect to receive any financial support from family, such as parents or grandparents, to help you buy a home?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Yes, I expect to receive money from a family member to help with my deposit
2. Yes, I expect to use an inheritance to help with the deposit
3. Yes, I expect a family member will act as the guarantor on my mortgage
4. Yes, I expect a family member will offset their savings against my mortgage (i.e. using a "family offset mortgage")
5. No
6. Don't know

P_M6D

[ASK IF P_M5=1,2 (RENT PROPERTY IN WHICH THEY CURRENTLY LIVE OR OCCUPY IT IN SOME OTHER WAY OR LIVE RENT FREE, EXCLUDING THOSE WHO HAVE A MORTGAGE ON THE PROPERTY IN WHICH THEY CURRENTLY LIVE THAT IS IN THEIR WIFE'S, HUSBAND'S OR PARTNER'S NAME ONLY, AND HAVE ASPIRATIONS TO BECOME A HOMEOWNER)]

Roughly how long do you think it will be until you have a large enough deposit to be able to get a mortgage for your first home?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I have a large enough deposit already
2. Within the next year
3. Between 1-2 years
4. Between 2-5 years
5. More than 5 years
6. Don't know

P_M7D

[ASK IF P_M5=1,2 (RENT PROPERTY IN WHICH THEY CURRENTLY LIVE OR OCCUPY IT IN SOME OTHER WAY OR LIVE RENT FREE, EXCLUDING THOSE WHO HAVE A MORTGAGE ON THE PROPERTY IN WHICH THEY CURRENTLY LIVE THAT IS IN THEIR WIFE'S, HUSBAND'S OR PARTNER'S NAME ONLY, AND HAVE ASPIRATIONS TO BECOME A HOMEOWNER)]

Thinking about your aspirations to become a homeowner, have you faced any of the following challenges?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-12

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Not being able to afford the mortgage repayments required
2. Recent changes to interest rates making mortgage repayments unaffordable, whereas they were affordable before
3. Issues with my (or my partner's) credit history, such as a low credit score
4. Being unable to save a large enough deposit
5. Being unable to find a lender that will lend to me
6. Finding it hard to understand the different aspects of mortgages (e.g. repayment term, interest rate type)
7. Finding an affordable property to purchase
8. Being nervous or concerned about taking on such a large amount of borrowing
9. Not being able to pass mortgage lenders' affordability checks
10. Other (write in)
11. None of these
12. Don't know

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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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

3.4   Credit & loans

P_CCINTRO
  [STATE TO ALL]

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

P_CC1
  [ASK IF P_RB1DV=1 (HAVE CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION)]

  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, 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 WITH A BANK, BUILDING SOCIETY OR CREDIT UNION, AND OVERDRAWN IN THE LAST 12 MONTHS OR DON'T KNOW IF OVERDRAWN OR NOT IN THE 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 WITH A BANK, BUILDING SOCIETY OR CREDIT UNION, AND OVERDRAWN IN THE LAST 12 MONTHS OR OVERDRAWN AT THE MOMENT)]

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

  G_ReadOut_II1 "Read out instructions 1"
  _WEB: ""
  _TEL: "INTERVIEWER: READ OUT"

  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 WITH A BANK, BUILDING SOCIETY OR CREDIT UNION, AND OVERDRAWN IN THE LAST 12 MONTHS OR OVERDRAWN AT THE MOMENT)]

And in the last 12 months has your overdraft …

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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_CC93D

[ASK IF P_RB1DV=1 (HAVE CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION)] CAROUSEL

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

RANDOMISE STATEMENTS

a. I have a good understanding of the cost of borrowing using an overdraft
b. It is easy to compare the cost of borrowing on an overdraft to the cost of borrowing on other types of credit
c. I have a good understanding of the types of support available from overdraft providers, if I were to be in financial difficulty

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree

5. Strongly disagree
6. Don't know

P_CC101D

[ASK IF P_CC1=1 OR P_CC1a=1 (HAVE CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION, AND OVERDRAWN IN THE LAST 12 MONTHS OR OVERDRAWN AT THE MOMENT)]

In the last 12 months, have you had any of the following types of contact with your **overdraft provider(s)** about your overdraft use?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. They sent a standard notification (e.g. by text or mobile app) that I was entering my overdraft or about to exceed my limit
2. They contacted me to highlight the cost of using my overdraft
3. They contacted me to suggest ways to reduce my overdraft borrowing
4. They contacted me about something else related to my overdraft borrowing (write in)
5. I contacted them for information about ways to reduce my overdraft borrowing
6. I contacted them for something else related to my overdraft borrowing (write in)
7. I have had no contact at all with my overdraft provider(s) **[SINGLE CODE]**
8. Don't know

P_CC2d1

[ASK IF P_CC101D=2-4 (HAVE CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION, AND OVERDRAWN IN THE LAST 12 MONTHS OR OVERDRAWN AT THE MOMENT, AND RECEIVED A MESSAGE FROM CURRENT ACCOUNT PROVIDER HIGHLIGHTING THE COST OF USING OVERDRAFT, WAYS TO REDUCE OVERDRAFT BORROWING OR ABOUT SOMETHING ELSE RELATED TO OVERDRAFT BORROWING)]

Thinking about the contact you had from your overdraft provider to highlight the cost of using your overdraft, to suggest ways to reduce your overdraft borrowing, or about something else related to your overdraft borrowing:

How many times did your current account provider contact you about this in the last 12 months?

[IF P_CC101D=1 (ALSO RECEIVED STANDARD WARNING NOTIFICATIONS): Do not include any standard notifications (e.g. by text or mobile app) you received about entering your overdraft or exceeding your limit. We are only interested here in the other communications you received.**]**

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Once
2. More than once
3. Don't know

P_CC2e

    [ASK IF P_CC101D =2-4 (HAVE CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION, AND OVERDRAWN IN THE LAST 12 MONTHS OR OVERDRAWN AT THE MOMENT, AND RECEIVED A MESSAGE FROM CURRENT ACCOUNT PROVIDER HIGHLIGHTING THE COST OF USING OVERDRAFT, WAYS TO REDUCE OVERDRAFT BORROWING OR ABOUT SOMETHING ELSE RELATED TO OVERDRAFT BORROWING)] COLLAPSIBLE GRID

Thinking about the impact these communications about your overdraft use may have had on you, how much do you agree or disagree with the following statements?

**[IF P_CC101D =1 (ALSO RECEIVED STANDARD WARNING NOTIFICATIONS):
Do not think about** any standard notifications (e.g. by text or mobile app) you received about entering your overdraft or exceeding your limit. We are only interested here in the impact the other communications you received may have had on you.**]**

RANDOMISE STATEMENTS

a. I became more aware of my overdraft use
b. I was able to improve my financial situation
c. I have reduced my overdraft borrowing
d. [DELETED]
e. I am now more aware of the various support options that are available to me

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

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.

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 THE LAST 12 MONTHS)]

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

{IF TEL: "READ OUT IF NECESSARY"}

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 THE 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)?

{IF TEL: "READ OUT IF NECESSARY"}

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 THE 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 overall…

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

P_CC3_2
[ASK ALL]

Do you currently hold a store card?

{IF TEL: "READ OUT"}

<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 THE LAST 12 MONTHS)]

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

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 THE 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)?

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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

1. Transactor credit cards **[CODE IF (P_CC10=1 OR 2) AND (P_CC10 NE 3 OR 4 OR 5 OR 6)]**
2. Transactor store cards **[CODE IF (P_CC11=1 OR 2) AND (P_CC11 NE 3 OR 4 OR 5 OR 6)]**
3. Revolver credit cards **[CODE IF P_CC10=3 OR 4 OR 5 OR 6]**
4. Revolver store cards **[CODE IF 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?

{IF TEL: "READ OUT"}

<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 THE 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)?

{IF TEL: "READ OUT IF NECESSARY"}

Select all that apply, where you repay differently on different accounts.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 P_CC10 NE 1,2 (REVOLVER; NOT TRANSACTOR)

AUTOCOMPLETE CCREV1=2, IF P_CC10=1,2 AND P_CC10 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 P_CC11 NE 1,2 (REVOLVER; NOT TRANSACTOR)

AUTOCOMPLETE CCREV2=2, IF P_CC11=1,2 AND P_CC11 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 P_CC19 NE 1,2 (REVOLVER; NOT TRANSACTOR)

AUTOCOMPLETE CCREV3=2, IF P_CC19=1,2 AND P_CC19 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?

{IF TEL: "READ OUT"}

<FCABlue>
This is where you take out finance to acquire a motor vehicle, e.g. hire purchase (HP), a personal contract purchase (PCP), conditional sale, a personal contract hire (PCH), or a subscription service.
A subscription service is where you have a hire arrangement which you can end by giving notice to the firm. It may include other areas such as servicing arrangements, road tax, or MOT.
</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 THE 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Hire purchase (HP), a personal contract purchase (PCP), conditional sale, or a personal contract hire (PCH)
2. Using a loan, credit card, or other form of credit to buy outright
3. Using a subscription service
   <FCABlue>
   This is where you have a hire arrangement which you can end by giving notice to the firm. It may include other areas such as servicing arrangements, road tax, or MOT.

</FCABlue>
4. Other (write in)
5. Don't know

P_CC7b

[ASK IF P_CC7=1 (HIRE PURCHASE OR PERSONAL CONTRACT PURCHASE OR CONDITIONAL SALE OR PERSONAL CONTRACT HIRE MOTOR FINANCE ARRANGEMENTS HELD NOW OR IN THE LAST 12 MONTHS)]

And which type of arrangement was this?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Hire purchase (HP):
   <FCABlue>
   A type of borrowing, where you don't own the vehicle until you have paid in full. You pay an initial deposit and then the remainder in equal monthly instalments. Once you have paid all the instalments, you have the option to own the vehicle outright, usually by paying a small fee to transfer ownership to you.
   </FCABlue>
2. Personal contract purchase (PCP):
   <FCABlue>
   Similar to hire purchase (HP), where you pay a deposit and then monthly instalments. Unlike HP, you don't pay the full value of the vehicle, but the amount the vehicle is predicted to lose in value over the length of the contact. At the end of the contract, you can choose to own the car outright by paying a large 'balloon payment' or return the car to the dealer.
   </FCABlue>
3. Conditional sale:
   <FCABlue>
   Similar to hire purchase (HP), except you automatically own the vehicle when all the instalments have been repaid.
   </FCABlue>
4. Personal contract hire (PCH):
   <FCABlue>
   This is where you have a long-term rental agreement where the car is leased for an agreed period (usually two to four years) with fixed monthly payments, and at the end you hand back the vehicle.
   </FCABlue>
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 CREDIT CARD, OR OTHER FORM OF CREDIT, BUT ALSO HOLD/HELD IN THE LAST 12 MONTHS HP/PCP/CS/PCH/ SUBSCRIPTION SERVICE 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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 **[CODE IF (P_CC7b=1-3,5 OR P_CC8a=1,2) AND P_CC3_3=1)]**
2. Personal loan (to buy a vehicle) **[CODE 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.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

	Item	Definition	
1	Do you currently hold any products on **\hire purchase**?	{IF TEL: "READ OUT IF NECESSARY"} 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.	1. Yes 2. No 99. Don't know
2	Do you currently hold any products with **\rent-to-own** finance?	{IF TEL: "READ OUT IF NECESSARY"} You make **\weekly payments** to buy household goods, e.g. appliances, electricals, furniture. Examples of retailers offering rent-to-own include **\Rent2Buy** and **\Yes Appliance Rentals** (but there are others). Legally, you hire the goods and do	1. Yes 2. No 99. Don't know

		not own them until you have paid all the instalments. Rent-to-own is a form of hire purchase.	
3	Do you currently hold any products with **instalment credit**?	{IF TEL: "READ OUT IF NECESSARY"} <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>	1. Yes 2. No 99. Don't know

P_CC3_4_DV
[CODE TO ALL]

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

1. Do you currently hold a hire purchase? **[CODE IF P_CC3_4_1=1]**
2. Do you currently hold a rent-to-own retail finance? **[CODE IF P_CC3_4_2=1]**
3. Do you currently hold an instalment credit? **[CODE IF P_CC3_4_3=1]**
4. None of these **[CODE 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 **[CODE 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 **[CODE 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 HIRE PURCHASE AND RENT-TO-OWN 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.**

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

	Item	Definition	
1	Have you held any products on **hire purchase** in the	{IF TEL: "READ OUT IF NECESSARY" <inf> <FCABlue>	1. Yes 2. No 99. Don't know

	last 12 months? **[SHOW IF P_CC3_4_1 NE 1]**	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>}	
2	Have you held any products with **rent-to-own** finance in the last 12 months? **[SHOW IF P_CC3_4_2 NE 1]**	{IF TEL: "READ OUT IF NECESSARY" <inf> <FCABlue> You make **weekly payments** to buy household goods, e.g. appliances, electricals, furniture. Examples of retailers offering rent-to-own include **Rent2Buy** and **Yes Appliance Rentals** (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>}	1. Yes 2. No 99. Don't know
3	Have you held any products with **instalment** credit in the last 12 months? **[SHOW IF P_CC3_4_3 NE 1]**	{IF TEL: "READ OUT IF NECESSARY" <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>}	1. Yes 2. No 99. Don't know

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 FINANCE PRODUCTS NOT HELD NOW (OR DON'T KNOW IF HELD NOW) BUT HELD IN THE LAST 12 MONTHS FROM P_CC4_4.

1. Have you held any products on **hire purchase** in the last 12 months? **[CODE IF P_CC4_4_1=1]**
2. Have you held any products with **rent-to-own finance** in the last 12 months? **[CODE IF P_CC4_4_2=1]**
3. Have you held any products with **instalment** credit in the last 12 months? **[CODE IF P_CC4_4_3=1]**
4. None of these **[CODE 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 **[CODE 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 **[CODE IF P_CC4_4_DV NE 1-5 (i.e. everyone else)]**

CC1

[ASK IF (P_CC7b=1-3,5) 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 HP/PCP/CS/DON'T KNOW) 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.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

	Item	**Definition**	
1	Motor finance arranged with hire purchase (HP), personal contract purchase (PCP) or conditional sale **[SHOW IF P_CC7b=1-3,5]**		1. Yes 2. No 99. Don't know
2	Motor finance using a loan or other form of credit from a vehicle dealer or manufacturer **[SHOW IF P_CC8a=1]**		1. Yes 2. No 99. Don't know
3	Motor finance using a loan or other form of credit from a motor finance specialist **[SHOW IF P_CC8a=2]**		1. Yes 2. No 99. Don't know
4	Hire purchase **[SHOW IF P_CC3_4_DV=1 OR P_CC4_4_DV=1]**	{IF TEL: "READ OUT IF NECESSARY"} <inf> <FCABlue> … where you buy household or electrical goods on credit and pay in monthly instalments. Legally, you hire the goods and	1. Yes 2. No 99. Don't know

		do not own them until you have paid all the instalments</FCABlue></inf>	
5	Rent-to-own **[SHOW IF P_CC3_4_DV=2 OR P_CC4_4_DV=2]**	{IF TEL: "READ OUT IF NECESSARY"}<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>	1. Yes 2. No 99. Don't know
6	Retail instalment credit **[SHOW IF P_CC3_4_DV=3 OR P_CC4_4_DV=3]**	{IF TEL: "READ OUT IF NECESSARY"}<inf><FCABlue>… where you buy goods, e.g. furniture, outright and pay for them by instalments under a credit agreement</FCABlue></inf>	1. Yes 2. No 99. Don't know
7	Personal loan to buy a vehicle **[SHOW IF P_CC8a=3]**		1. Yes 2. No 99. Don't know

CC1_DV

   [CODE TO ALL]

   DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF MOTOR FINANCE AND RETAIL FINANCE PRODUCTS TAKEN OUT IN THE LAST 12 MONTHS, FROM CC1.

1. Motor finance arranged with hire purchase (HP), personal contract purchase (PCP) or conditional sale **[CODE IF CC1_1=1]**
2. Motor finance using a loan or other form of credit from a vehicle dealer or manufacturer **[CODE IF CC1_2=1]**
3. Motor finance using a loan or other form of credit from a motor finance specialist **[CODE IF CC1_3=1]**
4. Hire purchase **[CODE IF CC1_4=1]**
5. Rent-to-own **[CODE IF CC1_5=1]**
6. Retail instalment credit **[CODE IF CC1_6=1]**
7. Personal loan to buy a vehicle **[CODE IF CC1_7=1]**
8. None of these **[CODE 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 taken out in the last 12 months each of these products **[CODE 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 have not taken out some of these products in the last 12 months and I don't know about others **[CODE IF CC1_DV NE 1-9]**

P_CC70

In the last 12 months have you bought any goods using a 'Buy Now, Pay Later' payment service, sometimes called **'pay in three' or 'pay later'**?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

<FCABlue>
This is a payment service where you defer payment for a short period of time (usually 30 days) or split payments over a few instalments (typically between 3 and 6) without paying interest. You may have seen this option offered when shopping online at the checkout page, being offered by firms such as Klarna or Clearpay.
</FCABlue>

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

P_CC70b

How many times have you used this type of 'Buy Now, Pay Later' payment service in the last 12 months?

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Once
2. 2-4 times
3. 5-9 times
4. 10-24 times
5. 25 times or more
6. Don't know

DPC7

Thinking about all the times you bought goods using this type of payment service in the last 12 months, which provider(s) did you use?

PROGRAMMER INSTRUCTION: MULTICODE IF P_CC70b NE 1, SINGLE CODE IF P_CC70b=1

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Clearpay
2. Dividebuy
3. Humm
4. Klarna
5. Laybuy
6. PayitMonthly
7. PayPal
8. Secure Trust/V12
9. Splitit
10. Other (write in)
11. 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).

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

	Item	Description {IF TEL: "READ OUT IF NECESSARY"}	
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>	1. Yes, hold it now 2. Yes, held it in the last 12 months but don't hold it now 3. No, haven't held in the last 12 months 99. Don't know
9	Personal loan	<FCABlue> This is a loan **repayable over 12 months or more**, and not secured on your home or other property. </FCABlue>	1. Yes, hold it now 2. Yes, held it in the last 12 months but don't hold it now 3. No, haven't held in the last 12 months 99. Don't know

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>	1. Yes, hold it now 2. Yes, held it in the last 12 months but don't hold it now 3. No, haven't held in the last 12 months 99. Don't know
8	Short-term instalment loan	<FCABlue> This is a loan repayable by more than one instalment within a **<b>period of less than 12 months<b>**. </FCABlue>	1. Yes, hold it now 2. Yes, held it in the last 12 months but don't hold it now 3. No, haven't held in the last 12 months 99. Don't know
3	Peer-to-peer loan	<FCABlue> This is where you borrow money through an online platform. </FCABlue>	1. Yes, hold it now 2. Yes, held it in the last 12 months but don't hold it now 3. No, haven't held in the last 12 months 99. Don't know
6	Home-collected loan	<FCABlue> This is a loan where an agent comes to your home to collect your repayments. </FCABlue>	1. Yes, hold it now 2. Yes, held it in the last 12 months but don't hold it now 3. No, haven't held in the last 12 months 99. Don't know
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>	1. Yes, hold it now 2. Yes, held it in the last 12 months but don't hold it now 3. No, haven't held in the last 12 months 99. Don't know
2	Credit union loan	<FCABlue> This is a loan from a credit union. </FCABlue>	1. Yes, hold it now 2. Yes, held it in the last 12 months but don't hold it now 3. No, haven't held in the last 12 months 99. Don't know
15	Community development finance institution (CDFI) loan	<FCABlue> CDFIs are social enterprises that lend to people who may struggle to get credit elsewhere. </FCABlue>	1. Yes, hold it now 2. Yes, held it in the last 12 months but don't hold it now 3. No, haven't held in the last 12 months 99. Don't know
4	Logbook loan	<FCABlue> This is a loan secured against your vehicle, using a bill of sale. </FCABlue>	1. Yes, hold it now 2. Yes, held it in the last 12 months but don't hold it now 3. No, haven't held in the

			last 12 months
			99. Don't know
10	Loan from friends or family		1. Yes, hold it now
			2. Yes, held it in the last 12 months but don't hold it now
			3. No, haven't held in the last 12 months
			99. Don't know
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). These are sometimes known as an 'illegal money lender' or a 'loan shark'. </FCABlue>	1. Yes, hold it now
			2. Yes, held it in the last 12 months but don't hold it now
			3. No, haven't held in the last 12 months
			99. Don't know

P_CC5_DV
[CODE TO ALL]

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

1. Student loan **[CODE IF P_CC5_1=1]**
9. Personal loan **[CODE IF P_CC5_9=1]**
7. Payday loan (single payment) **[CODE IF P_CC5_7=1]**
8. Short-term instalment loan **[CODE IF P_CC5_8=1]**
3. Peer-to-peer loan **[CODE IF P_CC5_3=1]**
6. Home-collected loan **[CODE IF P_CC5_6=1]**
5. Pawnbroking **[CODE IF P_CC5_5=1]**
2. Credit union loan **[CODE IF P_CC5_2=1]**
15. Community development finance institution (CDFI) loan **[CODE IF P_CC5_15=1]**
4. Logbook loan **[CODE IF P_CC5_4=1]**
10. Loan from friends or family **[CODE IF P_CC5_10=1]**
11. Loan from an unlicensed money lender or another informal lender **[CODE IF P_CC5_11=1]**
17. None of these currently held **[CODE 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]**
18. Don't know if each of these are currently held **[CODE 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. Do not currently hold some of these products and don't know about others **[CODE IF P_CC5_DV NE 1-18 (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 THE LAST 12 MONTHS, FROM P_CC5.

1. Student loan **[CODE IF P_CC5_1=2]**
9. Personal loan **[CODE IF P_CC5_9=2]**
7. Payday loan (single payment) **[CODE IF P_CC5_7=2]**
8. Short-term instalment loan **[CODE IF P_CC5_8=2]**
3. Peer-to-peer loan **[CODE IF P_CC5_3=2]**
6. Home-collected loan **[CODE IF P_CC5_6=2]**
5. Pawnbroking **[CODE IF P_CC5_5=2]**
2. Credit union loan **[CODE IF P_CC5_2=2]**
15. Community development finance institution (CDFI) loan **[CODE IF P_CC5_15=2]**
4. Logbook loan **[CODE IF P_CC5_4=2]**
10. Loan from friends or family **[CODE IF P_CC5_10=2]**
11. Loan from an unlicensed money lender or another informal lender **[CODE IF P_CC5_11=2]**
19. Currently hold all these products **[CODE 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]**
17. None of these held now or 12 months ago **[CODE 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]**
18. Don't know if each of these are currently held now or 12 months ago **[CODE 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]**
20. 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 **[CODE IF P_CC6_DV NE 1-19 (i.e. everyone else)]**

P_CC82D
[ASK IF P_CC5_10=1,2 (CURRENTLY HOLD OR HAVE HELD IN THE LAST 12 MONTHS LOAN(S) FROM FRIENDS OR FAMILY)]

Thinking about the loan(s) you hold or have held in the last 12 months **from friends or family**, which of the following best describes who the loan(s) is from?

If you hold more than one of this type of loan, select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. A loan from a family member that **does not charge any interest**
2. A loan from a family member where I chose to pay back a bit more than originally borrowed but **this was not interest**
3. A loan from a family member **where interest is paid**

4. A loan from a friend that **does not charge any interest**
5. A loan from a friend where I chose to pay back a bit more than originally borrowed but **this was not interest**
6. A loan from a friend **where interest is paid**
7. Other (write in)
8. Don't know

P_CC83D

[ASK IF P_CC5_11=1,2 OR P_CC82D=3,6 (CURRENTLY HOLD OR HAVE HELD IN THE LAST 12 MONTHS LOANS FROM AN UNLICENSED MONEY LENDER OR ANOTHER INFORMAL LENDER OR FROM A FAMILY MEMBER WHERE INTEREST IS PAID OR FROM A FRIEND WHERE INTEREST IS PAID)]

[IF P_CC82D NE 3,6 AND P_CC5_11=1,2 (CURRENTLY HOLD OF HAVE HELD IN THE LAST 12 MONTHS A LOAN FROM AN UNLICENSED MONEY LENDER OR ANOTHER INFORMAL LENDER BUT <u>NOT</u> A LOAN FROM A FAMILY MEMBER OR FRIEND WHERE INTEREST IS PAID):** Thinking about the loan(s) you hold or have held in the last 12 months **from an unlicensed money lender or another informal lender**, which of the following best describe why you borrowed from them?]

[IF P_CC5_11 NE 1,2 AND CC82D=3,6 (CURRENTLY HOLD OF HAVE HELD IN THE LAST 12 MONTHS A LOAN FROM A FAMILY MEMBER OR FRIEND WHERE INTEREST IS PAID BUT <u>NOT</u> A LOAN FROM AN UNLICENSED MONEY LENDER OR ANOTHER INFORMAL LENDER):** Thinking about the loan(s) you hold or have held in the last 12 months **from a friend or family member where interest is paid**, which of the following best describe why you borrowed from them?]

[IF P_CC5_11=1,2 AND P_CC82D=3,6 (CURRENTLY HOLD OF HAVE HELD IN THE LAST 12 MONTHS A LOAN FROM A FAMILY MEMBER OR FRIEND WHERE INTEREST IS PAID <u>AND</u> A LOAN FROM AN UNLICENSED MONEY LENDER OR ANOTHER INFORMAL LENDER):** Thinking about the loans you hold or have held in the last 12 months **from an unlicensed money lender or another informal lender**, and **from a friend or family member where interest is paid**, which of the following best describe why you borrowed from them?]

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-12

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. I was unable to get a loan anywhere else
2. They offered a better interest rate than I could get elsewhere
3. I applied for other types of credit, such as a payday loan, but was declined
4. I had reached the limit of other types of credit
5. It was easy to get the money I needed
6. It was the quickest way to get the money I needed
7. There were no forms to fill in
8. I borrowed from them by mistake **[SHOW IF P_CC5_11=1,2]**
9. I was tricked into borrowing from them **[SHOW IF P_CC5_11=1,2]**

10. I thought they were a licensed lender when I first borrowed from them **[SHOW IF P_CC5_11=1,2]**
11. Other (write in)
12. Don't know

P_CC12

[ASK IF (P_CC5_DV=2, 15, 3, 4, 6-9) OR (P_CC6_DV=2, 15, 3, 4, 6-9) OR (P_CC7b=1-3,5) OR (P_CC8a=1-3) (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, PERSONAL LOAN, MOTOR FINANCE USING PCP/HP/CS/DON'T KNOW, MOTOR FINANCE FROM A VEHICLE DEALER, MOTOR FINANCE FROM A MOTOR FINANCE SPECIALIST, OR PERSONAL LOAN TO BUY A VEHICLE)]

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

[INSERT LOANS HELD FROM P_CC5_DV=2, 15, 3, 4, 6-9 AND P_CC6_DV=2, 15, 3, 4, 6-9 AND P_CC7b=1-3,5 AND P_CC8a=1-3]

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

{IF TEL: "READ OUT"}

<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=2, 15, 3, 4, 6-9) OR (P_CC6_DV=2, 15, 3, 4, 6-9) OR (P_CC7b=1-3,5) OR (P_CC8a=1-3) (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, PERSONAL LOAN, MOTOR FINANCE USING PCP/HP/CS/DON'T KNOW, MOTOR FINANCE FROM A VEHICLE DEALER, MOTOR FINANCE FROM A MOTOR FINANCE SPECIALIST, OR PERSONAL LOAN TO BUY A VEHICLE NOW OR IN THE LAST 12 MONTHS)]

Which of these loans involved a guarantor?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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. Motor finance arranged with hire purchase (HP), personal contract purchase (PCP) or conditional sale **[SHOW IF P_CC7b=1-3,5]**
10. Motor finance using a loan or other form of credit from a vehicle dealer or manufacturer **[SHOW IF P_CC8a=1]**
11. Motor finance using a loan or other form of credit from a motor finance specialist **[SHOW IF P_CC8a=2]**
12. Personal loan to buy a motor vehicle **[SHOW IF P_CC8a=3]**
13. Don't know

CC_DV4
[CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH LIST OF ALL REGULATED CONSUMER CREDIT AGREEMENTS (EXCLUDING OVERDRAFTS) HELD NOW OR IN THE LAST 12 MONTHS AND 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 SELECTION)**
1	Credit card	IF P_CC3_1=1 OR P_CC4_1=1 (transactor or revolver)
2	Store card	IF P_CC3_2=1 OR P_CC4_2=1 (transactor or revolver)
3	Motor finance arranged with hire purchase (HP) or personal contract purchase (PCP) or conditional sale or don't know	P_CC7b=1-3,5
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	IF P_CC3_5=1 OR P_CC4_5=1 (transactor or revolver)
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
20	None of these credit products held now or in the last 12 months	**IF CC_DV4 NE 1-18**

P_CC102D

[ASK IF CC_DV4=1-18 (ALL WHO HOLD ANY REGULATED CONSUMER CREDIT AGREEMENTS (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS)]

You mentioned that you hold the following credit or loan products, or have held these in the last 12 months:

[LIST ALL PRODUCTS HELD AT CC_DV4=1-18]

Thinking about these credit or loan products, have you had any contact with any of your lenders in the last 2 years to discuss any **financial difficulties** you may have been having?

This could be contact your lender(s) made or that you made.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – I have had contact with one or more of my lenders to discuss my financial difficulties
2. No – but I have had some financial difficulties
3. No – and I have not had any financial difficulties
4. Don't know

CC85D

[ASK IF P_CC102D=1 AND MORE THAN ONE PRODUCT HELD AT CC_DV4=1-19 (ALL WHO HAD CONTACT IN THE LAST 2 YEARS WITH A LENDER(S) ABOUT A CREDIT OR LOAN PRODUCT THEY HOLD NOW OR HAVE HELD IN THE LAST 12 MONTHS AND THAT CONTACT WAS ABOUT ANY FINANCIAL DIFFICULTIES THEY WERE FACING, AND THEY HOLD MORE THAN ONE CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS)]

And which of your credit or loan products did you have contact with your lender(s) about?

If you had contact about more than one of your products, select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Credit card **[SHOW IF CC_DV4=1]**

2. Store card **[SHOW IF CC_DV4=2]**
3. Motor finance arranged with hire purchase (HP), personal contract purchase (PCP) or conditional sale **[SHOW IF CC_DV4=3]**
4. Motor finance using a loan or other form of credit from a vehicle dealer or manufacturer **[SHOW IF CC_DV4=4]**
5. Motor finance using a loan or other form of credit from a motor finance **[SHOW IF CC_DV4=5]**
6. Retail finance hire purchase - including rent-to-own and other hire purchase **[SHOW IF CC_DV4=6]**
7. Catalogue credit and shopping accounts **[SHOW IF CC_DV4=7]**
8. Retail finance – instalment credit **[SHOW IF CC_DV4=8]**
9. Credit union loan **[SHOW IF CC_DV4=9]**
10. Community development finance institution (CDFI) loan **[SHOW IF CC_DV4=10]**
11. Peer-to-peer loan **[SHOW IF CC_DV4=11]**
12. Logbook loan **[SHOW IF CC_DV4=12]**
13. Pawnbroking **[SHOW IF CC_DV4=13]**
14. Home-collected loan **[SHOW IF CC_DV4=14]**
15. Payday loan (single payment) **[SHOW IF CC_DV4=15]**
16. Short-term instalment loan **[SHOW IF CC_DV4=16]**
17. Personal loan **[SHOW IF CC_DV4=17]**
18. Personal loan to buy a vehicle **[SHOW IF CC_DV4=18]**

P_CC103D

[ASK IF P_CC102D=1 (ALL WHO HAD CONTACT IN THE LAST 2 YEARS WITH A LENDER(S) ABOUT A CREDIT OR LOAN PRODUCT THEY HOLD NOW OR HAVE HELD IN THE LAST 12 MONTHS AND THAT CONTACT WAS ABOUT ANY FINANCIAL DIFFICULTIES THEY WERE FACING)]

Thinking about **[IF MORE THAN ONE PRODUCT SELECTED AT CC85D:** the lenders for these products that; **ELSE:** the lender(s)]** you had contact with to discuss the financial difficulties you were having, how did that contact come about?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 8-9

1. My lender(s) contacted me about my ability to make payments
2. My lender(s) contacted me about something else and my ability to make payments was discussed
3. Another lender suggested I contact my other lender(s)
4. A debt adviser suggested I contact my lender(s)
5. Friends or family suggested I contact my lender(s)
6. I contacted my lender(s) about my ability to make payments
7. I contacted my lender(s) about something else and we discussed my ability to make payments
8. Other (write in)
9. None of these
10. Don't know

P_CC104D

[ASK IF (P_CC102D=2) OR (P_CC102D=3 AND (K2=1 OR K2a=1 OR K1=3)) (ALL WHO HOLD ANY REGULATED CONSUMER CREDIT AGREEMENTS (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS, AND HAVE NOT HAD CONTACT WITH ANY OF THEIR LENDERS IN THE LAST 2 YEARS TO DISCUSS ANY FINANCIAL DIFFICULTIES THEY HAVE EXPERIENCED DESPITE SAYING THEY HAVE HAD SOME FINANCIAL DIFFICULTIES, OR HAVE NOT HAD ANY CONTACT AND SAID THEY HAVE NOT HAD ANY FINANCIAL DIFFICULTIES BUT EARLIER SAID THEY HAVE MISSED PAYMENTS FOR DOMESTIC BILLS OR CREDIT COMMITMENTS IN THE LAST 6 MONTHS OR FIND KEEPING UP WITH THEIR DOMESTIC BILLS/ CREDIT COMMITMENTS A HEAVY BURDEN)]

[IF P_CC102D=2 (SAID THEY HAVE HAD SOME FINANCIAL DIFFICULTIES): Why have you not contacted your lender(s) to discuss the financial difficulties you have experienced?

[IF P_CC102D=3 AND (K2=1 OR K2a=1) (SAID THEY HAVE NOT HAD ANY FINANCIAL DIFFICULTIES BUT EARLIER SAID THEY HAD MISSED CREDIT COMMITMENTS/DOMESTIC BILLS IN 3 OR MORE, OR ONE OR TWO OF THE LAST 6 MONTHS): You said earlier you had fallen behind on, or missed, payments for credit commitments or domestic bills in one or more of the past 6 months. Why have you not contacted your lender(s) to discuss any financial difficulties you may have been experiencing?

[IF P_CC102D=3 AND K1=3 AND K2 NE 1 AND K2a NE 1 (SAID THEY HAVE NOT HAD ANY FINANCIAL DIFFICULTIES AND HAVE NOT MISSED ANY BILLS IN THE LAST 6 MONTHS BUT EARLIER SAID THEY FIND KEEPING UP WITH DOMESTIC BILLS/ CREDIT COMMITMENTS TO BE A HEAVY BURDEN): You said earlier you find keeping up with your domestic bills and credit commitments a heavy burden. Why have you not contacted your lender(s) to discuss any financial difficulties you may have been experiencing?]

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 10-14

1. I was afraid of losing my current credit
2. I was worried about my credit rating or ability to access credit in the future
3. I was too embarrassed
4. I wanted to speak to a debt adviser first
5. I did not think my lender(s) would be helpful
6. I have been overwhelmed and stressed and have not been able to face dealing with it
7. I got support from elsewhere instead, e.g. borrowed from a friend or family member
8. I wasn't aware support was available from lenders **[SINGLE CODE]**
9. It didn't occur to me to speak to my lender(s)
10. I don't need to – my income went up or I cut back on spending **[SINGLE CODE]**

11. I don't need to – I am not having any financial difficulties **[SHOW IF (P_CC102D=3 AND (K2=1 OR K2a=1 OR K1=3))] [SINGLE CODE]**
12. Other (write in)
13. None of these
14. Don't know

P_CC105D

[ASK IF P_CC102D=1 ((ALL WHO HOLD ANY REGULATED CONSUMER CREDIT AGREEMENTS (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS AND HAD CONTACT WITH THEIR LENDER(S) IN THE LAST 2 YEARS ABOUT ANY FINANCIAL DIFFICULTIES THEY WERE FACING)]

Thinking about the last 2 years, have you arranged any of the following types of support with any of your credit or loan providers to help with your payments?

[IF D13DV=2,4 (ALL WITH A RESIDENTIAL OR SHARED OWNERSHIP MORTGAGE): Do not think about your mortgage when answering this question.]

{IF TEL: "READ OUT IF NECESSARY"}

<FCABlue>
A payment deferral is where your lender or finance company agrees to reduce or pause your payments for a limited time, if you can't pay.
</FCABlue>

{IF TEL: "READ OUT IF NECESSARY"}

<FCABlue>
Tailored support is other short or long-term support (other than a payment deferral) provided by a lender that is tailored to a borrower's specific circumstances. It helps consumers bridge a crisis to get back to a more stable financial position.
</FCABlue>

Select all that apply.

PROGRAMMER INSTRUCTION: Code 1 and 2 cannot be selected together

G_"ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Had one or more payment deferrals – at least one is still ongoing
2. Had one or more payment deferrals – all have now ended
3. Making no payments for a temporary period
4. Making reduced payments for a temporary period
5. The waiving of interest or other charges to ensure my balance didn't increase while I wasn't making full payments
6. Refinancing to make my payments more affordable (for example a new loan agreement)
7. A re-spread of payments (e.g. spreading my payments over a longer period)
8. A voluntary termination **[SHOW IF P_CC7b=1-3,5 OR P_CC8a=1,2 (HOLD SOME FORM OF MOTOR FINANCE)]**
9. Received another kind of support from my lender (write in)
10. None of these – I did not receive any support from my lender

11. Don't know

P_CC106D

[ASK IF P_CC105D=1-9 (ALL WHO HOLD ANY REGULATED CONSUMER CREDIT AGREEMENTS (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS HAVE HAD ANY TYPE OF SUPPORT FROM THEIR LENDER(S) IN THE LAST 2 YEARS)]

Still thinking about the last 2 years, when did you **<b>first<b>** arrange any support from your lender(s)?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. In the last three months
2. Between 3-6 months ago
3. Between 6-9 months ago
4. Between 9-12 months ago
5. More than a year ago
6. Don't know

CC83D

[ASK IF P_CC105D=1-9 (ALL WHO HOLD ANY REGULATED CONSUMER CREDIT AGREEMENTS (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS HAVE HAD ANY TYPE OF SUPPORT FROM THEIR LENDER(S) IN THE LAST 2 YEARS)] CAROUSEL

Thinking about the support you received from your lender(s), how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

a. It was easy to get the support I needed
b. My lender(s) offered me a range of support options
c. My lender(s) made me aware that I can seek debt advice
d. I was able to select support that suited my needs
e. The information on my options was clear and easy to understand
 f. My current financial circumstances have improved because of the support from my lender(s)

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Strongly agree
2. Slightly agree

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

P_CC107D

[ASK IF P_CC105D=10 (ALL WHO HOLD ANY REGULATED CONSUMER CREDIT AGREEMENTS (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS AND HAD CONTACT WITH THEIR LENDER(S) IN THE LAST 2 YEARS ABOUT ANY FINANCIAL DIFFICULTIES THEY WERE FACING AND HAVE NOT ARRANGED A PAYMENT DEFERRAL OR ANY TYPE OF SUPPORT ON ANY CREDIT PRODUCT IN THE LAST 2 YEARS)]

Why have you not arranged any support from your lender(s) in the last 2 years?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 1 AND 11-13

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. No need – I have not needed any support **[SINGLE CODE]**
2. I thought I would be declined
3. My application for support was rejected
4. I was afraid of losing my current credit
5. I was worried about my credit rating or ability to access credit in the future
6. I did not think my lender(s) would be helpful
7. I was too embarrassed
8. I have been overwhelmed and stressed and have not been able to face dealing with it
9. I got support from elsewhere instead, e.g. borrowed from a friend or family member
10. The support on offer would not have helped me
11. I wasn't aware support was available from lenders **[SINGLE CODE]**
12. Other (write in)
13. Don't know

P_CC22c

[ASK IF P_CC5_DV=9 OR P_CC6_DV=9 (PERSONAL LOAN HELD NOW OR IN THE 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.

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>

If unsure, give your best estimate.

NUMERIC
RANGE 0…10

☐ Don't know

P_CCDV3
  [CODE TO ALL]

  DERIVED VARIABLE TO ESTABLISH IF CONSUMER CREDIT PRODUCTS HELD NOW (OR IN THE LAST 12 MONTHS) ARE SOLELY TRANSACTOR CREDIT CARDS, STORE CARDS OR CATALOGUE CREDIT AND USED SOLELY IN ASSETS AND DEBTS QUESTIONS

  1. Only credit products held now or in the last 12 months are transactor credit cards, store cards, catalogue credit **[CODE IF (P_CCDV1=1,2 OR (P_CC19=1,2 AND P_CC19 NE 3-8)) AND NOT (P_CC1a=1 OR P_CCDV2=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=1-11,15,16 OR P_CCDV1=3,4 OR P_CC19=3-8)]**
  2. Any credit products held now or in the last 12 months (excluding transactor credit cards, store cards, or catalogue credit): products include overdrawn (now only), motor finance, retail finance, loan products) **[CODE IF P_CC1a=1 OR (P_CCDV2=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=1-11,15-16) OR (P_CCDV1=3,4) OR P_CC19=3-8]**
  3. Have not held any credit products now or in the last 12 months or don't know if they have or not **[CODE IF P_CCDV3 NE 1-2 (i.e. everyone else)]**

P_CC75
  [ASK IF D10=1 OR 2 (WORKING FOR AN EMPLOYER FULL OR PART TIME)]

  Are you currently using or have you used any employer salary advance schemes?

  {IF TEL: "READ OUT"}

  <FCABlue>
  An Employer Salary Advance Scheme (ESAS) lets you, as an employee, get access to some of your earned pay before your regular payday. There is usually a fee for this.
  </FCABlue>

  G_ReadOut_II1 "Read out instructions 1"
  _WEB: ""
  _TEL: "INTERVIEWER: READ OUT"

  1. Yes – using one or more of these schemes now

2. Yes – have used one or more of these schemes in the last 12 months but am not using them now
3. No – haven't used in the last 12 months, but used before then
4. No – never used these schemes
5. Don't know

P_CC76

[ASK IF P_CC75_2=1 OR 2 (WORKING FOR AN EMPLOYER FULL OR PART TIME AND USED ESAS NOW OR IN THE LAST 12 MONTHS)]

How many times have you used a salary advance scheme in the last 12 months?

{IF TEL: "READ OUT IF NECESSARY"}

<FCABlue>
An Employer Salary Advance Scheme (ESAS) lets you, as an employee, get access to some of your earned income ahead of payday. There is usually a fee for this.
</FCABlue>

NUMERIC
RANGE 1…100

☐ Don't know
☐ Prefer not to say

P_CC20

[ASK ALL]

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

Include the use of free debt advice services from organisations such as Citizens Advice or Step Change, and services from commercial debt management companies where you pay a fee.

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

P_CC100D

[ASK IF P_CC20=2 AND (K1=3 OR K2=1 OR K2a=1 OR P_CC102D=1-2 OR M10D=1-2) (DID NOT USE DEBT ADVICE OR A DEBT MANAGEMENT SERVICE IN THE LAST 12 MONTHS AND FIND KEEPING UP WITH DOMESTIC BILLS/ CREDIT COMMITMENTS TO BE A HEAVY BURDEN, OR HAVE MISSED PAYING DOMESTIC BILLS/ CREDIT COMMITMENTS IN ONE OR MORE OF THE LAST 6 MONTHS, OR HAVE HAD CONTACT WITH ANY OF THEIR LENDERS (CREDIT OR MORTGAGE) IN THE LAST 2 YEARS TO DISCUSS ANY FINANCIAL DIFFICULTIES THEY HAVE EXPERIENCED OR HAVE NOT HAD CONTACT DESPITE SAYING THEY HAVE HAD SOME FINANCIAL DIFFICULTIES)]

Which of the following reasons explain why you have not used a debt advice or debt management service in the past 12 months?

Include the use of free debt advice services from organisations such as Citizens Advice or Step Change, and services from commercial debt management companies where you pay a fee.

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. I don't need debt advice **[SINGLE CODE]**
2. My debts are manageable **[SINGLE CODE]**
3. I have had issues making repayments - but resolved these through discussions with my lender(s) so did not need debt advice **[SINGLE CODE]**
4. I have had issues making repayments - but did not consider the use of debt advice
5. I tried to use a debt advice or debt management service but was unable to do so
6. I was too embarrassed to seek debt advice
7. I thought my financial situation wasn't severe enough to warrant seeking debt advice
8. I was worried about the impact on my credit score
9. Other (write in)
10. Don't know

P_CC96D

[ASK IF P_CC100D=5 (FIND KEEPING UP WITH DOMESTIC BILLS/ CREDIT COMMITMENTS TO BE A HEAVY BURDEN, OR HAVE MISSED PAYING DOMESTIC BILLS/ CREDIT COMMITMENTS IN ONE OR MORE OF THE LAST 6 MONTHS, OR HAVE HAD CONTACT WITH ANY OF THEIR LENDERS (CREDIT OR MORTGAGE) IN THE LAST 2 YEARS TO DISCUSS ANY FINANCIAL DIFFICULTIES THEY HAVE EXPERIENCED OR HAVE NOT HAD CONTACT DESPITE SAYING THEY HAVE HAD SOME FINANCIAL DIFFICULTIES AND TRIED TO USE A DEBT ADVICE OR DEBT MANAGEMENT SERVICE BUT WERE UNABLE TO DO SO)]

Did any of the following happen when you tried to use a debt advice or debt management service but were unable to do so?

Select all that apply.

PROGRAMMER INSTRUCTIONS: CODE 7 CANNOT BE SELECTED TOGETHER WITH ANY OF CODES 8, 9, 10

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. I could not find a service that was suitable for my needs
2. The information about available services was unclear or hard to understand
3. I became confused by all the different online services
4. The services I contacted were not responsive or did not get back to me
5. The services I tried to use had restrictive eligibility criteria that I didn't meet

6. The services I found were located too far away or not easily accessible
7. I could not get an appointment at all
8. I got an appointment, but it was at an inconvenient time
9. I got an appointment, but it was at an inconvenient location
10. I got an appointment, but it was too far in the future
11. I was put off by how much they would charge
12. I started seeking debt advice, but was referred too many times
13. I started seeking debt advice, but could not provide the information required
14. I started seeking debt advice, but the process became too overwhelming
15. None of these
16. Don't know

P_CC20a
[ASK IF P_CC20=1 (USED DEBT ADVICE OR DEBT MANAGEMENT IN THE 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 such as Citizens Advice or Step Change?

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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. I contacted a free debt adviser for help, but they were unable to assist me because they had no availability
7. Other (write in)
8. Don't know

P_CC20d

How did you first get in contact with the debt adviser or debt management service?

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

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I approached them directly
2. I was contacted by an unsolicited approach from them out of the blue
3. I was referred to them by a financial services provider, such as a bank or credit card company
4. I was referred to them by someone else (write in)
5. Other (write in)

P_CC94D

[ASK IF P_CC20d=1 (USED DEBT ADVICE OR DEBT MANAGEMENT SERVICE IN THE LAST 12 MONTHS AND APPROACHED THEM DIRECTLY)]

Thinking about how you went about getting in touch with your debt adviser or debt management service, how did you find the service you used?

Select all that apply.

G_ReadOut_II1 "Read out if necessary instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I used the list provided by one of my lenders
2. I found them online via the MoneyHelper website
{IF TEL: "READ OUT IF NECESSARY"}
<inf>
<FCABlue>
MoneyHelper is an online service that provides free impartial guidance that's backed by government and can recommend sources of support.
</FCABlue>
</inf>
3. I found them online in another way (write in)
4. I went to their local office
5. A recommendation from a family member, friend or colleague
6. Other (write in)
7. Don't know

P_CC95D

[ASK IF P_CC20d=1 (USED DEBT ADVICE OR DEBT MANAGEMENT SERVICE IN THE LAST 12 MONTHS AND APPROACHED THEM DIRECTLY)]

Which, if any, of the following prompted you to seek debt advice or use a debt management service directly?

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

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Seeing the debt advice details on a letter or email from one of my lenders
2. A newspaper or radio advert for debt advice or debt management services
3. A social media post offering to resolve my debt problems
4. I had been putting it off for a while, but decided it couldn't wait any longer
5. I knew I was going to struggle to manage financially, so sought debt advice straightaway
6. Other (write in)
7. None of these
8. Don't know

P_CC20f

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

Thinking about how you received your debt advice or accessed the debt management service in the last 12 months, which of the following channels did you use?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Online self-help debt management tools, such as Debt Remedy, or Citizens Advice budgeting tools
2. Online automated debt advice
3. Online via webchats or forums
4. Online via video conferencing
5. By telephone
6. Face to face with an adviser
7. Don't know

P_CC20g

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

Thinking about the last time you received debt advice or used a debt management service, how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS a-f

a. It was easy to find a debt adviser who could help me **[SHOW IF P_CC20d=1 (APPROACHED DEBT ADVISER DIRECTLY)]**
b. I was able to access debt advice through a channel that suited me
c. I felt that my needs were understood by the debt adviser **[SHOW IF P_CC20f=4-6 (DEBT ADVICE DELIVERED VIA VIDEO CONFERENCING, TELEPHONE OR FACE TO FACE)]**
d. My debt adviser took the time to explain and talk through my options **[SHOW IF P_CC20f=4-6 (DEBT ADVICE DELIVERED VIA VIDEO CONFERENCING, TELEPHONE OR FACE TO FACE)]**
e. I feel my debts are more manageable, now I have spoken to a debt adviser and/or used an online debt advice service
f. I had to speak to several different debt advisers before I found an adviser that could actually help me **[SHOW IF P_CC20f=4-6 (DEBT ADVICE DELIVERED VIA VIDEO CONFERENCING, TELEPHONE OR FACE TO FACE)]**

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

ASK P_CC21 TO P_CC81D 1 IN N OF ALL

P_CC21
[ASK 1 IN N OF 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. On a one-off basis from a Credit Reference Agency
   <FCABlue>
   Where you access your credit report on a one-off basis from one of the three main Credit Reference Agencies include: 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 report on an ongoing basis, sometimes for a monthly fee, sometimes free of charge. Credit Reference Agencies include: Experian, Equifax and TransUnion (formerly Callcredit).
</FCABlue>
3. A credit information service (excluding from your bank)<FCABlue>
Where someone else accesses your credit information on your behalf or advises you on how to improve your credit record, e.g. via ClearScore, CheckMyFile or Credit Karma.
</FCABlue>
4. Credit information via your bank, either online or using your mobile banking app
5. Credit information via a price comparison website
6. None of these
7. Don't know

P_CC24

[ASK IF P_CC21=6-7 (HAVE NOT USED A CREDIT REFERENCE SERVICE IN THE LAST 12 MONTHS, 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_CC24=1 (HAVE NOT USED A CREDIT REFERENCE SERVICE IN THE LAST 12 MONTHS OR DON'T KNOW IF HAVE OR NOT AND AWARE COULD OBTAIN A CREDIT REPORT OR CHECK SCORE FROM A CRA OR OTHER 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 7-8

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. I did not know I could get it for free
7. Other (write in)

8. Don't know

P_CC108D
[ASK IF P_CC21=1-5 (HAVE USED A CREDIT REFERENCE SERVICE IN THE LAST 12 MONTHS)]

Did you pay a fee when you obtained your credit report or checked your credit score in the last 12 months?

If you did this more than once in the last 12 months or used more than one type of service, select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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_CC109D
[ASK IF P_CC21=1-5 (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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 mortgage, loan, credit card, or another credit product
4. Before applying for a mortgage
5. Before applying for a loan, credit card, or another credit product
6. I was declined for a mortgage, loan, credit card, or another credit product
7. I was told that I was a poor credit risk
8. I was a victim of fraud
9. I am signed up to a subscription service
10. I wanted to check my credit file for errors
11. I was just curious
12. Because I could get it for free
13. Other reason (write in)
14. Don't know

P_CC28

[ASK IF P_CC21=1-5 (HAVE USED A CREDIT REFERENCE SERVICE IN THE LAST 12 MONTHS)]

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

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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_CC79

[ASK IF P_CC28=1-5 (HAVE USED A CREDIT REFERENCE SERVICE IN THE LAST 12 MONTHS AND LOOKED AT THEIR REPORT OR SCORE)]

Did you identify any errors in or issues with your credit report or credit score?

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

P_CC80

[ASK IF P_CC79=1 (HAVE USED A CREDIT REFERENCE SERVICE IN THE LAST 12 MONTHS AND IDENTIFIED AN ERROR OR ISSUE IN THEIR CREDIT REPORT)]

Did you take any action to rectify the error(s) or issue(s)?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – and I was successful in getting it corrected
2. Yes – but I was told that my credit records were accurate, so they were not changed
3. Yes – but so far I have not got the error corrected nor had confirmation that the record was accurate
4. No
5. Can't remember

P_CC81D

[ASK IF P_CC80=1-3 (HAVE USED A CREDIT REFERENCE SERVICE IN THE LAST 12 MONTHS AND IDENTIFIED AN ERROR OR ISSUE IN THEIR CREDIT REPORT AND RAISED A QUERY)]

If you find an error or issue with your credit report, you can either ask your lender to correct the error, or you can raise a dispute with the Credit Reference Agency directly. If you raise a dispute, the Credit Reference Agency should reply to tell you whether they have corrected the information, removed it from your file, or done nothing.

Approximately how long did it take for you to receive a response from the Credit Reference Agency to your dispute?

[IF P_CC80=3 (SO FAR HAVE NOT GOT RECORD CORRECTED NOR HEARD BACK AT ALL): If you have not yet received any response from the Credit Reference Agency, please say how long it has been since you first raised the dispute?**]**

Please just think about the response, not whether your issue was resolved or not.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Less than 1 month
2. More than 1 month but less than 3 months
3. More than 3 months
4. Can't remember
5. I did not raise a query

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. contents insurance held by someone else in your household or buildings insurance held by the freeholder to your property**]**.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

	Item	**Description**	
1	Motor insurance	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Cover for a vehicle, e.g. car, motorbike, van. </FCABlue>	1. Yes 2. No 99. Don't know
2	[DELETED]		
3	Home insurance – buildings	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Cover for the **building** of the property you live in (if you are the freeholder). </FCABlue>	1. Yes 2. No 99. Don't know
4	Home insurance – contents	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Cover for the **contents** of the property you live in. </FCABlue>	1. Yes 2. No 99. Don't know
5	Motor breakdown cover	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Cover which, in the case of your car breaking down, covers the cost of roadside assistance. </FCABlue>	1. Yes 2. No 99. Don't know
6	Multi-trip (annual) travel insurance	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue>	1. Yes 2. No

		Cover for multiple trips, e.g. all trips over the period of a year. </FCABlue>	99. Don't know
7	Pet insurance	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Cover for your pet against injury or illness and for damage your pet may cause. </FCABlue>	1. Yes 2. No 99. Don't know
8	Mobile phone insurance	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Cover for theft, loss or accidental damage to your mobile phone, e.g. screen breakage. </FCABlue>	1. Yes 2. No 99. Don't know
9	Gadget insurance	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Cover for your gadgets, separate from other policies, for incidents, e.g. theft, loss or damage when using gadgets outside the home. </FCABlue>	1. Yes 2. No 99. Don't know
10	Insurance for high value/ non-standard items not covered by another policy	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Cover for individual items not covered by other policies, e.g. jewellery, fine art, luxury cars, classic cars, collectables. </FCABlue>	1. Yes 2. No 99. Don't know

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 HELD NOW, FROM P_GI2 AND P_GI2A

1. Motor insurance **[CODE IF P_GI2_1=1]**
2. Home insurance – contents and buildings combined **[CODE IF P_GI2a=1]**

3. Home insurance – buildings only **[CODE IF (P_GI2_3=1 AND P_GI2_4 NE 1) OR P_GI2a=2]**
4. Home insurance – contents only **[CODE IF (P_GI2_4=1 AND P_GI2_3 NE 1) OR P_GI2a=2]**
5. Motor breakdown cover **[CODE IF P_GI2_5=1]**
6. Multi-trip (annual) travel insurance **[CODE IF P_GI2_6=1]**
7. Pet insurance **[CODE IF P_GI2_7=1]**
8. Mobile phone insurance **[CODE IF P_GI2_8=1]**
9. Gadget insurance **[CODE IF P_GI2_9=1]**
10. Insurance for high value/ non-standard items not covered by another policy **[CODE IF P_GI2_10=1]**
11. None of these held **[CODE 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 **[CODE 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 **[CODE 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 instalments or in a single annual payment?

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

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Motor insurance
b. Home insurance – buildings only
c. Home insurance – contents only
d. Home insurance – contents and buildings combined
e. Pet insurance

1. Paid for in instalments, e.g. monthly, quarterly, every 6 months
2. Paid for in a single annual payment
3. Other arrangement
4. Don't know

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.

1. Yes
2. No
3. 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.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

	Item	Description	
1	Home emergency/ boiler/ heating cover	{IF TEL: "READ OUT IF NECESSARY"}<FCABlue> Cover for emergency repairs or servicing for services in your home, e.g. electricity, plumbing, boiler and heating. </FCABlue>	1. Yes 2. No 99. Don't know
2	Legal expenses/ protection insurance	{IF TEL: "READ OUT IF NECESSARY"}<FCABlue> Cover against the cost of legal fees relating to a dispute. Often sold in conjunction with another policy, e.g. car insurance. </FCABlue>	1. Yes 2. No 99. Don't know
3	Extended warranty	{IF TEL: "READ OUT IF NECESSARY"}<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, car parts or furniture. </FCABlue>	1. Yes 2. No 99. Don't know
4	Credit card protection	{IF TEL: "READ OUT"}<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>	1. Yes 2. No 99. Don't know

5	Payment Protection Insurance (PPI)	{IF TEL: "READ OUT IF NECESSARY"}<FCABlue> Cover which, in the event of your being unable to continue making payments on a credit product, will fund these payments. </FCABlue>	1. Yes 2. No 99. Don't know
6	Mortgage Protection Insurance (MPPI)	{IF TEL: "READ OUT IF NECESSARY"}<FCABlue> Cover which, in the event of your being unable to continue making payments on your mortgage, will fund these payments. </FCABlue>	1. Yes 2. No 99. Don't know
7	Unemployment/ redundancy insurance	{IF TEL: "READ OUT IF NECESSARY"}<FCABlue> Cover that provides short-term income protection policy, should you be unable to work due to involuntary redundancy. </FCABlue>	1. Yes 2. No 99. Don't know
8	ID theft insurance	{IF TEL: "READ OUT IF NECESSARY"}<FCABlue> Cover for the legal costs associated with recovering your identity following identity theft. </FCABlue>	1. Yes 2. No 99. Don't know
9	GAP (Guaranteed Asset Protection) insurance	{IF TEL: "READ OUT"}<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>	1. Yes 2. No 99. Don't know
10	Wedding and party insurance	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Financial protection in case something was to go wrong with wedding plans e.g. cancellation or re-scheduling. </FCABlue>	1. Yes 2. No 99. Don't know
11	Missed event/ ticket insurance	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> If you can't attend an event for any covered reason, you'll get refund of the ticket price. </FCABlue>	1. Yes 2. No 99. Don't know

P_GI6_DV

[CODE TO ALL]

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

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1. Home emergency/ boiler/ cover/ heating cover **[CODE IF P_GI6_1=1]**
2. Legal expenses/ protection insurance **[CODE IF P_GI6_2=1]**
3. Extended warranty **[CODE IF P_GI6_3=1]**
4. Credit card protection **[CODE IF P_GI6_4=1]**
5. Payment Protection Insurance (PPI) **[CODE IF P_GI6_5=1]**
6. Mortgage Protection Insurance (MPPI) **[CODE IF P_GI6_6=1]**
7. Unemployment/ redundancy insurance **[CODE IF P_GI6_7=1]**
8. ID theft insurance **[CODE IF P_GI6_8=1]**
9. GAP (Guaranteed Asset Protection) insurance **[CODE IF P_GI6_9=1]**
10. Wedding and party insurance **[CODE IF P_GI6_10=1]**
11. Missed event/ ticket insurance **[CODE IF P_GI6_11=1]**
12. None of these held **[CODE 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 AND P_GI6_10=2 AND P_GI6_11=2]**
13. Don't know if each of these are held **[CODE 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 AND P_GI6_10=99 AND P_GI6_11=99]**
14. Do not hold some of these products and don't know about others **[CODE IF P_GI6_DV NE 1-13 (i.e. everyone else)]**

P_GI6aD
   [ASK IF P_GI6_DV=2 (HAVE LEGAL EXPENSES/ PROTECTION INSURANCE)]

   You mentioned that you have legal expenses/ protection insurance.

   Does this insurance cover you for '**before** the event' or '**after** the event' legal expenses?

   G_ReadOut_II1 "Read out instructions 1"
   _WEB: ""
   _TEL: "INTERVIEWER: READ OUT"

1. **'Before** the event' legal expenses insurance
    <FCABlue>
    Insurance purchased to cover legal costs that **may arise in the future**.
    </FCABlue>
2. **'After** the event' legal expenses
    <FCABlue>
    Insurance purchased **once a legal dispute has arisen/ while it is ongoing**, to cover the costs associated with the legal action or dispute. It is also sometimes referred to as 'litigation insurance'.
    </FCABlue>
3. Don't know

P_GI6bD
   [ASK IF P_GI6_DV=3 (HAVE EXTENDED WARRANTY INSURANCE)]

   You mentioned that you have extended warranty cover.

Which of the following types of extended warranty cover do you have?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Furniture
2. Electrical goods, e.g. washing machine, fridge, gadgets
3. Motor/ car parts
4. Other (write in)
5. Don't know

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.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

	Item	Description	
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>	1. Yes 2. No 99. Don't know
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>	1. Yes 2. No 99. Don't know
3	Personal accident insurance	<FCABlue> Cover which provides compensation in the event of injuries, disability or death caused by an accident. </FCABlue>	1. Yes 2. No 99. Don't know
4	Life insurance	<FCABlue>	1. Yes 2. No 99. Don't know

		This might be for a limited period (often sold alongside a mortgage) or for the whole of your life. </FCABlue>	
5	Critical illness cover	<FCABlue> Cover where you will receive a lump sum cash payment, if you are diagnosed with certain illnesses. </FCABlue>	1. Yes 2. No 99. Don't know
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>	1. Yes 2. No 99. Don't know
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>	1. Yes 2. No 99. Don't know
8	Immediate needs annuity	<FCABlue> This is normally set up under trust and is paid directly to the care home. </FCABlue>	1. Yes 2. No 99. Don't know
9	Over-50s insurance plan, also known as a guaranteed whole of life plan **[SHOW IF D2=50+ OR D3=9-16 (AGED 50 OR OVER)]**	<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. **Do not include** pre-paid funeral plans, which allow you to arrange and pay for your funeral in advance. </FCABlue>	1. Yes 2. No 99. Don't know
10	Pre-paid funeral plan	<FCABlue> This allows you to arrange and pay for your funeral in advance, generally for a fixed cost. You may have paid for this in full when you took out the plan, or it is possible to pay in instalments. **Do not include** over-50s insurance plans. </FCABlue>	1. Yes 2. No 99. Don't know

P_GI8_DV
[CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF PROTECTION INSURANCE PRODUCTS HELD NOW FROM P_GI8

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

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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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, or part of an employee benefits package)
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 HELD NOW, FROM P_GI8_DV AND P_GI9

1. Private medical insurance **[CODE IF P_GI8_DV=1]**
2. Healthcare cash plans (including dental) **[CODE IF P_GI8_DV=2]**
3. Personal accident insurance **[CODE IF P_GI8_DV=3]**

4. Life insurance **[CODE IF P_GI9=1 OR 2 OR 4 OR 5]**
5. Critical illness cover **[CODE IF P_GI8_DV=5]**
6. Income protection insurance **[CODE IF P_GI8_DV=6]**
7. Long-term care insurance **[CODE IF P_GI8_DV=7]**
8. Immediate needs annuity **[CODE IF P_GI8_DV=8]**
9. Over-50s insurance plans **[CODE IF P_GI8_DV=9 OR P_GI9=3]**
10. Pre-paid funeral plan **[CODE IF P_GI8DV=10]**
11. None of these **[NONE CODED AT CODE P_GI9DV 1-10,12]**
12. Don't know **[CODE IF P_GI8_DV=12]**

P_GI10
[ASK IF P_GI9DV=1-6 OR P_GI2_DV=5-6 (HOLD POLICIES 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.**]**

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Private medical insurance **[SHOW IF P_GI9DV=1]**
b. Healthcare cash plans (including dental) **[SHOW IF P_GI9DV=2]**
c. Personal accident insurance **[SHOW IF P_GI9DV=3]**
d. Life insurance **[SHOW IF P_GI9DV=4]**
e. Critical illness cover **[SHOW IF P_GI9DV=5]**
f. Income protection insurance **[SHOW IF P_GI9DV=6]**
g. Motor breakdown cover **[SHOW IF P_GI2_DV =5]**
h. Multi-trip (annual) travel insurance **[SHOW IF P_GI2_DV =6]**

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

P_GI1d
[CODE TO ALL]

DERIVED VARIABLE SUMMARISING INSURANCE AND PROTECTION POLICIES HELD NOW IN THEIR NAME OR JOINT NAMES. USED TO DETERMINE ELIGIBILITY FOR

THE GI&P SECTION – RESPONDENTS MUST HOLD ONE OR MORE OF THESE POLICIES TO BE ELIGIBLE. ALSO USED TO ROUTE INTO THE CLAIMS QUESTIONS.

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

GI25a

[IF P_GI10_g=1,3,4 (HOLD MOTOR BREAKDOWN COVER, AND COVER IS NOT PART OF AN EMPLOYEE BENEFITS PACKAGE, OR NOT ALL POLICIES ARE PART OF AN EMPLOYEE BENEFITS PACKAGE, OR DON'T KNOW IF POLICY IS PART OF EMPLOYEE BENEFITS PACKAGE OR NOT]

[If P_GI10g=3 (ALSO HOLD MOTOR BREAKDOWN AS PART OF AN EMPLOYEE BENEFITS PACKAGE): Thinking about the motor breakdown cover you took out most recently that was not part of an employee benefits package…**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

When you 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

P_GI68D
[ASK ALL]

In the last 12 months, have you done any of the following to **save money** or because you **could not afford the insurance premiums**?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Cancelled an insurance policy
   {IF TEL: "READ OUT IF NECESSARY"}
   <FCABlue>
   By 'cancelling a policy' we include cancelling it entirely or cancelling any add-ons such as legal expenses sold with motor or home policies.
   </FCABlue>
2. Reduced the level of cover of an insurance policy **[SHOW IF P_GI1d=1-32 (HAVE ANY INSURANCE OR PROTECTION POLICY)]**
   {IF TEL: "READ OUT IF NECESSARY"}
   <FCABlue>
   By 'reducing your level of cover' we mean changing parts of your policy to save money. For example, changing your motor insurance from comprehensive cover to third party, increasing your excess on a home insurance policy, or lowering the amount your life insurance will pay out.
   </FCABlue>
3. Chosen not to buy an insurance policy
4. None of these
5. Don't know

P_GI61
[ASK IF P_GI1d=1-23, 25-28, 31, 32 (ALL WITH A GI&P PRODUCT, EXCLUDING THOSE ONLY HOLDING LIFE INSURANCE OR PRE-PAID FUNERAL PLAN 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.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a.   Motor insurance **[SHOW IF P_GI1d=1]**
b.   Home insurance – contents and buildings combined **[SHOW IF P_GI1d=2]**
c.   Home insurance – buildings only **[SHOW IF P_GI1d=3]**
d.   Home insurance – contents only **[SHOW IF P_GI1d=4]**
e.   Motor breakdown cover **[SHOW IF P_GI1d=5]**
f.   Multi-trip (annual) travel insurance **[SHOW IF P_GI1d=6]**
g.   Pet insurance **[SHOW IF P_GI1d=7]**
h.   Mobile phone insurance **[SHOW IF P_GI1d=8]**
i.   Gadget insurance **[SHOW IF P_GI1d=9]**
j.   Insurance for high value/ non-standard items not covered by another policy **[SHOW IF P_GI1d=10]**
k.   Home emergency cover **[SHOW IF P_GI1d=11]**
l.   Legal expenses/ protection insurance **[SHOW IF P_GI1d=12 AND P_GI6aD=3]**
ae. Before the event legal expenses/ protection insurance **[SHOW IF P_GI1d=12 AND P_GI6aD=1]**
af. After the event legal expenses/ protection insurance **[SHOW IF P_GI1d=12 AND P_GI6aD=2]**
m.   Extended warranty **[SHOW IF P_GI1d=13]**
n.   Credit card protection **[SHOW IF P_GI1d=14]**
o.   Payment Protection Insurance (PPI) **[SHOW IF P_GI1d=15]**
p.   Mortgage Protection Insurance (MPPI) **[SHOW IF P_GI1d=16]**
q.   Unemployment/ redundancy insurance **[SHOW IF P_GI1d=17]**
r.   ID theft insurance **[SHOW IF P_GI1d=18]**
s.   GAP (Guaranteed Asset Protection) insurance **[SHOW IF P_GI1d=19]**
t.   Private medical insurance **[SHOW IF P_GI1d=20]**
u.   Healthcare cash plans (including dental) **[SHOW IF P_GI1d=21]**
v.   Personal accident insurance **[SHOW IF P_GI1d=22]**
w.   Single-trip travel insurance (held in the last 12 months) **[SHOW IF P_GI1d=23]**
x.   Critical illness cover **[SHOW IF P_GI1d=25]**
y.   Income protection insurance **[SHOW IF P_GI1d=26]**
z.   Long-term care insurance **[SHOW IF P_GI1d=27]**
ab. Immediate needs annuity **[SHOW IF P_GI1d=28]**
ac. Wedding and party insurance **[SHOW IF P_GI1d=31]**
ad. Missed event/ ticket insurance **[SHOW IF P_GI1d=32]**

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

P_GI61_DV
    DV SUMMARISING ALL POLICIES CLAIMED ON IN THE LAST 2 YEARS

1.   Motor insurance **[CODE IF P_GI61a=1]**
2.   Home insurance – contents and buildings combined **[CODE IF P_GI61b=1]**
3.   Home insurance – buildings only **[CODE IF P_GI61c=3]**
4.   Home insurance – contents only **[CODE IF P_GI61d=1]**
5.   Motor breakdown cover **[CODE IF P_GI61e=1]**
6.   Multi-trip (annual) travel insurance **[CODE IF P_GI61f=1]**
7.   Pet insurance **[CODE IF P_GI61g=1]**

8. Mobile phone insurance **[CODE IF P_GI61h=1]**
9. Gadget insurance **[CODE IF P_GI61i=9]**
10. Insurance for high value/ non-standard items not covered by another policy **[CODE IF P_GI61j=10]**
11. Home emergency cover **[CODE IF P_GI61k=1]**
12. Legal expenses/ protection insurance **[CODE IF P_GI61l=1]**
13. Before the event legal expenses/ protection insurance **[CODE IF P_GI61ae=1]**
14. After the event legal expenses/ protection insurance **[CODE IF P_GI61af=1]**
15. Extended warranty **[CODE IF P_GI61m=1]**
16. Credit card protection **[CODE IF P_GI61n=1]**
17. Payment Protection Insurance (PPI) **[CODE IF P_GI61o=1]**
18. Mortgage Protection Insurance (MPPI) **[CODE IF P_GI61p=1]**
19. Unemployment/ redundancy insurance **[CODE IF P_GI61q=1]**
20. ID theft insurance **[CODE IF P_GI61r=1]**
21. GAP (Guaranteed Asset Protection) insurance **[CODE IF P_GI61s=1]**
22. Private medical insurance **[CODE IF P_GI61t=1]**
23. Healthcare cash plans (including dental) **[CODE IF P_GI61u=1]**
24. Personal accident insurance **[CODE IF P_GI61v=1]**
25. Single-trip travel insurance (held in the last 12 months) **[CODE IF P_GI61w=1]**
26. Critical illness cover **[CODE IF P_GI61x=1]**
27. Income protection insurance **[CODE IF P_GI61y=1]**
28. Long-term care insurance **[CODE IF P_GI61z=1]**
29. Immediate needs annuity **[CODE IF P_GI61ab=1]**
30. Wedding and party insurance **[CODE IF P_GI61ac=1]**
31. Missed event/ ticket insurance **[CODE IF P_GI61ad=1]**

P_GI62

[ASK IF MORE THAN ONE POLICY SELECTED FROM P_GI61_DV=1,2,4,5,6,7,8,11,15,22,23,25 (MADE A CLAIM ON MORE THAN ONE TYPE OF POLICY OF INTEREST IN THE LAST 2 YEARS)]

Which one of these did you claim on most recently?

PROGRAMMER INSTRUCTION: ONLY SHOW CODES SELECTED FROM P_GI61_DV=1,2,4,5,6,7,8,11,15,22,23,25

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Motor insurance **[SHOW IF P_GI61_DV=1]**
2. Home insurance – contents and buildings combined **[SHOW IF P_GI61_DV=2]**
4. Home insurance – contents only **[SHOW IF P_GI61_DV=4]**
5. Motor breakdown cover **[SHOW IF P_GI61_DV=5]**
6. Multi-trip (annual) travel insurance **[SHOW IF P_GI61_DV=6]**
7. Pet insurance **[SHOW IF P_GI61_DV=7]**
8. Mobile phone insurance **[SHOW IF P_GI61_DV=8]**
11. Home emergency cover **[SHOW IF P_GI61_DV=11]**
13. Extended warranty **[SHOW IF P_GI61_DV=15]**
20. Private medical insurance **[SHOW IF P_GI61_DV=22]**
21. Healthcare cash plans (including dental) **[SHOW IF P_GI61_DV=23]**
23. Single-trip travel insurance (held in the last 12 months) **[SHOW IF P_GI61_DV=25]**

P_GI62_DV

TEXT SUBSTITUTION FOR MOST RECENT POLICY CLAIM

SELECT POLICY CLAIMED ON MOST RECENTLY (PROGRAMMER INSTRUCTION: IF ONE POLICY CLAIMED ON IN THE LAST 2 YEARS USE SELECTED POLICY AT P_GI61_DV=1,2,4,5,6,7,8,11,15,22,23,25; IF >1 POLICY SELECTED FROM P_GI61_DV=1,2,4,5,6,7,8,11,15,22,23,25, USE POLICY SELECTED AT P_GI62)

	Category	**Text substitution**
1	Motor insurance	motor insurance
2	Home insurance – contents and buildings combined	home contents and buildings insurance
3	[DELETED]	
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	[DELETED]	
10	[DELETED]	
11	Home emergency cover	home emergency/ boiler/ heating cover
12	[DELETED]	
13	Extended warranty	extended warranty
14	[DELETED]	
15	[DELETED]	
16	[DELETED]	
17	[DELETED]	
18	[DELETED]	
19	[DELETED]	
20	Private medical insurance	private medical insurance
21	Healthcare cash plans	healthcare cash plan
22	[DELETED]	
23	Single-trip travel insurance (held in the last 12 months)	single-trip travel insurance

P_GI63
[ASK IF P_GI61_DV=1,2,4,5,6,7,8,11,15,22,23,25 (MADE A CLAIM ON AN INSURANCE/PROTECTION POLICY OF INTEREST IN THE LAST 2 YEARS / MOST RECENT CLAIM)]

Thinking about the claim you made on your **[MOST RECENT POLICY CLAIM]** most recently…

What was the outcome of the claim?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Completely successful (i.e. resolved to your full satisfaction)
2. Partially successful (i.e. you are partially happy with the resolution)
3. Unsuccessful (i.e. you are not at all happy with the outcome/ resolution of your claim)
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 2 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_GI61_DV=1,2,4,5,6,7,8,11,15,22,23,25 (MADE A CLAIM ON AN INSURANCE/PROTECTION POLICY OF INTEREST IN THE LAST 2 YEARS / MOST RECENT CLAIM)]

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_GI64a

[ASK IF P_GI61_DV=1,2,4,5,6,7,8,11,15,22,23,25 (MADE A CLAIM ON AN INSURANCE/PROTECTION POLICY OF INTEREST IN THE LAST 2 YEARS / MOST RECENT CLAIM)]

[IF P_GI64=1 (EXPERIENCED A PROBLEM WITH THEIR CLAIM): Which of the following problems did you experience?**]**

[IF P_GI64=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: did you experience any of the following problems when making your claim?**]**

RANDOMISE LIST EXCEPT CODES 10-12

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Claim was rejected
2. Unhappy with settlement outcome
3. Claim process took too long
4. Poor service or communication from insurance provider
5. Poor quality of repairs/ work
6. [DELETED]
7. I had to haggle/ negotiate with the insurance company to get a suitable settlement or pay out
8. Poor service or communication from third parties working with insurance provider e.g. loss adjuster, contractors or others carrying out repairs/ work
9. I was not provided with **[IF P_GI62_DV=1 OR 5:** a courtesy car; **IF P_GI62_DV=2,4,11:** alternative accommodation**]** as expected, or it was unsuitable **[SHOW IF P_GI62_DV=1,2,4,5,11 (MOST RECENT CLAIM IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MOTOR BREAKDOWN OR HOME EMERGENCY COVER)]**
10. Other (write in)
11. Don't know
12. None of these **[SHOW IF P_GI64=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]**

3.6 Pension accumulation & decumulation

P_ACDECINTRO
> **[STATE TO ALL]**

We would now like to ask about any pensions you may have.

P_DEC1
> **[ASK IF 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?**]**

> **Do not include** the State pension.

> Select all that apply.

> G_Multi2_II1 "Multicode instructions 2"
> _WEB: ""
> _TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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

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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 do not earn enough to qualify for the pension at my employer(s)
5. I am not aware of having been offered a pension by my current employer
6. I do actually have a pension into which contributions are currently being made
7. Don't know

P_AC4_INFO1

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

You have now confirmed that you **do have a pension into which contributions are currently being made**.

P_AC1check

Sometimes people have old pensions from past jobs that they no longer pay into and may have forgotten about.

Do you have any old pensions like this?

Do not think about the State pension **[IF P_DEC1=1 (RECEIVING AN INCOME FROM A PENSION):** or a pension you are receiving an income from or have taken a cash lump sum payment from**]**.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Yes, I have at least one old pension that is no longer paid into (e.g. from an old job) **[IF P_AC4check=3, AUTOCODE AND DO NOT ASK]**
2. No, I do not have any old pensions like this
3. Don't know

P_AC1_INFO
[STATE IF P_AC1check=1 (AGED 22-69 AND NO PENSION NOT CURRENTLY CONTRIBUTING TO, THEN CHANGED THEIR ANSWER TO SAY THAT THEY DO HAVE A PENSION THEY ARE NOT CONTRIBUTING TO)]

You have now confirmed that you **do have a pension into which contributions are no longer made.**

P_AC1DV
[CODE TO ALL]

DERIVED VARIABLE TO MERGE RESPONSES AT P_AC1, P_AC4check and P_AC1check TO PROVIDE A SUMMARY OF PENSIONS HELD

1. A pension scheme into which **contributions are currently being made**.
    [CODE IF (P_AC1=1) OR (P_AC1=2-4 AND P_AC4check=6)]
2. A pension scheme into which **no contributions** are currently being made.
    [CODE IF (P_AC1=2 AND P_AC4check NOT ASKED) OR (P_AC1=2 AND P_AC4check=1-5,7) OR (P_AC1=3-4 AND P_AC4check=3) OR P_AC1check=1]
3. Neither of these **[CODE IF (P_AC1=3 AND P_AC4check NOT ASKED AND P_AC1check=2,3) OR (P_AC1=3 AND P_AC4check =1,2,4,5 AND P_AC1check=2,3)]**
4. Respondent does not know, nor do we have sufficient information to be able to allocate to another code **[CODE IF (P_AC1=4 AND P_AC4check NOT ASKED) OR (P_AC1=4 AND P_AC4check =1,2,4,5,7) OR (P_AC1=3 AND P_AC4check=7)]**

P_AC4
[ASK IF P_AC1DV=1 (CURRENTLY CONTRIBUTING TO A PENSION)]

PROGRAMMER INSTRUCTION: AUTOCOMPLETE P_AC4=1, IF P_AC4check=6

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**]**?

For most people this will be one pension. Do not include in your answer any other pensions which you are not currently contributing to. We ask about these later.

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=6

[IF P_AC1DV=2 (HAVE A PENSION(S) INTO WHICH NO CONTRIBUTIONS ARE CURRENTLY BEING MADE): Thinking about your pension into which **contributions are currently being made**, was**]; [ELSE:** Was**]** your **pension** arranged through an employer, or did you set it up yourself?

If your pension was initially arranged by an employer and you later transferred your pension to a different provider or arrangement outside of the workplace (e.g. to a personal pension or a self-invested personal pension), select "I set it up myself".

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. It was arranged by an employer (current or previous employer)
2. 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)]

[IF P_AC1DV=2 (HAVE A PENSION(S) INTO WHICH NO CONTRIBUTIONS ARE CURRENTLY BEING MADE): Thinking about your pensions into which **contributions are currently being made**, were**]; [ELSE:** Were**]** any of these **pensions** arranged through an employer, or did you set them up yourself?

If any of your pensions were initially arranged by an employer and you later transferred it/them to a different provider or arrangement outside of the workplace (e.g. to a personal pension or a self-invested personal pension), select that you set it/ them up yourself.

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G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. All arranged by an employer (current or previous employer)
2. Some arranged by an employer, and some I set up myself (arranged by me or by an adviser for me)
3. 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.

Select all that apply. **[SINGLE CODE, IF P_AC6=1]**

1. **Option 1: A defined benefit scheme ('final salary' or 'career average')**
   <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 defined contribution scheme (also known as 'money purchase')**
   <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?
>
> {IF TEL: "READ OUT"}
>
> <FCABlue>
> These are some of the largest 'final salary' or 'career average' pension schemes in the UK.
> </FCABlue>
>
> Select all that apply.
>
> TEL: "INTERVIEWER: READ OUT BOLD TEXT. ONLY READ DETAIL IF NECESSARY"
>
> 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. **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, TO PROVIDE A SUMMARY OF PENSIONS ARRANGED BY AN EMPLOYER INTO WHICH CONTRIBUTIONS ARE BEING MADE**
>
> **MULTICODE POSSIBLE**
>
> 1. Option 1: A 'final salary' or 'career average' scheme **[CODE IF P_AC8=1 OR P_AC8check=1-8]**

2. Option 2: A 'money purchase' or defined contribution scheme **[CODE IF P_AC8=2]**
3. Option 3: A pension through your employer but you are not sure what type it is **[CODE 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 'career average' 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 'CAREER AVERAGE' 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 career average schemes into which contributions are currently being made?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Yes: You will be taken back to increase the 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 career average 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[2]		DERIVATION	P_ACDV1 CODE
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 NE 1) AND (P_AC8_DV=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 NE (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]

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[2] Categories are all mutually exclusive.

DERIVED VARIABLE TO ESTABLISH WHETHER RESPONDENT HAS NONE, ONE OR MORE THAN ONE DC PENSION SCHEME CURRENTLY CONTRIBUTING TO

Number of DC schemes currently being contributed to.

1. None **[CODE IF P_ACDV1=0]**
2. One **[CODE IF P_ACDV1=1]**
3. More than one **[CODE IF P_ACDV1>1 OR DK BUT >1]**
4. Don't know number of schemes **[CODE 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**]**?

Sometimes, people may have pensions from past jobs they have forgotten about. Please take a moment to recall how many pensions you have that are not currently being paid into. **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)]

[IF P_AC1DV=1 (HAVE A PENSION(S) INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE): Thinking about your pension into which **contributions are not currently being made,** was**]; [ELSE:** Was**]** this **pension** arranged through an employer, or did you set it up yourself?

If your pension was initially arranged by an employer and you later transferred your pension to a different provider or arrangement outside of the workplace (e.g. to a personal pension or a self-invested personal pension), select "I set it up myself".

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. It was arranged by an employer (current or previous employer)
2. 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)]

[IF P_AC1DV=1 (HAVE A PENSION(S) INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE): Thinking about your pensions into which **contributions are not currently being made,** were**]; [ELSE:** Were**]** any of these **pensions** arranged through an employer, or did you set them up yourself?

If any of your pensions were initially arranged by an employer and you later transferred it/them to a different provider or arrangement outside of the workplace (e.g. to a personal pension or a self-invested personal pension), select that you set it/ them up yourself.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. All arranged by an employer (current or previous employer)
2. Some arranged by an employer, and some I set up myself (arranged by me or by an adviser for me)
3. 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 SCHEMES 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]**

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

1. **Option 1: A defined benefit scheme ('final salary' or 'career average')**
   <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 defined contribution scheme (also known as 'money purchase').**
<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_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?

{IF TEL: "READ OUT"}

<FCABlue>
These are some of the largest 'final salary' or 'career average' pension schemes in the UK.
</FCABlue>

Select all that apply.

TEL: "INTERVIEWER: READ OUT BOLD TEXT. ONLY READ DETAIL IF NECESSARY"

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. **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 TO PROVIDE A SUMMARY OF PENSIONS ARRANGED BY AN EMPLOYER INTO WHICH NO CONTRIBUTIONS ARE BEING MADE

MULTICODE POSSIBLE

1. Option 1: A 'final salary' or 'career average' 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 'career average' 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 career average schemes into which contributions are not currently being made?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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 career average schemes you stated. **[ROUTES RESPONDENT BACK TO P_AC4c]**

P_ACDV3
[CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH NUMBER OF DC PENSION SCHEMES NOT CONTRIBUTING TO

DESCRIPTION OF DERIVATION BASE[3]		DERIVATION	P_ACDV3 CODE
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	P_AC4a>1 AND P_AC8a_DV=1 AND	P_ACDV3=DK

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[3] Categories are all mutually exclusive.

	contributions at P_AC4c then code as DK regardless of response at P_AC4a	P_AC8a_DV=2,3 AND P_AC4c=DK BUT >1	

P_ACDV4

   [CODE TO ALL]

   DERIVED VARIABLE TO ESTABLISH WHETHER RESPONDENT HAS NONE, 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 WHETHER RESPONDENTS HAVE NONE, ONE, OR MORE THAN ONE DC PENSION SCHEMES IN ACCUMULATION

   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]**

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)]

[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 a **self-invested personal pension** (SIPP).

{IF TEL: "READ OUT"}

<FCABlue>
Platforms allow pension investors to hold, buy and sell a range of investments online or using a mobile app. Examples of companies that offer **platforms for pensions** are: [ed. Example firms were provided to respondents].
</FCABlue>

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

P_AC15A

[ASK IF P_AC15=1 (HAVE A NON-WORKPLACE PENSION ON AN ONLINE INVESTMENT PLATFORM)]

Do you have a log-in to manage your pension on the platform yourself, or is it managed by a financial adviser?

{IF TEL: "READ OUT"}

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Select all that apply.

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)]

[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: when did you set this up?

If you have more than one pension you set up yourself (not though an employer), please answer for the one you set up most recently.**]**

[ELSE: Still thinking about the pension(s) you set up yourself, when did you set this up?

If you have more than one pension you set up yourself, please answer for the one you set up most recently.**]**

You may have used a financial adviser to do this.

1. In the last 12 months
2. More than 12 months but less than 3 years ago
3. More than 3 years but less than 5 years ago
4. More than 5 years but less than 10 years ago
5. More than 10 years ago
6. Don't know

P_ACCE5

[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)]

And did you receive **regulated advice** when you set this pension up?

{IF TEL: "READ OUT"}

<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

P32a

[ASK IF P53=1,2 AND P_ACCE5=2 (SET UP ONE OR MORE NON-WORKPLACE PENSION(S) IN THE LAST 3 YEARS WITHOUT REGULATED ADVICE)]

You said you set up a pension(s) yourself in the last 3 years 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 15-16

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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. I had no need for using an adviser
14. There was enough information or guidance available online
15. Other (write in)
16. Don't know

P_AC17D

[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)]

Still thinking about the pension(s) you set up yourself, not through an employer, is this pension/ any of these pensions what is known as a **self-invested personal pension (SIPP)**?

{IF TEL: "READ OUT"}

<FCABlue>
A SIPP is a type of personal pension that allows you to choose and manage your pension investments from a wide range of options, such as stocks and shares, bonds, investment funds and commercial property. SIPPs are designed for people who want greater control and flexibility over their pension investments. Some people manage their SIPP themselves, while others choose for a financial adviser to manage it.
</FCABlue>

Do not include Individual Personal Pensions (IPP) and Stakeholder Personal Pensions (SHP). These are other types of personal pensions that tend to offer fewer investment options.

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>
Available since 1988, Individual Personal Pensions are offered by most large pension providers. They're likely to offer a range of investment choices with the provider.
</FCABlue>
</inf>

<inf>
<FCABlue>
Stakeholder Personal Pensions have been available since 2001. They allow you to make low minimum contributions. You can stop and start payments and transfer out at no cost. Annual charges are capped.
</FCABlue>
</inf>

1. Yes, I have a SIPP
2. No, I do not have a SIPP
3. Don't know

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/ career average schemes you have.**]**

If unsure, give your best estimate.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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 …?**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 (PNTS)]**

P_AC10

[ASK IF P_ACDV6=2-4 (HOLD A DC PENSION IN ACCUMULATION)]

In the last four years, have you transferred out of a defined benefit (final salary or career average) pension into a defined contribution pension?

{IF TEL: "READ OUT"}

<FCABlue>
A pension transfer from a defined benefit pension usually means giving up a guaranteed income in retirement in return for a cash amount that is invested into another pension without any guarantees. If you have done this, you would have had to ask your pension scheme for a *Statement of Entitlement* that tells you your cash transfer value. If the transfer value was more than £30,000, you would have been required to get regulated financial advice before transferring.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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
3. No
4. Don't know

P_AC10b

[ASK IF P_AC10=1 (HOLD A DC PENSION IN ACCUMULATION AND MADE A PERSONAL CHOICE TO TRANSFER MONEY FROM A DB TO A DC IN THE LAST 4 YEARS)]

How satisfied or dissatisfied are you with your choice to transfer money out of your defined benefit (final salary or career average) pension?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very satisfied
2. Fairly satisfied
3. Neither satisfied nor dissatisfied
4. Fairly dissatisfied
5. Very dissatisfied
6. Don't know

P_AC13

[ASK IF P_ACDV7=2 (HOLD A DB PENSION IN ACCUMULATION)]

Have you considered transferring money out of your defined benefit (final salary or career average) pension into another type of pension to allow you flexible access to your pension savings?

{IF TEL: "READ OUT IF NECESSARY"}

<FCABlue>
A pension transfer from a defined benefit pension usually means giving up your income for life in return for a cash amount that is invested into another pension in your name. If you are considering doing this, you would need to ask your pension scheme administrator for a *Statement of Entitlement* that tells you your cash transfer value. If the transfer value is more than £30,000, you would be required to get regulated financial advice before transferring.
</FCABlue>

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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 out of your defined benefit (final salary or career average) pension?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes
2. No, it is not possible for me to transfer out of 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 out of your defined benefit (final salary or career average) pension?

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/ career average pension schemes you have.]

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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.

If you are receiving an income from, or taken a cash lump sum from more than one TYPE of pension, select all that apply.

If you are not sure which type of pension you had, choose Option 3.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

1. **Option 1: A defined benefit ('final salary' or 'career average') 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 defined contribution scheme (also known as 'money purchase') 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 (not 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?

{IF TEL: "READ OUT"}

<FCABlue>
These are some of the largest 'final salary' or 'career average' pension schemes in the UK.
</FCABlue>

Select all that apply.

TEL: "INTERVIEWER: READ OUT BOLD TEXT. ONLY READ DETAIL IF NECESSARY"

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. **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, TO PROVIDE A SUMMARY OF PENSION TYPES RECEIVING AN INCOME FROM/ HAVE TAKEN A LUMP SUM FROM

MULTICODE POSSIBLE

1. Option 1: A 'final salary' or 'career average' 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/ career average pension(s) when answering this question.

Select all that apply.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

1. Taken out an annuity (with or without a tax-free lump sum)
   <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>
2. Taken some cash out of the pension and left the remainder invested
   <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>

4. Taken a whole pension in cash in one go
   <FCABlue>
   This is where your pension provider pays you your entire pension in one go.
   </FCABlue>
5. Not sure[4]
   <FCABlue>
   You get an income or have taken a cash lump sum from your pension but you are not sure how this works.
   </FCABlue> **[SINGLE CODE]**
6. None of these
   <FCABlue>
   You have not done any of these.
   </FCABlue>

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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. In the last 12 months
2. Over 12 months ago but in the last 4 years
3. Between April 2015 and March 2020 (i.e. 4-9 years ago)
4. Before April 2015 (i.e. more than 9 years ago)
5. Don't know when this was

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?

---

[4] 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 description the clarification 'OR DON'T KNOW WHAT TYPE OF PENSION' that is specified in the questionnaire.

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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. In the last 12 months
2. Over 12 months ago but in the last 4 years
3. Between April 2015 and March 2020 (i.e. 4-9 years ago)
4. Before April 2015 (i.e. more than 9 years ago)
5. 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. In the last 12 months
2. Over 12 months ago but in the last 4 years)
3. Between April 2015 and March 2020 (i.e. 4-9 years ago)
4. Before April 2015 (i.e. more than 9 years ago)
5. 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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. In the last 12 months
2. Over 12 months ago but in the last 4 years)
3. Between April 2015 and March 2020 (i.e. 4-9 years ago)
4. Before April 2015 (i.e. more than 9 years ago)
5. 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 BY TYPE OF DECUMULATION

1. Taken out an annuity in the last 4 years **[CODE IF P_DEC5_1=1,2]**
2. Taken some cash out of the pension and left the remainder invested, in the last 4 years **[CODE IF 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 **[CODE IF P_DEC5_4=1,2]**
5. Decumulated a DC pension in the last 4 years but not sure how **[CODE IF P_DEC5_5=1,2 AND P_DEC5c=2-3]**
6. All who have decumulated a DC pension in the last 4 years **[CODE IF P_DEC5=1,2,4,5]**
7. Decumulated a DC pension more than 4 years ago **[CODE IF P_Dec5 NE 1-5]**

PD78D
[ASK P_DEC5_1=3 OR P_DEC5_2=3 OR P_DEC5_4=3 OR (P_DEC5_5=3 AND P_DEC5c=1) (AGED 50+ AND HAVE DECUMULATED A DC PENSION BY TAKING OUT AN ANNUITY, OR TAKEN SOME CASH AND LEFT THE REMAINDER INVESTED, OR TAKEN WHOLE PENSION AS CASH, 4-9 YEARS AGO)] COLLAPSIBLE GRID

Thinking about the pension you accessed between April 2015 and March 2020, how satisfied are you now with your decision to take your pension in this way?

a) When you took out an annuity **[SHOW IF P_DEC5_1=3]**
b) When you took some cash out of a pension and left the remainder invested **[SHOW IF P_DEC5_2=3 OR (P_DEC5_5=3 AND P_DEC5c=1):**
c) When you took a whole pension in cash in one go **[SHOW IF P_DEC5_4=3]**

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

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 **[IF P_DEC3=1:** took out your annuity/annuities**]**, **[IF P_DEC3=2:** started taking money from your pension(s)**]**, **[IF P_DEC3=4:** took your pension(s) fully as cash**]**, **[IF P_DEC3=5:** took income or cash lump sum(s) from your pension(s)**]** did you transfer money into your pension from a defined benefit (final salary or career average) pension you held?

{IF TEL: "READ OUT"}

<FCABlue>
A pension transfer from a defined benefit pension usually means giving up a guaranteed income in retirement in return for a cash amount that is invested into another pension without any guarantees. If you have done this, you would have had to ask your pension scheme for a Statement of Entitlement that tells you your cash transfer value. If the transfer value was more than £30,000, you would have been required to get regulated financial advice before transferring.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

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 **[IF P_DEC5=1:** took out your annuity/annuities**]**, **[IF P_DEC5=2:** started taking money from your pension(s)**]**, **[IF P_DEC5=4:** took your pension(s) fully as cash**]**, **[IF 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?

{IF TEL: "READ OUT IF NECESSARY"}

<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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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.
   <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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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
4. Don't know

P_DEC6

[IF P_DEC3=2 OR (P_DEC3=5 AND P_DEC5c=1) (AGED 50+ AND ARE CURRENTLY RECEIVING AN INCOME FROM 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).

{IF TEL: "READ OUT"}

<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: [ed. Example firms were provided to respondents].
</FCABlue>

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

P_DEC6A

[ASK IF P_DEC6=1 (AGED 50+ AND HAVE A DC PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM)]

Do you have a log-in to manage your pension on the platform yourself, or is it managed by a financial adviser?

{IF TEL: "READ OUT"}

<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>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Select all that apply.

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

PD82_3D

[ASK IF P_DEC5_2=3 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED 4-9 YEARS AGO BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

Thinking about the pension(s) you accessed between April 2015 and March 2020 by taking out some cash and leaving the remainder invested. Approximately how much do you have left today, compared with just before you made your first withdrawal?

1. 75% or more
2. 50% - 74%
3. 25% - 49%
4. Less than 25%
5. None/ 0%
6. There is some money left, but I don't know how much
7. Don't know

PD83_3D

[ASK IF PD82_3D NE 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED 4-9 YEARS AGO BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED AND HAVE SOME STILL INVESTED OR DON'T KNOW IF THEY STILL HAVE SOME INVESTED)]

Still thinking about this pension which you accessed between April 2015 and March 2020 by taking out some cash and leaving the remainder invested…

Has your pension provider and/or an adviser asked you questions or given you information about any of the following in the last 12 months?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. The impact of any health implications on your income withdrawal choices
2. The effect of inflation on your income withdrawal choices
3. Whether you have shopped around recently
4. How long your income might last
5. Tax implications of your income withdrawal choices
6. The charges you pay
7. Pension/investment scams and how to avoid these
8. The latest annuity rates
9. The performance of your investments
10. How you could move your investments
11. How to access free pension guidance
12. None of these
13. 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Can't afford to pay into a pension
2. Too late to start a pension
3. Would like a pension but don't know how to get one
4. Not thought about it
5. Prefer other ways of saving for retirement
6. Employer doesn't offer a pension scheme
7. Will rely on partner's pension
8. Do not trust pension providers
9. A different reason (write in)
10. Don't know

3.7 Access

AC12

[ASK ALL]

Now thinking about **applying for financial products**. In the last 2 years, have you applied for any of the following financial products, even if your application was declined?

Include any instances where you have switched to a new provider or made a new application to an existing provider, regardless of whether the switch or application was successful.

Do not include automatic renewals e.g. where your insurance rolled over without your having to do anything.

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

Cards
1. Credit card
2. Store card

Insurance and protection products
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. Private medical insurance
10. Life insurance
11. Critical illness cover

Mortgage, loans or credit
12. Mortgage
13. Personal loan
14. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
15. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
16. One of the following credit products: payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans

Bank account or an overdraft
17. Current account
18. Basic bank account
19. An arranged overdraft

Other
20. Financial advice

21. Other financial services product (write in) **[FEED THROUGH TO AC1NEW AND AC7 CODEFRAME]**

22. None of these
23. Don't know

AC1NEW

[ASK IF AC12=1-21 (APPLIED FOR A FINANCIAL PRODUCT OR SERVICE IN THE LAST 2 YEARS)]

In the last 2 years, has a financial services provider **declined** to sell you, or provide you with, any of the following financial products or services?

<b>Do not include<b> 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.

SHOW ANSWERS AT AC12, 1-21, ALWAYS SHOW 'DK' AND 'NONE OF THESE'

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Credit card
2. 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. Private medical insurance
10. Life insurance
11. Critical illness cover
12. Mortgage
13. Personal loan
14. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
15. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
16. One of the following credit products: payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans
17. Current account
18. Basic bank account
19. An arranged overdraft
20. Financial advice
21. Other financial services product (write in)
22. Don't know
23. None of these

AC7

[ASK IF AC12=1-21 (APPLIED FOR A FINANCIAL PRODUCT OR SERVICE IN THE LAST 2 YEARS)]

In the last 2 years, have you been offered any of the following financial products or services that you wanted, **but at a price, or with terms and conditions, that you felt to be completely unreasonable**?

Select all that apply.

SHOW ANSWERS AT AC12, 1-21, ALWAYS SHOW 'DK' AND 'NONE OF THESE'

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Credit card
2. 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. Private medical insurance
10. Life insurance
11. Critical illness cover
12. Mortgage
13. Personal loan
14. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
15. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
16. One of the following credit products: payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans
17. Current account
18. Basic bank account
19. An arranged overdraft
20. Financial advice
21. Other financial services product (write in)
22. Don't know
23. None of these

AC13

[ASK ALL]

In the last 2 years, have you avoided applying for any of the following financial products or services, because you thought:

- you would not **be eligible**?
- you would **not be able to afford the product**?
- your **application would be rejected**?

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

Cards
1. Credit card
2. Store card

Insurance and protection products
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. Private medical insurance
10. Life insurance
11. Critical illness cover

Mortgage, loans or credit
12. Mortgage
13. Personal loan
14. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
15. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
16. One of the following credit products: payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans

Bank account or an overdraft
17. Current account
18. Basic bank account
19. An arranged overdraft

Other
20. Financial advice
21. Other financial services product (write in)

22. None of these
23. Don't know

AC13b

[ASK IF MORE THAN ONE OPTION CODED AT AC13, 1-21 (MORE THAN ONE TYPE OF FINANCIAL PRODUCT OR SERVICE AVOIDED APPLYING FOR)]

You said that you have avoided applying for more than one financial product or service in the last 2 years because you thought you would not be eligible, would not be able to afford the product, or your application would be rejected.

Which occurred most recently?

ONLY SHOW ANSWERS CODED AT AC13, 1-21

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Credit card

2. 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. Private medical insurance
10. Life insurance
11. Critical illness cover
12. Mortgage
13. Personal loan
14. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
15. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
16. One of the following credit products: payday loans, short-term instalment loans, home collected credit, pawnbroking loans or logbook loans
17. Current account
18. Basic bank account
19. An arranged overdraft
20. Financial advice
21. Other financial services product

AC13DV
[CODE TO ALL]

DERIVED VARIABLE which establishes most recent product which they avoided applying for in the last 2 years.

1. your credit card **[CODE IF AC13b=1 OR (AC13=1 AND AC13 SINGLE CODED)]**
2. your store card **[CODE IF AC13b=2 OR (AC13=2 AND AC13 SINGLE CODED)]**
3. your travel insurance **[CODE IF AC13b=3 OR (AC13=3 AND AC13 SINGLE CODED)]**
4. your home buildings insurance **[CODE IF AC13b=4 OR (AC13=4 AND AC13 SINGLE CODED)]**
5. your home contents insurance **[CODE IF AC13b=5 OR (AC13=5 AND AC13 SINGLE CODED)]**
6. your home insurance – contents and buildings combined **[CODE IF AC13b=6 OR (AC13=6 AND AC13 SINGLE CODED)]**
7. your pet insurance **[CODE IF AC13b =7 OR (AC13=7 AND AC13 SINGLE CODED)]**
8. your motor insurance **[CODE IF AC13b=8 OR (AC13=8 AND AC13 SINGLE CODED)]**
9. your private medical insurance **[CODE IF AC13b=9 OR (AC13=9 AND AC13 SINGLE CODED)]**
10. your life insurance **[CODE IF AC13b=10 OR (AC13=10 AND AC13 SINGLE CODED)]**
11. your critical illness cover **[CODE IF AC13b=11 OR (AC13=11 AND AC13 SINGLE CODED)]**
12. your mortgage **[CODE IF AC13b=12 OR (AC13=12 AND AC13 SINGLE CODED)]**
13. your personal loan **[CODE IF AC13b=13 OR (AC13=13 AND AC13 SINGLE CODED)]**
14. your motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale) **[CODE IF AC13b=14 OR (AC13=14 AND AC13 SINGLE CODED)]**

15. your retail credit including catalogue credit, retail instalment credit or retail hire purchase **[CODE IF AC13b=15 OR (AC13=15 AND AC13 SINGLE CODED)]**
16. your payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans **[CODE IF AC13b=16 OR (AC13=16 AND AC13 SINGLE CODED)]**
17. your current account **[CODE IF AC13b=17 OR (AC13=17 AND AC13 SINGLE CODED)]**
18. your basic bank account **[CODE IF AC13b=18 OR (AC13=18 AND AC13 SINGLE CODED)]**
19. your arranged overdraft **[CODE IF AC13b=19 OR (AC13=19 AND AC13 SINGLE CODED)]**
20. your financial advice **[CODE IF AC13b=20 OR (AC13=20 AND AC13 SINGLE CODED)]**
21. Other financial product **[CODE IF AC13b=21 OR (AC13=21 AND AC13 SINGLE CODED)]**
22. None of these **[CODE IF AC13=22 OR 23]**

AC14

[ASK IF AC13=1-21 (AVOIDED APPLYING FOR A PRODUCT OR SERVICE IN THE LAST 2 YEARS)]

What are the main reasons you avoided applying for **[ANSWER AT AC13DV]**?

If you avoided applying for **[ANSWER AT AC13DV]** more than once in the last 2 years, think about the occasion that was most recent.

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 9-10

1. I think I would be rejected or considered not eligible
2. I don't think I could afford the product
3. I couldn't find a product suitable for my needs
4. The application process was too complicated
5. I don't have adequate proof of identification
6. It requires submitting information which I find too complex to do online
7. It could have affected my chances of applying to that provider in future
8. It could have affected my chances of getting credit
9. Other (write in)
10. Don't know

3.8 Financial promotions

FPET_TEXT
> **[STATE TO ALL]**

> The next questions are to help the FCA understand how financial companies are targeting consumers with advertising messages and promotions.

FPET1D
> **[ASK ALL] COLLAPSIBLE GRID**

> If you have seen or heard an advert or promotional message for the following financial products and services **in the last 12 months,** where was that?

> **RANDOMISE STATEMENTS**

> G_Grid3_II1 "Grid instructions 3"
> _WEB: ""
> _TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Cryptocurrencies or cryptoassets, e.g. Bitcoin, Ether
b. CFDs (Contracts for Difference) or spread betting on financial markets, e.g. FX (forex) spread bets
c. Pension transfer or consolidation
d. Debt help or solution to consolidate or write off your debts
e. High-cost credit or loan, e.g. payday loan, guarantor loan, or pawnbroking loan
f. 'Buy Now, Pay Later' payment service, sometimes called **'pay in three' or 'pay later'**
g. Claims management – a company offering to make a claim on your behalf, e.g. for personal injury, or for mis-selling of a financial product such as PPI
h. A 'low risk, high return' investment opportunity, e.g. property, whisky, jewellery/watches

> Select all that apply.

1. TV/radio
2. Online, namely websites (including banner ads), search engines, social media and messaging platforms (e.g. WhatsApp), but excluding email
3. Print (e.g. newspapers, posters, flyers, billboards)
4. Phone call
5. Text message or email
6. Seen an advert but not sure where **[SINGLE CODE]**
7. Not seen an advert **[SINGLE CODE]**
8. Don't know if I've seen an advert **[SINGLE CODE]**

FPET2Da
> **[ASK IF FPET1Da-=2 (SEEN AN ONLINE ADVERT OR PROMOTIONAL MESSAGE FOR CRYPTOCURRENCIES OR CRYPTOASSETS IN THE LAST 12 MONTHS)]**

Would you say you have seen **a lot of online adverts** or promotional messages for **Cryptocurrencies or cryptoassets, e.g. Bitcoin, Ether** on any of the following online platforms?

Select all online platforms where you have seen a lot of adverts or promotional messages in the last 12 months.

RANDOMISE LIST EXCEPT CODES 9-12

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Online search engine (e.g. Google, Bing, Safari)
2. YouTube
3. Facebook
4. Instagram
5. X (formerly Twitter)
6. TikTok
7. Reddit
8. LinkedIn
9. Other websites, including banner ads
10. Other (write in)
11. Not seen a lot of adverts on any online platform
12. Don't know

FPET2Db

[ASK IF FPET1Db=2 (SEEN AN ONLINE ADVERT OR PROMOTIONAL MESSAGE FOR CONTRACTS FOR DIFFERENCE IN THE LAST 12 MONTHS)]

Would you say you have seen **a lot of online adverts** or promotional messages for **CFDs (Contracts for Difference) or spread betting on financial markets, e.g. FX (forex) spread bets** on any of the following online platforms?

Select all online platforms where you have seen a lot of adverts or promotional messages in the last 12 months.

RANDOMISE LIST EXCEPT CODES 9-12

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Online search engine (e.g. Google, Bing, Safari)
2. YouTube
3. Facebook
4. Instagram
5. X (formerly Twitter)
6. TikTok
7. Reddit
8. LinkedIn
9. Other websites, including banner ads
10. Other (write in)

11. Not seen a lot of adverts on any online platform
12. Don't know

FPET2Dc

    [ASK IF FPET1Dc=2 (SEEN AN ONLINE ADVERT OR PROMOTIONAL MESSAGE FOR PENSION TRANSFER OR CONSOLIDATION IN THE LAST 12 MONTHS)]

    Would you say you have seen **a lot of online adverts** or promotional messages for **Pension transfer or consolidation** on any of the following online platforms?

    Select all online platforms where you have seen a lot of adverts or promotional messages in the last 12 months.

    RANDOMISE LIST EXCEPT CODES 9-12

    G_Multi2_II1 "Multicode instructions 2"
    _WEB: ""
    _TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Online search engine (e.g. Google, Bing, Safari)
2. YouTube
3. Facebook
4. Instagram
5. X (formerly Twitter)
6. TikTok
7. Reddit
8. LinkedIn
9. Other websites, including banner ads
10. Other (write in)
11. Not seen a lot of adverts on any online platform
12. Don't know

FPET2Dd

    [ASK IF FPET1Dd=2 (SEEN AN ONLINE ADVERT OR PROMOTIONAL MESSAGE FOR DEBT HELP OR SOLUTIONS TO CONSOLIDATE OR WRITE OFF DEBTS IN THE LAST 12 MONTHS)]

    Would you say you have seen **a lot of online adverts** or promotional messages for **Debt help or solutions to consolidate or write off your debts** on any of the following online platforms?

    Select all online platforms where you have seen a lot of adverts or promotional messages in the last 12 months.

    RANDOMISE LIST EXCEPT CODES 9-12

    G_Multi2_II1 "Multicode instructions 2"
    _WEB: ""
    _TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Online search engine (e.g. Google, Bing, Safari)

2. YouTube
3. Facebook
4. Instagram
5. X (formerly Twitter)
6. TikTok
7. Reddit
8. LinkedIn
9. Other websites, including banner ads
10. Other (write in)
11. Not seen a lot of adverts on any online platform
12. Don't know

FPET2De

[ASK IF FPET1De=2 (SEEN AN ONLINE ADVERT OR PROMOTIONAL MESSAGE FOR HIGH-COST CREDIT OR LOANS IN THE LAST 12 MONTHS)]

Would you say you have seen **a lot of online adverts** or promotional messages for **High-cost credit or loan, e.g. payday loans, guarantor loan, or pawnbroking loan** on any of the following online platforms?

Select all online platforms where you have seen a lot of adverts or promotional messages in the last 12 months.

RANDOMISE LIST EXCEPT CODES 9-12

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Online search engine (e.g. Google, Bing, Safari)
2. YouTube
3. Facebook
4. Instagram
5. X (formerly Twitter)
6. TikTok
7. Reddit
8. LinkedIn
9. Other websites, including banner ads
10. Other (write in)
11. Not seen a lot of adverts on any online platform
12. Don't know

FPET2Df

[ASK IF FPET1Df=2 (SEEN AN ONLINE ADVERT OR PROMOTIONAL MESSAGE FOR BUY NOW PAY LATER IN THE LAST 12 MONTHS)]

Would you say you have seen **a lot of online adverts** or promotional messages for **'Buy Now, Pay Later' payment service, sometimes called 'pay in three' or 'pay later'** on any of the following online platforms?

Select all online platforms where you have seen a lot of adverts or promotional messages in the last 12 months.

RANDOMISE LIST EXCEPT CODES 9-12

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Online search engine (e.g. Google, Bing, Safari)
2. YouTube
3. Facebook
4. Instagram
5. X (formerly Twitter)
6. TikTok
7. Reddit
8. LinkedIn
9. Other websites, including banner ads
10. Other (write in)
11. Not seen a lot of adverts on any online platform
12. Don't know

FPET2Dg
[ASK IF FPET1Dg=2 (SEEN AN ONLINE ADVERT OR PROMOTIONAL MESSAGE FOR CLAIMS MANAGEMENT COMPANIES IN THE LAST 12 MONTHS)]

Would you say you have seen **a lot of online adverts** or promotional messages for **Claims management - a company offering to make a claim on your behalf, e.g. for personal injury, or for mis-selling of a financial product such as PPI** on any of the following online platforms?

Select all online platforms where you have seen a lot of adverts or promotional messages in the last 12 months.

RANDOMISE LIST EXCEPT CODES 9-12

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Online search engine (e.g. Google, Bing, Safari)
2. YouTube
3. Facebook
4. Instagram
5. X (formerly Twitter)
6. TikTok
7. Reddit
8. LinkedIn
9. Other websites, including banner ads
10. Other (write in)
11. Not seen a lot of adverts on any online platform
12. Don't know

FPET2Dh

[ASK IF FPET1Dh=2 (SEEN AN ONLINE ADVERT OR PROMOTIONAL MESSAGE FOR LOW RISK HIGH RETURN INVESTMENTS IN THE LAST 12 MONTHS)]

Would you say you have seen **a lot of online adverts** or promotional messages for **'low risk, high return' investment opportunity, e.g. property, whisky, jewellery/watches** on any of the following online platforms?

Select all online platforms where you have seen a lot of adverts or promotional messages in the last 12 months.

RANDOMISE LIST EXCEPT CODES 9-12

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Online search engine (e.g. Google, Bing, Safari)
2. YouTube
3. Facebook
4. Instagram
5. X (formerly Twitter)
6. TikTok
7. Reddit
8. LinkedIn
9. Other websites, including banner ads
10. Other (write in)
11. Not seen a lot of adverts on any online platform
12. Don't know

3.9 Claims management

CM3

[ASK ALL] COLLAPSIBLE GRID

Now moving on to a few questions about claims for compensation.

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 (e.g. to a firm, an ombudsman such as the Financial Ombudsman Service (FOS) or the FSCS) as well as any you have made through a claims management company.

Do not include instances where you have made an enquiry only.

{IF TEL: "READ OUT"}

<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 typically work on a 'no win no fee basis'. They cover a variety of different claims, e.g. personal injury, mis-selling of payment protection insurance (PPI) or a loan, and claims related to employment and redundancy.
</FCABlue>

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Personal injury, e.g. whiplash
b. Mis-selling of PPI (Payment Protection Insurance)
c. Mis-selling of a pension
e. Mis-selling of a mortgage
d. Mis-selling of a high-cost loan, e.g. a payday loan, home-collected loan, guarantor loan, or rent-to-own
l. Mis-selling of another type of credit or loan, e.g. personal loan or motor finance
m. Mis-selling of a packaged bank account
n. Mis-selling of a savings or investment product
o. Mis-selling of an insurance product (**not** PPI)
f. Mis-selling of another financial product or service
p. Refusal of a refund for goods or services bought using credit (known as a Section 75 claim)
   {IF TEL: "READ OUT IF NECESSARY"}
   <inf>
   <FCABlue>
   Section 75 means that if you have bought something costing more than £100 and less than £30,000 on a credit card, a store card, store instalment credit, or using PayPal Credit, the lender has a responsibility to help if there is a problem (e.g. an item turned up broken or faulty, or didn't arrive at all) and potentially issue you a full refund
   </FCABlue>
   </inf>
g. Employment and redundancy

h. Criminal injury
i. Accident at work
j. Housing disrepair

    1. Made a claim in the last 3 years
    2. No, have not made a claim in the last 3 years
    3. Don't know

CM4

[ASK IF CM3a-p=1 (ALL WHO HAVE MADE ANY CLAIM IN THE LAST 3 YEARS)]
COLLAPSIBLE GRID

Did you use a claims management company to make this claim(s) or did you make it directly (e.g. to a firm, an ombudsman such as the Financial Ombudsman Service (FOS) or the FSCS)?

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<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 typically work on a 'no win no fee basis'. They cover a variety of different claims, e.g. personal injury, mis-selling of payment protection insurance (PPI) or a loan, and claims related to employment and redundancy.
</FCABlue>
</inf>

ONLY SHOW QUESTIONS (CM4a-p) RELATED TO A CLAIM MADE AT CM3a-p, 1

If you have made claims both through a claims management company and directly select all that apply.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Personal injury, e.g. whiplash
b. Mis-selling of PPI (Payment Protection Insurance)
c. Mis-selling of a pension
e. Mis-selling of a mortgage
d. Mis-selling of a high-cost loan, e.g. a payday loan, home-collected loan, guarantor loan, or rent-to-own
l. Mis-selling of another type of credit or loan, e.g. personal loan or motor finance
m. Mis-selling of a packaged bank account
n. Mis-selling of a savings or investment product
o. Mis-selling of an insurance product (**not** PPI)
f. Mis-selling of another financial product or service
p. A claim to your lender about goods or services you bought using credit (known as a Section 75 claim)
g. Employment and redundancy
h. Criminal injury

i. Accident at work
j. Housing disrepair

    1. Used a claims management company
    2. Claimed directly
    3. Don't know

CM11_1a1
[ASK IF ONE OF CM4a-p=1 (ONE TYPE OF CLAIM MADE IN THE LAST 3 YEARS VIA A CLAIMS MANAGEMENT COMPANY)]

Thinking about the claim you made using a **claims management company**…

Did you make this claim **in the last 12 months**?

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

CM11_1a2
[ASK IF MORE THAN ONE OF CM4a-p=1 (MORE THAN ONE TYPE OF CLAIM MADE IN THE LAST 3 YEARS VIA A CLAIMS MANAGEMENT COMPANY)]

Thinking about the claims you made using a **claims management company**…

Which of these claims, if any, did you make **in the last 12 months**?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Personal injury, e.g. whiplash **[SHOW IF CM4a=1]**
2. Mis-selling of PPI (Payment Protection Insurance) [**SHOW IF CM4b=1**]
3. Mis-selling of a pension **[SHOW IF CM4c=1]**
4. Mis-selling of a mortgage **[SHOW IF CM4e=1]**
5. Mis-selling of a high-cost loan, e.g. a payday loan, home-collected loan, guarantor loan, or rent-to-own **[SHOW IF CM4d=1]**
6. Mis-selling of another type of credit or loan, e.g. personal loan, motor finance **[SHOW IF CM4l=1]**
7. Mis-selling of a packaged bank account **[SHOW IF CM4m=1]**
8. Mis-selling of a savings or investment product **[SHOW IF CM4n=1]**
9. Mis-selling of an insurance product (**not** PPI) **[SHOW IF CM4o=1]**
10. Mis-selling of another financial product or service **[SHOW IF CM4f=1]**
11. A claim to your lender about goods or services you bought using credit (known as a Section 75 claim) **[SHOW IF CM4p=1]**
12. Employment and redundancy **[SHOW IF CM4g=1]**
13. Criminal injury **[SHOW IF CM4h=1]**
14. Accident at work **[SHOW IF CM4i=1]**

15. Housing disrepair **[SHOW IF CM4j=1]**
16. None in the last 12 months **[SHOW ALL]**

CM11_1b1

    [ASK IF MORE THAN ONE OF CM11_1a2=1-15 (MADE MORE THAN ONE TYPE OF CLAIM IN THE LAST 3 YEARS VIA A CLAIMS MANAGEMENT COMPANY, AND MORE THAN ONE TYPE OF CLAIM WAS MADE IN THE LAST 12 MONTHS)]

    And which of these claims did you make **most recently**?

    G_IfNec_II1 "Interviewer if necessary instructions 1"
    _WEB: ""
    _TEL: "INTERVIEWER, IF NECESSARY"""

1. Personal injury, e.g. whiplash **[SHOW IF CM11_1a2=1]**
2. Mis-selling of PPI (Payment Protection Insurance) [**SHOW IF CM11_1a2=2]**
3. Mis-selling of a pension **[SHOW IF CM11_1a2=3]**
4. Mis-selling of a mortgage **[SHOW IF CM11_1a2=4]**
5. Mis-selling of a high-cost loan, e.g. a payday loan, home-collected loan, guarantor loan, or rent-to-own **[SHOW IF CM11_1a2=5]**
6. Mis-selling of another type of credit or loan, e.g. personal loan, motor finance **[SHOW IF CM11_1a2=6]**
7. Mis-selling of a packaged bank account **[SHOW IF CM11_1a2=7]**
8. Mis-selling of a savings or investment product **[SHOW IF CM11_1a2=8]**
9. Mis-selling of an insurance product (**not** PPI) **[SHOW IF CM11_1a2=9]**
10. Mis-selling of another financial product or service **[SHOW IF CM11_1a2=10]**
11. A claim to your lender about goods or services you bought using credit (known as a Section 75 claim) **[SHOW IF CM11_1a2=11]**
12. Employment and redundancy **[SHOW IF CM11_1a2=12]**
13. Criminal injury **[SHOW IF CM11_1a2=13]**
14. Accident at work **[SHOW IF CM11_1a2=14]**
15. Housing disrepair **[SHOW IF CM11_1a2=15]**

CM11_1b2

    [ASK IF CM11_1a2=16 (MADE MORE THAN ONE TYPE OF CLAIM IN THE LAST 3 YEARS VIA A CLAIMS MANAGEMENT COMPANY, BUT NONE IN THE LAST 12 MONTHS)]

    Which of these claims did you make **most recently**?

    G_IfNec_II1 "Interviewer if necessary instructions 1"
    _WEB:""
    _TEL:"INTERVIEWER, IF NECESSARY"

1. Personal injury, e.g. whiplash **[SHOW IF CM4a=1]**
2. Mis-selling of PPI (Payment Protection Insurance) [**SHOW IF CM4b=1]**
3. Mis-selling of a pension **[SHOW IF CM4c=1]**
4. Mis-selling of a mortgage **[SHOW IF CM4e=1]**
5. Mis-selling of a high-cost loan, e.g. a payday loan, home-collected loan, guarantor loan, or rent-to-own **[SHOW IF CM4d=1]**

6. Mis-selling of another type of credit or loan, e.g. personal loan, motor finance **[SHOW IF CM4l=1]**
7. Mis-selling of a packaged bank account **[SHOW IF CM4m=1]**
8. Mis-selling of a savings or investment product **[SHOW IF CM4n=1]**
9. Mis-selling of an insurance product (**not** PPI) **[SHOW IF CM4o=1]**
10. Mis-selling of another financial product or service **[SHOW IF CM4f=1]**
11. A claim to your lender about goods or services you bought using credit (known as a Section 75 claim) **[SHOW IF CM4p=1]**
12. Employment and redundancy **[SHOW IF CM4g=1]**
13. Criminal injury **[SHOW IF CM4h=1]**
14. Accident at work **[SHOW IF CM4i=1]**
15. Housing disrepair **[SHOW IF CM4j=1]**

CM11_1bDV
[CODE IF CM4a-p=1 (MADE ONE OR MORE CLAIMS IN THE LAST 3 YEARS VIA A CLAIMS MANAGEMENT COMPANY)]

DERIVED VARIABLE TO CALCULATE MOST RECENT CLAIM MADE VIA A CLAIMS MANAGEMENT COMPANY (CMC) IN THE LAST 3 YEARS:

- **IF ONLY ONE CLAIM IN THE LAST 3 YEARS, THIS CLAIM MUST BE THEIR MOST RECENT (IF ONE OF CM4a-p=1, TAKE MOST RECENT CLAIM TYPE FROM CM4a-p=1)**

- **FOR THOSE WHO MADE MORE THAN ONE CLAIM IN THE LAST 3 YEARS VIA A CMC:**
  - **BUT ONLY ONE WAS IN THE LAST 12 MONTHS, THIS CLAIM MUST BE THEIR MOST RECENT (IF ONE OF CM11_1a2=1-15, TAKE MOST RECENT CLAIM FROM CM11_1a2=1-15)**
  - **MORE THAN ONE IN THE LAST 12 MONTHS (IF CM11_1b1 ASKED, TAKE MOST RECENT CLAIM FROM CM11_1b1)**
  - **NONE IN THE LAST 12 MONTHS (IF CM11_1b2 ASKED, TAKE MOST RECENT CLAIM FROM CM11_1b2)**

1. Personal injury, e.g. whiplash
2. Mis-selling of PPI (Payment Protection Insurance)
3. Mis-selling of a pension
4. Mis-selling of a mortgage
5. Mis-selling of a high-cost loan, e.g. a payday loan, home-collected loan, guarantor loan, or rent-to-own
6. Mis-selling of another type of credit or loan, e.g. personal loan, motor finance
7. Mis-selling of a packaged bank account
8. Mis-selling of a savings or investment product
9. Mis-selling of an insurance product (**not** PPI)
10. Mis-selling of another financial product or service
11. A claim to your lender about goods or services you bought using credit (known as a Section 75 claim
12. Employment and redundancy
13. Criminal injury
14. Accident at work
15. Housing disrepair

CM11_2a1

   [ASK IF ONE OF CM4a-p=2 (ONE TYPE OF CLAIM MADE DIRECTLY IN THE LAST 3 YEARS)]

   Thinking about the claim you **made directly** (e.g. to a firm, an ombudsman such as the Financial Ombudsman Service (FOS) or the FSCS) …

   Did you make this claim **in the last 12 months**?

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

CM11_2a2

   [ASK IF MORE THAN ONE OF CM4a-p=2 (MORE THAN ONE TYPE OF CLAIM MADE DIRECTLY IN THE LAST 3 YEARS)]

   Thinking about the claim you **made directly** (e.g. to a firm, an ombudsman such as the Financial Ombudsman Service (FOS) or the FSCS) …

   Which of these claims, if any, did you make **in the last 12 months**?

   Select all that apply.

   G_Multi2_II1 "Multicode instructions 2"
   _WEB: ""
   _TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

   1. Personal injury, e.g. whiplash **[SHOW IF CM4a=2]**
   2. Mis-selling of PPI (Payment Protection Insurance) [**SHOW IF CM4b=2]**
   3. Mis-selling of a pension **[SHOW IF CM4c=2]**
   4. Mis-selling of a mortgage **[SHOW IF CM4e=2]**
   5. Mis-selling of a high-cost loan, e.g. a payday loan, home-collected loan, guarantor loan, or rent-to-own **[SHOW IF CM4d=2]**
   6. Mis-selling of another type of credit or loan, e.g. personal loan, motor finance **[SHOW IF CM4l=2]**
   7. Mis-selling of a packaged bank account **[SHOW IF CM4m=2]**
   8. Mis-selling of a savings or investment product **[SHOW IF CM4n=2]**
   9. Mis-selling of an insurance product (**not** PPI) **[SHOW IF CM4o=2]**
   10. Mis-selling of another financial product or service **[SHOW IF CM4f=2]**
   11. A claim to your lender about goods or services you bought using credit (known as a Section 75 claim) **[SHOW IF CM4p=2]**
   12. Employment and redundancy **[SHOW IF CM4g=2]**
   13. Criminal injury **[SHOW IF CM4h=2]**
   14. Accident at work **[SHOW IF CM4i=2]**
   15. Housing disrepair **[SHOW IF CM4j=2]**
   16. None in the last 12 months **[SHOW ALL]**

CM11_2b1

[ASK IF MORE THAN ONE OF CM11_2a2=1-15 (MADE MORE THAN ONE TYPE OF CLAIM DIRECTLY IN THE LAST 3 YEARS, AND MORE THAN ONE TYPE OF CLAIM WAS MADE IN THE LAST 12 MONTHS)]

And which of these claims did you make **most recently**?

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Personal injury, e.g. whiplash **[SHOW IF CM11_2a2=1]**
2. Mis-selling of PPI (Payment Protection Insurance) [**SHOW IF CM11_2a2=2]**
3. Mis-selling of a pension **[SHOW IF CM11_2a2=3]**
4. Mis-selling of a mortgage **[SHOW IF CM11_2a2=4]**
5. Mis-selling of a high-cost loan, e.g. a payday loan, home-collected loan, guarantor loan, or rent-to-own **[SHOW IF CM11_2a2=5]**
6. Mis-selling of another type of credit or loan, e.g. personal loan, motor finance **[SHOW IF CM11_2a2=6]**
7. Mis-selling of a packaged bank account **[SHOW IF CM11_2a2=7]**
8. Mis-selling of a savings or investment product **[SHOW IF CM11_2a2=8]**
9. Mis-selling of an insurance product (**not** PPI) **[SHOW IF CM11_2a2=9]**
10. Mis-selling of another financial product or service **[SHOW IF CM11_2a2=10]**
11. A claim to your lender about goods or services you bought using credit (known as a Section 75 claim) **[SHOW IF CM11_2a2=11]**
12. Employment and redundancy **[SHOW IF CM11_2a2=12]**
13. Criminal injury **[SHOW IF CM11_2a2=13]**
14. Accident at work **[SHOW IF CM11_2a2=14]**
15. Housing disrepair **[SHOW IF CM11_2a2=15]**

CM11_2b2
[ASK IF CM11_2a2=16 (MADE MORE THAN ONE TYPE OF CLAIM DIRECTLY IN THE LAST 3 YEARS, BUT NONE IN THE LAST 12 MONTHS)]

Which of these claims did you make **most recently**?

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB"""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Personal injury, e.g. whiplash **[SHOW IF CM4a=2]**
2. Mis-selling of PPI (Payment Protection Insurance) [**SHOW IF CM4b=2]**
3. Mis-selling of a pension **[SHOW IF CM4c=2]**
4. Mis-selling of a mortgage **[SHOW IF CM4e=2]**
5. Mis-selling of a high-cost loan, e.g. a payday loan, home-collected loan, guarantor loan, or rent-to-own **[SHOW IF CM4d=2]**
6. Mis-selling of another type of credit or loan, e.g. personal loan, motor finance **[SHOW IF CM4l=2]**
7. Mis-selling of a packaged bank account **[SHOW IF CM4m=2]**
8. Mis-selling of a savings or investment product **[SHOW IF CM4n=2]**
9. Mis-selling of an insurance product (**not** PPI) **[SHOW IF CM4o=2]**
10. Mis-selling of another financial product or service **[SHOW IF CM4f=2]**
11. A claim to your lender about goods or services you bought using credit (known as a Section 75 claim) **[SHOW IF CM4p=2]**

12. Employment and redundancy **[SHOW IF CM4g=2]**
13. Criminal injury **[SHOW IF CM4h=2]**
14. Accident at work **[SHOW IF CM4i=2]**
15. Housing disrepair **[SHOW IF CM4j=2]**

CM11_2bDV
> **[CODE IF CM4a-p=2 (MADE ONE OR MORE CLAIMS DIRECTLY IN THE LAST 3 YEARS)]**
>
> **DERIVED VARIABLE TO CALCULATE MOST RECENT CLAIM MADE DIRECTLY IN THE LAST 3 YEARS:**
>
> - **IF ONLY ONE CLAIM IN THE LAST 3 YEARS, THIS CLAIM MUST BE THEIR MOST RECENT (IF ONE OF CM4a-p=2, TAKE MOST RECENT CLAIM TYPE FROM CM4a-p=2)**
>
> - **FOR THOSE WHO MADE MORE THAN ONE DIRECT CLAIM IN THE LAST 3 YEARS:**
>   - **BUT ONLY ONE WAS IN THE LAST 12 MONTHS, THIS CLAIM MUST BE THEIR MOST RECENT (IF ONE OF CM11_2a2=1-15, TAKE MOST RECENT CLAIM FROM CM11_2a2=1-15)**
>   - **MORE THAN ONE IN THE LAST 12 MONTHS (IF CM11_2b1 ASKED, TAKE MOST RECENT CLAIM FROM CM11_2b1)**
>   - **NONE IN THE LAST 12 MONTHS (IF CM11_2b2 ASKED, TAKE MOST RECENT CLAIM FROM CM11_2b2)**

1. Personal injury, e.g. whiplash
2. Mis-selling of PPI (Payment Protection Insurance)
3. Mis-selling of a pension
4. Mis-selling of a mortgage
5. Mis-selling of a high-cost loan, e.g. a payday loan, home-collected loan, guarantor loan, or rent-to-own
6. Mis-selling of another type of credit or loan, e.g. personal loan, motor finance
7. Mis-selling of a packaged bank account
8. Mis-selling of a savings or investment product
9. Mis-selling of an insurance product (**not** PPI)
10. Mis-selling of another financial product or service
11. A claim to your lender about goods or services you bought using credit (known as a Section 75 claim)
12. Employment and redundancy
13. Criminal injury
14. Accident at work
15. Housing disrepair

CM11_3a1
> **[ASK IF ONE OF CM4a-p=3 (ONE TYPE OF CLAIM MADE IN THE LAST 3 YEARS WHERE THEY DON'T KNOW IF THE CLAIM WAS MADE USING A CMC OR DIRECTLY)]**
>
> Thinking about the claim you made where you don't know whether you used a claims management company or not…

Did you make this claim **in the last 12 months**?

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

CM11_3a2

[ASK IF MORE THAN ONE OF CM4a-p=3 (MORE THAN ONE TYPE OF CLAIM MADE IN THE LAST 3 YEARS WHERE THEY DON'T KNOW IF THE CLAIM WAS MADE USING A CMC OR DIRECTLY)]

Thinking about the claims you made where you don't know whether you used a claims management company or not…

Which of these claims, if any, did you make **in the last 12 months**?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Personal injury, e.g. whiplash **[SHOW IF CM4a=3]**
2. Mis-selling of PPI (Payment Protection Insurance) [**SHOW IF CM4b=3]**
3. Mis-selling of a pension **[SHOW IF CM4c=3]**
4. Mis-selling of a mortgage **[SHOW IF CM4e=3]**
5. Mis-selling of a high-cost loan, e.g. a payday loan, home-collected loan, guarantor loan, or rent-to-own **[SHOW IF CM4d=3]**
6. Mis-selling of another type of credit or loan, e.g. personal loan, motor finance **[SHOW IF CM4l=3]**
7. Mis-selling of a packaged bank account **[SHOW IF CM4m=3]**
8. Mis-selling of a savings or investment product **[SHOW IF CM4n=3]**
9. Mis-selling of an insurance product (**not** PPI) **[SHOW IF CM4o=3]**
10. Mis-selling of another financial product or service **[SHOW IF CM4f=3]**
11. A claim to your lender about goods or services you bought using credit (known as a Section 75 claim) **[SHOW IF CM4p=3]**
12. Employment and redundancy **[SHOW IF CM4g=3]**
13. Criminal injury **[SHOW IF CM4h=3]**
14. Accident at work **[SHOW IF CM4i=3]**
15. Housing disrepair **[SHOW IF CM4j=3]**
16. None in the last 12 months **[SHOW ALL]**

CM_DV

[CODE TO ALL]

DERIVED VARIABLE TO SUMMARISE WHETHER ONE OF MORE CLAIMS WERE MADE IN THE LAST 3 YEARS, OR NOT, AND IF SO WHETHER THESE CLAIMS WERE MADE USING A CMC OR DIRECTLY WITH THE PROVIDER

1. Not made a claim in the last 3 years (or don't know if they have or not) **[CODE IF CM3a-p NE 1]**
2. Made one or more claims in the last 3 years **[CODE IF CM3a-p=1]**
3. Made one or more claims using a CMC in the last 3 years (regardless of whether or not also claimed directly or also claimed but don't know if via a CMC or direct) **[CODE IF CM4a-p=1]**
4. Made one or more claims directly in the last 3 years, but none using a CMC (regardless of whether or not also claimed but don't know if CMC or not) **[CODE IF CM4a-p=2 AND CM4a-p NE 1]**

CM_TEXT_MRC
[CODE IF CM_DV=3,4 (MADE ONE OR MORE CLAIMS IN THE LAST 3 YEARS VIA A CMC OR DIRECT)]

PROGRAMMER INSTRUCTIONS: TEXT SUBSTITUTION FOR MOST RECENT CLAIM

1. personal injury claim you made using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=1]**
2. claim you made for mis-selling of Payment Protection Insurance (PPI) using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=2]**
3. claim you made for mis-selling of a pension using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=3]**
4. claim you made for mis-selling of a mortgage using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=4]**
5. claim you made for mis-selling of a high-cost loan using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=5]**
6. claim you made for mis-selling of another type of credit or loan using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=6]**
7. claim you made for mis-selling of a packaged bank account using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=7]**
8. claim you made for mis-selling of a savings or investment product using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=8]**
9. claim you made for mis-selling of an insurance product using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=9]**
10. claim you made for mis-selling of another financial product or service using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=10]**
11. employment and redundancy claim you made using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=12]**
12. criminal injury claim you made using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=13]**
13. accident at work claim you made using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=14]**
14. housing disrepair claim you made using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=15]**
15. personal injury claim you made directly **[CODE IF CM_DV=4 AND CM11_2bDV=1]**
16. direct claim you made for mis-selling of Payment Protection Insurance (PPI) **[CODE IF CM_DV=4 AND CM11_2bDV=2]**
17. direct claim you made for mis-selling of a pension **[CODE IF CM_DV=4 AND CM11_2bDV=3]**
18. direct claim you made for mis-selling of a mortgage **[CODE IF CM_DV=4 AND CM11_2bDV=4]**

19. direct claim you made for mis-selling of a high-cost loan **[CODE IF CM_DV=4 AND CM11_2bDV=5]**
20. direct claim you made for mis-selling of another type of credit or loan **[CODE IF CM_DV=4 AND CM11_2bDV=6]**
21. direct claim you made for mis-selling of a packaged bank account **[CODE IF CM_DV=4 AND CM11_2bDV=7]**
22. direct claim you made for mis-selling of a savings or investment product **[CODE IF CM_DV=4 AND CM11_2bDV=8]**
23. direct claim you made for mis-selling of an insurance product **[CODE IF CM_DV=4 AND CM11_2bDV=9]**
24. direct claim you made for mis-selling of another financial product or service **[CODE IF CM_DV=4 AND CM11_2bDV=10]**
25. employment and redundancy claim you made directly **[CODE IF CM_DV=4 AND CM11_2bDV=12]**
26. criminal injury claim you made directly **[CODE IF CM_DV=4 AND CM11_2bDV=13]**
27. accident at work claim you made directly **[CODE IF CM_DV=4 AND CM11_2bDV=14]**
28. housing disrepair claim you made directly **[CODE IF CM_DV=4 AND CM11_2bDV=15]**
29. claim you made to your lender about goods or services you bought using credit (known as a Section 75 claim) using a claims management company **[CODE IF CM_DV=3 AND CM11_1bDV=11]**
30. direct claim you made to your lender about goods or services you bought using credit (known as a Section 75 claim) **[CODE IF CM_DV=4 AND CM11_2bDV=11]**

CM12

[ASK IF CM_DV=3-4 (MADE ONE OR MORE CLAIMS IN THE LAST 3 YEARS VIA A CMC OR DIRECT)]

Thinking about the **[TEXT SUBSTITUTION MOST RECENT CLAIM]**…

Overall, how much time in total did you spend dealing with your claim?

This may have been time spent writing letters or emails, filling in forms or making telephone calls.

Answer in hours. If unsure, give your best estimate.

NUMERIC
RANGE 1 Hour…500 Hours

☐ Don't know

CM12a

[ASK IF CM12="DON'T KNOW" (MADE ONE OR MORE CLAIMS IN THE LAST 3 YEARS VIA A CMC OR DIRECT AND DON'T KNOW HOW MUCH TIME SPENT ON MOST RECENT CLAIM)]

You said you do not know how long you spent dealing with this claim, if you had to approximate, would you say it was…?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

1. Less than 1 hour
2. 1 hour to less than 2 hours
3. 2 hours to less than 3 hours
4. 3 hours to less than 6 hours
5. 6 hours to less than 12 hours
6. 12 hours to less than 24 hours
7. 24 hours to less than 50 hours
8. 50 hours to less than 100 hours
9. 100 hours to less than 150 hours
10. 150 hours to less than 200 hours
11. 200 hours or more
12. Don't know

CM13

[ASK IF CM_DV=3-4 (MADE ONE OR MORE CLAIMS IN THE LAST 3 YEARS VIA A CMC OR DIRECT)]

Still thinking about the **[TEXT SUBSTITUTION MOST RECENT CLAIM]**…

Did you receive any compensation for the issue you complained about?

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

CM14

[ASK IF CM13=1 (MADE ONE OR MORE CLAIMS IN THE LAST 3 YEARS VIA A CMC OR DIRECT AND RECEIVED COMPENSATION FOR MOST RECENT CLAIM)]

How much compensation did you receive?

NUMERIC
RANGE £1…£2,000,000

☐ Don't know
☐ Prefer not to say

CM14a

[ASK IF CM14= DK OR PNTS (MADE ONE OR MORE CLAIMS IN THE LAST 3 YEARS VIA A CMC OR DIRECT AND RECEIVED COMPENSATION FOR MOST RECENT CLAIM BUT DON'T KNOW OR PREFER NOT TO SAY HOW MUCH COMPENSATION RECEIVED)]

[IF CM11=DK: You said you do not know how much compensation you received. If you had to approximate, how much would you say you received?**]**

[IF CM11=PNTS: Would you be willing to say very approximately the amount you received? Please rest assured that the survey is confidential. We are simply interested in understanding the issues people face.**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Less than £500
2. £500 to £999
3. £1,000 to £2,499
4. £2,500 to £4,999
5. £5,000 to £9,999
6. £10,000 to £24,999
7. £25,000 to £49,999
8. £50,000 to £99,999
9. £100,000 or more
10. Don't know
11. Prefer not to say

CM9

[ASK IF CM_DV=3 (ALL WHO HAVE CLAIMED THROUGH A CMC IN THE LAST 3 YEARS)] CAROUSEL

Still thinking about the **[TEXT SUBSTITUTION MOST RECENT CLAIM]**…

How much do you agree or disagree with the following?

RANDOMISE STATEMENTS

a. [DELETED]
b. [DELETED]
c. [DELETED]
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. [DELETED]
i. I wouldn't have been confident enough to make the claim, without using a claims management company
j. I used a claims management company to reduce the effort I would need to spend on the claims process

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

CM2a

[ASK ALL]

AUTOCOMPLETE CM2a=1, IF CM4a-p=2 (ALL ADULTS WHO HAVE MADE A DIRECT CLAIM FOR COMPENSATION IN THE LAST 3 YEARS)

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?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Yes, I was aware I could make a claim directly
2. No, I was not aware
3. Don't know

4. Assets & 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.

B1

[ASK IF (P_RBDV1=1,2,5-7) OR (P_RB3=1,4,6) OR (P_RB3b=1,3) (ALL WITH A (CURRENT ACCOUNT WITH A BANK/B.SOC/CREDIT UNION/PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER, SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVINGS 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=1,2,5-7 OR P_RB3=1,4,6 OR P_RB3b=1,3]

Approximately how much money, if any, do you have in these products **in total**?

[IF P_RBDV1=1,7: Include any money in your **[IF P_RBDV1=1:** current account(s); **IF P_RBDV1=7:** e-money 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.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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 to £2,999,999
25. £3 million or more
26. Don't know
27. Prefer not to say

B1DV

DERIVED VARIABLE TO ASSIGN VALUES TO CODES SELECTED AT B1 (AMOUNT HAVE IN CASH SAVINGS PRODUCTS): PROGRAMMER TO ASSIGN THE FOLLOWING CODES:

B1DV: 0 **[IF RESPONDENT CODES: £0]**
B1DV: 1 **[IF RESPONDENT CODES: £1 to £499]**
B1DV: 1 **[IF RESPONDENT CODES: £500 to £999]**
B1DV: 2 **[IF RESPONDENT CODES: £1,000 to £1,999]**
B1DV: 3 **[IF RESPONDENT CODES: £2,000 to £2,999]**
B1DV: 4 **[IF RESPONDENT CODES: £3,000 to £3,999]**
B1DV: 5 **[IF RESPONDENT CODES: £4,000 to £4,999]**
B1DV: 6 **[IF RESPONDENT CODES: £5,000 to £5,999]**
B1DV: 7 **[IF RESPONDENT CODES: £6,000 to £6,999]**
B1DV: 8 **[IF RESPONDENT CODES: £7,000 to £7,999]**
B1DV: 9 **[IF RESPONDENT CODES: £8,000 to £8,999]**
B1DV: 10 **[IF RESPONDENT CODES: £9,000 to £9,999]**
B1DV: 15 **[IF RESPONDENT CODES: £10,000 to £14,999]**
B1DV: 20 **[IF RESPONDENT CODES: £15,000 to £19,999]**
B1DV: 30 **[IF RESPONDENT CODES: £20,000 to £29,999]**
B1DV: 50 **[IF RESPONDENT CODES: £30,000 to £49,999]**
B1DV: 75 **[IF RESPONDENT CODES: £50,000 to £74,999]**
B1DV: 100 **[IF RESPONDENT CODES: £75,000 to £99,999]**
B1DV: 125 **[IF RESPONDENT CODES: £100,000 to £124,999]**
B1DV: 150 **[IF RESPONDENT CODES: £125,000 to £149,999]**
B1DV: 175 **[IF RESPONDENT CODES: £150,000 to £174,999]**
B1DV: 200 **[IF RESPONDENT CODES: £175,000 to £199,999]**
B1DV: 250 **[IF RESPONDENT CODES: £200,000 to £249,999]**
B1DV: 300 **[IF RESPONDENT CODES: £250,000 to £2,999,999]**
B1DV: 350 **[IF RESPONDENT CODES: £3,000,000 or more]**
B1DV: 1000 **[IF RESPONDENT CODES: Don't know]**
B1DV: 1000 **[IF RESPONDENT CODES: Prefer not to say]**

B15

[ASK IF B1=8-27 (HAVE AT LEAST £5,000 IN CASH SAVINGS PRODUCTS, DON'T KNOW OR PREFER NOT TO SAY)]

You mentioned earlier that you have the following products:

[LIST PRODUCTS SELECTED FROM P_RBDV1=1,2,5-7 OR P_RB3=1,4,6 OR P_RB3b=1,3]

Thinking about the money you have in these **savings products**, when do you expect to need to withdraw a significant portion (a third or more) of your savings?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

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 longer
7. No plans to withdraw any of this money
8. Don't know

B2

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

You mentioned that you have the following investments:

[LIST PRODUCTS SELECTED FROM P_RIDV1=1-5,8,11-12,14-17,20-23)]

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.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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 to £2,999,999
23. £3 million or more
24. Don't know
25. Prefer not to say

B2DV

DERIVED VARIABLE TO ASSIGN VALUES TO CODES SELECTED AT B2 (AMOUNT HAVE IN INVESTMENTS): PROGRAMMER TO ASSIGN THE FOLLOWING CODES:

B2DV: 1 **[IF RESPONDENT CODES: Less than £1,000]**
B2DV: 2 **[IF RESPONDENT CODES: £1,000 to £1,999]**
B2DV: 3 **[IF RESPONDENT CODES: £2,000 to £2,999]**
B2DV: 4 **[IF RESPONDENT CODES: £3,000 to £3,999]**
B2DV: 5 **[IF RESPONDENT CODES: £4,000 to £4,999]**
B2DV: 6 **[IF RESPONDENT CODES: £5,000 to £5,999]**
B2DV: 7 **[IF RESPONDENT CODES: £6,000 to £6,999]**
B2DV: 8 **[IF RESPONDENT CODES: £7,000 to £7,999]**
B2DV: 9 **[IF RESPONDENT CODES: £8,000 to £8,999]**
B2DV: 10 **[IF RESPONDENT CODES: £9,000 to £9,999]**
B2DV: 15 **[IF RESPONDENT CODES: £10,000 to £14,999]**
B2DV: 20 **[IF RESPONDENT CODES: £15,000 to £19,999]**
B2DV: 30 **[IF RESPONDENT CODES: £20,000 to £29,999]**
B2DV: 50 **[IF RESPONDENT CODES: £30,000 to £49,999]**
B2DV: 75 **[IF RESPONDENT CODES: £50,000 to £74,999]**
B2DV: 100 **[IF RESPONDENT CODES: £75,000 to £99,999]**
B2DV: 125 **[IF RESPONDENT CODES: £100,000 to £124,999]**
B2DV: 150 **[IF RESPONDENT CODES: £125,000 to £149,999]**
B2DV: 175 **[IF RESPONDENT CODES: £150,000 to £174,999]**
B2DV: 200 **[IF RESPONDENT CODES: £175,000 to £199,999]**
B2DV: 250 **[IF RESPONDENT CODES: £200,000 to £249,999]**
B2DV: 300 **[IF RESPONDENT CODES: £250,000 to £2,999,999]**
B2DV: 350 **[IF RESPONDENT CODES: £3,000,000 or more]**

B16

[ASK IF B2=6-25 (HAVE AT LEAST £5,000 IN INVESTMENT PRODUCTS, OR DON'T KNOW OR PREFER NOT TO SAY)]

You mentioned earlier that you have the following products:

[LIST PRODUCTS SELECTED FROM P_RIDV1=1-5,8,11-12,14-17,20-23)]

Thinking about the money you have invested and about your investment time horizons, when do you expect to need to withdraw a significant portion (a third or more) of the money in your investment portfolio?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

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 longer
7. No plans to withdraw any of this money
8. Don't know

B1B2DV

DERIVED VARIABLE TO SUM VALUES ASSIGNED AT B1DV AND B2DV (HOW MUCH HAVE IN CASH SAVINGS AND INVESTMENTS COMBINED)

Number range 1-2000

PROGRAMMER INSTRUCTION: B1B2DV IS USED AS FOLLOWS

B1B2DV: 10 or less **[CODE IF B11=1]**
B1B2DV: 11 or 12 **[ROUTE TO B11, SHOW AT B11 CODES 1,2,5,6]**
B1B2DV: 13 to 20 **[CODE IF B11=2]**
B1B2DV: 21 to 25 **[ROUTE TO B11, SHOW AT B11 CODES 2,3,5,6]**
B1B2DV: 26 to 50 **[CODE IF B11=3]**
B1B2DV: 51 to 74 **[ROUTE TO B11, SHOW AT B11 CODES 3,4,5,6]**
B1B2DV: 75 to 999 **[CODE IF B11=4]**
B1B2DV: 1000 or more **[ROUTE TO B11, SHOW AT B11 ALL CODES]**

B11

[ASK IF (P_RBDV1=1,2,5-7) OR (P_RB3=1,4,6) OR (P_RB3b=1,3) OR (P_RIDV1=19) (ALL WITH A (CURRENT ACCOUNT WITH A BANK/B.SOC/CREDIT UNION/PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER, SAVINGS

ACCOUNT, NS&I BOND, CREDIT UNION SAVINGS 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 ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

[SHOW IF D13DV=1-4 OR P_RI2_DV=6 ((OWN PROPERTY CURRENTLY LIVE IN OUTRIGHT, BUYING WITH A MORTGAGE OR LIFETIME MORTGAGE OR SHARED OWNERSHIP) 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.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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 to £2,999,999
13. £3,000,000 or more
14. Don't know
15. Prefer not to say

B5a

[ASK IF P_M1_DV=1 OR P_M1_DV=2 (HAVE A RESIDENTIAL OR LIFETIME MORTGAGE ON PROPERTY CURRENTLY LIVED IN)]

You mentioned earlier that you have **[IF P_M1_DV=2:** a lifetime mortgage**]**; **[ELSE IF P_M1_DV=1:** a residential mortgage**]** on the property you currently live in.

How much in total is left to pay on this mortgage?

[IF P_M1c=1: Only include the amount left to pay on your first charge residential mortgage. We will ask about the amount left to pay on your second charge mortgage ('sometimes referred to as 'homeowner loans' or 'secured loans') next.**]**

If unsure, give your best estimate.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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 to £2,999,999
20. £3,000,000 or more
21. Don't know
22. 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.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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 to £2,999,999
20. £3,000,000 or more
21. Don't know
22. Prefer not to say

B6

[ASK IF P_RI2_DV=6 (HAVE A BUY-TO-LET OR SECOND HOME OR OTHER PROPERTY INVESTMENT INCLUDING COMMERCIAL PROPERTY)]

You mentioned earlier that you have investment property/ properties.
<inf>
<FCABlue>
This might be buy-to-let, a second home (including overseas property), or other property including commercial property and land.
</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.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. £0 (I would receive only enough to pay off my mortgage or would get back less than my mortgage)
2. Less than £5,000
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 £39,999
8. £40,000 to £49,999
9. £50,000 to £99,999
10. £100,000 to £149,999
11. £150,000 to £199,999
12. £200,000 to £249,999
13. £250,000 to £299,999
14. £300,000 to £399,999
15. £400,000 to £499,999
16. £500,000 to £749,999
17. £750,000 to £999,999
18. £1,000,000 to £1,499,999
19. £1,500,000 to £1,999,999
20. £2,000,000 to £2,999,999
21. £3,000,000 or more
22. Don't know
23. Prefer not to say

T3

[SHOW IF (K1=3 OR K2=1) OR (P_CCDV3=2 AND P_CCDV3 NE 1) (FIND KEEPING UP WITH DOMESTIC BILLS/ CREDIT COMMITMENTS TO BE A HEAVY BURDEN, OR HAVE MISSED PAYING DOMESTIC BILLS/ CREDIT COMMITMENTS IN THREE OR MORE OF THE LAST 6 MONTHS 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.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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) WITH A BANK, BUILDING SOCIETY OR CREDIT UNION]

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.

G_IfNec_II1 "Interviewer if necessary instructions 1"

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

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 / conditional sale 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, i.e. a personal loan **[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.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

DPC5

[ASK IF P_CC70=1 (USED ANY BUY NOW, PAY LATER PAYMENT SERVICE, WHERE THEY NEVER PAY ANY INTEREST BUT DEFER OR SPLIT PAYMENTS, IN THE LAST 12 MONTHS)]

You said earlier that you had bought goods using a 'Buy Now, Pay Later' payment service, sometimes called **'pay in three' or 'pay later'** in the last 12 months.

Thinking about all the purchases you have made recently using this type of payment service, how much do you currently have outstanding (i.e. left to pay)?

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>
This is a payment service where you defer payment for a short period of time (usually 30 days) or split payments over a few instalments (typically between 3 and 6) without paying interest. You may have seen this option offered when shopping online at the checkout page, being offered by firms such as Klarna or Clearpay.
</FCABlue>
<inf>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. £0
2. £1 to £49
3. £50 to £99
4. £100 to £199
5. £200 to £499
6. £500 to £749
7. £750 to £999
8. £1,000 or more
9. Don't know

B18

[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 CARD EXCEPT THOSE WHO ARE ONLY TRANSACTORS ON CREDIT CARDS, STORE CARDS, CATALOGUE CREDIT)]

In the last 12 months, have you borrowed on one kind of credit specifically to make repayments on another kind of credit?

{IF TEL: "READ OUT"}

<FCABlue>
By using a different kind of credit, we mean, for example, using your credit card to make loan repayments, or using your overdraft to make repayments on your car finance.
</FCABlue>

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

B13

[ASK IF (K1=3 OR K2=1) OR (P_CCDV3=2 AND P_CCDV3 NE 1) (FIND KEEPING UP WITH DOMESTIC BILLS/ CREDIT COMMITMENTS TO BE A HEAVY BURDEN, OR HAVE MISSED PAYING DOMESTIC BILLS/ CREDIT COMMITMENTS IN THREE OR MORE OF THE LAST 6 MONTHS 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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. I don't have any debts or my debts are negligible **[SINGLE CODE]**
10. Prefer not to say

5. Financial advice and support - incidence

CINTRO

    [STATE TO ALL]

The next questions are about regulated advice related to **investments, saving into a pension or retirement planning.**

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY""

\<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 yourself (or one arranged by a financial adviser on your behalf). **Do 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\>

G_ReadOut_II1 "Read out instructions 1"
_WEB:"""
_TEL: "INTERVIEWER: READ OUT"

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 FINANCIAL ADVICE IN THE LAST 5 YEARS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING)]

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?

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB""""
_TEL:"INTERVIEWER, IF NECESSARY"

<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 yourself. **Do 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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 FINANCIAL ADVICE IN THE LAST 5 YEARS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

<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.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

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 FINANCIAL ADVICE IN THE LAST 5 YEARS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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 FINANCIAL ADVICE IN THE LAST 5 YEARS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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.**]**

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

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]**

1. Investments
{IF TEL: "READ OUT IF NECESSARY"}
    <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>
2. Saving into a pension
{IF TEL: "READ OUT IF NECESSARY"}
    <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>
3. Retirement planning
{IF TEL: "READ OUT IF NECESSARY"}
    <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>
  {IF TEL: "READ OUT IF NECESSARY"}

4. Advice **not related** to investments, saving into a pension or retirement planning **[SINGLE CODE]**
{IF TEL: "READ OUT IF NECESSARY"}
5. Don't know

C4_6_1

[ASK IF C4_6a=4 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 5 YEARS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

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 FINANCIAL ADVICE IN THE LAST 5 YEARS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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

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?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

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_2

[STATE IF C4_6b=4 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 5 YEARS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING FROM AN ADVISER AT A BANK/B.SCOC 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 FINANCIAL ADVICE IN THE LAST 5 YEARS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

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>

17. Other (write in)
18. Don't know

C4_6TEXT_3

[STATE IF C4_6c=4 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 5 YEARS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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 FINANCIAL ADVICE IN THE LAST 5 YEARS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

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 FINANCIAL ADVICE IN THE LAST 5 YEARS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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 ((HAD REGULATED FINANCIAL ADVICE RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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 (HAD REGULATED FINANCIAL ADVICE RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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 (HAD REGULATED FINANCIAL ADVICE RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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 (HAD REGULATED FINANCIAL ADVICE RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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?]

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

<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 (HAD REGULATED FINANCIAL ADVICE RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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 AND SAY THEY HAVE AN ONGOING ADVICE RELATIONSHIP)]

[IF E4=2-4 (HAD REGULATED FINANCIAL ADVICE RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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 (HAD REGULATED FINANCIAL ADVICE RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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?**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

<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

B2A

[ASK ALL]

Which of the following providers of automated **online investment and pension services** have you **heard of**?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. [DELETED]
2. [DELETED]
3. [DELETED]
4. [DELETED]
5. MoneyFarm
6. [DELETED]
7. NatWest Invest (NatWest's online automated investment service)
8. Netwealth
9. Nutmeg
10. Santander's Digital Investment Adviser
11. [DELETED]
18. Vanguard Digital Advisor
12. Wealthify
13. [DELETED]
14. [DELETED]
15. [DELETED]
16. None of these
17. Don't know

B2B

[ASK IF B2A NE 16 OR 17 (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.

PROGRAMMER INSTRUCTION: ONLY SHOW THOSE CHOSEN AT B2A, 1-15,18. ALWAYS SHOW 'None of these' AND 'Don't know'

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. [DELETED]
2. [DELETED]

3. [DELETED]
4. [DELETED]
5. MoneyFarm
6. [DELETED]
7. NatWest Invest (NatWest's online automated investment service)
8. Netwealth
9. Nutmeg
10. Santander's Digital Investment Adviser
11. [DELETED]
18. Vanguard Digital Advisor
12. Wealthify
13. [DELETED]
14. [DELETED]
15. [DELETED]
16. None of these
17. Don't know

B2C

[ASK IF B2B=1-15,18 (USED ANY PROVIDER OF AUTOMATED ONLINE INVESTMENT OR PENSION SERVICES IN THE LAST 12 MONTHS)]

[IF ONLY ONE PROVIDER SELECTED AT B2B, 1-15,18: In which of the following ways have you used **[ANSWER AT B2B, 1-15,18]** in the last 12 months?**]**

[IF MORE THAN ONE PROVIDER SELECTED AT B2B,1-15,18: 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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 have a current account or savings account with them **[ONLY SHOW IF B2B=7 OR 10 (NatWest Invest OR Santander)]**
9. Other (write in)
10. Don't know

B2C_1

[STATE IF (B2B=1,2,4-7,9,10,14-15,18 AND B2C=3-7) AND NOT (C2_3d=1,2)]
(USED AN AUTOMATED ADVICE PROVIDER THAT PROVIDES REGULATED ADVICE IN

THE LAST 12 MONTHS BUT EARLIER IN THE SURVEY SAID THEY HAD NOT RECEIVED AUTOMATED ADVICE ONLINE)

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; **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.**]**

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 1,2,4-7,9,10,14-15,18) OR (B2B=1,2,4-7,9,10,14-15,18 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; **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.**]**

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=1,2,4-7,9,10,14-15,18 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=1,2,4-7,9,10,14-15,18 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=1,2,4-7,9,10,14-15,18 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

DERIVED VARIABLE THAT SPLITS RESPONDENTS INTO THOSE WHO HAVE HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS AND THOSE WHO HAVE NOT BUT MIGHT NEED SUPPORT (BASED ON THEIR INVESTIBLE ASSETS OR OTHER CIRCUMSTANCES). THIS DV IS USED TO ASSIGN RESPONDENTS TO QUESTIONNAIRE SECTION 15 AND IS NOT USED FOR ANALYSIS

	Description	Known as	Coding	Detailed expansion of coding
1	Had regulated financial advice in the last 12 months	Had regulated financial advice in the last 12 months (FAMR Group 1)	IF (E4=1 AND C2_3a-d=1-2 AND C4_6dVa-d=1 OR 2 OR 3 OR 5) OR (B2B=5,7,9,10,15,18 AND B2C=3-7)	HAD REGULATED ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, SAVING INTO A PENSION OR RETIREMENT PLANNING AND 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 AND

			TOPIC OF ADVICE IS NOT ONLY SOMETHING ELSE THAT IS NOT RELATED TO INVESTMENTS, SAVING INTO A PENSION OR RETIREMENT PLANNING OR 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 NOT 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 financial advice in the last 12 months, but might have a need for support, because they have £10,000+ in investible assets or £10,000 in DC pension savings and plan to retire or access their DC pension in the next 2 years 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	Not had regulated financial advice in the last 12 months, but might have a need for support, (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 AND C2_3a-d=1-2 AND C4_6dVa-d=1 OR 2 OR 3 OR 5) OR (B2B=1,2,4-7,9,10,14-15,18 AND B2C=3-7) AND B11=2-4 OR ((B3=5-19 OR B3NEW=2,3) AND (P_AC12=1 OR D10a=1)) AND NOT C2_3a-d=3 AND NOT C1B=1	NOT HAD REGULATED ADVICE IN THE LAST 12 MONTHS (PER DEFINITION ABOVE) AND (HAVE OVER £10K IN SAVINGS OR OVER £10K IN INVESTMENTS OR OVER £10K TOTAL SAVINGS AND INVESTMENTS) AND/ OR (HAVE OVER £10K IN DC PENSION POT AND (PLANNING TO ACCESS PENSION INCOME IN THE NEXT 2 YEARS OR DUE TO RETIRE IN THE NEXT 2 YEARS)) AND NOT HAD ADVICE FROM AN ADVISER THAT WAS FREE AND NOT HAVE AN ONGOING ADVICE RELATIONSHIP AND PAID FOR ADVICE IN THE LAST 12 MONTHS
3	Not had regulated financial advice in the last 12 months and have NOT told us they have £10,000+ in investible assets (or £10,000+ in DC pension savings which they plan to access/retire in the next 2 years), but might have a need for support because they could continue to cover their household living expenses for 3+ months if they lost their main source of household income.	Not had regulated financial advice in the last 12 months, but might have a need for support (expanded), (FAMR Groups 3 or 4, but excludes those whose advice had been 'free' and those with an ongoing relationship)	AT4=4-5 AND DV1 NE 1 AND DV1 NE 2 AND NOT C2_3a-d=3 AND NOT C1B=1	ADULTS WHO COULD CONTINUE TO COVER THEIR HOUSEHOLD LIVING EXPENSES FOR 3 OR MORE MONTHS WITHOUT BORROWING MONEY OR HAVING TO ASK FOR HELP FROM FRIENDS OR FAMILY IF THEY LOST THEIR MAIN SOURCE OF HOUSEHOLD INCOME AND NOT HAD REGULATED ADVICE IN THE LAST 12 MONTHS AND NOT (HAVE OVER £10K IN SAVINGS OR OVER £10K IN INVESTMENTS OR OVER £10K TOTAL SAVINGS AND

			INVESTMENTS) AND/ <u>OR</u> (HAVE OVER £10K IN DC PENSION POT AND (PLANNING TO ACCESS PENSION INCOME IN THE NEXT 2 YEARS OR DUE TO RETIRE IN THE NEXT 2 YEARS))
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			AND NOT HAD ADVICE FROM AN ADVISER THAT WAS FREE AND NOT HAVE AN ONGOING ADVICE RELATIONSHIP AND PAID FOR ADVICE IN THE LAST 12 MONTHS

DV3

[CODE IF DV1=1 (HAD REGULATED FINANCIAL ADVICE RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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)

1. An adviser from a financial advice firm, e.g., an IFA **[CODE IF E4=1 AND C2_3a=1-2]**
2. An adviser from a bank or building society **[CODE IF E4=1 AND C2_3b=1-2]**
3. An adviser from an insurance company, investment company or pension provider **[CODE IF E4=1 AND C2_3c=1-2]**
4. Automated advice online, as an app or as downloadable software **[CODE IF (E4=1 AND C2_3d=1-2) OR (B2B=1,2,4-7,9,10,14-15,18 AND B2C=3-7)]**

C5

[ASK IF DV1=1 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING)]

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):

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]**

[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.**]**

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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 (HAD REGULATED FINANCIAL ADVICE RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING AND USED MORE THAN ONE TYPE OF ADVISER USED IN THE LAST 12 MONTHS)]

Who provided the **most recent** regulated advice you received?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 FINANCIAL ADVICE RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING IN THE LAST 12 MONTHS)]

DERIVED VARIABLE TO DETERMINE TYPE OF ADVISER USED IN MOST RECENT ADVICE SESSION IN THE LAST 12 MONTHS USING C5a AND DV3

1. An adviser from a financial advice firm, e.g. an IFA **[CODE IF C5a=1 OR (C5a NOT ASKED AND DV3=1)]**
2. An adviser from a bank or building society **[CODE IF C5a=2 OR (C5a NOT ASKED AND DV3=2)]**
3. An adviser from an insurance company, investment company or pension provider **[CODE IF C5a=3 OR (C5a NOT ASKED AND DV3=3)]**
4. An automated online advice provider (as an app or as downloadable software) **[CODE IF AND C5a=4 OR (C5a NOT ASKED AND DV3=4)]**

C7

[ASK IF DV1=1 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING)]

Thinking back **over the last 5 years** about decisions on investments, saving into a pension or retirement planning, would you say…

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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]

The next questions are about **information or guidance** related to <u>investments</u>, <u>saving into a pension</u> or <u>retirement planning</u>.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

<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 yourself (or one arranged by a financial adviser on your behalf). **Do 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>

G_ReadOut_II1 "Read out instructions 1"
_WEB:""""
_TEL: "INTERVIEWER: READ OUT"

<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.

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**?

{IF TEL: "READ OUT IF NECESSARY"}

<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 yourself (or one arranged by a financial adviser on your behalf). **Do 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>

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"

1. Pension Wise **[SHOW IF D2>49 OR D3=9-16 (AGED 50+)]**
2. Other government/ consumer website(s) or services, e.g. Citizens Advice, MoneyHelper from the Money & Pensions Service, GOV.UK
3. Website or other literature from a bank, building society or other insurance/ investment/ pension provider
4. Private sector money advice websites, e.g. moneysavingexpert.com, moneysupermarket.com, Which?
5. Media, e.g. newspapers, TV, radio, podcasts
6. Any information or guidance provided at your workplace (other than through an adviser)
7. Any information or guidance from family or friends
8. Any information or guidance from social media, e.g. Facebook, Instagram, YouTube, X (formerly Twitter), TikTok, Whatsapp, Reddit
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_3

[ASK IF B1XX NE 2 (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, e.g. **Citizens Advice, MoneyHelper from the Money & Pensions Service, or GOV.UK** as a source of information or guidance related to **investments, saving into a pension or retirement planning**?

1. Yes
2. No

GD4D

[ASK IF B1XX=1-8 (HAD GUIDANCE IN THE LAST 12 MONTHS FROM PENSION WISE, OTHER GOVERNMENT/ CONSUMER WEBSITE(S) OR SERVICES, WEBSITE OR OTHER LITERATURE FROM A BANK, BUILDING SOCIETY OR OTHER INSURANCE/ INVESTMENT/ PENSION PROVIDER, PRIVATE SECTOR MONEY ADVICE WEBSITES, THE MEDIA, THEIR WORKPLACE, FAMILY OR FRIENDS, OR SOCIAL MEDIA)]

Thinking about the following information or guidance you used in the last 12 months:

[SHOW ONLY CODES SELECTED AT B1XX,1-8]

Which topic(s) did this cover?

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

Select all that apply.

1. Investments
{IF TEL: "READ OUT IF NECESSARY"}
    <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>
2. Saving into a pension
{IF TEL: "READ OUT IF NECESSARY"}
    <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>
3. Retirement planning
{IF TEL: "READ OUT IF NECESSARY"}
    <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>
4. Something else **not related** to investments, saving into a pension or retirement planning
5. Don't know

GD5D

[ASK IF GD4D=1-3 (ALL WHO HAVE RECEIVED GUIDANCE FROM PENSION WISE, OTHER GOVERNMENT/ CONSUMER WEBSITE(S) OR SERVICES, WEBSITE OR OTHER LITERATURE FROM A BANK, BUILDING SOCIETY OR OTHER INSURANCE/ INVESTMENT/ PENSION PROVIDER, PRIVATE SECTOR MONEY ADVICE WEBSITES, THE MEDIA, THEIR WORKPLACE, FAMILY OR FRIENDS, OR SOCIAL MEDIA IN THE

Did the information or guidance that you used in the last 12 months for the following topic(s) your needs?

RANDOMISE STATEMENTS

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Investments **[SHOW IF GD4D=1]**
b. Saving into a pension **[SHOW IF GD4D=2]**
c. Retirement planning **[SHOW IF GD4D=3]**

1. Yes, it fully met my needs
2. Yes, it partially met my needs
3. No, it did not meet my needs very well
4. No, it did not meet my needs at all
5. Don't know

GD3

[ASK IF B1XX=1-8 (HAD GUIDANCE IN THE LAST 12 MONTHS FROM PENSION WISE, OTHER GOVERNMENT/ CONSUMER WEBSITE(S) OR SERVICES, WEBSITE OR OTHER LITERATURE FROM A BANK, BUILDING SOCIETY OR OTHER INSURANCE/ INVESTMENT/ PENSION PROVIDER, PRIVATE SECTOR MONEY ADVICE WEBSITES, THE MEDIA, THEIR WORKPLACE, FAMILY OR FRIENDS, OR SOCIAL MEDIA.)]

Which, if any, of the following actions did you take **directly as a result of the guidance** you received?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

1. I purchased an investment, putting a lump sum into it
{IF TEL: "READ OUT IF NECESSARY"}
    <inf>
    <FCABlue>
    By 'lump sum' we mean a single payment made at a particular time, as opposed to a number of smaller payments or instalments.
    </FCABlue>
    </inf>
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
{IF TEL: "READ OUT IF NECESSARY"}

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

WM1D

[ASK IF P_RIDV1=19 OR (P_AC6=2 OR P_AC6a=2 OR P_AC7=2-3 OR P_AC7a=2-3) OR P_DEC5=6 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, OR HAVE A NON-WORKPLACE DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)]

The next questions are about wealth management firms.

Do you currently use any of the following wealth management firms to **manage your investment portfolio**?

Select all that apply.

{IF TEL: "READ OUT IF NECESSARY"}
<inf>
<FCABlue>
These firms manage their clients' investment portfolios on a **'discretionary basis'**. This means they can buy or sell investments on their clients' behalf without needing prior consent for each transaction. While many also offer advisory services, they are different from financial advisers, because financial advisers need ongoing consent from their clients to make investment decisions.

Clients of wealth managers are usually typically **affluent**, with £250,000 or more in investible assets.
<FCABlue>
</inf>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Barclays Investment Solutions
2. Brewin Dolphin/ RBC Brewin Dolphin
3. Brooks Macdonald Investment Management
4. Charles Stanley and Co.
5. Coutts and Company
6. Evelyn Partners Investment Management (formerly known as Tilney Smith & Williamson)

7. Investec Wealth & Investment Management
8. Julius Baer International
9. LGT Wealth Management
10. Quilter Cheviot
11. Rathbones Investment Management
12. Rothschild & Co. Wealth Management
13. Ruffer
14. Sarasin & Partners
15. Schroder & Co.
16. Scottish Widows Schroder Personal Wealth
17. Stanhope Capital
18. Stonehage Fleming Investment Management
19. Tatton Investment Management
20. I use one of these firms, but prefer not to say which one **[SINGLE CODE]**
21. I use two or more of these firms, but prefer not to say which one **[SINGLE CODE]**
22. None of these

WM_TEXT

[STATE IF MORE THAN ONE CODE SELECTED WM1D=1-19 OR WM1D=21 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, OR HAVE A NON-WORKPLACE DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND CURRENTLY USE TWO OR MORE OF THE NAMED WEALTH MANAGEMENT FIRMS TO MANAGE THEIR INVESTMENT PORTFOLIO OR USE TWO OR MORE OF THESE FIRMS BUT PREFER NOT TO SAY WHICH ONES)]

For the next few questions think about the wealth management firm you consider to be your main one – i.e. the one that manages more of your investment portfolio.

WM2D

[ASK IF WM1D=1-21 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, OR HAVE A NON-WORKPLACE DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND CURRENTLY USE A NAMED WEALTH MANAGEMENT FIRM TO MANAGE THEIR INVESTMENT PORTFOLIO)]

Overall, how satisfied are you with your **[IF MORE THAN ONE CODE SELECTED WM1D=1-19 OR WM1D=21 (CURRENTLY USE TWO OR MORE OF THE NAMED WEALTH MANAGEMENT FIRMS TO MANAGE THEIR INVESTMENT PORTFOLIO OR USE TWO OR MORE OF THESE FIRMS BUT PREFER NOT TO SAY WHICH ONES):** main**]** 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

WM3D

[ASK IF WM1D=1-21 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, OR HAVE A NON-WORKPLACE DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND CURRENTLY USE A NAMED WEALTH MANAGEMENT FIRM TO MANAGE THEIR INVESTMENT PORTFOLIO)]

Do you have any concerns or areas of dissatisfaction with the service you receive from your **[IF MORE THAN ONE CODE SELECTED WM1D=1-19 OR WM1D=21 (CURRENTLY USE TWO OR MORE OF THE NAMED WEALTH MANAGEMENT FIRMS TO MANAGE THEIR INVESTMENT PORTFOLIO OR USE TWO OR MORE OF THESE FIRMS BUT PREFER NOT TO SAY WHICH ONES):** main**]** wealth manager?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 9-11

1. Poor investment returns compared to market benchmarks
2. High fees or charges
3. Hidden or undisclosed fees or charges
4. Complex fees or charges
5. Poor communication about the investment strategy, fees, or performance
6. Poor customer service
7. That the investment strategy might not align with my risk tolerance or financial goals
8. That the investment strategy might not be adequately personalised to my financial circumstances or goals
9. Other (write in)
10. None
11. Don't know

WM4D

[ASK IF WM1D=1-21 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, OR HAVE A NON-WORKPLACE DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND CURRENTLY USE A NAMED WEALTH MANAGEMENT FIRM TO MANAGE THEIR INVESTMENT PORTFOLIO)]

Do you feel that the performance of your investment portfolio, managed by your wealth manager(s), justifies the fees you pay for their service, especially when compared with other investment options (such as index funds or ETFs)?

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G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I believe the performance justifies the fees
2. No, I believe the performance does not justify the fees
3. I am unsure about whether the performance justifies the fees
4. I have not compared the performance and fees to other investment alternatives

The encouragement screen

PROGRAMMER INSTRUCTION: MAKE BACKGROUND ON THIS SCREEN GREY

Thank you for your responses so far; understanding your experiences is vital to helping us to improve financial services.

To show you how important your responses are, here are some examples of how our research has helped us make a difference for UK consumers.
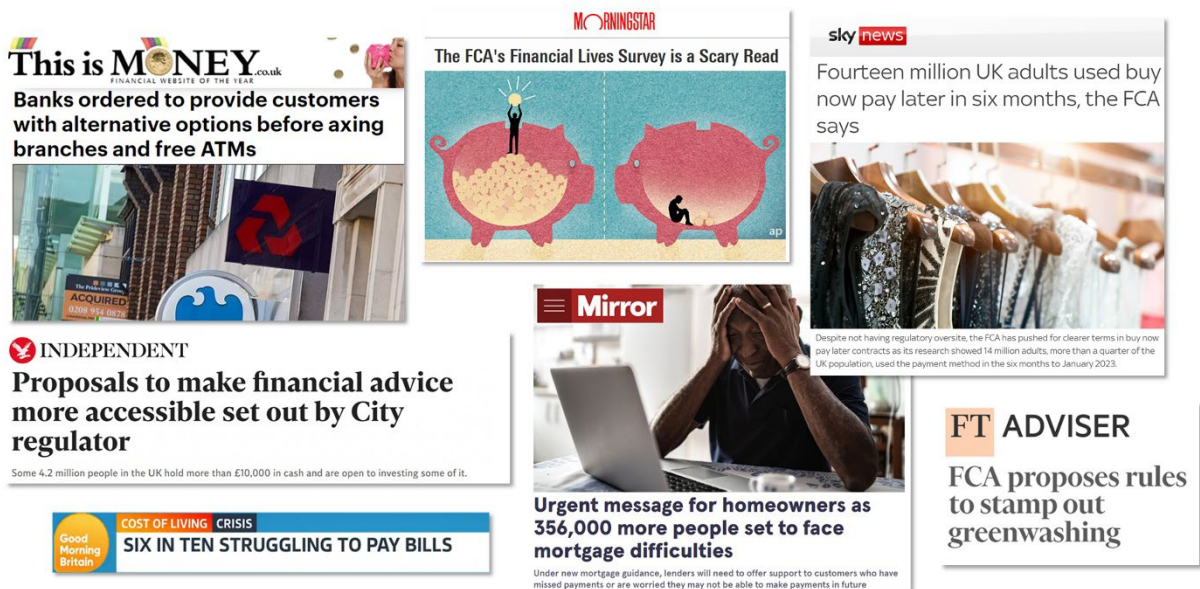
Please now carry on with the rest of the survey – your contribution makes a real difference!

[IF (MODE=TEL)]

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Thank you for your responses so far; understanding your experiences is vital to helping us to improve financial services.

For example, we have used insights from the Financial Lives survey to:
• Set out expectations for banks considering closures of bank branches and ATMs, using findings about the wide range of customers who use them regularly
• Propose new rules to tackle 'greenwashing' in the marketing of investment products

- Tell lenders to work with customers in financial difficulty to solve any problems with payment
- Engage with Buy Now, Pay Later firms to get customers' terms and conditions improved
- Warn insurers to protect customers' wellbeing during the cost- of- living squeeze – and to protect them from unnecessary add-ons and unfair penalties

Thank you again for your input - your contribution makes a real difference! We will now carry on with the rest of the survey

6. Retail banking

Section 6 is asked of a random selection of adults with a day-to-day account used for payments and transactions

TEXT SUBSTITUTION FOR '[ACCOUNT]' IN THIS SECTION

Code	Category	Text sub
RB3=1	Personal current account	personal 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	Current account with a payment services institution or an e-money provider	current account with a payment services institution or an e-money provider

RBTXT1

　　[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

　　The next few questions are about the account you use for day-to-day payments and transactions.

RB3

　　[ASK IF RB2=1 (CURRENT ACCOUNT FROM A BANK, BUILDING SOCIETY OR CREDIT UNION IS DAY-TO-DAY ACCOUNT)]

　　Thinking about your **main day-to-day current account** that you hold with **[IF P_RB6_DV=1-55: TEXT SUBSTITUTION FROM P_RB6_DV] / [ELSE:** a bank, building society or a credit union**]**, which type of account is this?

　　[AUTOCOMPLETE RB3=3 IF P_RB6_DV=56 (ANY CREDIT UNION IS MAIN CURRENT ACCOUNT)]

　　G_ReadOut_II1 "Read out instructions 1"
　　_WEB:""
　　_TEL: "INTERVIEWER: READ OUT"

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

RB9

[ASK IF RB2=1,4 (CURRENT ACCOUNT WITH BANK, BUILDING SOCIETY, CREDIT UNION OR A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER IS DAY-TO-DAY ACCOUNT)]

Are you charged a fee on your **[ACCOUNT]**?

{IF TEL: "READ OUT IF NECESSARY"}

<FCABlue>
Answer "yes", even if your fee is waived because you pay over a certain amount into your account each month/ year.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, a monthly fee
2. Yes, an annual fee
3. No
4. Don't know

RB11

[ASK IF RB9=1-2 (CURRENT ACCOUNT WITH BANK, BUILDING SOCIETY, CREDIT UNION OR A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER IS DAY-TO-DAY ACCOUNT, AND CHARGED MONTHLY OR ANNUALLY FOR ACCOUNT)]

Overall, do you feel this fee offers…?

G_ReadOut_II1 "Read out instructions 1"
_WEB:"""
_TEL: "INTERVIEWER: READ OUT"

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=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

Which, if any, of the following activities have you done with your **[ACCOUNT]** in the last 12 months?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Checked the account balance
2. Paid bills
3. Deposited cash 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 IN THE LAST 12 MONTHS, CHECKED THEIR ACCOUNT BALANCE, PAID BILLS, TRANSFERRED MONEY TO ANOTHER ACCOUNT THEY HOLD, TRANSFERRED MONEY TO OTHER PEOPLE OR MADE AN INTERNATIONAL MONEY TRANSFER)]

In which of the following ways have you **[INSERT ACTIVITY FROM RB32B_a-e]** in the last 12 months?

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

[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 i.e. PayPoint, PayZone (do not include Post Offices here) **[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 **[SHOW FOR RB32B_a, RB32B_b, RB32B_c, RB32_d (CHECKED ACCOUNT BALANCE, PAID BILLS, TRANSFERRED MONEY TO OWN ACCOUNT, TRANSFERRED MONEY TO OTHER PEOPLE)]**
9. ATM (cash machine) [**SHOW FOR RB32B_a (CHECKED ACCOUNT BALANCE)]**
10. Direct Debit or a recurring card payment with a merchant **[SHOW FOR RB32B_b (PAID BILLS)]**
11. Paper statement **[SHOW FOR RB32B_a (CHECKED YOUR ACCOUNT STATEMENT)]**
12. Other (write in)
13. Don't know

RB32c

[ASK IF RB32a=3 OR 7 (HAVE A DAY-TO-DAY ACCOUNT, AND DEPOSITED CASH OR WITHDRAWN CASH IN THE LAST 12 MONTHS)]

Thinking about the **[ACCOUNT]** you use for your day-to-day payments and transactions …

In which of the following ways have you **[INSERT ACTIVITY FROM RB32c_a-b]** in the last 12 months?

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

LIST AS PER RB32a, codes 3, 7

a. Deposited cash into your account **[SHOW IF RB32a=3]**
b. Withdrawn cash **[SHOW 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. [DELETED]
8. Don't know

RB24

[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT)] CAROUSEL

Now thinking about how you use your **[ACCOUNT]**, rate your overall satisfaction with…

RANDOMISE STATEMENTS EXCEPT e

G_ReadOut_II1 "Read out instructions 1"
_WEB:"""
_TEL: "INTERVIEWER: READ OUT"

a. Telephone banking **[SHOW IF RB32B_a-e ANY=1 (CHECKED ACCOUNT BALANCE, PAID BILLS, TRANSFERRED MONEY TO ANOTHER ACCOUNT HOLD, TRANSFERRED MONEY TO OTHER PEOPLE OR MADE INTERNATIONAL MONEY TRANSFER BY TELEPHONE IN THE LAST 12 MONTHS)]**

b. In-branch services **[SHOW IF RB32B_a-e ANY=2-4 OR RB32C_a=1-3 OR RB32C_b=1-3 (CHECKED ACCOUNT BALANCE, PAID BILLS, TRANSFERRED MONEY TO ANOTHER ACCOUNT HOLD, TRANSFERRED MONEY TO OTHER PEOPLE, MADE INTERNATIONAL MONEY TRANSFER, DEPOSITED CASH OR WITHDRAWN CASH FACE-TO-FACE IN BRANCH, IN A LOCAL POST OFFICE OR IN A MOBILE BRANCH IN THE LAST 12 MONTHS)]**

c. Online banking **[SHOW IF RB32B_a-e ANY=6 (CHECKED ACCOUNT BALANCE, PAID BILLS, TRANSFERRED MONEY TO ANOTHER ACCOUNT HOLD, TRANSFERRED MONEY TO OTHER PEOPLE OR MADE INTERNATIONAL MONEY TRANSFER ONLINE IN THE LAST 12 MONTHS)]**

d. Mobile banking (banking using a mobile app) **[SHOW IF RB32B_a-e ANY=7 (CHECKED ACCOUNT BALANCE, PAID BILLS, TRANSFERRED MONEY TO ANOTHER ACCOUNT HOLD, TRANSFERRED MONEY TO OTHER PEOPLE OR MADE INTERNATIONAL MONEY TRANSFER USING A MOBILE APP IN THE LAST 12 MONTHS)]**

e. Bank services overall

1. Very satisfied
2. Fairly satisfied
3. Neither satisfied nor dissatisfied
4. Fairly dissatisfied
5. Very dissatisfied
6. Don't know/ not applicable

RB32d

[ASK IF (RB32a=1,2,3,4,5,6) AND RB32Ba NE 6,7 AND RB32Bb NE 6,7 AND RB32Bc NE 6,7 AND RB32Bd NE 6,7 AND RB32Be NE 6,7 (HAVE A DAY-TO-DAY ACCOUNT, AND HAVE DONE AT LEAST ONE OF THE FOLLOWING: CHECKED ACCOUNT BALANCE, PAID BILLS, TRANSFERRED MONEY TO ANOTHER ACCOUNT OR TO OTHER PEOPLE OR MADE AN INTERNATIONAL MONEY TRANSFER IN THE LAST 12 MONTHS, BUT NONE OF THESE WERE DONE ONLINE OR USING A MOBILE APP)]

Why have you not used online or mobile banking in the last 12 months?

Select all that apply.

RANDOMISE LIST EXCEPT CODE 11

G_Multi2_II1 "Multicode instructions 2"
_WEB: """
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. I have limited access to the internet
2. I don't know how to apply for or to use online/mobile banking
3. I want to, but I haven't got around to it yet
4. It seems too complicated
5. I have used online banking before but struggled to navigate the website
6. I have forgotten my password/ login details or lost my digital security device
7. I am concerned it is not secure
8. I prefer to speak with someone in person or on the phone
9. It is not as convenient as my local branch/ telephone service
10. I get someone else, such as a close family member or friend, to do digital banking for me
11. Other (write in)

RB201D

[ASK IF RB32a=3 OR RB32a=7 (HAVE A DAY-TO-DAY ACCOUNT, AND HAVE DEPOSITED CASH OR WITHDRAWN CASH IN THE LAST 12 MONTHS)] CAROUSEL

In the last 12 months, have you found it **more difficult ** to do the following because a local bank branch, Post Office or ATM (cash machine) has either closed or has reduced its opening hours?

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Withdraw cash **[SHOW IF RB32a=7]**
b. Make a cash deposit **[SHOW IF RB32a=3]**

Select all that apply.

1. Yes, because a bank branch has closed or reduced its opening hours
2. Yes, because a Post Office has closed or reduced its opening hours
3. Yes, because an ATM (cash machine) has closed
4. No
5. Don't know

RB202D

[ASK IF RB201Da=1-3 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE WITHDRAWN CASH IN THE LAST 12 MONTHS AND HAVE FOUND IT MORE DIFFICULT TO WITHDRAW BECAUSE A LOCAL BANK BRANCH OR POST OFFICE HAS CLOSED OR HAS REDUCED ITS OPENING HOURS, OR AN ATM HAS CLOSED)]

Because you are finding it more difficult to **withdraw cash**, have you had to do any of the following?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 13-15

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Started travelling further to be able to withdraw cash
2. Arranged for someone else to bring me cash, e.g. a family member or friend
3. Started paying a fee for withdrawing cash, e.g. using a pay-to-use ATM (cash machine) instead of a free ATM
4. Started to use cashback from local retailers, or done so more frequently
5. Started using online or mobile banking **[HIDE IF RB32B_a-e ANY=6,7 (CONDUCTED A BANKING ACTIVITY USING MOBILE OR ONLINE BANKING IN THE LAST 12 MONTHS)]**
6. Used online or mobile banking more frequently
7. Used debit or credit cards more frequently
8. Started using **[IF RB201Da=3 (FINDING IT HARDER BECAUSE AN ATM CLOSED)**: other**]** ATMs, or done so more frequently
9. Started visiting **[IF RB201Da=1 (FINDING IT HARDER BECAUSE A BANK BRANCH HAS CLOSED)**: other**]** branches of my day-to-day account provider, or done so more frequently
10. Started visiting **[IF RB201Da=2 (FINDING IT HARDER BECAUSE A POST OFFICE HAS CLOSED)**: other**]** Post Office locations, or done so more frequently
11. Switched my day-to-day account to another provider
12. Used cash less or stopped using cash
13. Withdrawn more cash in one go
14. Other (write in)
15. None of these
16. Don't know

RB203D

[ASK IF RB201D_b=1-3 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE DEPOSITED CASH IN THE LAST 12 MONTHS AND HAVE FOUND IT MORE DIFFICULT TO DEPOSIT CASH BECAUSE A LOCAL BANK BRANCH, POST OFFICE HAS CLOSED OR HAS REDUCED ITS OPENING HOURS OR ATM HAS CLOSED)]

Because you are finding it more difficult to **deposit cash**, have you had to do any of the following?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-13

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Started travelling further to be able to deposit cash
2. Arranged for someone else to deposit cash for me, e.g. a family member or friend
3. Started using online or mobile banking **[HIDE IF RB32B_a-e ANY=6,7 (CONDUCTED A BANKING ACTIVITY USING MOBILE OR ONLINE BANKING IN THE LAST 12 MONTHS)]**
4. Used online or mobile banking more frequently
5. Used debit or credit cards more frequently

6. Started using **[IF RB201Db=3 (ATM CLOSED)**: other**]** ATMs (cash machines), or done so more frequently
7. Started visiting **[IF RB201Db=1 (BRANCH CLOSED OR REDUCED OPENING HOURS)**: other**]** branches of my day-to-day account provider, or done so more frequently
8. Started visiting **[IF RB201Db=2 (POST OFFICE CLOSED OR REDUCED OPENING HOURS):** other**]** Post Office locations, or done so more frequently
9. Switched my day-to-day account to another provider
10. Used cash less frequently or stopped using cash
11. Other (write in)
12. None of these
13. Don't know

RB204D

[ASK IF RB32a=3 OR RB32a=7 OR RB32b_a=2,3,4,8 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE WITHDRAWN CASH OR DEPOSITED CASH IN THE LAST 12 MONTHS, OR CHECKED ACCOUNT BALANCE IN THE LAST 12 MONTHS FACE TO FACE IN BRANCH, FACE TO FACE IN A LOCAL POST OFFICE, FACE TO FACE IN A MOBILE BRANCH, OR USING A SELF-SERVICE IN-BRANCH MACHINE)] CAROUSEL

In the last 12 months, how often have you done the following?

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Withdrawn cash **[SHOW IF RB32a=7]**
b. Made a cash deposit **[SHOW IF RB32a=3]**
c. Checked your account balance in person (i.e. **not** online/using a mobile app or on the telephone **[SHOW IF RB32b_a=2,3,4,8]**

1. Frequently (at least once a week)
2. Occasionally (at least once a fortnight)
3. Rarely (at least once a month)
4. Very rarely (less than once a month)
5. Don't know

RB133a

[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

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

RB208D

[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

In the last 12 months, have you used a branch for any of the following activities?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

1. To open a new account
2. To close an account
3. To ask for help with money or debt management
4. To let your provider know about a vulnerability you have or a need for additional assistance
5. To seek help as a result of a fraud or scam
6. To resolve a problem (not a fraud or scam)
7. To register a bereavement
8. To exchange foreign currency
9. To get advice on a service or product, e.g. mortgage, insurance
10. To apply for a new product, e.g. a credit card
11. To add a 3rd party or a power of attorney to an account
12. Other (write in)
13. None of these
14. Don't know

RB133

[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

Has a branch that you used to use regularly, i.e. at least once a month, 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Used online banking more frequently
2. Used mobile banking more frequently

3. Used ATMs (cash machines) 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. *Visited a shared banking Hub*
<inf>
<FCABlue>
This is a shared banking space, which customers of all major banks and building societies can use
</FCABlue>
</inf>
7. Switched your day-to-day account to another provider
8. Looked for advice on how to continue to do your banking
9. None of these

RB23

[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

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=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

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

275

8
9
10 - Trust completely
☐ Don't know

RB20a

[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

For how long have you had your **[ACCOUNT]**?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

[ASK IF RB20a=1-3 (HAVE A DAY-TO-DAY 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 21-22

1. The provider had a good reputation, e.g. for its products, service or ethics
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 use
5. Recommendation from another price comparison website or best-buy table **[ALWAYS APPEARS AFTER CODE 4]**
6. [DELETED]
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 **[ALWAYS APPEARS AFTER CODE 9]**
11. I trusted them to give me a fair deal i.e. the costs associated would be reasonable given the overall benefits
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. [DELETED]
17. A conveniently located branch **[SHOW IF RB2=1-3]**
18. To take advantage of monetary incentives for switching or opening a new account
19. The ability to submit the documentation required to open my account remotely **[SHOW IF RB2=4]**
20. I was reassured about how my money was protected
21. Other (write in)
22. Don't know

RB20c

[ASK IF P_RBDV1= 7 (HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER)]

You mentioned earlier that you have a current account with a **payment services institution or an e-money provider**.

Which of the following features appealed to you most when you took out this account?

If you hold more than one account with a payment services institution or an e-money provider, think about the account you opened most recently.

{IF TEL: "READ OUT IF NECESSARY"}

<FCABlue>
Payment services institutions or e-money providers are any of the following: Amaiz, Bilderlings, Contis, Decta, Modulr, Monese, PayrNet, Paystree, Prepaid Financial, Prepay Technologies, Revolut, Skrill, Soldo, Stripe Payments, Think money, Tide, Tuxedo, Wise (formerly TransferWise), WorldFirst
</FCABlue>

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

1. It has good functionality, e.g. to view my spending and income
2. I was able to open the account remotely (without having to visit a branch)
3. It was easy to get one, unlike a traditional bank account
4. I could not access a traditional bank account
5. It interfaces with other apps I use
6. It enables me to easily and cheaply spend money in other countries
7. Other (write in)
8. Don't know

RB101a

[ASK IF RB20a=1-3 (HAVE A DAY-TO-DAY ACCOUNT AND ACCOUNT HELD FOR LESS THAN 3 YEARS)]

[IF P_RBDV1=7 AND RB2 NE 4 (HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER BUT THIS IS NOT THEIR MAIN DAY-TO-DAY ACCOUNT): Now thinking again about when you first opened your **[ACCOUNT]**…]

How did you open your **[ACCOUNT]**?

G_ReadOut_II1 "Read out instructions 1"
_WEB:"""
_TEL: "INTERVIEWER: READ OUT"

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. Automatically upgraded (e.g. from a student or graduate account)
7. Other (write in)
8. Don't know

RB47

[ASK IF RB20a=1-3 (HAVE A DAY-TO-DAY ACCOUNT AND ACCOUNT HELD FOR LESS THAN 3 YEARS)]

When you opened your **[ACCOUNT]**, were you …

G_ReadOut_II1 "Read out instructions 1"
_WEB:"""
_TEL: "INTERVIEWER: READ OUT"

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

RB56

[ASK IF RB47=1-3 (HAVE A DAY-TO-DAY ACCOUNT AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED ACCOUNT FROM ALTERNATIVE PROVIDER OR OPENED NEW ACCOUNT WITH SAME PROVIDER OR OPENED AN ACCOUNT 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]**?

G_ReadOut_II1 "Read out instructions 1"
_WEB:"""
_TEL: "INTERVIEWER: READ OUT"

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 AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED FROM ALTERNATIVE PROVIDER IN THE 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

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

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 AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED ACCOUNT FROM ALTERNATIVE PROVIDER 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 20-21

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 **[SHOW IF RB47=1]**
5. [DELETED]
6. [DELETED]
7. I didn't feel my money was safe with my previous provider **[SHOW 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. [DELETED]
13. A branch I used regularly closed **[SHOW IF RB47=1]**
14. [DELETED]
15. I wanted better service
16. To take advantage of monetary incentives for switching or opening a new account
17. Automatically upgraded (e.g. from a student or graduate account)
18. My previous product was withdrawn from the market and I had to switch
19. I wanted a provider with a better environmental or ethical policy
20. Other (write in)
21. Don't know

RB47b

[ASK IF RB47=1-2 (HAVE A DAY-TO-DAY ACCOUNT AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED ACCOUNT FROM ALTERNATIVE PROVIDER 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 AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED ACCOUNT FROM ALTERNATIVE PROVIDER 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""

_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED ACCOUNT FROM ALTERNATIVE PROVIDER OR OPENED NEW ACCOUNT WITH SAME PROVIDER – SHOPPED AROUND)]

How did you compare **[ACCOUNT]**s from different providers?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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 AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED ACCOUNT FROM ALTERNATIVE PROVIDER OR OPENED NEW ACCOUNT WITH SAME PROVIDER – SHOPPED AROUND)]

How easy or difficult was it to compare **[ACCOUNT]**s from different providers?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

RB53x

[ASK IF RB20a=4-6 (HAVE A DAY-TO-DAY ACCOUNT FOR 3 YEARS OR MORE)]

Have you ever switched provider for your **[ACCOUNT]**?

{IF TEL: "READ OUT"}

<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 FOR 3 YEARS OR MORE, AND NEVER SWITCHED PROVIDER)]

Why have you never switched provider for your **[ACCOUNT]**?

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 16-17

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. No local branches available for me to go to
14. I would lose benefits (e.g. overdraft facility, insurances included with my account, or other features and extras)
15. My money is secure with my existing provider
16. Other (write in)
17. Don't know

RB54

[ASK IF RB53x=2 (HAVE A DAY-TO-DAY ACCOUNT FOR 3 YEARS OR MORE AND NEVER SWITCHED PROVIDER)]

What, if anything, might encourage you to consider switching provider for your **[ACCOUNT]**?

Select all the reasons that would be **important** in your decision.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 16-18

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. If my local branch closed
11. If another provider opened a new branch in my area
12. If another provider had a better environmental or ethical policy
13. The offer of money to switch
14. Poor service from my current provider
15. Reassurance that my money will be protected
16. Other (write in)
17. Nothing would encourage me to switch **[SINGLE CODE]**
18. Don't know

RB102c

[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

Do you use any of the following?

This could be through a website or mobile app.

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. A service provided by your bank, building society or credit union that means you can see the accounts you hold with different institutions in one place
2. A service provided by a company that is **not your bank, building society or credit union** that allows you to see the current accounts you hold with different institutions in one place, e.g. MoneyHub, Yolt
3. An app that allows you to view all your different financial accounts in one place (current account(s), savings account(s), ISA(s), pension(s)), e.g. Lumio, Money Dashboard
4. An app that builds savings by monitoring your current accounts and/ or transactions and automatically transfers funds, e.g. Chip, Cleo, Moneybox, Plum
5. An app that helps save on interest rates by suggesting which credit or loan repayments to pay first, e.g. Mint, Prism
6. A service that helps you build or improve your credit history, e.g. ClearScore, Credito
7. None of these
8. Don't know

RB118

[ASK IF RB102c=4 (HAVE A DAY-TO-DAY ACCOUNT AND USE AN APP TO AUTOMATICALLY BUILD SAVINGS)]

What are the main reasons you choose to save using this kind of savings app?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

1. It links with more than one payment account, e.g. bank account or credit card
2. I get a better return/ interest rate than I would on an instant/ regular savings account
3. It was recommended to me
4. I don't have to think about my savings/ it works in the background
5. I save more through an automated savings app than I would through an instant/ regular savings account
6. I can easily view and manage my savings
7. It only saves what I can afford
8. Other (write in)
9. Don't know

RB102D

[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

Have you ever **given access** to your bank, savings or credit account information to the following types of companies?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. An interest rate comparison website, so it can personalise results for you
2. A credit reference agency, so it can give you a personalised credit check or credit report (e.g. Experian, ClearScore)
3. A bank or any other firm offering loans or mortgages, so it can give you a personalised affordability check, credit limit or interest rate (e.g. Moneyhub, Creditsafe)
4. None of these
5. Don't know

RB40a

[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

Thinking now about the **[ACCOUNT]** you use for day-to-day payments and transactions…

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=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

[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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 17-19

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)</FCABlue></inf> to contact the provider
14. Not eligible for the account I wanted
15. Fees and costs are not reasonable
16. Account frozen, or suspended for a period of time
17. Other (write in)
18. None of these **[SHOW IF RB40a=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]**
19. Don't know

RB41

[ASK IF MORE THAN ONE RESPONSE SELECTED AT RB40, 1-17 (HAVE A DAY-TO-DAY ACCOUNT AND MORE THAN ONE PROBLEM EXPERIENCED IN THE LAST 12 MONTHS)]

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

ONLY SHOW ANSWERS CODED AT RB40, 1-17 (INCLUDING NAME OF PROBLEM WRITTEN AT RB40, 17)

RBINT

[STATE IF MORE THAN ONE RESPONSE SELECTED AT RB40, 1-17 (HAVE A DAY-TO-DAY ACCOUNT AND MORE THAN ONE PROBLEM EXPERIENCED IN THE LAST 12 MONTHS)]

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

SHOW ANSWER AT RB41

RB42

[ASK IF RB40=1-17 (HAVE A DAY-TO-DAY ACCOUNT AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS)]

Thinking about the **[IF NUMBER OF RESPONSES AT RB40>1:** most serious**]** problem you experienced with your **[ACCOUNT]**…

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

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 11-13

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. My health got worse
11. Other (write in)
12. No negative impacts **[SINGLE CODE]**
13. Don't know

RB43

[ASK IF RB40=1-17 (HAVE A DAY-TO-DAY ACCOUNT AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS)]

Thinking about the **[IF NUMBER OF RESPONSES AT RB40>1:** most serious**]** problem you experienced with your **[ACCOUNT]**…

Did you complain about this?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

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 THE LAST 12 MONTHS AND COMPLAINED)]

Thinking about the **[IF NUMBER OF RESPONSES AT RB40>1:** most serious**]** problem you experienced with your **[ACCOUNT]**…

Who did you complain to?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"

_WEB:""
_TEL: "INTERVIEWER: READ OUT"

1. My account provider
2. Financial Ombudsman Service (FOS)
3. Financial Conduct Authority (FCA)
4. UK Finance
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 THE LAST 12 MONTHS AND COMPLAINED TO ACCOUNT PROVIDER)]

Thinking about the **[IF NUMBER OF RESPONSES AT RB40>1:** most serious**]** problem you experienced with your **[ACCOUNT]**…

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 THE LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

Thinking about the **[IF NUMBER OF RESPONSES AT RB40>1:** most serious**]** problem you experienced with your **[ACCOUNT]**…

Why didn't you complain?

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

RANDOMISE LIST EXCEPT CODES 6-7

G_ReadOut_II1 "Read out instructions 1"
_WEB:""

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

RB207D

[ASK IF RB40=16 (HAVE A DAY-TO-DAY ACCOUNT AND ACCOUNT FROZEN/SUSPENDED FOR A PERIOD OF TIME IN THE LAST 12 MONTHS)]

You said earlier that your account had been frozen or suspended in the last 12 months. When this happened, did you have to provide certain documents (e.g. passport, council tax bill) to prove your identity to be able to use your account again?

1. Yes – and my account is no longer frozen
2. Yes – but I am still waiting for my account to be unfrozen
3. No
4. Don't know

RB206D

[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

In the last 12 months, have you had any of the following types of account closed against your wishes and you were unable to open another account with the same provider?

Select all that apply.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL: "INTERVIEWER, IF NECESSARY"

1. A basic bank account (current account where an overdraft is not allowed)
2. A current account with a bank or building society
3. An account you use to make payments that is provided by a firm which is not a bank or building society, i.e. a payment services institution or e-money provider
{IF TEL: "READ OUT IF NECESSARY"}
<FCABlue>
A current account provided by any of the following: Amaiz, Bilderlings, Contis, Decta, Modulr, Monese, PayrNet, Paystree, Prepaid Financial, Prepay Technologies, Revolut, Skrill, Soldo, Stripe Payments, Think money, Tide, Tuxedo, Wise (formerly TransferWise), WorldFirst
</FCABlue>
4. None of these
5. Don't know

RB210D

Do you think any of the following circumstances contributed to your account being closed against your wishes?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 18-20

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Your age
2. Your disability status
3. Your physical health
4. Your mental health
5. Your income
6. Your employment status
7. Your credit history
8. Your postcode
9. Your sex and/or gender
10. Your sexuality
11. Your ethnicity
12. Your religion
13. Your social or political views, or any political affiliation
14. Your socio-economic background, i.e. a combination of your income, occupation and social background
15. Your existing debts
16. Because you were unable to provide adequate proof of identification
17. Your criminal record or a household member's criminal record (any unspent criminal convictions you have, or other people in your household have)
18. Other (write in)
19. None of these
20. Don't know

RB209D

What was the **official** reason given by your bank (or similar provider) for closing your account?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 9-11

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Expression of political or any other opinions
2. Reputational risk
3. Financial crime concerns
4. Costs of serving the account
5. Geographic (decisions taken not to serve certain locations)
6. Not meeting account criteria (e.g. small business using personal account)
7. Dormant account
8. Unacceptable behaviour towards the bank
9. Other reason (write in)
10. No reason given **[SINGLE CODE]**
11. Don't know

RB68a

[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT)]

Before today, were you aware of the Financial Services Compensation Scheme?

1. Yes
2. No

<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>

RB68c

[ASK IF P_RBDV1= 7 (HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER)]

Payment services institutions and e-money providers are not covered by the FSCS, but your money is safeguarded by the provider.

Before today, were you aware of this?

{IF TEL: "READ OUT"}

<FCABlue>
Safeguarding means that your money is protected in case the payment services institution or e-money provider becomes insolvent.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – I was aware, before I opened my account
2. Yes – I was made aware, when I opened my account
3. Yes – I became aware, after I opened my account
4. No – I was not aware

7. Mortgages

MINTRO

[STATE TO P_M1_DV=1 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

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 TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>
This is a long-term loan secured on your property. The usual arrangement is that the loan is not typically repaid until death or moving into care. Do not include a home reversion plan.
</FCABlue>
</inf>

[IF P_M1c=1 (SECOND CHARGE MORTGAGE): Do not think about your second charge mortgage.**]**

{IF TEL: "READ OUT IF NECESSARY"}

<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**.
</FCABlue>
</inf>

M5

[ASK IF P_M1_DV=1 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

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 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

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.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB: ""
_TEL: ""INTERVIEWER, IF NECESSARY"

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 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

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

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]

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB: ""
_TEL: "INTERVIEWER, IF NECESSARY"

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

M107

[ASK IF P_M1_DV=1 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

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

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

M22a

[ASK IF P_M1_DV=1 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

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

Is your mortgage repayment or interest-only?

G_ReadOut_II1 "Read out instructions"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Repayment
2. Interest-only
3. Part repayment, part interest-only
4. Don't know

M18

[ASK IF P_M1_DV=1 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

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

What type of interest rate is your mortgage on at the moment?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""

1. Fixed rate
2. Variable rate
3. Don't know

M130D

[ASK IF M18=1 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY WITH A FIXED RATE)] CAROUSEL

To what extent do you agree or disagree with following statements:

RANDOMISE STATEMENTS

a. I was able to fix my current mortgage interest rate for a period that suited my needs
b. Longer term fixed interest rates offer a fairer deal
c. When my current fixed rate term ends, I would be interested in fixing my interest rate for a longer period

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

M19

[ASK IF M18=2 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY WITH A VARIABLE RATE OF ANY KIND)]

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

Which type of variable rate mortgage do you have?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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…?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

M131D

[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)]

When your current mortgage deals ends, do you expect your repayments to…?

G_ReadOut_II1 "Read out instructions"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Increase a lot
2. Increase a little
3. To remain about the same
4. Decrease a little
5. Decrease a lot
6. Don't know

M132D

[ASK IF M131D=1,2 (HAVE A RESIDENTIAL MORTGAGE WITH A FIXED RATE OR A VARIABLE RATE WHICH IS A DISCOUNTED, TRACKER OR CAPPED RATE AND

EXPECT MORTGAGE REPAYMENTS TO INCREASE A LITTLE OR A LOT WHEN THEIR CURRENT DEAL ENDS)]

To cope with this expected increase in your mortgage repayments when your current deal comes to an end, are you likely to do any of the following?

Select all that apply.

G_ReadOut_II1 "Read out instructions"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Cut back on everyday **essential** expenses, e.g. food, transport, energy bills
2. Cut back on everyday **non-essential** expenses, e.g. socialising, entertainment
3. Extend the term of my mortgage
4. Switch to an interest-only mortgage
5. Increase my income, e.g. working longer hours or taking a second job
6. Use savings or investments to meet the additional repayments, or to pay off more of the capital
7. Use pension savings to meet the additional repayments, or to pay off more of the capital **[SHOW IF D2>49 OR D3=9-16 (AGED 50+)]**
8. Sell my property
9. None of these
10. Don't know

M20b

[ASK IF M19=1 (HAVE A RESIDENTIAL MORTGAGE AND KNOW THEY HAVE A STANDARD VARIABLE RATE)]

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

<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
2. No
3. Don't know

M20d

[ASK IF M19=1 (HAVE A RESIDENTIAL MORTGAGE AND KNOW THEY HAVE A STANDARD VARIABLE RATE)]

[IF M20b=1 (HAVE A SPECIFIC REASON WHY THEY HAVE NOT SWITCHED TO A NEW DEAL): Which of the following reasons explain why you have not switched to a new deal?**]**

[IF M20b=2 OR 3 (DO NOT HAVE A SPECIFIC REASON WHY THEY HAVE NOT SWITCHED TO A NEW DEAL): Just to check, do any of the following reasons explain why you have not switched to a new deal?**]**

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-11

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. I am in the process of switching
2. I am not able to switch but want to
3. I was not aware before today that I could
4. It would be too much hassle
5. The outstanding balance is so small that it is not worth it
6. My current mortgage has a good interest rate
7. I like the flexibility to overpay or pay off without any penalties
8. I have an offset mortgage
9. I am selling my property or intending to
10. None of these
11. Don't know

M20

[ASK IF M18=1 OR M19=1-4 (HAVE A RESIDENTIAL MORTGAGE WITH A FIXED RATE OR A VARIABLE RATE WHICH IS A DISCOUNTED, TRACKER OR CAPPED RATE)]

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

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?

{IF TEL: "READ OUT"}

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

RANDOMISE LIST EXCEPT CODES 1-3 AND 13-14

PROGRAMMER INSTRUCTION: Codes 1, 2 and 3 cannot be selected together.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. I thought interest rates would go up
2. I thought interest rates would stay the same
3. I thought interest rates would go down
4. I prefer certainty about how much I pay each month
5. I wanted flexibility on my repayments
6. It had the cheapest monthly repayments
7. I wanted a rate with no repayment charges

8. Recommended by a family member, friend or colleague
9. Recommended by an adviser or mortgage broker
10. It was the only type of mortgage I was eligible for
11. It was the only type offered
12. The lender put me on the rate/ reverted to this automatically at the end of my deal
13. Other (write in)
14. 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: Thinking about your residential mortgage...**]**

How do you intend to pay off the remaining capital at the end of your interest-only mortgage period?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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: Thinking about your residential mortgage...**]**

When does **[IF M22a=3:** the interest-only part of your; **IF M22a=2:** your interest-only] mortgage end?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 THE NEXT 5 YEARS)]

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

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

M133D

[ASK IF M22a=2 OR 3 (HAVE A RESIDENTIAL MORTGAGE THAT IS INTEREST-ONLY OR PART REPAYMENT/ PART INTEREST-ONLY)] CAROUSEL

Thinking about **[IF M22a=3:** the interest-only part of your; **IF M22a=2:** your interest-only**]** mortgage, to what extent do you agree or disagree with the following statements:

RANDOMISE STATEMENTS

a. I am less confident now in my ability to repay the mortgage capital than I was when I took out my current mortgage
b. When I took out **[IF M22a=3:** the interest-only part of my; **IF M22a=2:** my interest-only**]** mortgage I fully understood the need to repay the capital when the mortgage ended
c. I know I can talk to my mortgage lender about the support they can offer, if I become less confident in my ability to repay the mortgage capital

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree

6. Don't know

M83

[ASK IF P_M1_DV=1 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

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

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 –0 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 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

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

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

[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: Thinking about your residential mortgage…**]**

Which of the following was the **most recent thing** you did with your mortgage?

Do not think about any other changes.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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: Thinking about your residential mortgage…**]**

Which of the following was the **most recent thing** you did with your mortgage?

Do not think about any other changes.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

DERIVED VARIABLE TO CODE TO TYPE OF MORTGAGE HOLDER BASED ON MOST RECENT CHANGE TO MORTGAGE (HOWEVER LONG AGO)

Category	Description	Code if

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: Thinking about your residential mortgage…**]**

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.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY

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 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

DERIVED VARIABLE TO DETERMINE TYPE OF MORTGAGE HOLDER IF THE MOST RECENT THING THEY HAVE DONE WITH THEIR MORTGAGE OCCURRED IN THE LAST 3 YEARS.

1. First time borrower in the last 3 years **[CODE IF MDV3=1 AND M3=1-3]**
2. Home mover in the last 3 years **[CODE IF MDV3=2 AND M14=1-3]**
3. Porter in the last 3 years **[CODE IF MDV3=3 AND M14=1-3]**
4. Internal switchers in the last 3 years **[CODE IF MDV3=4 AND M14=1-3]**
5. Remortgagor in the last 3 years **[CODE IF MDV3=5 AND M14=1-3]**
6. Changes made (home mover, porter, internal switcher or remortgagor), but not in the last 3 years **[CODE 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 **[CODE 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) **[CODE 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...

GReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 3 YEARS, OR FIRST TIME BORROWER BUT DIDN'T BUY IN THE LAST 3 YEARS, OR DON'T KNOW HOW LONG AGO THEIR MOST RECENT CHANGE WAS/ CAN'T 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 recently?

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

RANDOMISE LIST EXCEPT CODES 14-15

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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

MINTRO2

[STATE IF MDV2=4-5 (HAVE A RESIDENTIAL MORTGAGE AND INTERNAL SWITCHER OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE 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 OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 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

a. I was satisfied with the process
b. The mortgage lender took longer than expected
c. [DELETED]
d. [DELETED]
e. I felt I got a fair mortgage deal

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

M81

[ASK IF MDV2= 4 (HAVE A RESIDENTIAL MORTGAGE AND INTERNAL SWITCHER WAS MOST RECENT CHANGE IN THE LAST 3 YEARS)] COLLAPSIBLE GRID

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

a. I was satisfied with the process
b. The lender took longer than expected
c. [DELETED]
d. I felt I got a fair mortgage deal

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Strongly agree

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

M39a

[ASK IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER OR REMORTGAGOR MOST RECENT CHANGE IN THE LAST 3 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 & 10-12

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Information from mortgage lender(s) – including their website(s)
2. Information from mortgage broker(s) or financial adviser(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. Social media, e.g. Facebook, Instagram, YouTube, X (formerly Twitter), TikTok, Whatsapp, Reddit
10. Another source (write in)
11. None of these
12. Don't know

M40

[ASK IF MORE THAN ONE CODE SELECTED AT M39a 1-10 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS AND USED MORE THAN ONE SOURCE OF INFORMATION)]

Which of these sources of information did you find most useful?

""ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

LIST ALL ANSWERED AT M39a. SINGLE CODE

☐ Don't know

M134D

[ASK IF MDV2=4 OR 5 (HAVE A RESIDENTIAL MORTGAGE AND INTERNAL SWITCHER OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS)]

Which of the following best describes how your repayments changed when you **[IF MDV2=4:** changed onto a new rate; **IF MDV2=5:** changed mortgage lender]?

G_ReadOut_II1 "Read out instructions"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. They increased because I borrowed more capital
2. They increased even though I did not borrow more capital
3. They remained about the same
4. They decreased
5. Don't know

M135D

[ASK IF M134D=1 OR 2 (HAVE A RESIDENTIAL MORTGAGE AND INTERNAL SWITCHER OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS AND MORTGAGE REPAYMENTS INCREASED IN THE LAST 3 YEARS)]

Did you do any of the following to cope with this increase in mortgage repayments?

Select all that apply.

G_ReadOut_II1 "Read out instructions"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Cut back on everyday **essential** expenses, e.g. food, transport, energy bills
2. Cut back on everyday **non-essential** expenses, e.g. socialising, entertainment
3. Extended the term of my mortgage
4. Switched to an interest-only mortgage
5. Increased my income, e.g. working longer hours or taking a second job
6. Reduced the amount I was saving each month
7. Used my savings or investments to meet the additional repayments, or to pay off more of the capital
8. Used pension savings to meet the additional repayments, or to pay off more of the capital **[SHOW IF D2>49 OR D3=9-16 (AGED 50+)]**
9. Sold my property
10. None of these

M122

[ASK IF MDV2=1 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER IN THE LAST 3 YEARS)]

When you took out your mortgage, did you receive any financial support from family, such as parents or grandparents, to help you buy your home?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, received money from a family member to help with my deposit
2. Yes, used an inheritance to help with the deposit
3. Yes, a family member agreed to be the guarantor on my mortgage
4. Yes, a family member offset their savings against my mortgage (i.e. using a "family offset mortgage")
5. No

M47

[ASK IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS]

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

[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?**]**

{IF TEL: "READ OUT"}

<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>

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>
A mortgage lender is a financial institution, e.g. a bank, that gives you a mortgage.
</FCABlue>
</inf>

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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 OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS)]

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

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]**?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

M46d

[ASK IF M46=1 OR 2 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER OR REMORTGAGOR MOST RECENT CHANGE IN THE LAST 3 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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS, AND MORTGAGE CHOSEN THEMSELVES)]

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

Why did you choose your mortgage yourself?

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

RANDOMISE LIST EXCEPT CODES 8-9

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS, AND MORTGAGE WAS 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 OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS, AND MORTGAGE WAS 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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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

M57

[ASK IF M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS, AND MORTGAGE WAS 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 OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS, AND MORTGAGE WAS 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 OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS, AND MORTGAGE WAS 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

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
e. The fees I paid to the broker were fair (e.g. advice fees or arrangement fees)

First Statement
G_ReadOut_II1 "Read out instructions 1"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree
6. Don't know
7. Not applicable, I was not charged any fees by the broker **[ONLY SHOW FOR M55e]**

INTROM2

[STATE IF M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 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**]**.

M60

[ASK IF M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED 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 OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 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

How much do you agree or disagree with the following statements about the advice from your mortgage lender?

RANDOMISE STATEMENTS

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

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

INTROM3

The next few questions are about 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]**.

M79

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**]**?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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

M105

[ASK IF P_M1_DV=1 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)] CAROUSEL

How much do you agree or disagree with these statements?

RANDOMISE STATEMENTS

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. [DELETED]
e. I have a good understanding of what constitutes a fair mortgage deal

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

M79a

[ASK IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS)]

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

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 OR REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST 3 YEARS AND DID NOT COMPARE MORTGAGES FROM TWO OR MORE LENDERS)]

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

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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

M138D

[ASK IF P_M1_DV=1 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

Now a couple of question about debt advice.

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

RANDOMISE STATEMENTS

a. Debt advice is a last resort when people are facing financial difficulty
b. Debt advice is primarily for people who are unemployed or on very low incomes

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

M139D

[ASK IF P_M1_DV=1 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

Thinking in general terms, how much negative impact, if any, do you think the following would have on someone's credit file?

RANDOMISE STATEMENTS

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Talking to a lender about their financial difficulties and the support available **<b>without actually accessing any support<b>**
b. Talking to a debt adviser about their financial difficulties

1. No impact
2. Some impact
3. A significant impact
4. Don't know

M129D

[ASK IF P_M1_DV=1 AND (D2>54 OR D3=10-16) (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY AND AGED 55+)]

Do you think you will be able to afford your mortgage repayments in your retirement?

G_ReadOut_II1 "Read out instructions"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I plan to pay off my mortgage in full before I retire **[SHOW IF D10 NE 7 (NOT RETIRED)**
2. Yes, I will have enough income/savings in retirement to afford the monthly repayments
3. Yes, I plan to sell the property or downsize to pay off or reduce my mortgage in retirement
4. Yes, I plan to switch to an interest-only mortgage to reduce my monthly payments in retirement
5. Yes, I am likely to be able to afford my mortgage payments in retirement, but I am not sure
6. No, I don't think I'll be able to afford my mortgage payments in retirement, and don't know what I will do about this
7. Don't know, I have not thought about it yet

M90a

[ASK IF P_M1_DV=1 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

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

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 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY)]

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

[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 18-20

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Sales pressure
2. Poor advice from a mortgage broker/ 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. Fees and costs are not reasonable
18. Other (write in)
19. None of these **[SHOW IF M90a=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW]**
20. Don't know

M91

[ASK IF MORE THAN ONE RESPONSE SELECTED AT M90, 1-18 (ALL WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY AND MORE THAN ONE PROBLEM EXPERIENCED IN THE LAST 12 MONTHS)]

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

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

ONLY SHOW ANSWERS CODED AT M90, 1-18 (INCLUDING NAME OF PROBLEM WRITTEN AT M90, 18)

INTROM

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

SHOW ANSWER AT M91

M91a

Thinking about the **[IF NUMBER OF RESPONSES AT M90>1:** most serious**]** problem you experienced with your mortgage…

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-14

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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. My health got worse
12. Other (write in)
13. No negative impacts **[SINGLE CODE]**
14. Don't know

M92

Thinking about the **[IF NUMBER OF RESPONSES AT M90>1:** most serious**]** problem you experienced with your mortgage…

Did you complain about this?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND COMPLAINED)]

Thinking about the **[IF NUMBER OF RESPONSES AT M90>1:** most serious**]** problem you experienced with your mortgage…

Who did you complain to?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND COMPLAINED TO MORTGAGE LENDER)]

Thinking about the **[IF NUMBER OF RESPONSES AT M90>1:** most serious**]** problem you experienced with your mortgage…

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 WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND COMPLAINED TO MORTGAGE BROKER)]

Thinking about the **[IF NUMBER OF RESPONSES AT M90>1:** most serious**]** problem you experienced with your mortgage…

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 WITH A RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

Thinking about the **[IF NUMBER OF RESPONSES AT M90>1:** most serious**]** problem you experienced with your mortgage…

Why didn't you complain?

{IF TEL: "READ OUT"}

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

RANDOMISE LIST EXCEPT CODES 6-7

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: 'INTERVIEWER: READ OUT"

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. Credit & loans 2

Section 8 is asked of a random selection of adults using any regulated credit agreement or loan (now or in the last 12 months) i.e CC_DV4 = 1-18

CC_INTRO_D

> **[STATE IF CC_DV4=7 (ALL WHO HOLD CATALOGUE CREDIT OR SHOPPING ACCOUNTS NOW OR IN THE LAST 12 MONTHS)]**
>
> We now have some questions about the catalogue credit or shopping accounts you hold now or have held in the last 12 months.
>
> If you have held more than one catalogue credit and shopping account in the last 12 months, answer only for the catalogue credit and shopping account you have taken out most recently.
>
> {IF TEL: "READ OUT"}
>
> <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>

CC89D

> **[ASK IF CC_DV4=7 (ALL WHO HOLD CATALOGUE CREDIT OR SHOPPING ACCOUNTS NOW OR IN THE LAST 12 MONTHS)]**
>
> Thinking about all the times you have bought goods or services using your **catalogue credit or shopping account** in the last 12 months, how do you normally make your repayments?
>
> G_ReadOut_II1 "Read out instructions 1"
> _WEB: ""
> _TEL: "INTERVIEWER: READ OUT"

1. Automatic repayment from a credit card
2. Automatic repayment from a debit card
3. Using my banking app
4. Manual online repayment
5. In another way (write in)
6. Don't know

CC90D

> **[ASK IF CC_DV4=7 (ALL WHO HOLD CATALOGUE CREDIT OR SHOPPING ACCOUNTS NOW OR IN THE LAST 12 MONTHS)] CAROUSEL**

Still thinking about the **catalogue credit or shopping account** you took out most recently…

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

RANDOMISE STATEMENTS

a. I have no regrets about my financial position since taking out this catalogue credit or shopping account
b. I frequently receive marketing for this type of credit product (e.g. a letter saying I am pre-approved, messages from social media influencers, or via an App)
c. I was satisfied that the interest rate I received was the one originally advertised
d. It is easy to understand the total cost of borrowing for this catalogue credit or shopping account
e. I have a good understanding of the terms and conditions and the risks involved with borrowing on this catalogue credit or shopping account
f. I normally repay the majority of or all the borrowing before any increase in the interest rate is applied (answer 'not applicable' if there were no changes in interest rate)
g. I would feel comfortable contacting my lender, if I was having trouble making repayments
h. I have a good understanding of the types of support catalogue credit or shopping account lenders can offer, if I have trouble making repayments

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree
6. Not applicable **[ONLY SHOW FOR CC90Df]**
7. Don't know

CC57_INTRO
[STATE IF CC_DV4=1-18 (ALL WHO HOLD ANY REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS)]

We now have a few general questions about your use of credit, which are not linked to any particular credit product you hold.

CC87D
[ASK IF CC_DV4=1-18 (ALL WHO HOLD ANY REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS)]

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

RANDOMISE STATEMENTS

a. Debt advice is a last resort when people are facing financial difficulty
b. Debt advice is primarily for people who are unemployed or on very low incomes

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

CC88D

[ASK IF CC_DV4=1-18 (ALL WHO HOLD ANY REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS)]

Thinking in general terms, how much negative impact, if any, do you think the following would have on someone's credit score?

RANDOMISE STATEMENTS

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Talking to a lender about their financial difficulties and the support available **<b>without actually accessing any support<b>**
b. Talking to a debt adviser about their financial difficulties

1. No impact
2. Some impact
3. A significant impact
4. Don't know

CC55

[ASK IF CC_DV4=1-18 (ALL WHO HOLD ANY REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS)]

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 REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS)]

[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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 24-26

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. Fees and costs are not reasonable
23. Unexpected increase in credit limit that I had not requested
24. Other (write in)
25. None of these **[SHOW IF CC55=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]**
26. Don't know

CC35b

[ASK IF MORE THAN ONE RESPONSE SELECTED AT CC35, 1-24 (ALL WHO HOLD ANY REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS AND MORE THAN ONE PROBLEM EXPERIENCED IN THE LAST 12 MONTHS)]

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

ONLY SHOW ANSWERS CODED AT CC35, 1-24 [INCLUDING NAME OF PROBLEM WRITTEN AT CC35, 24]

CCINT

[STATE IF MORE THAN ONE RESPONSE SELECTED AT CC35, 1-24 (ALL WHO HOLD ANY REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS AND MORE THAN ONE PROBLEM EXPERIENCED IN THE LAST 12 MONTHS)]

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

SHOW ANSWER AT CC35b

CC35c

[ASK IF CC35=1-24 AND MORE THAN ONE CODE SELECTED AT CC_DV4 (ALL WHO HOLD ANY REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN THE 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=1-24 (ALL WHO HOLD ANY REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS)]

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]]**…

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

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 16-18

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. My health got worse
16. Other (write in)
17. No negative impacts **[SINGLE CODE]**
18. Don't know

CC36

[ASK IF CC35=1-24 (ALL WHO HOLD ANY REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS)]

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]]**…

Did you complain about this?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND COMPLAINED)]

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]]**…

Who did you complain to?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND COMPLAINED TO CREDIT PROVIDER)]

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]]…**

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

CC86D

[ASK IF CC_DV3=1 (SELECTED PRODUCT IS A CREDIT CARD (REVOLVER) TAKEN OUT IN THE LAST 3 YEARS)]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD): where you do not pay the full statement balance every or most months]**…

In the last 12 months, have you used your credit card to withdraw cash?

{IF TEL: "READ OUT IF NECESSARY"}

<FCABlue>
For example, using your credit card to withdraw cash at an ATM (cash machine) or in branch. This is sometimes known as a cash advance.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – frequently (several times a week)
2. Yes – occasionally (a few times a month)
3. Yes - rarely (once a month or less often)
4. Yes – very rarely (only used once or a few times)
5. No – never in the last 12 months
6. Don't know

CC41

[ASK IF CC36=2 OR 3 (ALL WHO HOLD ANY REGULATED CREDIT AGREEMENT OR LOAN (EXCLUDING OVERDRAFTS) NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN THE 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

Section 9 is asked of all adults using high-cost credit (now or in the last 12 months)

HCC_DV4D
DERIVED VARIABLE – QUALIFICATION FOR HIGH-COST CREDIT 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 SELECTION)
1. Logbook loan	IF P_CC5_DV=4 OR P_CC6_DV=4
2. Home-collected loan	IF P_CC5_DV=6 OR P_CC6_DV=6
3. Payday loan (single payment)	IF P_CC5_DV=7 OR P_CC6_DV=7
4. Short-term instalment loan	IF P_CC5_DV=8 OR P_CC6_DV=8
5. Rent-to-own	IF P_CC3_4_DV=2 OR P_CC4_4_DV=2
6. Pawnbroking loan	IF P_CC5_DV=5 OR P_CC6_DV=5
7. Loan agreement involving a guarantor	IF P_CC12=1

HCC_DV5D
[CODE IF HCC_DV4D=1-7 (ALL WHO HOLD ANY HIGH-COST CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS)]

DERIVED VARIABLE TO CODE WHETHER RESPONDENT HOLDS ONE OR MORE THAN ONE TYPE OF HIGH-COST CREDIT PRODUCT (NOW OR IN THE LAST 12 MONTHS)

1. One type of high-cost credit product	**IF ONE PRODUCT HELD AT HCC_DV4D=1-7**
2. More than one type of high-cost credit product	**IF MORE THAN ONE PRODUCT HELD AT HCC_DV4D=1-7**

HCC_DV6D
[CODE IF HCC_DV4D=1-7 (ALL WHO HOLD ANY HIGH-COST CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS)]

TEXT SUBSTITUTION FOR HIGH-COST CREDIT PRODUCT HELD NOW OR IN THE LAST 12 MONTHS

1. logbook loan(s)	IF HCC_DV5D=1 AND IF HCC_DV4D=1
2. home-collected loan(s)	IF HCC_DV5D=1 AND IF HCC_DV4D=2
3. payday loan(s)	IF HCC_DV5D=1 AND IF HCC_DV4D=3
4. short-term instalment loan(s)	IF HCC_DV5D=1 AND IF HCC_DV4D=4
5. product(s) with rent-to-own finance	IF HCC_DV5D=1 AND IF HCC_DV4D=5
6. pawnbroking loan(s)	IF HCC_DV5D=1 AND IF HCC_DV4D=6

7.	loan agreement(s) involving a guarantor	IF HCC_DV5D=1 AND IF HCC_DV4D=7
8.	loans of these types	IF HCC_DV5D=2

HCC_INTRO_D

[STATE IF HCC_DV4D=1-7 (ALL WHO HOLD ANY HIGH-COST CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS)]

[IF HCC_DV5D=1 (ONE TYPE OF HIGH-COST CREDIT HELD NOW OR IN THE LAST 12 MONTHS): You mentioned earlier that you hold now or have held in the last 12 months **[TEXT SUBSTITUTION AT HCC_DV6D].** The next set of questions ask you to think about your use and experiences of using this type of loan.**]**

[IF HCC_DV5D=2 (MORE THAN ONE TYPE OF HIGH-COST CREDIT HELD NOW OR IN THE LAST 12 MONTHS): You mentioned earlier that you hold now or have held in the last 12 months the following types of loan:

- Logbook loan **[SHOW IF HCC_DV4D=1]**
- Home-collected loan **[SHOW IF HCC_DV4D=2]**
- Payday loan (single payment) **[SHOW IF HCC_DV4D=3]**
- Short-term instalment loan **[SHOW IF HCC_DV4D=4]**
- Product with rent-to-own finance **[SHOW IF HCC_DV4D=5]**
- Pawnbroking loan **[SHOW IF HCC_DV4D=6]**
- Loan agreement involving a guarantor
  {IF TEL: "READ OUT IF NECESSARY"}
  <inf>
  <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>
  </inf> **[SHOW IF HCC_DV4D=7]**

The next set of questions ask you to think about your use and experiences of using these types of loan.**]**

HCC80D

[ASK IF HCC_DV4D=1-7 (ALL WHO HOLD ANY HIGH-COST CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS) CAROUSEL

Thinking about your **[TEXT SUBSTITUTION AT HCC_DV6]**, how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS a-d

a. I would feel comfortable talking to my lender(s), if I was worried about being able to make my repayments
b. I have a good understanding of the types of support on offer from my lender(s), if I were to have trouble making my repayments
c. I use **[IF HCC_DV5D=1:** this type; **IF HCC_DV5D=2:** these types**]** of loan frequently
d. **[IF HCC_DV5D=1:** I mainly use the same lender for this type of loan; **IF HCC_DV5D=2:** For each type of loan I have, I mainly use the same lender**]**

First Statement

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree
4. Slightly disagree
5. Strongly disagree
6. Not applicable – I have only ever had one of these loans **[SHOW FOR HCC80Dd]**
7. Don't know

HCC70D
[ASK IF HCC_DV4D=1-7 (ALL WHO HOLD ANY HIGH-COST CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS)]

What were the **main reasons** you took out your **[TEXT SUBSTITUTION AT HCC_DV6]**?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT

RANDOMISE LIST EXCEPT CODES 14-15

1. One-off large expense, e.g. a holiday, car, wedding **[AUTOCODE AND SKIP QUESTION IF HCC_DV5D=1 AND HCC_DV4D=7 AND P_CC13=9-12 (ONE HIGH COST CREDIT PRODUCT HELD, WHICH IS A GUARANTOR LOAN FOR MOTOR FINANCE OR FOR A PERSONAL LOAN TO BUY A MOTOR VEHICLE)]**
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 **essential** expenses, e.g. food, transport, energy bills
9. To cover everyday **non-essential** expenses, e.g. socialising, entertainment
10. To pay for medical treatment(s)
11. To pay for habits such as gambling
12. To help a friend/ family member
13. To invest, e.g. in shares, bonds, cryptocurrencies or cryptoassets
14. Other (write in)
15. Can't remember **[SINGLE CODE]**

HCC71D

Which of the following factors did you consider when taking out your **[TEXT SUBSTITUTION AT HCC_DV6]**?

PROGRAMMER INSTRUCTION: IF HAVE MORE THAN ONE PRODUCT AT HCC_DV6 ADD ALL PRODUCTS WITH THE WORD "AND" BEFORE THE LAST ONE

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 15-17

1. The interest rate or Annual Percentage Rate (APR)
2. Other fees and charges **[ALWAYS APPEARS AFTER CODE 1]**
3. How much each repayment would be
4. The frequency of repayments
5. The duration of agreement
6. The total amount payable
7. Fixed rather than variable rates
8. Any introductory rate/ discount
9. I was likely to be eligible for the credit
10. Speed/ease of application
11. Having taken out a similar product before with a different lender
12. Having used the lender before
13. Being notified that I was pre-approved (e.g. via a letter, an email, or a text message)
14. Being declined for other types of credit or loans
15. Other (write in)
16. None of these
17. Don't know

HCC72D

When you took out your **[TEXT SUBSTITUTION AT HCC_DV6]**, were you approached by the lender, or did you approach them?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

[IF HCC_DV5D=2: Select all that apply.**]**

PROGRAMMER INSTRUCTIONS: SINGLE CODE IF HCC_DV5D=1, MULTICODE IF HCC_DV5D=2

They approached me

1. I was approached by the lender
2. I was approached by someone acting for the lender
3. I was approached by a credit broker

I approached them
4. I approached the lender directly
5. I approached the lender via a broker
6. I went via a price comparison website

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

HCC73D

[ASK IF HCC72D=1-3 AND HCC_DV5D=2 (ALL WHO HOLD MORE THAN ONE TYPE OF HIGH-COST CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND THEY WERE APPROACHED BY THEIR LENDER(S), OR BY SOMEONE ACTING FOR THEIR LENDER(S) OR BY A CREDIT BROKER)]

Which of your types of loan were you approached about?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Logbook loan(s) **[SHOW IF HCC_DV4D=1]**
2. Home-collected loan(s) **[SHOW IF HCC_DV4D=2]**
3. Payday loan(s) (single payment) **[SHOW IF HCC_DV4D=3)]**
4. Short-term instalment loan(s) **[SHOW IF HCC_DV4D=4]**
5. Product(s) with rent-to-own finance **[SHOW IF HCC_DV4D=5]**
6. Pawnbroking loan(s) **[SHOW IF HCC_DV4D=6]**
7. Loan agreement(s) involving a guarantor **[SHOW IF HCC_DV4D=7]**

HCC81D

[ASK IF HCC_DV4D=1-7 (ALL WHO HOLD ANY HIGH-COST CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS)] CAROUSEL

Thinking about all your **[TEXT SUBSTITUTION AT HCC_DV6]**, how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

a. I have no regrets about my financial position since I started to use **[IF HCC_DV5D=1:** this type; **IF HCC_DV5D=2:** these types**]** of loan
b. Advertised interest rates for **[IF HCC_DV5D=1:** this type; **IF HCC_DV5D=2:** these types**]** of loan do not tend to reflect what you actually pay
c. When taking out **[IF HCC_DV5D=1:** this; **IF HCC_DV5D=2:** these**]** loans I normally compare products on offer from different providers

First Statement

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

HCC82D

[ASK IF HCC_DV4D=1-7 (ALL WHO HOLD ANY HIGH-COST CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS)]

Thinking collectively about the following types of loans:
- Logbook loans
{IF TEL: "READ OUT IF NECESSARY"}
<inf>
<FCABlue>
This is a loan secured against your vehicle, using a bill of sale.
</FCABlue>
<inf>
- Home-collected loans
{IF TEL: "READ OUT IF NECESSARY"}
<inf>
<FCABlue>
This is a loan where an agent comes to your home to collect your repayments.
</FCABlue>
<inf>
- Payday loans (single payment)
{IF TEL: "READ OUT IF NECESSARY"}
<inf>
<FCABlue>
This is a loan repayable by a single payment on your next payday or within a short period.
</FCABlue>
<inf>
- Short-term instalment loans
{IF TEL: "READ OUT IF NECESSARY"}
<inf>
<FCABlue>
This is a loan repayable by more than one instalment within a <b>period of less than 12 months<b>.
</FCABlue>
<inf>
- Products with rent-to-own finance
{IF TEL: "READ OUT IF NECESSARY"}

<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>
- Pawnbroking loans
{IF TEL: "READ OUT IF NECESSARY"}
<inf>
<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>
<inf>
- Loan agreement(s) involving a guarantor
{IF TEL: "READ OUT IF NECESSARY"}
<inf>
<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>
<inf>

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

RANDOMISE STATEMENTS

a. I frequently receive marketing for these types of loan (e.g. a letter saying I am pre-approved, or messages from social media influencers or via an App)
b. It is easy to understand the total cost of borrowing for these types of loan
c. I have a good understanding of the terms and conditions and the risks involved with borrowing on these loans

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

10. Credit & loans 1

Section 10 is asked of a random selection of adults revolving a credit card balance or with a personal loan or regulated motor finance (now or in the last 12 months)

CC_DV1

DERIVED VARIABLE – QUALIFICATION FOR CONSUMER CREDIT 1 SECTION

ALL QUALIFYING PRODUCTS HELD BY RESPONDENT TAKEN OUT IN THE LAST 12 MONTHS (OR 3 YEARS FOR CREDIT CARD REVOLVERS)

	Name of product	Taken out in the last 12 months	Taken out in the last 3 years
1.	Credit card (revolver)		IF CCRev1=1
3.	Motor finance arranged with hire purchase (HP), personal contract purchase (PCP) or conditional sale or don't know	IF CC1=1	
16.	Personal loan OR Personal loan to buy a vehicle	IF P_CC22c>0 OR DK OR IF CC1=7	

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 REGULATED 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))]

DERIVED VARIABLE TO RANDOMLY ASSIGN A QUALIFYING PRODUCT TO THOSE ANSWERING THE CONSUMER CREDIT SURVEY SECTION

1. Credit card
2. Motor finance arranged with hire purchase (HP), personal contract purchase (PCP), or conditional sale
3. Personal loan or Personal loan to buy a vehicle

TEXT SUBSTITUTION FOR [SELECTED PRODUCT 1]

	Category	Text sub
1	Credit card (revolver)	credit card
2	Motor finance arranged with hire purchase (HP), personal contract	motor finance agreement

	purchase (PCP) or conditional sale or don't know	
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 REGULATED 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)]

[IF (CC_DV3=1) AND (P_CC10 NE 1,2) (SELECTED PRODUCT IS A CREDIT CARD ON WHICH YOU REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS BUT NOT A 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_CC10=1,2) (SELECTED PRODUCT IS A CREDIT CARD WHICH YOU REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD): 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 3 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 REGULATED MOTOR FINANCE): You told us earlier that you have a motor finance agreement that you arranged with hire purchase, a personal contract purchase (PCP), or conditional sale 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.]

CC60

[ASK IF CC_DV3=3 (SELECTED PRODUCT IS PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE TAKEN OUT IN THE LAST 12 MONTHS)]

Thinking about the personal loan you took out most recently…

What were the **main reasons** you took out your **personal loan**?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 14-15

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 **essential** expenses, e.g. food, transport, energy bills
9. To cover everyday **non-essential** expenses, e.g. socialising, entertainment
10. To pay for medical treatment(s)
11. To pay for habits such as gambling
12. To help friend/ family member
13. To invest, e.g. in shares, bonds, cryptocurrencies or cryptoassets
14. Other (write in)
15. Can't remember **[SINGLE CODE]**

CC61

[ASK IF CC_DV3=1 OR 3 (SELECTED PRODUCT IS CREDIT CARD (REVOLVER) TAKEN OUT IN THE LAST 3 YEARS OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE TAKEN OUT IN THE LAST 12 MONTHS)]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD): where you do not** pay the full statement balance every or most months**]**…

[IF CC_DV3=3 (SELECTED PRODUCT IS PERSONAL LOAN OR PERSONAL LOAN TO BUY A VEHICLE): What are the main 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 14-15

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 **essential** expenses, e.g. food, transport, energy bills
9. To cover everyday **non-essential** expenses, e.g. socialising, entertainment
10. To pay for medical treatment(s)
11. To pay for habits such as gambling
12. To help friend/ family member
13. To invest e.g. in shares, bonds, cryptocurrencies or cryptoassets
14. Other (write in)
15. Can't remember **[SINGLE CODE]**

CC20

[ASK IF CC_DV3=1-3 (SELECTED PRODUCT IS CREDIT CARD (REVOLVER) TAKEN OUT IN THE LAST 3 YEARS OR REGULATED MOTOR FINANCE, OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE TAKEN OUT IN THE LAST 12 MONTHS)]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD): where you do not** pay the full statement balance every or most months**]**…

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 (REVOLVER) TAKEN OUT IN THE LAST 3 YEARS OR REGULATED MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE TAKEN OUT IN THE LAST 12 MONTHS AND DIDN'T SHOP AROUND)]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD): where you do not** pay the full statement balance every or most months**]**…

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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 **[SINGLE CODE]**
13. Other (write in)
14. Don't know

CC19

[ASK IF CC20=1 (SELECTED PRODUCT IS A CREDIT CARD (REVOLVER) TAKEN OUT IN THE LAST 3 YEARS OR REGULATED MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE TAKEN OUT IN THE LAST 12 MONTHS, AND SHOPPED AROUND)]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD):** where you do **not** pay the full statement balance every or most months]…

How did you compare products from different providers?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 7-8

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. Asked friends and family
7. Other (write in)

8. Don't know

CC16

[ASK IF CC20=1 (SELECTED PRODUCT IS A CREDIT CARD (REVOLVER) TAKEN OUT IN THE LAST 3 YEARS OR REGULATED MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE TAKEN OUT IN THE LAST 12 MONTHS, AND SHOPPED AROUND)]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD): where you do not** pay the full statement balance every or most months**]**…

Why did you choose the provider of this **[SELECTED PRODUCT 1]** rather than another provider?

{IF TEL: "READ OUT"}

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 13-14

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 (REVOLVER))]**
12. I trusted them to treat me fairly
13. Other reason (write in)
14. Don't know

CC25

[ASK IF CC_DV3=1-3 (SELECTED PRODUCT IS CREDIT CARD (REVOLVER) TAKEN OUT IN THE LAST 3 YEARS OR REGULATED MOTOR FINANCE, OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE TAKEN OUT IN THE LAST 12 MONTHS)]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH**

THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD): where you do **not** pay the full statement balance every or most months**]**…

When you took out this **[SELECTED PRODUCT 1]**, which of the following best describes how you read the credit agreement and pre-contract information?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

CC81D

[ASK IF CC_DV3=1-3 AND CC25 NE 5 (SELECTED PRODUCT IS CREDIT CARD (REVOLVER) TAKEN OUT IN THE LAST 3 YEARS OR REGULATED MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE TAKEN OUT IN THE LAST 12 MONTHS AND RECALL, OR DON'T KNOW IF THEY RECALL, RECEIVING CREDIT AGREEMENT OR PRE-CONTRACT INFORMATION)]

Still thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD):** where you do **not** pay the full statement balance every or most months**]**…

When you took out this **[SELECTED PRODUCT 1]**, which of the following best describes how the lender sent you the credit agreement and pre-contract information?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. As an attachment to an email
2. Online as part of the application process
3. Via an app on my smartphone or tablet
4. They read it out over the telephone
5. In the post
6. They gave me a paper copy in person/ by hand
7. Other (write in)
8. Don't know

CC26

[ASK IF CC_DV3=1-3 (SELECTED PRODUCT IS CREDIT CARD (REVOLVER) OR REGULATED MOTOR FINANCE, OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE)] COLLAPSIBLE GRID

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD): where you do not pay the full statement balance every or most months]**…

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

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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
7. I was given no explanation **[SHOW IF STATEMENT a]**
8. I asked no questions **[SHOW IF STATEMENT c]**

CC82D

[ASK IF CC_DV3=1-3 (SELECTED PRODUCT IS CREDIT CARD (REVOLVER) TAKEN OUT IN THE LAST 3 YEARS OR REGULATED MOTOR FINANCE, OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE TAKEN OUT IN THE LAST 12 MONTHS)] COLLAPSIBLE GRID

Still thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD): where you do not pay the full statement balance every or most months]**…

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

RANDOMISE STATEMENTS

a. I have no regrets about my financial position since taking out this **[SELECTED PRODUCT 1]**
b. I frequently receive marketing for this type of credit product (e.g. a letter saying I am pre-approved, messages from social media influencers, or via an App)
c. I was satisfied that the interest rate I received was the one originally advertised
d. It is easy to understand the total cost of borrowing for this **[SELECTED PRODUCT 1]**
e. I have a good understanding of the terms and risks involved with borrowing using this type of credit product

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

CC84D
[ASK IF CC_DV3=1-3 (SELECTED PRODUCT IS CREDIT CARD (REVOLVER) TAKEN OUT IN THE LAST 3 YEARS OR REGULATED MOTOR FINANCE, OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE TAKEN OUT IN THE LAST 12 MONTHS)] CAROUSEL

Still thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD):** where you do **not** pay the full statement balance every or most months**]**…

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

RANDOMISE STATEMENTS

a. I would feel comfortable talking to my lender(s), if I was worried about being able to make my repayments
b. I have a good understanding of the types of support on offer from my lender, if I were to have trouble making my repayments

First Statement
G_ReadOut_II1 "Read out instructions 1"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

CC31

[ASK IF CC_DV3=1-3 (SELECTED PRODUCT IS CREDIT CARD (REVOLVER) TAKEN OUT IN THE LAST 3 YEARS OR REGULATED MOTOR FINANCE, OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE TAKEN OUT IN THE LAST 12 MONTHS)]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD):** where you do **not** pay the full statement balance every or most months**]**…

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 (SELECTED PRODUCT IS CREDIT CARD (REVOLVER) TAKEN OUT IN THE LAST 3 YEARS OR REGULATED MOTOR FINANCE, OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE TAKEN OUT IN THE LAST 12 MONTHS)]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently **[IF ((CC_DV3=1) AND (P_CC10=1,2)) (SELECTED PRODUCT IS A CREDIT CARD WHICH**

THEY REVOLVE AND TOOK THIS CARD OUT IN THE LAST 3 YEARS AND ALSO TRANSACT ON AT LEAST ONE OTHER CARD): where you do **not** pay the full statement balance every or most months**]**…

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 & protection

Section 11 is asked to a random selection of adults who currently hold a general insurance or protection product (any at P_GI1d)

GI1c

DERIVED VARIABLE TO ASSIGN A SELECTED PRODUCT TO THOSE ANSWERING THE GI&P SECTION – THIS ENSURES QUALIFYING RESPONDENTS ARE ASKED THE DETAILED QUESTIONS ABOUT A RANDOMLY SELECTED INSURANCE PRODUCT THEY HOLD

	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
6	Multi-trip (annual) travel insurance	IF P_GI1d=6
7	Pet insurance	IF P_GI1d=7
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 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
6	Multi-trip (annual) travel insurance	multi-trip (annual) travel insurance
7	Pet insurance	pet 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=1,2,4,6,7,23,24 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL OR LIFE INSURANCE)]

The following questions will ask you about your **[SELECTED PRODUCT 4]** in more detail.

If 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]**, please answer the following questions in relation to the **[SELECTED PRODUCT 4]** you took out **most recently**.

GI110D

[ASK IF GI1c=1 (SELECTED PRODUCT IS MOTOR INSURANCE)]

Thinking about the **motor insurance policy** you took out **most recently**...

Do you have any of the following, either included in your motor insurance policy, or purchased separately?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1.	Vehicle misfuelling insurance	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Insurance to cover the cost of damage from putting the wrong fuel into your motor vehicle. </FCABlue>
2.	Windscreen cover	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Cover for the repair and replacement of windscreens, if they become chipped or cracked. </FCABlue>
3.	Alloy wheel insurance	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Cover for the cost of repairs to alloy wheels in the event of damage. </FCABlue>
4.	Parts and garage cover	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue>

		Cover for the cost of repair, if your vehicle needs parts or towing to a garage when it breaks down. This is sometimes known as Breakdown Repair Cover. </FCABlue>
5.	Tyre insurance	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Cover for the cost of replacement tyres in the case of damage such as kerbing, blown tyre, or puncture. </FCABlue>
6.	Vehicle cosmetic insurance	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Cover for the cost of fixing minor damage to the car exterior such as scuffs, scratches, dents or chips. </FCABlue>
7.	Excess protection	{IF TEL: "READ OUT IF NECESSARY"} <FCABlue> Insurance to cover the cost of the motor insurance excess you have to pay, if you make a claim on your policy. </FCABlue>
8.	None of these	
9.	Don't know	

GI3

[ASK IF GI1c=1,2,4,6,7,24 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL OR LIFE INSURANCE)]

Thinking about the **[SELECTED PRODUCT 4]** you took out **most recently**…

How long have you held your **[SELECTED PRODUCT 4]** with your current provider?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

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?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, OR LIFE INSURANCE AND HELD WITH PROVIDER FOR 1-5 YEARS)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

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?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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) WITH A SELECTED PRODUCT]

DERIVED VARIABLE TO ASCERTAIN IF SELECTED PRODUCT TYPE IS CLASSIFIED AS GENERAL INSURANCE

1. General Insurance **[CODE IF GI1c=1-2,4,6,7,23]**
2. Life Insurance **[CODE IF GI1c=24]**

GIP_DV4

[CODE TO GI1c= 6 OR 24 (SELECTED PRODUCTS THAT MAY BE OFFERED BY EMPLOYER: MULTI-TRIP TRAVEL INSURANCE OR LIFE INSURANCE)]

DERIVED VARIABLE TO ASCERTAIN IF SELECTED PRODUCT WAS ARRANGED BY EMPLOYER ONLY. IF PRODUCT ONLY ARRANGED BY EMPLOYER NOT ALL SP QUESTIONS ARE ASKED

IF GI1c=6 AND P_GI10h=2: CODE YES (1)
IF GI1c=24 AND P_GI10d=2: CODE YES (1)
ALL OTHER SELECTED PRODUCTS: CODE NO (2)

GIP_DV5

[CODE TO GI1c=1,2,4,6,7,23,24 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) WITH A SELECTED PRODUCT)]

DERIVED VARIABLE TO ASSIGN WHETHER THE SELECTED PRODUCT IS A GENERAL INSURANCE OR A LIFE INSURANCE PRODUCT, AND WHETHER THE PURCHASE WAS AS A SWITCHER, A NEW POLICY, A RECENT RENEWER OR AN OLD PURCHASER

Code	Description	Group
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 GIP_DV5=1-3 OR 5-7 AND NOT GIP_DV4=1 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL OR LIFE INSURANCE AND TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO AND NOT PART OF AN EMPLOYEE BENEFITS PACKAGE ONLY)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

Who did you buy your **[SELECTED PRODUCT 4]** with or arrange it through?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 9-10

1. Bought direct from provider
2. Bank or building society
3. Price comparison website
4. Insurance broker
5. Utility provider, e.g. gas, water, electricity
6. Retailer, e.g. furniture store, car dealership, supermarket, vet
7. Independent Financial Adviser
8. My employer
9. Other (write in)
10. Don't know

GI104D

[ASK IF GI28=3,4,7 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL OR LIFE INSURANCE AND TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO AND NOT PART OF AN EMPLOYEE BENEFITS PACKAGE ONLY AND ARRANGED POLICY THROUGH PCW, INSURANCE BROKER OR IFA)]

Which one of the following statements most closely reflects what happened when you arranged your **[SELECTED PRODUCT 4]** through **[IF GI28=3:** a price comparison website**] [IF GI28=4:** an insurance broker**] [IF GI28=7:** an independent financial adviser**]**?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I paid the **exact price** initially quoted **[IF GI28=3:** on the price comparison website**] [IF GI28=4:** by the insurance broker**] [IF GI28=7:** by the independent financial adviser**]**
2. I **paid more** than what was initially quoted **[IF GI28=3:** on the price comparison website**] [IF GI28=4:** by the broker**] [IF GI28=7:** by the independent financial adviser**]**

3. I **paid less** than what was initially quoted **[IF GI28=3:** on the price comparison website**] [IF GI28=4:** by the broker**] [IF GI28=7:** by the independent financial adviser**]**

GI107D

[ASK IF GI104D=2,3 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL OR LIFE INSURANCE AND TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO AND NOT PART OF AN EMPLOYEE BENEFITS PACKAGE ONLY AND ARRANGED POLICY THROUGH PCW, INSURANCE BROKER OR IFA AND THE POLICY COST WAS HIGHER OR LOWER THAN WHAT THEY WERE INITIALLY QUOTED)]

Why did you end up **[IF GI104D=2:** paying more**] [IF GI104D=3:** paying less**]** than the original quote from the **[IF GI28=3:** price comparison website**] [IF GI28=4:** insurance broker**] [IF GI28=7:** financial adviser**]** for your **[SELECTED PRODUCT 4]**?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. **[IF GI104D=2:** I selected extra add-ons to the policy**] [IF GI104D=3:** I didn't need the add-ons initially bolted on to the policy**]**
2. I **[IF GI104D=2:** increased**] [IF GI104D=3:** decreased**]** the level of cover on the policy
3. I **[IF GI104D=2:** increased**] [IF GI104D=3:** decreased**]** the **[IF GI1c=1:** voluntary**]** excess **[DO NOT SHOW IF GIP_DV3=2 (SELECTED PRODUCT IS LIFE INSURANCE)]**
4. Other (write in)
5. Don't know

GI101

[ASK IF (GI1c=1 AND P_GI3a=1) OR (GI1c=2 AND P_GI3d=1) OR (GI1c=4 AND P_GI3c=1) OR (GI1c=7 AND P_GI3e=1)) (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY) OR PET INSURANCE AND PAYS FOR IT IN INSTALMENTS)]

You mentioned earlier that you pay in instalments for your **[SELECTED PRODUCT 4]** policy rather than in a single annual payment.

Why do you pay in instalments?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I could not afford to pay in a single annual payment
2. I could afford to pay in a single annual payment but prefer to spread the costs
3. I did not know that I could pay in a single annual payment
4. Other (write in)

5. Don't know

GI102

[ASK IF (GI1c=1 AND P_GI3a=1) OR (GI1c=2 AND P_GI3d=1) OR (GI1c=4 AND P_GI3c=1) OR (GI1c=7 AND P_GI3e=1)) (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY) OR PET INSURANCE AND PAYS FOR IT IN INSTALMENTS)]

By paying in instalments for your **[SELECTED PRODUCT 4]**, do you think that, overall, you are paying more than, less than, or the same as if you made one single annual payment?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. A lot more
2. A little more
3. The same
4. A little less
5. A lot less
6. Don't know

GI103D

[ASK IF (GI1c=1 AND P_GI3a=1) OR (GI1c=2 AND P_GI3d=1) OR (GI1c=4 AND P_GI3c=1) OR (GI1c=7 AND P_GI3e=1)) (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY) OR PET INSURANCE AND PAYS FOR IT IN INSTALMENTS)]

When you took out your most recent **[SELECTED PRODUCT 4]** policy, did your provider clearly set out and explain:
   • the total cost of the insurance premium if you pay it in a single payment versus
   • the total cost of the premium if you pay it in instalments,
and any differences between these two options?

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

GI109D

[ASK IF GI1c=1,2,4,6,7 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL OR PET INSURANCE)]

In the last 2 years, have you reduced the cost of your **[SELECTED PRODUCT 4]** policy by reducing the level of cover provided?

{IF TEL: "READ OUT"}

<FCABlue>
By 'reducing your level of cover' we mean changing parts of your policy to save money. For example, changing your motor insurance from comprehensive cover to third party, increasing your excess on a home insurance policy, or lowering the amount your life insurance will pay out.
<FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – I have contacted my provider to reduce the level of cover on my current policy
2. Yes – the last time I **[IF GIP_DV5=1 OR 5:** switched; **IF GIP_DV5=3 OR 4:** renewed**]**, I opted for a policy with reduced level of cover **[SHOW IF GIP_DV5=1,3,4,5]**
3. No
4. Don't know

GI44_1

[ASK IF GIP_DV5=1-3 OR 5-7 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL, OR LIFE INSURANCE AND TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

Do you recall getting an Insurance Product Information Document **before** you **[IF GROUP 1,2 OR 5-7:** took out; **IF GROUP 3:** renewed**]** your **[SELECTED PRODUCT 4]**?

{IF TEL: "READ OUT"}

<FCABlue>
This is a short document that summarises your policy. It is designed to help you more easily understand the Terms & Conditions, what's covered and what's not covered by the policy, and to enable you to more easily compare policies between different providers. See an example of an Insurance Product Information Document below.
</FCABlue>

Insurance Product Information Document
Company: <Name> Insurance Company   Product: <Name> Policy

[Statement that complete pre-contractual and contractual information on the product is provided in other documents]
What is this type of insurance?
[Description of Insurance]

What is insured?
✓ Xxxxxx
✓ Xxxxxx
✓ Xxxxxx
✓ Xxxxxx
✓ Xxxxxx
✓ Xxxxxx

What is not insured?
✗ Xxxxx
✗ Xxxxx

Are there any restrictions on cover?
! Xxxxx
! Xxxxx

Where am I covered?
✓ Xxxxxx

What are my obligations?
— Xxxxxx
— Xxxxxx

When and how do I pay?
Xxxxxx

When does the cover start and end?
Xxxxxx

How do I cancel the contract?
Xxxxxx

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

GI44_2D

> **[ASK IF GI44_1=1 (RECALL RECEIVING THE INSURANCE PRODUCT INFORMATION DOCUMENT)]**

> Did you find the Insurance Product Information Document useful?

1. Yes, I found it useful
2. No, I didn't find it useful
3. Don't know

GI44

> **[ASK IF GIP_DV5=1-3 OR 5-7 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL, OR LIFE INSURANCE AND TAKEN OUT/ RENEWED/ SWITCHED POLICY <3 YEARS AGO AND RECALL RECEIVING THE INSURANCE PRODUCT INFORMATION DOCUMENT)]**

> Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

> 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 you received from your provider **after** you signed up for the policy?

> <FCABlue>

By 'policy documentation' we mean any documents you received from your provider immediately after signing up for your **[SELECTED PRODUCT 4]** policy, e.g.

- 'Cover letter' explaining what documents are included in your pack
- 'Policy document/ wording' providing detailed information about your policy, any exclusions and the obligations you and your insurer have
- 'Schedule of insurance' explaining in detail what your policy covers, which parts of the 'policy wording' apply to you, and giving basic information about your policy like your policy number
- 'Certificate of insurance' describing the policy's key features and conditions – it can be used as proof of the existence of an insurance policy
- 'Policy payment arrangements' explaining how much your policy will cost and what account the payment/s will be taken from

</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

GI48

[ASK IF GIP_DV5=3-4 OR 7-8 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET OR LIFE INSURANCE AND HELD POLICY WITH SAME PROVIDER FOR >1 YEARS OR DON'T KNOW HOW LONG)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

When, if at all, did you last review your **[SELECTED PRODUCT 4]** policy to check if it still meets your needs?

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

GI45

[ASK IF GI1c=1,2,4,6,7,23,24 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL OR LIFE INSURANCE)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

How well do you understand what your **[SELECTED PRODUCT 4]** covers you for?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very well
2. Fairly well
3. Not very well
4. Not at all well
5. Don't know

GI43

[ASK IF GI1c=1,2,4,6,7,23,24 AND NOT (GIP_DV4=1 OR GI28=8) (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL OR LIFE INSURANCE TAKEN OUT AS PART OF AN EMPLOYEE BENEFIT PACKAGE)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

Why did you choose the provider of your **[SELECTED PRODUCT 4]**?

{IF TEL: "READ OUT"}

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 18-19

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 available to me
10. [DELETED]
11. I trusted them to give me a fair deal i.e. the costs associated with the **[SELECTED PRODUCT 4]** policy would be reasonable given the overall benefits of the policy
12. I trusted them to treat me fairly
13. It was the most convenient for me
14. Low premium
15. Good policy cover
16. I recognised the brand/ have heard of them before

17. I didn't choose – the insurance was included with my current account
18. Other (write in)
19. Don't know

GI54

[ASK IF GI1c=1,2,4,6,7,23,24 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL OR LIFE INSURANCE)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

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=1,2,4,6,7,23,24 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL OR LIFE INSURANCE)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

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

GI20

[ASK IF GIP_DV5=1,3,4 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, OR PET INSURANCE AND ARE SWITCHERS OR RENEWERS)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

Before you **[IF GROUP 1:** switched to; **IF GROUP3-4:** renewed**]** this **[SELECTED PRODUCT 4]**, did you receive a renewal notice?

{IF TEL: "READ OUT"}

<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

GI8

[ASK IF GIP_DV5=3,4 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, OR PET INSURANCE AND ARE RENEWERS)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

Did this policy automatically renew or did you have to give instruction to renew it?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. It renewed automatically
2. I gave instructions to renew, e.g. rang up provider
3. Don't know

GI9

[ASK IF GI8=1 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING),

HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, OR PET INSURANCE AND ARE RENEWERS AND THE POLICY RENEWED AUTOMATICALLY)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

Were you aware that the policy was going to auto-renew?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 GIP_DV5=1, 3-5 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, OR PET INSURANCE AND ARE SWITCHERS OR RENEWERS OR SELECTED PRODUCT IS LIFE INSURANCE AND ARE SWITCHERS)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 GIP_DV5=1-3 OR 5-7 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL, OR LIFE INSURANCE AND TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

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 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL, OR LIFE INSURANCE AND TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO AND DIDN'T SHOP AROUND BEFORE DOING SO)]

There are many reasons why people may choose not to compare different policies before taking out a **[SELECTED PRODUCT 4]**.

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently, why did you not compare products from different providers?

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL, OR LIFE INSURANCE AND TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO AND SHOPPED AROUND BEFORE DOING SO)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

How did you compare **[SELECTED PRODUCT 4]** policies from different providers?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, SINGLE-TRIP TRAVEL, OR LIFE INSURANCE AND TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO AND SHOPPED AROUND BEFORE DOING SO)] CAROUSEL

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently...

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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

GI41D

[ASK IF GIP_DV5=1 OR 5 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, PET, OR

LIFE INSURANCE AND SWITCHED POLICY THE LAST TIME THEY TOOK IT OUT (IN THE LAST YEAR))]

What prompted you to switch away from your previous **[SELECTED PRODUCT 4]** provider?

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 11-12

1. Premium was too high
2. Other charges were too high, e.g. for setting up, making changes to, or exiting the policy **[CODE 2 ALWAYS APPEAR AFTER CODE 1]**
3. A financial incentive offered by a different provider
4. Dissatisfaction with their quality of service
5. Poor online access
6. Poor or no mobile app
7. A recommendation from a broker or financial adviser
8. Unsatisfactory claims experience
9. Policy coverage was not what I needed
10. Policy excess was too high
11. Other (write in)
12. Don't know

GI41a

[ASK IF GIP_DV5=3,4,7,8 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP (ANNUAL) TRAVEL, OR PET INSURANCE AND RENEWED POLICY MORE THAN 1 YEAR AGO, OR PURCHASED A LIFE INSURANCE POLICY MORE THAN 1 YEAR AGO)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

Have you considered switching provider for your **[SELECTED PRODUCT 4]**?

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

GI41b

[ASK IF GI41a=1 (HOLD A GENERAL INSURANCE OR PROTECTION POLICY AND SELECTED PRODUCT IS MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), MULTI-TRIP TRAVEL, OR PET INSURANCE AND RENEWED POLICY MORE THAN 1 YEAR AGO, OR PURCHASED A LIFE INSURANCE MORE THAN 1 YEAR AGO, AND HAVE CONSIDERED SWITCHING PROVIDER OF THAT POLICY)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently…

Why did you decide **not to** switch provider for your **[SELECTED PRODUCT 4]**?

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 14-15

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 my existing provider, e.g. no claims bonuses, holding multiple products
10. I have an ongoing claim with my existing provider
11. I negotiated a better deal with my existing provider
12. I have been refused cover or been unable to get cover from another provider
13. I couldn't find a lower price elsewhere
14. Other (write in)
15. Don't know

GI_Text2

> **[STATE TO P_GI1d=1-32 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S))]**

> 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=1-32 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S))] 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 to help me make an informed choice as to which insurance product I should be buying
> b. They can be trusted to provide me with the best deal
> c. [DELETED]
> d. [DELETED]

> First Statement
> G_ReadOut_II1 "Read out instructions 1"

_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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=1-32 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S))]

In your view, do price comparison websites cover all insurance providers?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, most or 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) WHO DIDN'T ARRANGE THROUGH PRICE COMPARISON WEBSITES 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=1-32 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S))] 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. [DELETED]
g. Insurance providers typically pay out less than the actual value of the claim

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

GIText3

[STATE TO P_GI1d=1-32 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S))]

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=1-32 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S))]

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=1-32 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S))]

[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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 19-21; KEEP CODES 17-18 TOGETHER IN THIS ORDER

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>{IF TEL: "READ OUT"}<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. Fees and costs (excluding cancellation fees) are not reasonable
18. Cancellation fees are not reasonable
19. Other (write in)
20. None of these **[SHOW IF GI68a=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW]**
21. Don't know

GI69

[ASK IF MORE THAN ONE RESPONSE SELECTED AT GI68, 1-19 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) AND MORE THAN ONE PROBLEM EXPERIENCED IN THE LAST 12 MONTHS)]

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

ONLY SHOW ANSWERS CODED AT GI68, 1-19 (INCLUDING NAME OF PROBLEM WRITTEN AT GI68, 19)

GIINT

[STATE IF MORE THAN ONE RESPONSE SELECTED AT GI68,1-19 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) AND MORE THAN ONE PROBLEM EXPERIENCED IN THE LAST 12 MONTHS)]

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

SHOW ANSWER AT GI69

GI69b

[ASK IF G68=1-19 AND MORE THAN ONE CODE SELECTED AT P_GI1d (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) 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	Pre-paid funeral plan	your funeral plan
31	Wedding and party insurance	your wedding insurance
32	Missed event/ ticket insurance	your missed event insurance
	Don't know **[IF DK AT GI69b]**	one of your insurance policies

GI69a

[ASK IF GI68=1-19 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS)]

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]**…

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

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 11-13

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. My health got worse
11. Other (write in)
12. No negative impacts **[SINGLE CODE]**
13. Don't know

GI69c

[ASK IF GI68=1-19 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS)]

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]**…

Did you complain about this?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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) AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND COMPLAINED)]

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]**…

Who did you complain to?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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. Someone else (write in)
6. Don't know

GI70b

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]**…

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

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]**…

Why didn't you complain?

{IF TEL: "READ OUT"}

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

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

GI105D

[ASK IF P_GI3a=1 OR P_GI3b=1 OR P_GI3c=1 OR P_GI3d=1 OR P_GI3e=1 (PAY FOR INSTALMENTS FOR AT LEAST ONE POLICY HELD IF HOLD MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), HOME (BUILDINGS ONLY) OR PET INSURANCE)]

You mentioned earlier that you pay in instalments for one or more of your insurance policies...

Thinking about **<b>the last 2 years<b>**, have you missed any of these payments?

G_"ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – I have missed one or more of these payments
2. No – but I have found it difficult to make these payments
3. No – and I have not found it difficult to make these payments
4. Don't know

GI106D

[ASK IF GI105D=1,2 (PAY FOR INSTALMENTS FOR AT LEAST ONE POLICY HELD IF HOLD MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), HOME (BUILDINGS ONLY) OR PET INSURANCE, AND MISSED AN INSTALMENT PAYMENT IN THE LAST 2 YEARS OR NOT MISSED ANY PAYMENTS BUT FOUND IT DIFFICULT TO MAKE THESE PAYMENTS)]

Still thinking about the last 2 years, have you arranged for any of the following types of support from any of your insurance providers to help with your instalment payments?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 1-2 AND 11-14 WHICH SHOULD BE ANCHORED AS SHOWN BELOW. CODE 1 AND 2 CANNOT BE SELECTED TOGETHER, BUT CAN BE SELECTED WITH OTHER CODES. CODES 12-14 ARE SINGLE CODE.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Had one or more payment deferrals – at least one is still ongoing
2. Had one or more payment deferrals – all have now ended
3. Making no payments for a temporary period
4. Making reduced payments for a temporary period
5. The waiving of interest or other charges to ensure my balance didn't increase while I wasn't making full payments
6. Refinancing to make my instalment payments more affordable (e.g. a new loan agreement)
7. My insurance provider informed me I can seek debt advice
8. Reduced instalment payments for the remainder of my policy

9. A new policy with reduced cover and lower instalment payments
10. Waived cancellation fees to enable me to cancel my policy
11. Other (write in)
12. I only discussed my options with my provider and did not receive any support **[SINGLE CODE]**
13. I have not discussed my options with my provider and did not receive any support **[SINGLE CODE]**
14. Don't know

GI111D

[ASK IF GI106D=1-11 (PAY FOR INSTALMENTS FOR AT LEAST ONE POLICY HELD IF HOLD MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), HOME (BUILDINGS ONLY) OR PET INSURANCE, AND MISSED AN INSTALMENT PAYMENT IN THE LAST 2 YEARS OR NOT MISSED ANY PAYMENTS BUT FOUND IT DIFFICULT TO MAKE THESE PAYMENTS, AND HAD SUPPORT FROM THEIR INSURANCE PROVIDER)] CAROUSEL

Thinking about the support you received from your insurance provider(s) to help with your instalment payments, how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

a. It was easy to get the support I needed
b. My provider offered me a range of support options
c. The information on my options was clear and easy to understand
d. My current financial circumstances have improved because of the support from my provider

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

GI108D

[ASK IF GI106D=12,13 (PAY FOR INSTALMENTS FOR AT LEAST ONE POLICY HELD IF HOLD MOTOR, HOME (COMBINED CONTENTS AND BUILDING), HOME (CONTENTS ONLY), HOME (BUILDINGS ONLY) OR PET INSURANCE AND MISSED AN INSTALMENT PAYMENT IN THE LAST 2 YEARS OR NOT MISSED ANY PAYMENTS BUT

FOUND IT DIFFICULT TO MAKE THESE PAYMENTS, AND NOT HAD SUPPORT FROM THEIR INSURANCE PROVIDER)]

Why have you not arranged any support from your insurance provider(s) to help with instalment payments in the last 2 years?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 1 AND 10-11

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. No need – I have not needed any support **[SINGLE CODE]**
2. I was not aware that I could (before today)
3. I thought I would be declined
4. My application for support was rejected
5. The support I was offered would not have helped me
6. I got support from elsewhere instead, e.g. borrowed from a friend or family member
7. I did not think my provider(s) would be helpful, so I didn't ask
8. I was too embarrassed
9. I have been overwhelmed and stressed and have not been able to face dealing with it
10. Other (write in)
11. Don't know

12. Pension accumulation

Section 12 is asked of a random selection of adults with a DC pension in accumulation

P1a

DERIVED VARIABLE FOR PENSION ACCUMULATION SECTION: ALL IN THIS SECTION HAVE ONE OR MORE DC PENSION SCHEMES THEY HAVE NOT YET ACCESSED

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_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

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_ACDV7=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.

Item	Description	Definition
GROUP 1	*Workplace pension only:* 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)	P_DV1a=1 and P_DV1a NE 2,3
GROUP 2	*Non-workplace pension only:* Non-workplace pension currently contributing to/ not contributing to	P_DV1a=2 and P_DV1a NE 1,3
GROUP 3	*Workplace pension & non-workplace pension only:* 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	*Non-workplace pension & DB pension only:* 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	*Workplace pension and DB pension only:* 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	*Workplace, non-workplace pension and DB pension:* 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=3

	AND	
	A DB pension they are currently contributing to/ not contributing to	

PROGRAMMER INSTRUCTION: In this section all references to GROUP are to the groups allocated in P_DV1

PAINTRO2

[STATE TO P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

We would now like to ask a few more detailed questions about saving into a pension.

[IF GROUP 1: The next questions are about the pension(s) you have arranged through your employer(s). From now on we will refer to this/ these pension(s) **as your defined contribution pension(s)**.]

[IF 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)**.]

[IF 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**.]

[IF 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 career average pension(s) when answering.]

[IF GROUP 5: The next questions are about your employer-arranged pension(s) that are not final salary or career average. From now on we will refer to this/ these pension(s) **as your defined contribution pension(s)**. **Do not include** your final salary or career average pension(s) when answering.]

[IF GROUP 6: The next questions are about your employer-arranged pension(s) that are not final salary or career average 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 career average 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: Do not think about your final salary or career average pension(s).**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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: Do not think about your final salary or career average pension(s).**]**

1. Yes
2. No

P13a_1

[ASK IF (P8A=3) AND P_ACDV2=3 (HAVE AT LEAST ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE AND DON'T KNOW AMOUNT CONTRIBUTED)]

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: Do not think about your final salary or career average pension(s).**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, for all of them
2. Yes, for some of them
3. No

P13b_1

[ASK IF P8B=2 (HAVE ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE AND DON'T KNOW AMOUNT CONTRIBUTED)]

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: Do not think about your final salary or career average pension(s).**]**

1. Yes
2. No

P75D

[ASK IF P_ACDV2=2-3 (HAVE AT LEAST ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

In the last 3 years have you chosen to change the overall percentage of your salary you personally contribute to your pension(s)?

Only think about where you have **personally chosen** to change how much you contribute to your pension, not where your employer has changed its contribution levels or where the percentage you pay in has changed only because you have changed employer.

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).**]**

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Yes, I have **increased** the percentage of my salary I pay into my pension(s)
2. Yes, I have **reduced** the percentage of my salary I pay into my pension(s)
3. No
4. Don't know

P61

[ASK IF (P_ACDV2=2 OR 3) AND P75D=3-4 (HAVE AT LEAST ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE AND HAVE NOT INCREASED OR REDUCED 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: Do not ** think about your final salary or career average pension(s).]**

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

P13c

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: Do not think about your final salary or career average pension(s).]

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

P13e

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: Do not think about your final salary or career average pension(s).]

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

P73D

What prompted you to review how much you have in your pension(s)?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I regularly check my pension(s)
2. Part of an annual review with a financial adviser
3. It was the time of year when I review my finances
4. I was considering increasing my pension contributions
5. I was considering stopping or reducing my pension contributions
6. I was reaching a milestone age
7. I was approaching retirement/ planning my income for retirement
8. After a major event in my life (e.g. new baby, getting married, separated or divorced, had a bereavement)
9. I was starting a new job
10. My financial circumstances changed
11. I received my pension statement
12. Friend/family or colleague prompted me to
13. Other (write in)
14. Don't know

P74D

[ASK IF P73D=1-3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND HAVE REVIEWED HOW MUCH THEIR POT IS WORTH IN THE LAST 12 MONTHS AS PART OF A REGULAR / ANNUAL REVIEW / THAT TIME OF YEAR)]

Which time of year do you tend to review your pension(s)?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. End of the year (around December)
2. Beginning of the year (around January)
3. End of the financial year (around March)
4. Beginning of the financial year (around April)
5. Another time of year
6. No particular time of year
7. 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: Do not think about your final salary or career average pension(s).**]**

1. Yes
2. No

P13f

[ASK IF P_ACDV6=3 OR 4 AND B3=20 (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: Do not think about your final salary or career average pension(s).**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes
2. No
3. I know for some but not all of them

P7

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

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: Do not think about your final salary or career average pension(s). **]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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: Do not think about your final salary or career average pension(s).**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 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: Do not think about your final salary or career average pension(s).**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND RECALL RECEIVING AT LEAST ONE ANNUAL STATEMENT IN THE LAST 12 MONTHS)]

Did you read the annual statement(s) you received in the last 12 months?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

P20d

[ASK IF (P20a=1 or 2) OR (P20b=1 or 2) (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND RECALL RECEIVING AT LEAST ONE ANNUAL STATEMENT IN THE LAST 12 MONTHS)]

In which of the following ways do you receive your annual pension statement(s)?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).**]**

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. By post/ paper
2. By email/ online
3. 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) RECEIVED IN THE LAST 12 MONTHS 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: Do not think about your final salary or career average pension(s).**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very well
2. Fairly well
3. Not very well
4. Not at all well
5. Don't know

P72

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

In the last 12 months, have you used any of the following online services to look for or check your pension(s)?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. The GOV.UK website to **check your State pension forecast** – i.e. how much State pension you will get and when you can get it
2. The GOV.UK website to **search for a lost pension** – i.e. used The Pension Tracing Service website to find contact details to search for a lost pension
3. **Your online account** with your pension provider(s) to check your pension
4. **A mobile app** with your pension provider(s) to check your pension
5. None of these
6. Don't know

P26d

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

Before today, did you know that fees are charged on defined contribution pensions?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).**]**

1. Yes
2. No

P26e

[ASK IF P26d=1 AND P_ACDV6=2 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND KNOW THAT FEES ARE CHARGED ON DC PENSIONS)]

Do you know how much is charged to pay for your defined contribution pension, either in monetary terms or as a percentage of your pension pot?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s) in this question.**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I know exactly how much is charged
2. Yes, I know roughly how much is charged
3. No, I don't know

P26f

[ASK IF P26d=1 AND P_ACDV6=3 OR 4 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND KNOW THAT FEES ARE CHARGED ON DC PENSIONS]

Do you know how much is charged to pay for your defined contribution pensions, either in monetary terms or as a percentage of your pension pot?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s) in this question.**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I know exactly how much is charged for all of my pensions
2. Yes, I know exactly how much is charged for some of my pensions, but only roughly for others
3. Yes, I know roughly how much is charged for all of my pensions
4. No, I don't know for any of my pensions

P26c

[ASK IF P26d=1 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND KNOW THAT FEES ARE CHARGED ON DC PENSIONS)]

How easy or difficult do you think pension charges are to understand?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s) in this question.**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

P27f

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

How important do you think it is to know how much you pay for your defined contribution pension(s)?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very important
2. Somewhat important
3. Not very important
4. Not at all important

P27e

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

[IF P27f=1-2 (VERY OR SOMEWHAT IMPORTANT TO KNOW HOW MUCH THEY PAY): Where would you go to find out what charges you pay on your defined contribution pension(s)?**]**

[IF P27f=3-4 (NOT VERY OR NOT AT ALL IMPORTANT TO KNOW HOW MUCH THEY PAY): You don't think it is very important to find out how much you pay in charges for your defined contribution pension(s). But, if you did want to find this out in the future, where would you go?**]**

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 6-7

1. My employer
2. My financial adviser
3. My online portal or app
4. My pension provider's website
5. My annual statement
6. Other (write in)
7. Don't know

P27c

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

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: Do not think about your final salary or career average pension(s).**]**

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

P27_1b

[ASK IF P_ACDV6=3 OR 4 (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: Do not think about your final salary or career average pension(s).**]**

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_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

Have you **[IF P27_1b=1 OR P27_1a=1:** since; **OTHERWISE:** ever]** reviewed where your defined contribution pension(s) are invested?

[IF GROUP 1, 5: This would be looking at where the provider of your employer defined contribution pension(s) has invested your pension money.**]**

[IF GROUP 2, 4: This would be looking at where the money in the pensions you have set up yourself is invested.**]**

396

[IF 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 career average 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: Do not think about your final salary or career average pension(s).**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Within the last year
2. More than 1 year ago, but less than 2 years
3. More than 2 years ago, but less than 5 years
4. More than 5 years ago
5. Don't know

P36

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

Have you ever consolidated defined contribution pensions, by moving them into the same pot?

You may have done this because you wanted all your pension(s) in one place, e.g. to more easily access your pension savings.

Do not include any transfers from a defined benefit (final salary or career average) pension.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

P63b

[ASK IF P36=1-2 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND HAVE CONSOLIDATED A DC PENSION IN THE LAST 3 YEARS)]

Which type of pension did you move the money or funds **out of**?

{IF TEL: "READ OUT"}

<FCABlue>
By this we mean the pension(s) you closed because you moved your money out of them into a new pension.
</FCABlue>

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. A workplace pension with my current employer
2. A workplace pension from a previous employer
3. A pension I set up myself (not arranged through an employer)
4. Other (write in)
5. Don't know

P63a

[ASK IF P36=1-2 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND HAVE CONSOLIDATED A DC PENSION IN THE LAST 3 YEARS)]

And, which type of pension did you move money or funds **into**?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. A workplace pension with my current employer
2. A workplace pension from a previous employer
3. A pension I set up myself (not arranged through an employer)
4. Other (write in)
5. Don't know

P64

[ASK IF P36=1-2 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND HAVE CONSOLIDATED A DC PENSION IN THE LAST 3 YEARS)]

Why did you consolidate your defined contribution pensions?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 4-5, 10-11

1. To have all my pension savings in one place
2. To more easily access my pension savings
3. Saw an advertisement about pension consolidation
4. Dissatisfied with the costs/ charges of my old pension provider
5. Dissatisfied with my old pension provider for another reason
6. The Covid-19 pandemic prompted me to think about my pension and retirement
7. Special offer from the new provider
8. A recommendation from a financial adviser or accountant
9. A recommendation from someone else (e.g. family or friends, social media, financial press, best buy table)
10. Other (write in)
11. Don't know

P65

[ASK IF P36=1-2 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND HAVE CONSOLIDATED A DC PENSION IN THE LAST 3 YEARS)]

Which of the following factors did you consider when deciding which provider to consolidate your pensions with?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 9-10

1. The provider is a well-known brand
2. The provider's fees and charges
3. The investment options available
4. How easy it would be to complete the consolidation process
5. The options offered for how to take my pension money at retirement
6. The provider's online functionality (e.g. member portal, app)
7. Potential loss of any guarantees or safeguarded benefits (e.g. Guaranteed annuity rates)

8. Any early exit fees that I might incur moving from my previous provider
9. Other (write in)
10. None of these

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)]

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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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-WORKPLACE 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?

{IF TEL: "READ OUT"}

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

G_Multi2_II1 "Multicode instructions 2"

_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 12-13

1. Better rate of return
2. I wanted to have all my pension(s) in one place
3. Lower charges
4. Unexpected charges or penalties applied by my previous provider
5. A financial incentive
6. Dissatisfaction with my previous provider's quality of service
7. I didn't feel my money was safe with my previous provider
8. I wanted better online access
9. 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
12. Other (write in)
13. 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?

{IF TEL: "READ OUT"}

<inf>
<FCABlue>
By 'regulated advice' we mean advice for which you had to pay a fee 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.

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.
</FCABlue>
</inf>

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

P54

[ASK IF P_ACDV7=3 (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

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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) AND P_ACDV7=3 (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)?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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) AND P_ACDV7=3 (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?

{IF TEL: "READ OUT"}

<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>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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) AND P_ACDV7=3 (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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""

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) AND P_ACDV7=3 (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)?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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_ACDV7=3 AND (D2=50-69 OR D3=9-12)) OR (P_AC12=1)) (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND AGED 50-69 OR 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)?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, all of them have
2. Yes, some of them have
3. No, none of them have
4. Don't know

P70

[ASK IF P58=1 OR 2 (AGED 50-69 AND HAVE AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL OR 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 did you receive this information about your options for taking your pension money?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. It was included in my annual pension statement
2. As a separate 'retirement pack' from my pension provider (this is usually sent in the post when you turn 50, 55, and every 5 years after that)
3. In another communication from my employer or financial adviser
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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

P70a

[ASK IF P70=2 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND AGED 50-69 OR PLANNING TO RETIRE IN THE NEXT 2 YEARS AND RECALL THEIR RETIREMENT PACK FROM THEIR PENSION PROVIDER(S))]

Thinking about the separate 'retirement pack' from your pension provider(s), what, if anything, did you do after receiving yours?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Contacted a regulated financial adviser
2. Contacted Pension Wise

3. Contacted other government/ consumer website(s) or services, e.g. Citizens Advice, MoneyHelper from the Money & Pensions Service, GOV.UK
4. Reviewed my overall pension savings
5. Researched my options independently
6. Other (write in)
7. None of these
8. Don't know

P60

[ASK IF ((P_ACDV7=3 AND (D2=50-69 OR D3=9-12)) OR (P_AC12=1)) (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND AGED 50-69 OR 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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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]**

P71

[ASK IF ((P_ACDV7=3 AND (D2=50-69 OR D3=9-12)) OR (P_AC12=1)) (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND AGED 50-69 OR PLANNING TO ACCESS THEIR DC PENSION IN THE NEXT 2 YEARS]

[IF P60a NE 1 (DON'T KNOW AN ANNUITY GIVES A GUARANTEED INCOME): An annuity gives you a guaranteed income typically for the rest of your life. You can buy an annuity with some or all of your pension pot.**]**

Did you know that people with certain health conditions, such as diabetes, high blood pressure, high cholesterol, heart conditions or obesity, as well as smokers, have the option to take an 'enhanced annuity' which gives a higher income than a standard annuity?

1. Yes
2. No

P41

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

[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: Do not think about your final salary or career average pension(s).**]**

ORDER ALPHABETICALLY EXCEPT CODES 21 AND 22

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. AEGON
2. AJ Bell
3. Aviva/ Friends Life
4. Canada Life
23. Fidelity
5. Hargreaves Lansdown
6. James Hay
7. Just (formerly Just Retirement/ Partnership)
8. Legal and General
9. NEST (National Employment Savings Trust)
10. Now Pensions
11. Scottish Widows
24. Pension Bee
12. Phoenix
13. Prudential/ M&G
14. ReAssure/ Quilter
15. Royal London
16. Smart Pension
17. Standard Life
18. Sun Life of Canada
19. The People's Pension/ The People's Partnership
20. Zurich
21. Other (write in)
22. Don't know

P42

[ASK IF P41=1-20,23,24 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 (BUT EXCLUDES OTHER WRITE INS) 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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. A pension I set up myself
2. A defined contribution employer pension
3. Don't know

P43

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

[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, 23,24: 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_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

[IF P41=22 (DK NAME OF PROVIDER): How much trust do you have in this 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

P46

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

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: Do not think about your final salary or career average pension(s).**]**

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

P47

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

[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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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. Pension investments didn't perform as I was led to believe
9. Complex product information
10. IT system failure/ service disruption
11. Provider errors/ not following instructions
12. Delays when making changes to a pension
13. Delays when arranging a pension
14. Poor customer service
15. Unsuitable channel <inf><FCABlue>(phone, online, face-to-face)</FCABlue></inf> to contact the provider
16. Not eligible for the pension I wanted
17. Fees and costs are not reasonable
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, 1-19 (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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

ONLY SHOW ANSWERS CODED AT P47, 1-19 (INCLUDING NAME OF PROBLEM WRITTEN AT P47, 19)

PINTO2

[STATE IF MORE THAN ONE RESPONSE SELECTED AT P47, 1-19 (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=1-19 (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)]

Thinking about the **[IF NUMBER OF RESPONSES AT P47>1:** most serious**]** problem you experienced with your **defined contribution pension(s)**…

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-12

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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. My health got worse
10. Other (write in)
11. No negative impacts **[SINGLE CODE]**
12. Don't know

P49

[ASK IF P47=1-19 (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)]

Thinking about the **[IF NUMBER OF RESPONSES AT P47>1:** most serious**]** problem you experienced with your **defined contribution pension(s)**…

Did you complain about this?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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]

Thinking about the **[IF NUMBER OF RESPONSES AT P47>1:** most serious**]** problem you experienced with your **defined contribution pension(s)**…

Who did you complain to?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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)]

Thinking about the **[IF NUMBER OF RESPONSES AT P47>1:** most serious**]** problem you experienced with your **defined contribution pension(s)**…

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)]

Thinking about the **[IF NUMBER OF RESPONSES AT P47>1:** most serious**]** problem you experienced with your **defined contribution pension(s)**…

Why didn't you complain?

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

RANDOMISE LIST EXCEPT CODES 6-7

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

14. Pension decumulation (decumulated in the last 4 years)

Section 14 is asked of a random selection of adults aged 50 or over who have accessed a DC pension in the last 4 years

P7Na

DERIVED VARIABLE FOR PENSION DECUMULATION SECTION: ALL IN THIS SECTION TO HAVE AT LEAST ONE DC PENSION THEY HAVE ACCESSED IN THE LAST 4 YEARS

Product held	Coding for product held
ALL AGED 50+ WITH A DC PENSION SCHEME (WHO HAVE STARTED TO TAKE PENSION INCOME IN THE 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 4 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 4 YEARS)]

You said earlier that, in the last 4 years, you have started to receive an income from, or you took a cash lump sum from, at least one defined contribution pension. And you said you did it like this:

[IF P_DEC5=1: You took out an annuity or annuities
<inf>
<FCABlue>
An annuity 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>**]**

[IF P_DEC5=2: You took some cash out of your pension and left the remainder invested
<inf>
<FCABlue>
You took 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>**]**

[IF P_DEC5=4: You took 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>**]**

[IF P_DEC5=5: You started to get an income or took a cash lump sum from your pension but are not sure how this works.**]**

We now have a few questions about your experience of doing this.

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 4 YEARS)]

When 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:** took income or cash lump sum(s) from your pension(s)**]** in the last 4 years, how many different pension pots did this involve?

{IF TEL: "READ OUT"}

<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>

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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

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 an employer, or was it set up by yourself or through an adviser?

If your pension was initially arranged by an employer and you later transferred your pension to a different provider or arrangement outside of the workplace (e.g. to a personal pension or a self-invested personal pension), select "I set it up myself".

1. It was arranged by an employer (current or previous employer)
2. I set it up myself; it was arranged by me or by an adviser 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 an employer, or were any set up by yourself or through an adviser?

If any of your pensions were initially arranged by an employer and you later transferred it/them to a different provider or arrangement outside of the workplace (e.g. to a personal pension or a self-invested personal pension), select that you set it/ them up yourself.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. All arranged by an employer (current or previous employer)
2. Some arranged by an employer, and some I set up myself (arranged by me or by an adviser for me)
3. I set them all up myself; they were arranged by me or by an adviser 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 4 YEARS)]

Thinking of **[IF P_DEC5=1:** the annuity/ annuities you took out; **IF P_DEC5=2:** when you started to take money from your pension(s); **IF P_DEC5=4:** the pension(s) you took fully as cash; **IF P_DEC5=5:** the income or cash lump sum(s) you started to take from your pension(s)]** in the last 4 years…

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)**

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 4 YEARS)] COLLAPSIBLE GRID

What was the total value of the pension pot(s) you…

[ASK FOR EACH OPTION]

a. used to buy your annuity/ annuities in the last 4 years **[SHOW IF P_DEC5=1]**
b. started to take money from in the last 4 years (i.e. the value of your pot when you started taking money from it) **[SHOW IF P_DEC5=2]**
d. took fully as cash in the last 4 years **[SHOW IF P_DEC5=4]**
e. took income or cash lump sum(s) from in the last 4 years? **[SHOW IF P_DEC5=5]**

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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 IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS)]

Thinking of **[IF P_DEC5=1:** the annuity/ annuities you took out; **IF P_DEC5=2:** when you started to take money from your pension(s); **IF P_DEC5=4:** the pension(s) you took fully as cash; **IF P_DEC5=5:** the income or cash lump sum(s) you started to take from your pension(s)**]** in the last 4 years…

Do you expect that this pension/ these pensions will be your single largest source of income in retirement?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, this will be my single largest source of income in retirement
2. No, my final salary/ career average 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 4 YEARS)] 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

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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 4 YEARS)]

Thinking of **[IF P_DEC5=1:** the annuity/ annuities you took out; **IF P_DEC5=2:** when you started to take money from your pension(s); **IF P_DEC5=4:** the pension(s) you took fully as cash; **IF P_DEC5=5:** the income or cash lump sum(s) you started to take from your pension(s)**]** in the last 4 years…

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 ….

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

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 4 YEARS)]

Before today how much would you say you had considered whether your outgoings will increase or decrease as you go through retirement?

{IF TEL: "READ OUT"}

<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>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 4 YEARS)]

When thinking about **taking money from your pension(s)**, which of the following approaches do you prefer?

RANDOMISE LIST EXCEPT CODE 5

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""

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 4 YEARS)]

Thinking of **[IF P_DEC5=1:** the annuity/ annuities you took out; **IF P_DEC5=2:** when you started to take money from your pension(s); **IF P_DEC5=4:** the pension(s) you took fully as cash; **IF P_DEC5=5:** the income or cash lump sum(s) you started to take from your pension(s)**]** in the last 4 years…

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 4 YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED OR ACCESSED PENSION BUT NOT SURE HOW IT WORKS)]

Thinking about the pension you have **started to take money from and left the remainder invested**...

Which of the following describe how you have been taking your money from this 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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

PD31a

[ASK IF P_DEC5=2, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 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. [DELETED]
b. [DELETED]
c. [DELETED]
d. I am confident that I have enough assets to last throughout my retirement
e. I have not considered how long my money will last and just withdraw what I need
f. [DELETED]
g. I have reviewed how much I am withdrawing, taking into account factors such as the performance of my pension investments, inflation and the state of my health
h. I have been cautious about spending my pension in case it runs out

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

PD31b

[ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

How likely is it that you will buy an annuity with the remaining pension you have invested?

{IF TEL: "READ OUT"}

<FCABlue>
An annuity gives you a guaranteed income typically for the rest of your life.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very likely
2. Quite likely
3. Neither likely nor unlikely
4. Quite unlikely
5. Very unlikely
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 one or more pensions 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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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)]

Thinking of **[IF P_DEC5=1:** the annuity/ annuities you took out; **IF P_DEC5=2:** when you started to take money from your pension(s); **IF P_DEC5=5:** the income or cash lump sum(s) you started to take from your pension(s)]** in the last 4 years…

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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. [DELETED]
b. [DELETED]
c. [DELETED]
d. I am confident that I have enough assets to last throughout my retirement
e. I have not considered how long the money I took from my pension will last
f. [DELETED]
g. I took into account factors such as the performance of my pension investments, inflation and the state of my health
h. I have been cautious about spending my pension in case it runs out

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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 4 YEARS)]

Thinking of **[IF P_DEC5=1:** the annuity/ annuities you took out; **IF P_DEC5=2:** when you started to take money from your pension(s); **IF P_DEC5=4:** the pension(s) you took fully as cash; **IF P_DEC5=5:** the income or cash lump sum(s) you started to take from your pension(s)]** in the last 4 years…

How well did you understand the different options you could choose from in order to take your pension(s)?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 4 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)

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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]**

PD76

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS)]

Do you recall receiving a 'retirement pack' from your pension provider(s) before you accessed your pension, that included detailed information for taking money from your defined contribution pension(s)?

This information explains how much money you have in your pension and the options you have to access this. It also points you to sources of additional information and impartial guidance. This information is typically received on your 50th, 55th, 60th or 65th birthday, or upon your request.

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

PD76a

[ASK IF PD76=1 (AGED 50+ WHO HAVE DECUMULATED AT LEAST ONE DC PENSION IN THE LAST 4 YEARS, AND RECALL RECEIVING THE RETIREMENT PACK FROM THEIR PENSION PROVIDER(S))]

What, if anything, did you do after you received the detailed information about your retirement income options from your pension provider(s)?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Contacted a regulated financial adviser
2. Contacted Pension Wise
3. Contacted other government/ consumer website(s) or services, e.g. Citizens Advice, MoneyHelper from the Money & Pensions Service, GOV.UK
4. Reviewed my overall pension savings
5. Researched my retirement income options independently
6. Other (write in)
7. None of these
8. Don't know

PD77

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS)]

[IF PD8a NE 1 (DON'T KNOW AN ANNUITY GIVES A GUARANTEED INCOME): An annuity gives you a guaranteed income typically for the rest of your life. You can buy an annuity with some or all of your pension pot.**]**

Did you know that people with certain health conditions, such as diabetes, high blood pressure, high cholesterol, heart conditions or obesity, as well as smokers, have the option to take an 'enhanced annuity' which gives a higher income than a standard annuity?

1. Yes
2. No

PD51a

[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 4 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.

Before today, did you know that fees are charged on defined contribution pensions?

1. Yes
2. No

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 4 YEARS)]

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 IF B1XX NE 1 AND B1a_1=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 IF B1XX=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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

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).

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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 4 YEARS – I.E. ALL WHO DECUMULATED IN THE LAST 4 YEARS SECTION)]

[IF PD2=1-3 OR B1XX = 1 (USED PENSION WISE IN THE LAST 4 YEARS): Other than from Pension Wise, did**]; [ELSE:** Did**]** you receive any information or guidance from any of the following sources specifically when deciding to **[IF P_DEC5=1:** take out your annuity/ annuities; **IF P_DEC5=2:** start to take money from your pension(s); **IF P_DEC5=4:** take your pension(s) fully as cash; **IF P_DEC5=5:** take income or cash lump sum(s) from your pension(s)**]**.

{IF TEL: "READ OUT"}

<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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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, MoneyHelper from the Money & Pensions Service, GOV.UK
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. A one-to-one session with your pension provider
11. Other (write in)
12. None of these
13. Don't know

P11a

[ASK IF PD71b=1-11 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS AND RECEIVED INFORMATION OR GUIDANCE WHEN DECUMULATING A DC PENSION)]

Overall, how easy or difficult was it to access this information or guidance?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

P53N

[ASK PD71b=1-11 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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=12 OR ONLY CODE 9 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS AND HAVEN'T RECEIVED ANY INFORMATION OR GUIDANCE LISTED AT PD71B OR ONLY ASKED FAMILY/ FRIENDS WHEN DECUMULATING A DC PENSION)]

[IF PD71b=12: 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?**]**

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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. I took regulated financial advice
6. Some other reason (write in)
7. 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 4 YEARS)]

Earlier you told us you did not receive any regulated advice from different types of advisers when deciding to **[IF P_DEC5=1:** take out your annuity/ annuities; **IF P_DEC5=2:** start to take money from your pension(s); **IF P_DEC5=4:** take your pension(s) fully as cash; **IF P_DEC5=5:** take income or cash lump sum(s) from your pension(s)]**. Which of the following reasons describe why?

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>
By 'regulated advice' we mean advice for which you had to pay a fee 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 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.

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.
</FCABlue>
</inf>

Select all that apply.

RANDOMISE LIST EXCEPT CODES 16-17

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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. I had no need for using an adviser
14. There was enough information or guidance available online
15. Enough information was provided by my existing product provider
16. Other (write in)
17. 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 4 YEARS)]

When you **[IF P_DEC5=1:** took out your annuity/ annuities; **IF P_DEC5=2:** started taking money from your pension(s); **IF P_DEC5=4:** took your pension(s) fully as cash; **IF 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 13,14

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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. Annuity rates
13. None of these
14. Don't know

PD75a

[ASK IF PD74 =1-12 (AGED 50+ AND DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND REMEMBER PROVIDER ASKING QUESTIONS/ GIVING INFORMATION WHEN THEY DID SO)]

And, how well did you understand the information given to you by your provider?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 4 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.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. AEGON
2. AJ Bell
3. Aviva/ Friends Life
4. Canada Life
5. [DELETED]
6. [DELETED]
7. Just (formerly Just Retirement/ Partnership)
8. Legal and General
9. Scottish Widows
10. Phoenix
11. Prudential/ M&G
12. ReAssure/ Quilter
13. Royal London
14. Standard Life
15. Sun Life of Canada

16. [DELETED]
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 4 YEARS BY TAKING OUT AN ANNUITY)]

Thinking about the annuity you took out most recently…

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 4 YEARS BY TAKING OUT AN ANNUITY)]

Thinking about the **annuity** you took out most recently…

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 4 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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 4 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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 4 YEARS BY TAKING OUT AN ANNUITY WITH THE SAME PROVIDER THAT THEY USED TO SAVE FOR THEIR PENSION)]

Thinking about the **annuity** you took out most recently…

Why did you choose to take out your annuity with your existing pension provider?

{IF TEL: "READ OUT"}

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

RANDOMISE LIST EXCEPT CODES 12-13

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. The annuity offered one of the best rates available

2. My existing provider offered a Guaranteed Annuity Rate
   <inf> {IF TEL: "READ OUT IF NECESSARY"}
   <FCABlue>
   A GAR is a special benefit for some schemes which means you can get a much higher annuity rate than is normal, sometimes double the average rate
   </FCABlue>
   </inf>
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 not worth changing providers/ too much hassle
6. I didn't know I had the option to move to another provider
7. I checked that the fees and charges from my provider were low/ competitive
8. A recommendation from a financial adviser
9. I didn't really think about changing provider
10. I was happy with the guaranteed income offered by my existing provider
11. I trusted them to treat me fairly
12. Other (write in)
13. 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 4 YEARS BY TAKING OUT AN ANNUITY WITH A DIFFERENT PROVIDER FROM THE ONE THEY USED TO SAVE FOR THEIR PENSION)]

Thinking about the annuity you took out most recently…

What prompted you to use a different provider for your **annuity**?

{IF TEL: "READ OUT"}

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

RANDOMISE LIST EXCEPT CODES 9-10

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 4 YEARS BY TAKING OUT AN ANNUITY WITH A DIFFERENT PROVIDER FROM THE ONE THEY USED TO SAVE FOR THEIR PENSION)]

Thinking about the annuity you took out most recently...

How easy or difficult was it to change provider for your **annuity**?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 4 YEARS BY TAKING OUT AN ANNUITY)]

Thinking about the annuity you took out most recently...

How many different **annuity** quotes did you receive when you took your pension(s)?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

PD79D
[ASK IF P_DEC5=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS BY TAKING OUT AN ANNUITY)]

Thinking about the annuity you took out most recently...

Did you take out this **annuity** at the point when you **first accessed** this pension pot, or did you do something else with this pension first (e.g. drawdown) and later decide to buy an annuity?

{IF TEL: "READ OUT IF NECESSARY"}

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Yes, I took the annuity out when I first accessed this pension
2. No, I went into drawdown when I first accessed this pension and then bought an annuity
3. Don't know

PD49_1

[ASK IF P_DEC5=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS BY TAKING OUT AN ANNUITY)]

Thinking about the **annuity** you took out most recently…

[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 4 YEARS BY TAKING OUT AN ANNUITY)]

Thinking about the **annuity** you took out most recently…

[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 4 YEARS BY TAKING OUT AN ANNUITY)]

Thinking about the annuity you took out most recently…

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

PD33_2
[ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

You mentioned earlier that you started to take money from your pension in the last 4 years but left some invested. To do this, did you switch to a new provider?

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.

Programmer instruction: Please display response option 2 before response option 1

1. No, I stayed with the same provider I used to save for my pension
2. Yes, I switched to a new provider
3. 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 4 YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

[IF PD33_2=2: Which provider did you switch to?]
[IF PD33_2=1: Who is the pension provider you stayed with?**]**
[IF PD33_2=3: Do you know who the pension provider is with whom you started to take money from your pension while leaving some invested?**]**

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. AEGON
2. AJ Bell
3. Aviva/ Friends Life
4. Canada Life
5. Hargreaves Lansdown
6. James Hay
7. Just (formerly Just Retirement/ Partnership)
8. Legal and General
9. NEST (National Employment Savings Trust)
10. Now Pensions
11. Scottish Widows
12. Phoenix
13. Prudential/ M&G
14. ReAssure/ Quilter
15. Royal London
16. Smart Pension
17. Standard Life
18. Sun Life of Canada
19. The People's Pension/ The People's Partnership
20. Zurich
21. Liverpool Victoria
22. St James's Place Wealth Management
23. Other (write in)
24. 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 4 YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

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 4 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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 4 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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 4 YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED, WITH THE SAME PROVIDER THAT THEY USED TO SAVE FOR THEIR PENSION)]

Why did you choose the same provider with whom you saved for your pension?

{IF TEL: "READ OUT"}

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

RANDOMISE LIST EXCEPT CODES 11-12

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 not worth changing providers/ too much hassle
4. I didn't know I had the option to move to another provider
5. I checked that the fees and charges from my provider were low/ competitive
6. A recommendation from a financial adviser
7. I have never really thought about changing provider
8. The offer from my provider was just what I wanted
9. The investment choices offered by my provider suited me
10. I trusted them to treat me fairly
11. Other (write in)
12. 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 4 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)]

What prompted you to use a different provider?

{IF TEL: "READ OUT"}

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

RANDOMISE LIST EXCEPT CODES 9-10

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 4 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)]

How easy or difficult was it to change provider?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 4 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 but left the remainder invested 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 4 YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

[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 4 YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

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

PD59

[ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

Thinking about the money you had left in your pension after you started to take money from it…

How have you chosen where this money is invested?

RANDOMISE LIST EXCEPT CODE 5

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I selected the investment funds myself
2. My provider suggested an investment strategy based on my objectives for this money (this is called the investment pathway process)
3. My adviser selected the investment funds for me
4. I just left my money invested as it was already – I did not alter my investment funds when I started to take money from my pension
5. Don't know

PD60

[ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

When did you last review where this pension is invested?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Within the last year
2. More than 1 year ago, but less than 2 years
3. More than 2 years ago, but less than 5 years
4. More than 5 years ago
5. Never reviewed where the remaining pension is invested
6. Not applicable – I no longer have any money remaining in this pension
7. Don't know

PD83_2D

[ASK IF P_DEC5_2=2 AND PD60 NE 6 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED AND DO STILL HAVE INVESTMENTS REMAINING)]

In the last 12 months, has your pension provider(s) and/or an advisor asked you questions or given you information about any of the following?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. The impact of any health implications on your income withdrawal choices
2. The effect of inflation on your income withdrawal choices
3. Whether you have shopped around recently
4. How long your income might last
5. Tax implications of your income withdrawal choices
6. The charges you pay
7. Pension/investment scams and how to avoid these
8. The latest annuity rates
9. The performance of your investments
10. How you could move your investments
11. How to access free pension guidance
12. None of these
13. 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 4 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.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. AEGON
2. AJ Bell
3. Aviva/ Friends Life
4. Canada Life
5. Hargreaves Lansdown
6. James Hay
7. Just (formerly Just Retirement/ Partnership)
8. Legal and General
9. NEST (National Employment Savings Trust)
10. Now Pensions
11. Scottish Widows
12. Phoenix/ Standard Life
13. Prudential/ M&G
14. ReAssure/ Quilter
15. Royal London
16. Smart Pension
17. Sun Life of Canada
18. The People's Pension/ The People's Partnership
19. Zurich
20. Other (write in)
21. 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 4 YEARS BY TAKING A WHOLE PENSION IN CASH IN ONE GO)]

[IF PD57_4=1-20: Overall, how satisfied are you with **[INSERT PROVIDER NAME FROM PD57_4 INCLUDING NAME OF PROVIDER AT PD57_4,21]**?**]**

[IF PD57_4=21 (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 4 YEARS BY TAKING A WHOLE PENSION IN CASH IN ONE GO)]**
>
> Thinking about **the pension(s) you took fully as cash most recently**…
>
> **[IF PD57_4=1-20:** How much trust do you have in **[INSERT PROVIDER NAME FROM PD57_4 INCLUDING NAME OF PROVIDER AT PD57_4,21]**?**]**
>
> **[IF PD57_4=21 (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 4 YEARS BY TAKING A WHOLE PENSION IN CASH IN ONE GO)]**
>
> Thinking about **the income or cash lump sum you have taken from your pension(s) most recently**…
>
> 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 IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 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 IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 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 19-21

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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. Fees and costs are not reasonable
19. Other (write in)
20. None of these **[SHOW IF PD52N=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]**
21. Don't know

PD52bN

[ASK IF MORE THAN ONE RESPONSE SELECTED AT PD52aN, 1-19 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS) AND MORE THAN ONE PROBLEM EXPERIENCED IN THE LAST 12 MONTHS)]

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

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

ONLY SHOW ANSWERS CODED AT PD52aN, 1-19 (INCLUDING NAME OF PROBLEM WRITTEN AT PD52aN,19)

PDINTN

[STATE IF MORE THAN ONE RESPONSE SELECTED AT PD52aN, 1-19 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS) AND MORE THAN ONE PROBLEM EXPERIENCED IN THE LAST 12 MONTHS)]

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

SHOW ANSWER AT PD52bN

PD52d

[ASK IF PD52aN=1-19 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS) AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS)]

Thinking about the **[IF NUMBER OF RESPONSES AT PD52aN>1:** most serious**]** problem you experienced with your pension(s)…

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

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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. It was just a nuisance
8. I suffered stress
9. My health got worse
10. Other (write in)
11. No negative impacts **[SINGLE CODE]**
12. Don't know

PD53B

[ASK IF PD52aN=1-19 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS) AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS)]

Thinking about the **[IF NUMBER OF RESPONSES AT PD52aN>1:** most serious**]** problem you experienced with your pension(s)…

Did you complain about this?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS) AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND COMPLAINED)]

Thinking about the **[IF NUMBER OF RESPONSES AT PD52aN>1:** most serious**]** problem you experienced with your pension(s)…

Who did you complain to?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS) AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND COMPLAINED TO THEIR PENSION PROVIDER)]

Thinking about the **[IF NUMBER OF RESPONSES AT PD52aN>1:** most serious**]** problem you experienced with your pension(s)…

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 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST 4 YEARS) AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

Thinking about the **[IF NUMBER OF RESPONSES AT PD52aN>1:** most serious**]** problem you experienced with your pension(s)…

Why didn't you complain?

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

RANDOMISE LIST EXCEPT CODES 6-7

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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. Financial advice & support

15.2 Financial advice & support 1

Section 15.2 is asked of a random selection of adults (1 in N) who have had regulated financial advice in the last 12 months related to investments, saving into a pension or retirement planning

ADV_INTROTEXT3

[STATE IF DV1=1 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING)]

The next questions are about financial advice.

For the next few questions, think about the most recent regulated advice you received **in the last 12 months** from **[ANSWER AT DV4]**.

Adv_D3

[ASK IF DV1=1 AND DV4=1-3 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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 **[ANSWER AT DV4]**, how was the advice delivered?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Face to face
2. Over the phone
3. A video call (e.g. Skype, Microsoft Teams, Zoom, Google Meet, or GoToMeeting)
4. Other (write in)
5. Don't know

Adv_D3a

[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, Microsoft Teams, Zoom, Google Meet, or GoToMeeting?

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

Adv_D21D

[ASK IF DV1=1 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING)]

Still thinking about the most recent **regulated advice** you received in the last 12 months from **[ANSWER AT DV4]**, what prompted you to take advice on this occasion?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 1, 12-13

1. **<b>Annual review:<b>** My financial adviser contacted me for a review of my financial situation
2. **<b>Life event:<b>** I experienced a significant life event, e.g. birth, death, marriage, divorce, job change
3. **<b>Investment concerns:<b>** I had concerns about my investments or wanted to explore new investment opportunities
4. **<b>Retirement planning:<b>** I needed advice on a pension or retirement planning
5. **<b>Estate planning:<b>** I wanted to create or update my estate plan, e.g. wills and inheritance matters
6. **<b>Tax planning:<b>** I needed help with tax planning or optimising my financial decisions for tax
7. **<b>Financial goals:<b>** I wanted to set and achieve specific financial goals and needed advice on how to reach them
8. **<b>Market changes:<b>** Changes in the economy or financial markets motivated me to seek financial advice
9. **<b>School fees planning:<b>** I needed advice on planning for education expenses, such as saving for school fees
10. **<b>Long-term care planning:<b>** I wanted to prepare for potential long-term care needs and funding options
11. **<b>DB to DC pension transfer:<b>** I wanted to transfer money from my defined benefit (financial salary or career average) pension scheme and was required to seek advice before I could do so
12. Other (write in)

13. Don't know

Adv_D22D

[ASK IF DV1=1 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING)]

And who, if anyone, was the primary influence for you to seek advice on this occasion?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 1-2, 9-10

1. I independently decided to seek financial advice
2. My financial adviser proactively contacted me for my regular review
3. A family member, friend, or colleague
4. My employer or workplace
5. My bank, my pension provider, or another financial institution
6. A legal professional, an accountant, or another professional
7. A government/ consumer website or service, e.g. Pension Wise or MoneyHelper from the Money & Pension Service
8. Online sources or influencers, e.g. social media contacts, influencers, investment podcasts, online forums or blogs, YouTubers
9. Other (write in)
10. Don't know

Adv_D9

[ASK IF DV1=1 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING)]

Still thinking about the **[IF C5 NE 1:** most recent**]** regulated advice you received from **[ANSWER AT DV4]**, how was the adviser/ firm paid?

{IF TEL: "READ OUT"}

<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>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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]**?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING)]

How long have you been using this adviser/ firm?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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_D7

[ASK IF DV1=1 AND Adv_D6a=1-3 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING, 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 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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
   <inf> {IF TEL: "READ OUT IF NECESSARY"}
   <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

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8. The range of services they offer
9. Any special offers provided, e.g. a free financial health check
10. None of these
11. Don't know

Adv_D7d

[ASK IF Adv_D7=1 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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 to compare different advisers or firms?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING)]

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 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING)]

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

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_DNEWd

How likely or unlikely is it that you would use the same adviser/ firm again in the future?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very likely
2. Fairly likely
3. Neither likely nor unlikely
4. Fairly unlikely
5. Very unlikely
6. Don't know

Adv_D18

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 (HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS RELATED TO INVESTMENTS, PENSIONS OR RETIREMENT PLANNING)]

Which, if any, of the following contribute to the level of trust you have in your adviser?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. The brand or reputation of the adviser's firm
2. That the adviser was recommended by a family member, friend, or colleague
3. That the adviser was recommended by an employer, accountant, or legal professional
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
7. Other (write in)
8. None of these

Adv_F3_X

[ASK IF DV3=4 AND DV4 NE 4 (USED AUTOMATED ADVICE IN THE LAST 12 MONTHS AND THIS WASN'T THEIR MOST RECENT ADVICE SESSION)]

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.

{IF TEL: READ OUT IF NECESSARY}

<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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 THE LAST 12 MONTHS AND THIS WASN'T THEIR MOST RECENT ADVICE SESSION)]

What is your perception of the cost of the automated advice you used?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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_D_NEW_X
[ASK IF DV3=4 DV4 NE 4 (USED AUTOMATED ADVICE IN THE LAST 12 MONTHS AND THIS WASN'T THEIR MOST RECENT ADVICE SESSION)]

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 THE 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 Financial advice & support 2

Section 15.3 is asked of a random selection of adults with £10k+ investible assets (or £10k+ in a DC pension and plan to retire in the next 2 years), or of those who could continue to cover their household living expenses for 3+ months, without having to borrow any money or ask for help from friends or family if they lost their main source of household income – but they have not had regulated financial advice in the last 12 months related to investments, pensions or retirement.

ADV_INTROTEXT4

> **[STATE IF DV1=2-3 (HAVE NOT HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS BUT MIGHT NEED SUPPORT BASED ON THEIR INVESTIBLE ASSETS/ DC PENSION SAVINGS OR OTHER CIRCUMSTANCES)]**
>
> 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.
>
> G_IfNec_II1 "Interviewer if necessary instructions 1"
> _WEB:""
> _TEL:"INTERVIEWER, IF NECESSARY"
>
> <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=2-3 (HAVE NOT HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS BUT MIGHT NEED SUPPORT BASED ON THEIR INVESTIBLE ASSETS/ DC PENSION SAVINGS OR OTHER CIRCUMSTANCES)]**
>
> 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**
>
> G_Multi2_II1 "Multicode instructions 2"
> _WEB: ""

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=2-3 (HAVE NOT HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS BUT MIGHT NEED SUPPORT BASED ON THEIR INVESTIBLE ASSETS/ DC PENSION SAVINGS OR OTHER CIRCUMSTANCES)] CAROUSEL

We would like to understand the support you may need when making different types of financial decision in the future.

In this question we present you with four 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 an investment such as stocks and shares, 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. [DELETED]
e. [DELETED]
f. You have some spare income every month and need to decide what to do with this income – whether to save it or invest it.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

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4. Don't know

Adv_E11

[ASK IF DV1=2-3 (HAVE NOT HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS BUT MIGHT NEED SUPPORT BASED ON THEIR INVESTIBLE ASSETS/ DC PENSION SAVINGS OR OTHER CIRCUMSTANCES)] CAROUSEL

Imagine, again, you receive an unexpected inheritance of £100,000 and decide to invest the money in an investment such as stocks and shares, 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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_E16

[ASK IF DV1=2-3 AND P_RIDV1 NE 19 (HAVE NOT HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS BUT MIGHT NEED SUPPORT BASED ON THEIR INVESTIBLE ASSETS/ DC PENSION SAVINGS OR OTHER CIRCUMSTANCES AND DO NOT HAVE ANY INVESTMENT PRODUCTS – EXCLUDING THOSE WHO ONLY HOLD INVESTMENT PROPERTY OR OTHER REAL INVESTMENTS)]

Earlier you told us you do not have any investments but do have money in cash savings.

Have you considered investing some of your savings, e.g. in a stocks and shares ISA or investment fund?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, thought about it a lot
2. Yes, thought about it a little
3. No, not really thought about it
4. No, haven't thought about it at all
5. Don't know

Adv_E17

[ASK IF DV1=2-3 AND P_RIDV1 NE 19 (HAVE NOT HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS BUT MIGHT NEED SUPPORT BASED ON THEIR INVESTIBLE ASSETS/ DC PENSION SAVINGS OR OTHER CIRCUMSTANCES AND DO NOT HAVE ANY INVESTMENT PRODUCTS – EXCLUDING THOSE WHO ONLY HOLD INVESTMENT PROPERTY OR OTHER REAL INVESTMENTS)]

Why have you not invested any of your savings?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 11-15

1. My financial affairs are straightforward – I don't need to invest my money
2. I don't have enough money to consider investing
3. I don't know enough about investments
4. I feel overwhelmed by the number of investment options available
5. I worry about losing money
6. Investing is too expensive
7. I would like to, but I would need support to make the right decisions
8. I've not had the time or got around to it yet
9. My partner or spouse has investments **[SHOW IF D6=1 OR 3, OR D5=2 OR 6 (IN A COUPLE)]**
10. I am happy with the interest I am receiving on my savings
11. I have invested money in my pension instead **[SHOW IF P_ACDV7=3 OR P_DEC5=2 OR 5 (HAVE DC PENSION IN ACCUMULATION OR TAKEN SOME CASH OUT OF A DC PENSION AND LEFT THE REMAINDER INVESTED OR DECUMULATED BUT NOT SURE HOW IN THE LAST 4 YEARS)]**
12. I have investment properties instead, e.g. buy-to-let, second home or other investment property **[SHOW IF P_RIDV1=6 (HAVE INVESTMENT PROPERTIES)]**
13. I have other 'real' investments instead, e.g. wine, art, jewellery, antiques, vintage car, collectibles **[SHOW IF P_RIDV1=7 (HAVE OTHER 'REAL' INVESTMENTS)]**
14. Other (write in)
15. Don't know

Adv_E18

[ASK IF DV1=2-3 (HAVE NOT HAD REGULATED FINANCIAL ADVICE IN THE LAST 12 MONTHS BUT MIGHT NEED SUPPORT BASED ON THEIR INVESTIBLE ASSETS/ DC PENSION SAVINGS OR OTHER CIRCUMSTANCES)] CAROUSEL

How much do you agree or disagree with the following statements about cash savings and investments?

a. Holding money in cash savings, such as a cash ISA, involves no risk to my money
b. Cash ISAs and stocks and shares ISAs have performed about the same, on average, over the past 10 years
c. Money in cash savings decreases in value over time, because interest rates usually do not keep pace with inflation

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

16. Financial concepts – numeracy

NUM_INTRO
> **[ASK ALL]**

> The next four short questions are like a quiz. 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)?

> G_ReadOut_II1 "Read out instructions 1"
> _WEB: ""
> _TEL: "INTERVIEWER: READ OUT"

> 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?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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

17. Cross-sector and topic-based question sets

17.1 Platforms (non-advised)

Section 17.1 is asked of all adults using a direct to consumer (D2C) investment platform

PL_INTRO

[STATE IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT 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 investment platform(s).
<FCABlue>
Investment platforms allow investors to hold, buy and sell a range of investments online or using a mobile app. They include:
- Consumer investment platforms, [ed. Example firms were provided to respondents]
- Trading apps/ trading platforms, [ed. Example firms were provided to respondents]
</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 investment platform(s).
{IF TEL: "READ OUT"}
<FCABlue>
Platforms allow pension investors to hold, buy and sell investments online or using a mobile app. Examples of companies that offer platforms for pensions are: [ed. Example firms were provided to respondents]
</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 investment platform(s).
{IF TEL: "READ OUT"}
</FCABlue>
Investment platforms allow investors to hold, buy and sell a range of investments online or using a mobile app. They include:
- Consumer investment platforms, [ed. Example firms were provided to respondents]

- **Trading apps/ trading platforms**, [ed. Example firms were provided to respondents]
- **Platforms for pensions**, [ed. Example firms were provided to respondents] </FCABlue>**]**

PL19D

[ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

Which of the following investment platforms do you use?

[IF P_RI8A=2,3 OR P_AC15A=2,3 OR P_DEC6A=2,3 (ALSO HAVE AN ONLINE INVESTMENT PLATFORM THAT IS MANAGED BY A FINANCIAL ADVISER): Do not include platforms that are managed for you by a financial adviser.]

If you use more than one investment platform, select all that apply.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. AJ Bell
2. Aviva
3. Barclays Smart Investor
4. BestInvest
5. Charles Stanley Direct
6. eToro
7. Fidelity
8. Freetrade
9. Halifax Share Dealing
10. Hargreaves Lansdown
11. HSBC Global Investment Centre/ InvestDirect
12. IG
13. Interactive Investor
14. Nutmeg
15. Revolut
16. Santander Investment Hub
17. Trading 212
18. Other (write in)
19. Other (write in)
    <inf>If you use a second platform not in the list above, write the name here</inf>
20. Other (write in)
    <inf>If you use a third platform not in the list above, write the name here</inf>
21. Don't know
22. Prefer not to say

PLDV1

[CODE IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

DERIVED VARIABLE TO ESTABLISH WHETHER RESPONDENT USES ONE OR MORE THAN ONE INVESTMENT PLATFORM BASED ON THEIR ANSWERS AT PL19D

1. One	**[CODE IF ONE OPTION SELECTED AT PL19D=1-20]**
2. More than one	**[CODE IF MORE THAN ONE OPTION SELECTED AT PL19D=1-20]**
3. Don't know how many platforms because respondent does not know platform provider or prefers not to say	**[CODE IF PL19D=21,22]**

PL20D

[ASK IF PLDV1=2 (HAVE MORE THAN ONE ONLINE INVESTMENT PLATFORM THEY MANAGE THEMSELVES WITHOUT ADVICE)]

Which of these investment platforms did you take out most recently?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. AJ Bell	**[SHOW IF PL19D=1]**
2. Aviva	**[SHOW IF PL19D=2]**
3. Barclays Smart Investor	**[SHOW IF PL19D=3]**
4. BestInvest	**[SHOW IF PL19D=4]**
5. Charles Stanley Direct	**[SHOW IF PL19D=5]**
6. eToro	**[SHOW IF PL19D=6]**
7. Fidelity	**[SHOW IF PL19D=7]**
8. Freetrade	**[SHOW IF PL19D=8]**
9. Halifax Share Dealing	**[SHOW IF PL19D=9]**
10. Hargreaves Lansdown	**[SHOW IF PL19D=10]**
11. HSBC Global Investment Centre/ InvestDirect	**[SHOW IF PL19D=11]**
12. IG	**[SHOW IF PL19D=12]**
13. Interactive Investor	**[SHOW IF PL19D=13]**
14. Nutmeg	**[SHOW IF PL19D=14]**
15. Revolut	**[SHOW IF PL19D=15]**
16. Santander Investment Hub	**[SHOW IF PL19D=16]**
17. Trading 212	**[SHOW IF PL19D=17]**
18. **[TEXT AT PL19D=18]**	**[SHOW IF PL19D=18]**
19. **[TEXT AT PL19D=19]**	**[SHOW IF PL19D=19]**
20. **[TEXT AT PL19D=20]**	**[SHOW IF PL19D=20]**

PLDV2

[CODE IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION

DERIVED VARIABLE TO CODE THE ONLINE INVESTMENT PLATFORM USED (FOR THOSE WHO USE ONE PLATFORM) OR THE MOST RECENT ONLINE INVESTMENT PLATFORM THEY TOOK OUT (FOR THOSE WHO USE MORE THAN ONE PLATFORM). DERIVED VARIABLE ALSO USED FOR TEXT SUBSTITUTION.

1. AJ Bell	**[IF (PLDV1=1 AND PL19D=1) OR PL20D=1]**
2. Aviva	**[IF (PLDV1=1 AND PL19D=2) OR PL20D=2]**
3. Barclays Smart Investor	**[IF (PLDV1=1 AND PL19D=3) OR PL20D=3]**
4. BestInvest	**[IF (PLDV1=1 AND PL19D=4) OR PL20D=4]**
5. Charles Stanley Direct	**[IF (PLDV1=1 AND PL19D=5) OR PL20D=5]**
6. eToro	**[IF (PLDV1=1 AND PL19D=6) OR PL20D=6]**
7. Fidelity	**[IF (PLDV1=1 AND PL19D=7) OR PL20D=7]**
8. Freetrade	**[IF (PLDV1=1 AND PL19D=8) OR PL20D=8]**
9. Halifax Share Dealing	**[IF (PLDV1=1 AND PL19D=9) OR PL20D=9]**
10. Hargreaves Lansdown	**[IF (PLDV1=1 AND PL19D=10) OR PL20D=10]**
11. HSBC Global Investment Centre/ InvestDirect	**[IF (PLDV1=1 AND PL19D=11) OR PL20D=11]**
12. IG	**[IF (PLDV1=1 AND PL19D=12) OR PL20D=12]**
13. Interactive Investor	**[IF (PLDV1=1 AND PL19D=13) OR PL20D=13]**
14. Nutmeg	**[IF (PLDV1=1 AND PL19D=14) OR PL20D=14]**
15. Revolut	**[IF (PLDV1=1 AND PL19D=15) OR PL20D=15]**
16. Santander Investment Hub	**[IF (PLDV1=1 AND PL19D=16) OR PL20D=16]**
17. Trading 212	**[IF (PLDV1=1 AND PL19D=17) OR PL20D=17]**
18. **[TEXT AT PL19D=18]**	**[IF (PLDV1=1 AND PL19D=18) OR PL20D=18]**
19. **[TEXT AT PL19D=19]**	**[IF (PLDV1=1 AND PL19D=19) OR PL20D=19]**
20. **[TEXT AT PL19D=20]**	**[IF (PLDV1=1 AND PL19D=20) OR PL20D=20]**
21. Don't know or refuse to say platform name	**[IF PLDV1=3]**

PL14_TEXT

[SHOW IF PLDV1=2 (HAVE MORE THAN ONE ONLINE INVESTMENT PLATFORM THEY MANAGE THEMSELVES WITHOUT ADVICE)]

For the next set of questions, think about **the investment platform you manage yourself** that you took out most recently **[IF (PLDV2=1-20)** i.e. from **[TEXT SUBSTITUTION FROM PLDV2=1-20]]**.

PL21D

[ASK IF PLDV2=18-21 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE AND MOST RECENT PLATFORM TAKEN OUT IS A PROVIDER THEY HAVE NAMED AT 'OTHER (WRITE IN)' OR THEY DON'T KNOW OR PREFER NOT TO SAY THE NAME OF THEIR PROVIDER)]

What type of investment platform is this?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. A consumer investment platform that allows you to hold, buy and sell a range of investments (e.g. shares, investment funds, and bonds), often within an ISA, SIPP or general investment account. [ed. Example firms were provided to respondents]
2. A trading app/ trading platform that allows you to buy or sell shares, as well as other products, such as CFDs, cryptocurrencies and securities lending. [ed. Example firms were provided to respondents]
3. Don't know

PLDV3

[CODE IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

DERIVED VARIABLE TO ESTABLISH TYPE OF INVESTMENT PLATFORM TAKEN OUT MOST RECENTLY

1. Most recent platform taken out is a consumer investment platform	**[IF PLDV2=▮▮▮▮▮▮▮ OR PL21D=1]**
2. Most recent platform taken out is a trading app/ trading platform	**[IF PLDV2=▮▮▮▮▮ OR PL21D=2]**
3. Don't know type of platform most recently taken out	**[IF PL21D=3]**

PLDV4

[CODE IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

DERIVED VARIABLE TO ESTABLISH TYPES OF INVESTMENT PLATFORM USED

1. All who use a consumer investment platform	**[IF PL19D=▮▮▮▮▮▮▮ OR PL21D=1**
2. All who use a trading app/ trading platform	**[IF PL19D=▮▮▮▮▮ OR PL21D=2**
3. Don't know type of platform	**[IF PL21D=3]**

RI5b

[ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

How easy or difficult was the process of choosing this investment platform?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know
7. Not applicable – it was set up by a financial adviser with whom I no longer have a relationship **[SHOW IF PLDV3=1,3 (MOST RECENT PLATFORM TAKEN OUT IS A CONSUMER INVESTMENT PLATFORM OR WE DON'T KNOW THE TYPE)]**

PL1

[ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 AND RI5b NE 7 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE AND ARE NOT AN ORPHANED[5] CLIENT)]

Before choosing this investment platform, did you compare two or more different providers by looking at their prices or the service that they offered?

Select all that apply.

PROGRAMMER INSTRUCTIONS: CODES 1-2 MULTI-CODE, CODES 3-4 SINGLE CODE

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Yes, by looking at prices
2. Yes, by looking at services offered
3. No
4. Don't know

PL2

[ASK IF PL1=1,2 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE AND ARE NOT AN ORPHANED CLIENT AND COMPARED PLATFORMS BY LOOKING AT PRICES OR SERVICES OFFERED)]

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[5] Orphaned clients are those whose investment platform was set up by a financial adviser with whom they no longer have a relationship.

How did you compare investment platforms?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-11

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Used a comparison website
2. Checked websites of individual providers
3. Used investment websites, e.g. Motley Fool, Morningstar
4. Used traditional media, e.g. newspapers, TV, radio
5. Watched reviews on YouTube
6. Used social media, e.g. Facebook, Instagram, X (formerly Twitter), TikTok
7. Based on views of influencers, bloggers or vloggers on social media and YouTube
8. Read reviews on Reddit or other online forums or blogs
9. Google searches
10. Other (write in)
11. Don't know

PL3a

[ASK IF PL1=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE, AND ARE NOT AN ORPHANED CLIENT, AND COMPARED PLATFORMS BY LOOKING AT PRICES)]

How easy or difficult was the process of comparing investment platforms in terms of the total cost of investing?

{IF TEL: "READ OUT"}

<FCABlue>
This is the total cost you pay, including any platform fees, fund charges, and dealing charges.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PL3b

[ASK IF PL1=2 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE, AND ARE NOT AN ORPHANED CLIENT, AND COMPARED PLATFORMS BY LOOKING AT SERVICES OFFERED)]

How easy or difficult was the process of comparing investment platforms in terms of the services they offer?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PL23D
[ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 AND RI5b NE 7 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE AND ARE NOT AN ORPHANED CLIENT)]

Which of the following factors did you consider when deciding which investment platform to use?

Select all that apply.

RANDOMISE BLOCKS AND WITHIN BLOCKS

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

Investment options
1. Wide range of shares and investment funds
2. Offers stocks and shares ISAs or SIPPs
3. Access to fractional shares
4. Access to leverage trading, spread betting and CFDs
5. Access to other investments, e.g. cryptocurrencies, commodities, forex

Fees and charges
6. Low platform fees
7. 0% commission or low trading fees

Usability and features
8. User-friendly website
9. Availability of a mobile app/ trading on a mobile app

Services and customer support

10. Good customer support
11. Good fund research or educational materials
12. Automated advice or automated tools available

Community features
13. Community forum and other social features, such as social trading
14. Copy trading and mirror trading
{IF TEL: "READ OUT IF NECESSARY"}
<inf>
<FCABlue>
Copy and mirror trading allow you to copy the trades placed by other investors.
</FCABlue>
</inf>

Brand reputation or recommendations
16. Brand reputation/ a brand I can trust
17. Recommended by a family member, friend, or colleague
18. Other (write in)
19. Don't know

PL10

[ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

Do you know the total amount you are charged for investing on this investment platform **[SHOW IF (PLDV2=1-20)** i.e. **[TEXT SUBSTITUTION FROM PLDV2=1-20]]**?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I know exactly how much I am charged
2. Yes, I know roughly how much I am charged
3. No, I don't know how much I am charged, but I know how to find out this information
4. No, I don't know how much I am charged, and I don't know how to find out this information

PL11

[ASK IF PL10=1-2 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE AND KNOW EXACTLY OR ROUGHLY HOW MUCH THEY ARE CHARGED)]

Does the cost of investing on this platform match the cost you thought you would be charged when you signed up?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""

_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Yes
2. No, the cost is lower than I expected
3. No, the cost is higher than I expected
4. Don't know, I had no expectations when I signed up

PL18D

[ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

Overall, how satisfied are you with your investment platform provider **[SHOW IF (PLDV2=1-20)** i.e. **[TEXT SUBSTITUTION FROM PLDV2=1-20]]**?

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

PL5

[ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

In the last 12 months, have you switched the provider of your investment platform?

{IF TEL: "READ OUT"}

<FCABlue>
By 'switching' we mean moving any of your investments to another provider.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE AND HAVE SWITCHED PROVIDER IN THE LAST 12 MONTHS)]

Did you experience any of the following problems when switching your investment platform provider?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 9-11

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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
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 type of problem (write in)
10. I did not experience any problems
11. Don't know

PL7

[ASK IF PL5=3 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE AND HAVE NOT SWITCHED PROVIDER IN THE LAST 12 MONTHS)]

When thinking about switching the provider of your investment platform, which of the following best applies to you?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE AND HAVE NOT SWITCHED PROVIDER IN THE LAST 12 MONTHS AND EITHER WOULD LIKE TO SWITCH, BUT HAVEN'T 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 investment platform?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 9-11

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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
7. Difficulty finding a suitable alternative provider
8. Difficulty finding the right information to compare platforms
9. Other reason (write in) **[SINGLE CODE]**
10. I am satisfied with my current provider **[SINGLE CODE]**
11. Don't know

PL9

[ASK IF PL7=2 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES 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 investment platform?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-12

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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
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 reason (write in)
12. Don't know

PL13

[ASK IF PLDV4=1,3 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE THAT IS A CONSUMER INVESTMENT PLATFORM OR DON'T KNOW WHAT TYPE OF PLATFORM THEY USE)]

Investment platforms offer investors a wide array of funds to choose from. Many platforms pick out a shortlist of funds to recommend to investors. These are sometimes referred to as 'best buy lists', 'select lists' or 'shortlists'.

Have you ever chosen to invest based on a recommendation or best buy list from your investment platform?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes
2. No, but I have used best buy lists to explore my options
3. No, but I am aware these exist
4. No, and I have not come across these before
5. Don't know

PL26D

[ASK IF PLDV4=2 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE THAT IS A TRADING APP/ PLATFORM)]

Many trading apps allow users to copy trade, mirror trade or have other social trading features. These allow you to either copy the trades placed by other investors, or to look at what other traders are doing and copy their techniques.

Have you ever invested using these features?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes
2. No, but I have used these features to explore my options

3. No, but I am aware these features exist
4. No, and I have not come across these features before
5. Don't know

PL22D

[ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

Which of the following investment products have you bought or sold on your investment platform in the last 12 months?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 8,9

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Stocks or shares
2. Fractional shares
<FCABlue>
Where you own a portion of a share, e.g. through stock splits or a dividend reinvestment plan (DRIP)
</FCABlue>
3. Investment funds, including ETFs
4. Contracts for Difference (CFDs)
<FCABlue>
CFDs, spread bets and rolling spot foreign exchange products, are complex and leveraged financial instruments that can be used to speculate on the rise and fall in price of a wide range of assets
</FCABlue>
5. Cryptocurrencies or cryptoassets, e.g. Bitcoin, Ether, Tether
6. Corporate or Government bonds
<FCABlue>
Fixed interest securities offered as a way for companies or the Government to raise money by borrowing from investors
</FCABlue>
7. Foreign exchange (FX) or commodities trading
8. Other (write in)
9. Don't know

PL15D

[ASK IF PLDV4=1,3 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE THAT IS A CONSUMER INVESTMENT PLATFORM OR DON'T KNOW WHAT TYPE OF PLATFORM THEY USE)]

[IF PLDV1=1 (USE ONE INVESTMENT PLATFORM) Thinking about the total amount of money you have in your investment platform account, approximately what proportion is currently held in cash?**]; [IF PLDV1=2 (MORE THAN ONE PLATFORM)** Thinking about the total amount of money you have in your investment platform accounts, across all of the investment platforms you use, approximately what proportion is currently held in cash?**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. None / 0%
2. 1-5%
3. 6-10%
4. 11-25%
5. 26-50%
6. Over 50%
7. I hold some in cash, but I don't know what percentage
8. Don't know if I hold any money in cash on the platform

PL16D

[ASK IF PL15D=2-7 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE THAT IS A CONSUMER INVESTMENT PLATFORM OR DON'T KNOW WHAT TYPE OF PLATFORM THEY USE, AND SOME OF THEIR INVESTMENTS ON PLATFORM ARE HELD IN CASH)]

Why do you hold some of your money in cash on your investment platform?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 9-10

1. To be available for potential investment opportunities
2. To have quick access to cash if I need it
3. I haven't got around to investing it all
4. To reduce overall portfolio risk
5. To earn interest
6. To cover platform fees and charges
7. Waiting for better market conditions
8. So that I can take some as part of my regular income in retirement
9. Other (write in)
10. Don't know

PL27D

ASK IF PLDV4=1,3 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE THAT IS A

CONSUMER INVESTMENT PLATFORM OR DON'T KNOW WHAT TYPE OF PLATFORM THEY USE)]

[IF PL15D=2-7 (HOLD A PROPORTION OF THEIR MONEY IN CASH ON THEIR INVESTMENT PLATFORM): Does your investment platform pay you interest on the cash you hold in your account?**]; [IF PL15D=1,8 (DO NOT HOLD A PROPORTION OF THEIR MONEY IN CASH ON THEIR INVESTMENT PLATFORM OR DON'T KNOW):** If you held money in cash in your investment platform account, would you be paid any interest on this money?**]**

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, interest is paid at a competitive rate
2. Yes, interest is paid but at a relatively low rate
3. Yes, interest is paid but I don't know at what rate
4. No, interest is not paid
5. Don't know if interest is paid or not

PL24D

[ASK IF P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

Have you experienced any of the following problems or issues with your investment platform **in the last 12 months**?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 12-14

1. Unexpected fees or charges
2. Complex fees and charges
3. I made significant losses
4. Found myself getting addicted to buying and selling investments
5. Difficulty selling my investments on the platform
6. Investments didn't perform as I was led to believe
7. Complex product information
8. IT system failure/ service disruption
9. Difficulty leaving the platform
10. Poor customer service
11. Fees and costs are not reasonable
12. Other (write in)
13. None of these
14. Don't know

PL25D

[ASK IF PL24D=1-12 (HAVE ANY INVESTMENT, NON-WORKPLACE PENSION IN ACCUMULATION OR PENSION IN DECUMULATION ON AN ONLINE INVESTMENT PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE AND HAVE EXPERIENCED A PROBLEM OR ISSUE IN THE LAST 12 MONTHS)]

Did you make a complaint to anyone as a result of the problem(s) you experienced?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Select all that apply.

1. Yes – to my platform provider
2. Yes – to my financial adviser
3. Yes – to the Financial Ombudsman Service (FOS)
4. Yes – to the Financial Conduct Authority (FCA)
5. Yes – to someone else (write in)
6. No – I did not complain **[SINGLE CODE]**
7. Don't know

17.2   High-risk investments

Section 17.2 is asked of a random selection of adults with a high-risk investment product

HRIINTRO

[STATE IF P_RIDV1=24 (HOLD ONE OR MORE OF INVESTMENT-BASED CROWDFUNDING, PEER-TO-PEER LENDING, CRYPTOCURRENCIES OR CRYPTOASSETS, INNOVATIVE FINANCE ISA, SHARES IN AN UNLISTED COMPANY, MINI BOND OR CONTRACTS FOR DIFFERENCE)]

You said earlier that you hold the following non-mainstream investment products:

- Shares in an unlisted company or companies **[SHOW IF P_RIDV1=20]**
- Investment-based crowdfunding **[SHOW IF P_RIDV1=4]**
- Peer-to-peer lending **[SHOW IF P_RIDV1=11]**
- Innovative Finance ISA (IFISA) **[SHOW IF P_RIDV1=17]**
- Cryptocurrencies or cryptoassets, e.g. Bitcoin, Ether and Tether **[SHOW IF P_RIDV1=12]**
- Mini bond (also known as a retail bond or high-interest returning bond) **[SHOW IF P_RIDV1=21]**
- Contracts for Difference (CFD), spread betting and rolling spot forex products **[SHOW IF P_RIDV1=22]**

We now have a few more detailed questions about these investments.

HRI1

[ASK IF P_RIDV1=24 (HOLD ONE OR MORE OF INVESTMENT-BASED CROWDFUNDING, PEER-TO-PEER LENDING, CRYPTOCURRENCIES OR CRYPTOASSETS, INNOVATIVE FINANCE ISA, SHARES IN AN UNLISTED COMPANY, MINI BOND OR CONTRACTS FOR DIFFERENCE)]

[IF B11=1-4 (WE KNOW HOW MUCH THEY HAVE IN INVESTIBLE ASSETS): Earlier you told us you have **[IF B11=1:** less than £10,000; **IF B11=2:** approximately £10,000-£20,000; **IF B11=3:** approximately £20,000-£50,000; **IF B11=4:** approximately £50,000 or more**]** in savings and investments combined. This figure includes your cash savings and the current value of all of your investments but excludes your house and any pension savings you have.

Approximately what proportion of this money do you **hold in these non-mainstream investments** combined?**]**

[IF B11=5-6 (DON'T KNOW HOW MUCH THEY HAVE IN INVESTIBLE ASSETS OR REFUSED TO ANSWER): Thinking about the total amount of money you have in cash savings and investments (excluding your house and any pension assets you have), approximately what proportion do you **hold in these non-mainstream investments** combined?**]**

If unsure, give your best estimate.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"

1. Less than 5%
2. 5% to 9%
3. 10% to 14%
4. 15% to 19%
5. 20% to 24%
6. 25% to 29%
7. 30% to 39%
8. 40% to 49%
9. 50% to 74%
10. 75% or more
11. Don't know

HRI2

[ASK IF P_RIDV1=24 (HOLD ONE OR MORE OF INVESTMENT-BASED CROWDFUNDING, PEER-TO-PEER LENDING, CRYPTOCURRENCIES OR CRYPTOASSETS, INNOVATIVE FINANCE ISA, SHARES IN AN UNLISTED COMPANY, MINI BOND OR CONTRACTS FOR DIFFERENCE)] COLLAPSIBLE GRID

How long ago did you first invest in the following non-mainstream investment products…?

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Shares in an unlisted company or companies **[SHOW IF P_RIDV1=20]**
b. Investment-based crowdfunding **[SHOW IF P_RIDV1=4]**
c. Peer-to-peer lending **[SHOW IF P_RIDV1=11]**
d. Innovative Finance ISA (IFISA) **[SHOW IF P_RIDV1=17]**
e. Cryptocurrencies or cryptoassets, e.g. Bitcoin, Ether and Tether **[SHOW IF P_RIDV1=12]**
f. Mini bond (also known as a retail bond or high-interest returning bond) **[SHOW IF P_RIDV1=21]**
g. Contracts for Difference (CFDs), spread betting and rolling spot forex products **[SHOW IF P_RIDV1=22]**

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

HRI3

Still thinking about the **non-mainstream investment products** you hold...

Why do you invest in these products?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 15-16

1. To make my savings work harder (i.e. to generate potentially higher returns on my savings)
2. To make use of an inheritance or windfall
3. To reach my financial goals more quickly
4. To test my financial expertise and 'know-how'
5. For the challenge, excitement, or fun
6. For the satisfaction of seeing returns from my own research and choices
7. For the novelty or to learn something new
8. It is a fun or interesting way to spend my time
9. So I can talk to or learn from others about investing
10. To have a stake in certain companies or organisations
11. I don't want to miss out
12. As a gamble that could make or lose money
13. To diversify my investment portfolio
14. To support a company or good cause
15. Other (write in)
16. Don't know

HRI4

Still thinking about the non-mainstream investment products you hold...

Did you see any of the following advertising before you first invested in these **non-mainstream investment products**?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Radio advertising

2. Video-on-demand advertising
3. TV advertising
4. Social media advertising
5. Search engine advertising (Google, Bing, etc)
6. Other online advertising, e.g. online banner ads
7. Other advertising (write in)
8. None
9. Don't know

HRI12D

[ASK IF P_RIDV1=4,11,17 (HOLD INNOVATIVE FINANCE ISA, INVESTMENT-BASED CROWDFUNDING, OR PEER-TO-PEER LENDING)]

Thinking only about your crowdfunding or in peer-to-peer lending investments...

Overall, how satisfied are you with the **platform** you use for your **crowdfunding/peer-to-peer lending investments**?

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

HRI5

[ASK IF P_RIDV1=24 (HOLD ONE OR MORE OF INVESTMENT-BASED CROWDFUNDING, PEER-TO-PEER LENDING, CRYPTOCURRENCIES OR CRYPTOASSETS, INNOVATIVE FINANCE ISA, SHARES IN AN UNLISTED COMPANY, MINI BOND OR CONTRACTS FOR DIFFERENCE)]

Still thinking about the non-mainstream investment products you hold...

If you experience a significant investment loss in the future on the money you hold in these **non-mainstream investment products**, what impact would this have on your overall financial situation?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. I'd have to stop buying some luxuries
2. I'd struggle to make ends meet
3. I might have to downsize my house
4. I'd need to make some extra income
5. I wouldn't be able to reach my financial goals (e.g. retirement)
6. It would take me longer to reach my financial goals (e.g. retirement)
7. I would feel less financially stable
8. I would feel less financially well off
9. Other impact (write in)
10. No impact on my current or future lifestyle and wellbeing
11. Don't know

HRI6

[ASK IF P_RIDV1=24 (HOLD ONE OR MORE OF INVESTMENT-BASED CROWDFUNDING, PEER-TO-PEER LENDING, CRYPTOCURRENCIES OR CRYPTOASSETS, INNOVATIVE FINANCE ISA, SHARES IN AN UNLISTED COMPANY, MINI BOND OR CONTRACTS FOR DIFFERENCE)]

Still thinking about the **non-mainstream investment products** you hold...

Do you have any regrets about investing in any of these products?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Yes – I wish I had invested earlier
2. Yes – I wish I had invested later
3. Yes – I wish I had not invested in this/ these product(s) at all
4. Yes – I wish I had invested more
5. Yes – I wish I had invested less
6. Yes – I wish I had understood the risks better before investing.
7. Yes – I wish I had understood better the lack of investor protections
8. Yes – I wish I had invested through a different firm
9. Yes – I wish I had used a different investment strategy
10. No – I have no regrets **[SINGLE CODE]**
11. Don't know

HRI7

[ASK IF P_RIDV1=4,11,17,20,21 (HOLD INVESTMENT-BASED CROWDFUNDING, PEER-TO-PEER LENDING, INNOVATIVE FINANCE ISA, SHARES IN AN UNLISTED COMPANY OR MINI BONDS)]

Thinking about the last time you invested money in any of the following **non-mainstream investment products**:

- Shares in an unlisted company or companies **[SHOW IF P_RIDV1=20]**

- Investment-based crowdfunding **[SHOW IF P_RIDV1=4]**
- Peer-to-peer lending **[SHOW IF P_RIDV1=11]**
- Innovative Finance ISA (IFISA) **[SHOW IF P_RIDV1=17]**
- Mini bond (also known as a retail bond or high-interest returning bond) **[SHOW IF P_RIDV1=21]**

At that time, did any of the following situations apply to you?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. I had invested in two or more unlisted companies in the previous two years
   <FCABlue>
   An unlisted company is a company whose shares are NOT traded on an exchange, such as the London Stock Exchange.
   <FCABlue>
2. I had a personal income of £100,000 or more
3. I had £250,000 or more in cash savings and investments combined (excluding my primary residence and any pension savings)
4. I had been a member of a business angel syndicate or network for at least six months
5. In the previous two years I had worked in the private equity sector or been involved in the financing of small and medium enterprises
6. I had been a director of a company with an annual turnover of £1 million or more in the previous two years
7. None of these

HRI8

[ASK IF P_RIDV1=4,11,17,20,21 (HOLD INVESTMENT-BASED CROWDFUNDING, PEER-TO-PEER LENDING, INNOVATIVE FINANCE ISA, SHARES IN AN UNLISTED COMPANY OR MINI BOND)]

And, do you recall being asked whether you were a high net worth investor, a sophisticated investor or a restricted investor at that time?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I said I was a high net worth investor
2. Yes, I said I was a sophisticated investor
3. Yes, I said I was a restricted investor
4. No, I was not asked
5. I can't recall

HRI11

[ASK IF P_RIDV1=24 (HOLD ONE OR MORE OF INVESTMENT-BASED CROWDFUNDING, PEER-TO-PEER LENDING, CRYPTOCURRENCIES OR

CRYPTOASSETS, INNOVATIVE FINANCE ISA, SHARES IN AN UNLISTED COMPANY, MINI BOND OR CONTRACTS FOR DIFFERENCE)] COLLAPSIBLE GRID]

Some investments tend to be **riskier** than others. Please allocate the following investments to the description of risk that you think is most accurate.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

RANDOMISE STATEMENTS

a. Cash savings in a bank or savings account
b. Shares in a listed company or companies
c. Stocks and shares ISA
d. Investment-based crowdfunding **[SHOW IF P_RIDV1=4]**
e. Peer-to-peer lending **[SHOW IF P_RIDV1=11]**
f. Innovative Finance ISA (IFISA**) [SHOW IF P_RIDV1=17]**
g. Mini bond (also known as a retail bond or high-interest returning bond) **[SHOW IF P_RIDV1=21]**
h. Cryptocurrencies or cryptoassets, e.g. Bitcoin, Ether and Tether **[SHOW IF P_RIDV1=12]**

1. A positive return is guaranteed
2. The amount I invest is guaranteed
3. I could lose some of my money
4. I could lose all of my money
5. I could lose more money than I invest, i.e. I could end up owing money
6. Don't know

HRI13D

    [ASK IF P_RIDV1=12 (HOLD CRYPTOCURRENCIES OR CRYPTOASSETS)]

Thinking about the **cryptocurrencies or cryptoassets** you hold, how did you pay for these?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 8-9

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. With cash at an ATM (cash machine), e.g. Bitcoin ATM
2. With a credit card, loan or overdraft
3. With savings or investments
4. I borrowed money from friends or family
5. By selling other cryptocurrencies or cryptoassets
6. Selling other assets/ personal items
7. I didn't pay for them – they were a gift
8. Other (write in)
9. Don't know

HRI14D
[ASK IF P_RIDV1=12 (HOLD CRYPTOCURRENCIES OR CRYPTOASSETS)] CAROUSEL

Are the following statements about cryptocurrency or cryptoasset investments true or false…

RANDOMISE STATEMENTS

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Cryptocurrency investments are protected by the Financial Services Compensation Scheme (FSCS) up to £85,000 per person
b. If a cryptocurrency exchange or wallet provider fails, the Financial Services Compensation Scheme (FSCS) guarantees compensation for the losses incurred by investors
c. The Financial Services Compensation Scheme (FSCS) covers losses on cryptocurrency investments caused by market volatility or poor investment performance
d. If a cryptocurrency investor falls victim to a fraud or scam, the Financial Services Compensation Scheme (FSCS) will cover the losses incurred

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

17.3 Responsible investments

Section 17.3 is asked of a random selection of all eligible adults (Dependent 1 in N).

P_ESGINTRO

    [STATE IF P_RIDV1=19 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS OR HAVE A DC PENSION IN ACCUMULATION OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)]

The next few questions are 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 and how they are performing, but other issues too, such as whether companies act to protect the environment, have a positive social impact and treat their employees fairly, or are governed well and operate with integrity and transparency.

People might choose these investments because they care about these issues and how their money is invested, and/or because of how they expect these companies to perform over the long term.
</FCABlue>

P_ESG1

    [ASK IF P_RIDV1=19 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, OR HAVE A DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)]

Before today, had you heard of this type of investing?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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=19 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL

INVESTMENTS, OR HAVE A DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)]

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?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Yes – I chose to invest my pension savings in this way
2. Yes – my pension savings are automatically invested in this way by my pension provider
3. Yes – with other investments (other than my pension savings)
4. No **[SINGLE CODE]**
5. I'm not sure **[SINGLE CODE]**

P_ESG3

[ASK IF P_ESG2=1-3 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, OR HAVE A DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND HAVE INVESTED IN RESPONSIBLE INVESTMENTS BEFORE WITH PENSION SAVINGS (INCLUDING HAVING ONLY DONE SO BY PENSION SAVINGS BEING AUTOMATICALLY INVESTED BY THEIR PROVIDER) OR OTHER INVESTMENTS)]

What type(s) of responsible investment have you made?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 6-7

1. Investing in a fund that **deliberately excludes** certain companies or industries that do harm, such as tobacco producers or arms manufacturers – sometimes called a "negative screening" fund
2. Investing in a **social impact fund** that invests in companies with the intention of generating a beneficial social impact alongside a financial return, e.g. access to education or clean water
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 or 'sustainable' fund**, which prioritises 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_ESG14D

[ASK IF P_ESG2 NE 1,3,5 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, HAVE A DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS - AND HAVE NEVER INVESTED IN RESPONSIBLE INVESTMENTS BEFORE OR HAVE ONLY DONE SO BY PENSION SAVINGS BEING AUTOMATICALLY INVESTED BY THEIR PROVIDER)]

Why haven't you chosen to invest responsibly before [**IF ESG2=2 ADD**:, other than the responsible pension investments automatically selected by your pension provider**]**?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 12-13

1. I don't know how to choose which funds to invest in
2. I don't know enough about responsible investments
3. I think the fees for responsible investment funds tend to be higher
4. I think that responsible investments will not perform as well
5. My priority is to make money rather than invest responsibly
6. I don't trust that responsible investments are actually invested responsibly
7. My provider doesn't make it clear which investments are responsible
8. I haven't ever thought about investing responsibly before
9. My adviser hasn't advised me to invest responsibly
10. I don't have enough money to consider making a responsible investment
11. I don't know whether I have a choice where to put my pension money
12. Other (write in)
13. Don't know

P_ESG4

[ASK IF P_RIDV1=19 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTSOR HAVE A DC PENSION IN ACCUMULATION OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)]

How interested are you in investing in responsible investments in the future?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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=19 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTSOR HAVE A DC PENSION IN ACCUMULATION OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)] 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 STATEMENTS

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. [DELETED]
d. [DELETED]
e. [DELETED]
f. I would like to invest in a way that that has a **positive social impact**, e.g. in companies that treat their employees fairly and have a positive impact on their local community.
g. I would like to invest in companies that have **strong governance practices**, e.g. in companies which behave with integrity and are transparent about their business activities, decision-making and executive pay.

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

P_ESG5_2

[ASK IF P_RIDV1=19 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS OR HAVE A DC PENSION IN ACCUMULATION OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)] CAROUSEL

To what extent do you agree or disagree with the following statements?

a. [DELETED]

b. [DELETED]
c. [DELETED]
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
f. I think that responsible investments are likely to outperform other investments

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

P_ESG8

[ASK IF P_RIDV1=19 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS OR HAVE A DC PENSION IN ACCUMULATION OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)]

Imagine now that you have moved your pension (or other investments) into a fund that is promoted as being managed responsibly. You notice that one of the investments made by the fund is in an energy company that derives the majority of its energy from fossil fuels (such as oil, gas or coal).

What is the approach you would expect the fund manager to take regarding this investment?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Stop investing in the company: Investing responsibly means only investing in companies that do not have a negative impact on the environment and/or society, or companies that have a net positive impact (such as wind turbine manufacturers)
2. Remain invested to put pressure on the company to change: Investing responsibly means helping the businesses you are invested in become more sustainable. By using its shareholder power, the fund manager can work with the company to ensure that they have a long-term plan to reduce their negative impact on the environment
3. Remain invested and take no further action: Investing responsibly means investing in a range of stocks, some more sustainable than others

P_ESG9

[ASK IF P_ESG2=1-3 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, OR HAVE A DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND HAVE INVESTED IN RESPONSIBLE INVESTMENTS BEFORE WITH PENSION SAVINGS (INCLUDING HAVING ONLY DONE SO BY PENSION SAVINGS BEING AUTOMATICALLY INVESTED BY THEIR PROVIDER) OR OTHER INVESTMENTS)] CAROUSEL

Earlier you said you have invested responsibly with your pension savings or other investments, e.g. by investing in an ESG, 'sustainable', green, or social impact fund.

Thinking about these investments, how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

a. The last time I invested in this way, I received enough information to be able to assess how responsible the fund was
b. The last time I invested in this way, I checked that the fund was verified by a third-party in terms of its responsible investment principles
c. When a fund says it is responsibly invested, I take this at face value
d. I find it hard to tell which funds are genuinely following responsible investment principles and which are not
e. If I thought a fund was overstating its sustainability credentials, I would no longer be willing to invest in it
f. From my experience, providers of ESG or responsible investment products often overstate the sustainability credentials of these funds in their marketing

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

P68

[ASK IF P_ACDV7=3 AND P_ESG2=1-2 (HAVE A DC PENSION IN ACCUMULATION AND HAVE INVESTED IN RESPONSIBLE INVESTMENTS BEFORE WITH PENSION

SAVINGS (INCLUDING HAVING ONLY DONE SO BY PENSION SAVINGS BEING AUTOMATICALLY INVESTED BY THEIR PROVIDER)] COLLAPSIBLE GRID

Do you think that your pension being invested responsibly has made you…

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. Feel more engaged overall with your pension
b. Pay more into your pension

1. Yes, definitely
2. Yes, maybe
3. No
4. Don't know

P_ESG12D

[ASK IF P_ESG2=1-3 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL INVESTMENTS, OR HAVE A DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND HAVE INVESTED IN RESPONSIBLE INVESTMENTS BEFORE WITH PENSION SAVINGS (INCLUDING HAVING ONLY DONE SO BY PENSION SAVINGS BEING AUTOMATICALLY INVESTED BY THEIR PROVIDER) OR OTHER INVESTMENTS)]

To what extent do you **trust** that all the companies that your responsible fund(s) invest in do behave responsibly?

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

P69

ASK IF P_ACDV7=3 AND P_ESG2 NE 1-2 (HAVE A DC PENSION IN ACCUMULATION AND PENSION IS NOT INVESTED IN RESPONSIBLE INVESTMENTS OR THEY DON'T KNOW IF IT IS)] COLLAPSIBLE GRID

If your pension provider invested responsibly, do you think you would…

502

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT
ANSWER CODES AS REQUIRED."

a. Feel more engaged overall with your pension
b. Pay more into your pension

1. Yes, definitely
2. Yes, maybe
3. No
4. Don't know

P_ESG13D

**[ASK IF P_ESG2=4-5 (HAVE ANY INVESTMENT, EXCL. THOSE WHO ONLY HOLD
INVESTMENT PROPERTY AND OTHER REAL INVESTMENTSOR A PENSION IN
ACCUMULATION OR HAVE DECUMULATED A PENSION IN THE LAST 4 YEARS AND
HAVE NOT INVESTED IN RESPONSIBLE INVESTMENTS OR DON'T KNOW IF THEY
HAVE)]**

If you chose a responsible investment fund, to what extent would you **trust** that
all the companies that this fund invests in behave responsibly?

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

P_ESG10

**[ASK IF P_RIDV1=19 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY INVESTMENT,
EXCL. THOSE WHO ONLY HOLD INVESTMENT PROPERTY AND OTHER REAL
INVESTMENTS OR HAVE A DC PENSION IN ACCUMULATION OR HAVE
DECUMULATED A DC PENSION IN THE LAST 4 YEARS)]**

Do you think that it is important to be asked whether you wish to invest responsibly when
selecting your pension and/or when receiving financial advice?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, definitely
2. Yes, maybe
3. No
4. Don't know

17.4   Unbanked

Section 17.4 is asked of all adults who are unbanked

UN1

[ASK IF P_RB1DV=2 AND P_RBDV1 NE 7 (DO NOT HAVE A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION AND DO NOT HAVE OR DO NOT KNOW IF HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER)]

You mentioned earlier that you do not have a current account. We now have a few questions about this.

Have you previously had a current account?

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

UN9

[ASK IF P_RB1DV=2 AND P_RBDV1 NE 7 (DO NOT HAVE A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION AND DO NOT HAVE OR DO NOT KNOW IF HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER)]

Why do you not have a current account?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODE 14

1. Current accounts are too expensive
2. I don't trust the banking system
3. There are no bank branches near me
4. I don't need an account
5. I don't have the required documentation to open an account
6. I don't think I'd be accepted for an account
7. I have not had the time to arrange an account
8. I recently moved to the UK from abroad
9. I am unable to contact banks in my preferred way (e.g. in person, on the phone)
10. The bank closed my account against my wishes, and I have been unable to open another account
11. I am concerned about fraud
12. I am concerned about the reliability of the banking system
13. I do not want to share information about my financial situation
14. Other (write in)

UN14D

Do you think any of the following circumstances contributed to your bank closing your account?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 18-20

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Your age
2. Your disability status
3. Your physical health
4. Your mental health
5. Your income
6. Your employment status
7. Your credit history
8. Your postcode
9. Your sex and/or gender
10. Your sexuality
11. Your ethnicity
12. Your religion
13. Your social or political views, or any political affiliation
14. Your socio-economic background, i.e. a combination of your income, occupation and social background
15. Your existing debts
16. Because you were unable to provide adequate proof of identification
17. Your criminal record or a household member's criminal record (any unspent criminal convictions you have, or other people in your household have)
18. Other (write in)
19. None of these
20. Don't know

UN15D

What was the **official** reason given by your bank (or similar provider) for closing your account?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 9-11

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Expression of political or any other opinions
2. Reputational risk
3. Financial crime concerns
4. Costs of serving the account
5. Geographic (decisions taken not to serve certain locations)
6. Not meeting account criteria (e.g. small business using personal account)
7. Dormant account
8. Unacceptable behaviour towards the bank
9. Other reason (write in)
10. No reason given **[SINGLE CODE]**
11. Don't know

UN11D

[ASK IF P_RB1DV=2 AND P_RBDV1 NE 7 (DO NOT HAVE A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION AND DO NOT HAVE OR DO NOT KNOW IF HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER)]

Although you do not have a current account, how do you access banking and payments services?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Someone else in my household has an account
2. Family or friends **not** in my household have an account I can use
3. I have a loadable pre-paid card, e.g. <FCABlue>Revolut prepaid card, Post Office travel card, cashplus, Monese, Pockit, thinkmoney, Tuxedo, Clubcard Pay+, Hyperjar or Suits ME</FCABlue>?
4. Other (write in)
5. I have no need to access banking and payment services (I only use cash) **[SINGLE CODE]**

UN4

[ASK IF UN9 NE 4 (DO NOT HAVE A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION AND DO NOT HAVE ONE WITH A PAYMENT SERVICES

An account you use to make payments that is provided by a firm which is not a bank or building society could be an online account or app you use to make payments and can hold money in. They are not provided by a bank or building society, and examples include PayPal, Revolut, Monese and the Post Office Payout Card.
</FCABlue>
4. Don't know

A current account provided by any of the following: Amaiz, Bilderlings, Contis, Decta, Modulr, Monese, PayrNet, Paystree, Prepaid Financial, Prepay Technologies, Revolut, Skrill, Soldo, Stripe Payments, Think money, Tide, Tuxedo, Wise (formerly TransferWise), WorldFirst
</FCABlue>
4. None of these
5. Don't know

UN12D

[ASK IF UN5=1-3 (DO NOT HAVE A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION AND DO NOT HAVE OR DO NOT KNOW IF HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER AND HAVE TRIED, UNSUCCESSFULLY, TO OPEN A CURRENT ACCOUNT IN THE PAST)]

When you last tried to open an account but were unsuccessful, were you given an adequate explanation about why you could not open an account?

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

UN13D

[ASK IF UN5=1-3 (DO NOT HAVE A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION AND DO NOT HAVE OR DO NOT KNOW IF HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER AND HAVE TRIED, UNSUCCESSFULLY, TO OPEN A CURRENT ACCOUNT IN THE PAST)]

When you last tried to open an account but were unsuccessful, were you provided with guidance or support by the provider on how you could access banking and payment services?

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

UN8

[ASK IF P_RB1DV=2 AND P_RBDV1 NE 7 (DO NOT HAVE A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION AND DO NOT HAVE OR DO NOT KNOW IF HAVE A CURRENT ACCOUNT WITH A PAYMENT SERVICES INSTITUTION OR AN E-MONEY PROVIDER)]

Before today, were you aware that the largest banks have to offer everyone a **basic bank account**?

{IF TEL: "READ OUT"}

<FCABlue>

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 or would not qualify for a standard current account, perhaps because they have a poor credit rating. Banks must reject applicants where it would not be lawful for them to accept the application. Banks also have their own identification requirements which applicants must meet.

</FCABlue>

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

17.5 Cash savings

Section 17.5 is asked of a random selection of adults with a savings account

SAVER2

    DERIVED VARIABLE – QUALIFICATION FOR 17.5 SAVINGS SECTION

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 A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I, NS&I BOND, CREDIT UNION SAVING ACCOUNT OR 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:

SHOW IF P_RBDV1=2	Savings account with a bank or building society or with National Savings and Investments (NS&I)	{IF TEL: "READ OUT IF NECESSARY"} <inf> <FCABlue> Including instant access, notice, regular and fixed term accounts; not including any NS&I bonds </FCABlue> <inf>
SHOW IF P_RBDV1=5	National Savings and Investment (NS&I) bond	{IF TEL: "READ OUT IF NECESSARY"} <inf> <FCABlue> Including pensioner bonds, income bonds and children's bonds; not including any premium bonds or any other bonds </FCABlue> <inf>
SHOW IF P_RBDV1=6	Credit union savings account	{IF TEL: "READ OUT IF NECESSARY"} <inf> <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> <inf>
SHOW IF P_RB3=1	Cash ISA	{IF TEL: "READ OUT IF NECESSARY"} <inf> <FCABlue> Cash savings accounts that pay interest that is free of income tax. There are limits set by the

RB102

[ASK IF SAVER2=1 (HAVE A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I, NS&I BOND, CREDIT UNION SAVING ACCOUNT OR 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 15-16

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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. For a 'rainy day'
11. To help my (grand)children with a deposit for a house
12. To cover the cost of long-term care, should I need it in later life
13. It's a habit of mine to save
14. To take advantage of a better interest rate
15. Other (write in)
16. Don't know

RB98c

[ASK IF SAVER2=1 AND P_RBDV1=2 AND P_RBDV1=1 (HAVE A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR WITH NS&I AND A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION)]

Do you have a savings account with your main current account provider **[IF PROVIDER NAME KNOWN: i.e NOT 37-41 AT P_RB5 -WHICHEVER APPLIES: INSERT MAIN CURRENT ACCOUNT PROVIDER (PULL IN RESPONSE IN THE FOLLOWING PRIORITY): FROM P_RB5, 1-36, IF AT P_RB6 MAIN PROVIDER IS ONE FROM P_RB5 WAS ASKED]**?

1. Yes

2. No
3. Don't know

RB98d

[ASK IF SAVER2=1 AND P_RB3=1 AND P_RBDV1=1 (HAVE A CASH ISA AND A CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION)]

Do you have a cash ISA with your main current account provider **[IF PROVIDER NAME KNOWN: i.e NOT 37-41 AT / P_RB5 -WHICHEVER APPLIES: INSERT MAIN CURRENT ACCOUNT PROVIDER (PULL IN RESPONSE IN THE FOLLOWING PRIORITY): FROM P_RB5, 1-36, IF AT P_RB6 MAIN PROVIDER IS ONE FROM P_RB5 WAS ASKED]**?

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

RB98

[ASK IF RB98c=1 OR RB98d=1 (ALL WHO HAVE A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA WITH THEIR MAIN 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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I, NS&I BOND, CREDIT UNION SAVING ACCOUNT OR 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?

513

Include all savings accounts even if you have a zero balance.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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 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
- If respondent does not have a savings account or a cash ISA (ie they hold a NS&I bond or a credit union savings account only), then they are not included in the selected product questions

SAVING_TS
[APPLY IF (SAVER2=1) AND (P_RBDV1=2 OR P_RB3=1) (HOLD A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR A 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	**Category**	**Text Sub for Selected Product 5**
1	IF P_RBDV1=2	Savings account with a bank or building society or NS&I	savings account with a bank/ building society/ NS&I
2	[DELETED]		
3	[DELETED]		
4	IF P_RB3=1	Cash ISA	cash ISA

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 WITH A BANK, BUILDING SOCIETY OR NS&I AND MORE THAN ONE TYPE OF SAVINGS ACCOUNT HELD)]

Earlier you told us you had more than one type of savings account. Thinking about the savings account you **opened most recently**, what type of account is this?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

LIST OPTIONS SELECTED AT P_RB3d, 1-4 – ONLY ALLOW ONE OPTION TO BE SELECTED

1. Easy access savings account **[SHOW IF P_RB3d=1]**
2. Fixed-term savings account **[SHOW IF P_RB3d=2]**
3. Notice savings account **[SHOW IF SAVING_P_RB3d=3]**
4. Regular Saver savings account **[SHOW IF P_RB3d=4]**
5. Don't know

P_RB3dRB125_DV

[CODE IF SAVER2=1 AND SAVING_TS=1 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I)]

DERIVED VARIABLE TO COMBINE RESULTS AT P_RB3d AND RB125 TO CODE THE TYPE OF SAVINGS ACCOUNT OPENED MOST RECENTLY. FOR THOSE WITH ONE SAVINGS ACCOUNT, THE TYPE OF ACCOUNT IS THE ANSWER GIVEN AT P_RB3d. FOR THOSE WITH MORE THAN ONE SAVINGS ACCOUNT, THE TYPE OF ACCOUNT IS THE ANSWER AT RB125. THIS DV HAS BEEN PROGRAMMED IN OUR DATA TABLES IN THE SUB TABLE P_RB3dRB125sum.

1. Easy access savings account **[CODE IF (SAVING_TS=1 AND P_RB3d=1 AND P_RB3d SINGLE CODE) OR RB125=1]**
2. Fixed-term savings account **[CODE IF (SAVING_TS=1 AND P_RB3d=2 AND P_RB3d SINGLE CODE) OR RB125=2]**
3. Notice savings account **[CODE IF (SAVING_TS=1 AND P_RB3d=3 AND P_RB3d SINGLE CODE) OR RB125=3]**
4. Regular Saver savings account **[CODE IF (SAVING_TS=1 AND P_RB3d=4 AND P_RB3d SINGLE CODE) OR RB125=4]**
5. Don't know **[CODE IF (SAVING_TS=1 AND P_RB3d=5 AND P_RB3d SINGLE CODE) OR RB125=5]**

RB127

[ASK IF SAVER2=1 AND SAVING_TS=1 OR 4 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR 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.

Who is the provider of your **[SELECTED PRODUCT 5]**?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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. Marcus by Goldman Sachs
11. Monzo
12. National Savings and Investments (NS&I)
13. Nationwide
14. NatWest
15. Post Office (Bank of Ireland provides these accounts)
16. Royal Bank of Scotland (RBS)
17. Santander
18. TSB
19. Virgin Money
20. Yorkshire Building Society
21. Other (write in)
22. Don't know

RB111

[ASK IF SAVER2=1 AND SAVING_TS=1,4 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

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 AND SAVING_TS=1,4 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

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 - Do not trust at all
1
2
3
4
5
6
7
8
9
10 - Trust completely
☐ Don't know

RB112D

[ASK IF SAVER2=1 AND SAVING_TS=1,4 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

Do you feel the interest rate provides a fair return on your savings?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, very fair
2. Yes, quite fair
3. No, not very fair
4. No, not at all fair
5. Don't know

RB99

[ASK IF SAVER2=1 AND SAVING_TS=1,4 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

How long have you had your **[SELECTED PRODUCT 5]**?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently...

When you opened your **[SELECTED PRODUCT 5]**, were you:

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Switching from an alternative provider
2. Opening a new account with your existing provider (and closing your old **[SELECTED PRODUCT 5]**)
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

RB103D

[ASK IF SAVING_TS=1 AND RB102b=1-3 AND P_RB3dRB125_DV=1-4 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I, AND HELD FOR LESS THAN 3 YEARS, AND ON OPENING EITHER SWITCHED, OPENED IT AS A NEW ACCOUNT WITH EXISTING PROVIDER (AND CLOSED OLD ACCOUNT) OR OPENED AN ADDITIONAL ACCOUNT WITH A NEW PROVIDER, AND KNOWS THE TYPE OF SAVING ACCOUNT THEY HAVE FOR THE ACCOUNT OPENED MOST RECENTLY)]

You said earlier that the savings account you opened most recently is **[IF P_RB3dRB125_DV=1:** an easy access savings account; **IF P_RB3dRB125_DV=2:** a fixed-term savings account; **IF P_RB3dRB125_DV=3:** a notice savings account; **IF P_RB3dRB125_DV=4:** a Regular Saver savings account]** and that you had **[IF RB102B=1:** switched from an alternative provider; **IF RB102B=2:** opened a new account with your existing provider – and closed your old account, **IF RB102B=3:** opened a new, additional account with a new provider]**.

What type of savings account was your old account, i.e. **[IF RB102B=1,3:** the one you held with your previous provider; **IF RB102B=2:** the previous account you held with your existing provider]**.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Easy access savings account
{IF TEL: "READ OUT IF NECESSARY"} <inf>
   <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>
</inf>
2. Fixed-term savings account
{IF TEL: "READ OUT IF NECESSARY"} <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 savings account
{IF TEL: "READ OUT IF NECESSARY"} <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. Regular Saver savings account
{IF TEL: "READ OUT IF NECESSARY"} <inf>
   <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>
</inf>
5. Don't know

RB561

[ASK IF RB102b=1-3 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA, AND HAD THE SELECTED PRODUCT FOR LESS THAN 3 YEARS, AND ON OPENING EITHER SWITCHED, OPENED IT AS A NEW ACCOUNT WITH EXISTING PROVIDER (AND CLOSED OLD ACCOUNT) OR OPENED AN ADDITIONAL ACCOUNT WITH A NEW PROVIDER)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

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]**?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

RB101

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

How did you arrange your **[SELECTED PRODUCT 5]**?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Face to face, in branch
2. By telephone
3. By post
4. Online at the provider's website
5. Through a mobile app
6. Other (write in)
7. Don't know

RB105D

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

What were the main reasons you decided to **[IF RB102b=1:** switch the provider for your**; IF RB102b=2 OR 3:** open your new] [SELECTED PRODUCT 5]**?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. My new account offered a financial incentive to switch **[SHOW IF RB102b=1,3]**
2. My new account offered a better interest rate without having to lock my money away for longer **[CANNOT BE SELECTED TOGETHER WITH CODE 3]**
3. My new account offered a better interest rate by locking my money away for longer **[CAN NOT BE SELECTED TOGETHER WITH CODE 2]**
4. My new account was more flexible, with fewer restrictions on making deposits or withdrawals

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5. My new provider has better customer service **[SHOW IF RB102b=1,3]**
6. My new provider offers better online or mobile banking functionality **[SHOW IF RB102b=1,3]**
7. My new provider has a bank branch that is more accessible **[SHOW IF RB102b=1,3]**
8. Dissatisfaction with my previous provider **[SHOW IF RB102b=1,3]**
9. Recommendation from a family member, friend or colleague
10. Recommendation from a price comparison website or best-buy table
11. Recommendation from a social media, e.g. Facebook, Instagram, X (formerly Twitter), TikTok, Whatsapp, Reddit
12. Saw an advert
13. Prompted to open an account by my current account provider
14. Other (write in)
15. Don't know

RB120

[ASK IF RB99=1-3, 7 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA, AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

Before you opened your **[SELECTED PRODUCT 5]**, did you compare **[IF SELECTED PRODUCT 5 = Savings account with a bank or building society or NS&I (P_RBDV1=2):** savings accounts; **IF SELECTED PRODUCT 5 = Cash ISA (P_RB3=1):** cash ISAs**]** 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 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA, AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS, AND DID NOT SHOP AROUND)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

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

G_Multi2_II1 "Multicode instructions 2"

_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA, AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS, AND DID SHOP AROUND)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

How did you compare **[SELECTED PRODUCT 5]**s from different providers?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA, AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS, AND DID SHOP AROUND)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

How easy or difficult was it to compare **[SELECTED PRODUCT 5]**s from different providers?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""

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 4 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA, AND HAD SELECTED PRODUCT FOR 3 YEARS OR LONGER)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

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 14-16

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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

RB104

[ASK IF RB99=1-3, 7 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA, AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

When you took out your **[SELECTED PRODUCT 5]**, was the amount of information given to you by the provider…?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 (SELECTED PRODUCT IS A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I OR CASH ISA, AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently…

In general, how well would you say you understand the information you receive about your **[SELECTED PRODUCT 5]**?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I, NS&I BOND, CREDIT UNION SAVING ACCOUNT OR CASH ISA)]

Now thinking about all your savings products…

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 A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I, NS&I BOND, CREDIT UNION SAVING ACCOUNT OR 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 17-19

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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. Fees and costs are not reasonable
17. Other (write in)
18. None of these **[SHOW IF RB113a=2-3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]**
19. Don't know

RB113b

[ASK IF MORE THAN ONE RESPONSE SELECTED AT RB113, 1-17 (HAVE A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I, NS&I BOND, CREDIT

UNION SAVING ACCOUNT OR CASH ISA AND EXPERIENCED MORE THAN ONE PROBLEM IN THE LAST 12 MONTHS)]

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

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

ONLY SHOW ANSWERS CODED AT RB113, 1-17 (INCLUDING NAME OF PROBLEM WRITTEN AT RB113, 17)

RB113c

[ASK IF RB113=1-17 AND MORE THAN ONE CODE SELECTED AT P_RBDV1=2,5,6 OR P_RB3=1 (HAVE MORE THAN ONE OF SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I, NS&I BOND, CREDIT UNION SAVING ACCOUNT OR CASH ISA AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS)]

Which savings product did this problem relate to?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

[LIST PRODUCTS HELD AT P_RBDV1=2,5,6 OR P_RB3=1]

☐ Don't know

RB115

[ASK IF RB113=1-17 (HAVE A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I, NS&I BOND, CREDIT UNION SAVING ACCOUNT OR CASH ISA AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS)]

Thinking about the **[IF NUMBER OF RESPONSES AT RB113>1:** most serious**]** problem you experienced with your **[PRODUCT AT RB113c, OR IF DK AT RB113c INSERT:** "savings accounts", **OR AT P_RBDV1=2,5,6 OR P_RB3=1 IF ONLY ONE PRODUCT CURRENTLY HELD]**…

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-13

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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. My health got worse
11. Other (write in)
12. No negative impacts **[SINGLE CODE]**
13. Don't know

RB116

[ASK IF RB113=1-17 (HAVE A SAVINGS ACCOUNT WITH A BANK, BUILDING SOCIETY OR NS&I, NS&I BOND, CREDIT UNION SAVING ACCOUNT OR CASH ISA AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS)]

Thinking about the **[IF NUMBER OF RESPONSES AT RB113>1:** most serious**]** problem you experienced with your **[PRODUCT AT RB113c, OR IF DK AT RB113c INSERT:** "savings accounts"**, OR AT P_RBDV1=2,5,6 OR P_RB3=1 IF ONLY ONE PRODUCT CURRENTLY HELD]**…

Did you complain about this?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

17.6   Payments

PAY_INTRO
   [STATE TO ALL]

The next few questions ask about how you make payments for goods and services.

PAY1
   [ASK ALL]

In the last 12 months, have you done any of the following?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Paid an individual or firm through a direct bank transfer (i.e. Direct Debit/ BACS, standing order, CHAPS or a one-off bank transfer to an individual or firm)
2. Received a payment by cheque
3. Made a payment with a cheque
4. None of these
5. Don't know

PAY2
   [ASK IF PAY1=1 (MADE A PAYMENT VIA A DIRECT BANK TRANSFER IN THE LAST 12 MONTHS)]

In the last 12 months, which of the following types of bank transfer have you used?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. One-off bank transfer to an individual or firm
2. Direct Debit
3. Standing order
4. CHAPS
5. Don't know

P_RB7

[ASK ALL] COLLAPSIBLE GRID

In the last 12 months, have you used…

1	A mobile or digital wallet to pay for goods or services <FCABlue> This is an app that stores payment card information on a mobile device, e.g. **Apple Pay, Amazon Pay, Google Pay, Samsung Pay or PayPal digital wallet.** A mobile or digital wallet may also be provided by your bank, building society, or a payment services institution or e-money provider. </FCABlue>	1. Yes 2. No 3. Don't know
2	An international money transfer service <FCABlue> e.g. **Moneycorp, MoneyGram, Revolut, Wise (formerly Transferwise), Travelex, Western Union or WorldFirst** </FCABlue>	1. Yes 2. No 3. Don't know
3	A loadable pre-paid card <FCABlue> e.g. ** Revolut prepaid card, Post Office travel card, cashplus, Monese, Pockit, thinkmoney, Tuxedo, Clubcard Pay+, Hyperjar or Suits ME ** **Do not include** gift cards from retailers </FCABlue>	1. Yes 2. No 3. Don't know

RB75

[ASK IF P_RB7_1=1 (USED MOBILE OR DIGITAL WALLET IN THE LAST 12 MONTHS)]

You said that you have used a mobile or digital wallet in the last 12 months. Which of the following mobile/digital wallets have you used in the last 12 months?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Amazon Pay
2. Apple Pay
3. CashApp
4. Google Pay
5. PayPal digital wallet
6. Samsung Pay
7. Very Pay
8. A mobile/digital wallet provided by my current account provider
9. A mobile/digital wallet provided by a credit card provider
10. Other (write in)
11. Don't know

PAY27D

You said that you have not used a mobile or digital wallet in the last 12 months or you're not sure if you have.

Just to check, are you currently registered with any of the following (even if you have not used them in the last 12 months)?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Amazon Pay
2. Apple Pay
3. CashApp
4. Google Pay
5. PayPal digital wallet
6. Samsung Pay
7. Very Pay
8. Other (write in)
9. None of these

PAY27D_DV
[CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF DIGITAL WALLET ACCOUNTS HELD, REGARDLESS OF USE IN THE LAST 12 MONTHS

1. Amazon Pay **[CODE IF RB75=1 OR PAY27D=1]**
2. Apple Pay **[CODE IF RB75=2 OR PAY27D=2]**
3. CashApp **[CODE IF RB75=3 OR PAY27D=3]**
4. Google Pay **[CODE IF RB75=4 OR PAY27D=4]**
5. PayPal digital wallet **[CODE IF RB75=5 OR PAY27D=5]**
6. Samsung Pay **[CODE IF RB75=6 OR PAY27D=6]**
7. Very Pay **[CODE IF RB75=7 OR PAY27D=7]**
8. Other **[CODE IF RB75=8-10 OR PAY27D=8]**
9. None **[CODE IF PAY27D_DV NE ANY OF 1-8]**

PAY26D
[ASK IF PAY27D_DV=1-8 (REGISTERED WITH A DIGITAL WALLET PROVIDER)]

And which of the following best describes how you use **digital wallet(s)**, such as Apple Pay or Google Pay, when making purchases or payments, e.g. online or in a shop?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. It's my **main form of payment** - I use it more than traditional payment methods like credit or debit cards or cash
2. I use it **equally as much as traditional payment methods** like credit or debit cards or cash
3. I only use it **in specific circumstances, but generally prefer traditional payment methods** like credit or debit cards or cash
4. I **rarely use it** - I prefer traditional payment methods like credit or debit cards or cash
5. I ** never use it** - I only use traditional payment methods like credit or debit cards or cash
6. Don't know

PAY23D

[ASK IF PAY27D_DV=1-8 (REGISTERED WITH A DIGITAL WALLET PROVIDER)]

PROGRAMMER INSTRUCTION: IF PAY26D=5 (IF NEVER USE DIGITAL WALLETS) THEN DO NOT SHOW QUESTION AND AUTOCODE CODE 7 (NEVER).

When you make purchases **online**, which of the following best describes how often, if at all, you make payments **using a mobile or digital wallet**?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Daily
2. Three or more times per week
3. Once or twice per week
4. Occasionally: once or twice per month
5. Rarely: once or twice per year
6. Hardly ever: I have only used this form of payment once or twice before
7. Never **[AUTOCODE IF PAY26D=5]**

Pay24D

[ASK IF PAY27D_DV=1-8 (REGISTERED WITH A DIGITAL WALLET PROVIDER]

PROGRAMMER INSTRUCTION: IF PAY26D=5 (IF NEVER USE DIGITAL WALLETS) THEN DO NOT SHOW QUESTION AND AUTOCODE CODE 7 (NEVER).

When you **go to a shop **, and have to make a **physical payment**, which of the following best describes how often, if at all, you use your **mobile or digital wallet** in this situation?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Daily
2. Three or more times per week
3. Once or twice per week
4. Occasionally: once or twice per month
5. Rarely: once or twice per year
6. Hardly ever: I have only used this form of payment once or twice before
7. Never **[AUTOCODE IF PAY26D=5]**

PAY33D
[ASK ALL]

In the last 12 months, have you used a service that directly initiates a payment from your bank account to another party, **without you having to enter your bank account or card details**?

It works by allowing you to select your bank account from a list and then approving the transaction with your face ID, fingerprint, or PIN. The money is then moved directly from your bank account to the other party's bank account, rather than using a credit or debit card.

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

DVPAYMENTS
[CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A LIST OF PRODUCTS RELEVANT TO THIS SECTION OF THE QUESTIONNAIRE, WHICH ARE HELD/ USED NOW OR IN THE LAST 12 MONTHS

1. Have a current account with a bank, building society, credit union or payment services institution or an e-money provider **[IF P_RBDV1=1 OR P_RBDV1=7]**
2. Hold a credit card now or in the last 12 months **[IF P_CC3_1=1 OR P_CC4_1=1]**
3. Hold a store card now or in the last 12 months **[IF P_CC3_2=1 OR P_CC4_2=1]**
4. Used a loadable pre-paid card in the last 12 months **[IF P_RB7_3=1]**
5. Used a mobile/ digital wallet in the last 12 months **[IF P_RB7_1=1]**
6. Used an international money transfer service in the last 12 months **[IF P_RB7_2=1]**
7. Bought any goods using a 'Buy Now, Pay Later' payment service in the last 12 months **[IF P_CC70=1]**
8. Used a payment initiation service in the last 12 months **[IF PAY33D=1]**
9. Not used any of these payment methods **[IF DVPAYMENTS NE 1-8]**

P_RB1b

[ASK ALL]

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

{IF TEL: "READ OUT IF NECESSARY"}

<FCABlue>
This is where you can pay for items with your card or mobile device by tapping it against the card reader, without having to enter your PIN.
</FCABlue>

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

PAY16
>**[ASK IF P_RB1b=1 (HAVE MADE A CONTACTLESS PAYMENT IN THE LAST 12 MONTHS)]**
>
>How have you made contactless payments in the last 12 months?
>
>Select all that apply.
>
>G_Multi2_II1 "Multicode instructions 2"
>_WEB: ""
>_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"
>
>1. By tapping your debit card **[SHOW IF DVPAYMENTS=1 (HAVE A CURRENT ACCOUNT)]**
>2. By tapping your credit card **[SHOW IF DVPAYMENTS=2 (HOLD A CREDIT CARD NOW OR IN THE LAST 12 MONTHS)]**
>3. By tapping your mobile device linked to your debit card **[SHOW IF DVPAYMENTS=1 (HAVE A CURRENT ACCOUNT)]**
>4. By tapping your mobile device linked to your credit card **[SHOW IF DVPAYMENTS=2 (HOLD A CREDIT CARD NOW OR IN THE LAST 12 MONTHS)]**
>5. By scanning a QR code displayed by a merchant with your phone to pay for goods
>6. Other (write in)
>7. Don't know

PAY21D
>**[ASK IF P_RB1b=1 (HAVE MADE A CONTACTLESS PAYMENT IN THE LAST 12 MONTHS)]**
>
>Occasionally, when making a contactless payment, you will be asked to enter your PIN before you can complete the payment. Have you had to do this in the last 12 months?
>
>1. Yes
>2. No
>3. Don't know

PAY22D

[ASK IF PAY21D=1 (HAVE MADE A CONTACTLESS PAYMENT IN THE LAST 12 MONTHS AND HAD TO ENTER PIN)] CAROUSEL

The requirement to sometimes enter your PIN when making a contactless card payment is a security measure aimed at reducing the risk of fraudulent transactions, e.g. if your card is lost or stolen. This can happen if you have made several contactless payments in a short space of time.

How do you feel about the trade-off between the additional protection this provides and the extra time it takes?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""""
_TEL: "INTERVIEWER: READ OUT"

1. Strongly prefer having the additional protection this provides, even if it takes longer to make a payment
2. Slightly prefer having the additional protection, considering the extra time
3. I'm neutral – both the additional protection and time are equally important
4. Slightly prefer quicker transactions – the additional protection is a bit less important
5. Strongly prefer quicker transactions – the additional protection is less important
6. Don't know

PAY3_INTRO

[ASK ALL]

The next few questions ask you to think **specifically about the most recent occasion** where you purchased something, and to say how you paid for it on that specific occasion.

For example, where we ask you what payment method you used when you last purchased an everyday item in a local shop, we would like you to think only about the most recent occasion that you did this. This could have been, for example, earlier today, yesterday, earlier this week, or at some point in the last 12 months.

PAY3

[ASK ALL] COLLAPSIBLE GRID

The last time you made the following types of payment, which type of payment method did you use?

a. The last time you paid your rent or mortgage **[SHOW IF D13=2-5]**
b. The last time you paid a utility bill
    <FCABlue>
    This is the most recent utility bill you paid, and could be one of: electricity, gas, heating oil, water, phone, or TV/broadband
    </FCABlue>
c. The last time you **went to a local shop** to buy an everyday item

<FCABlue>
This could be any everyday item up to a value of £50 that you bought from a local store, e.g. newspaper, bread, milk, coffee
</FCABlue>

d. The last time you **went to a shop/store** to buy a high-value item
    <FCABlue>
    This could be any high-value item you bought in person in a store, e.g. a holiday, furniture or technology product
    </FCABlue>

e. The last time you **went online** to buy an everyday item
    <FCABlue>
    This could be any everyday item up to a value of £50 that you bought online
    </FCABlue>

f. The last time you **went online** to buy a high-value item
    <FCABlue>
    This could be any high-value item you bought online, e.g. a holiday, furniture or technology product
    </FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Cash **[ONLY SHOW FOR PAY3a-d]**
2. Debit card **[SHOW IF DVPAYMENTS=1]**
3. Credit card **[SHOW IF DVPAYMENTS=2]**
4. Store card **[SHOW IF DVPAYMENTS=3] [ONLY SHOW FOR PAY3c-f]**
5. Loadable pre-paid card **[SHOW IF DVPAYMENTS=4]**
6. Direct bank transfer (i.e. Direct Debit/ BACS, standing order, CHAPS or a one-off bank transfer to an individual or firm) **[ONLY SHOW FOR PAY3a-b]**
7. Mobile/digital wallet **[SHOW IF DVPAYMENTS=5]**
8. 'Buy Now, Pay Later' payment service, sometimes called **'pay in three' or 'pay later'**
    <inf>
    <FCABlue>
    This is a payment service where you defer payment for a short period of time (usually 30 days) or split payments over a few instalments (typically between 3 and 6) without paying interest. You may have seen this option offered when shopping online at the checkout page, being offered by firms such as Klarna or Clearpay.
    </FCABlue>
    </inf> **[SHOW IF DVPAYMENTS=7] [ONLY SHOW FOR PAY3e-f]**
9. PayPoint/ PayZone **[ONLY SHOW FOR PAY3a-b]**
10. Other
11. Not made this type of payment recently **[SINGLE CODE]**

PAY6
[ASK IF DVPAYMENTS = 3, 4 OR PAY3a-b = 9 (HELD A STORE CARD OR LOADABLE PRE-PAID CARD NOW OR IN THE LAST 12 MONTHS, OR USED PAYPOINT/PAYZONE

THE LAST TIME PAID FOR RENT OR MORTGAGE OR A UTILITY BILL)] COLLAPSIBLE GRID

When you use the following types of payment, what are the main reasons for choosing this method?

Select all that apply.

a.   [DELETED]
b.   [DELETED]
c.   [DELETED]
d.   Store card **[SHOW IF DVPAYMENTS=3]**
e.   Loadable pre-paid card **[SHOW IF DVPAYMENTS=4]**
f.   [DELETED]
g.   [DELETED]
h.   PayPoint/ PayZone

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1.   Convenience/ speed
2.   I have trust that the payment will be made
3.   This method provides protection, should something go wrong
4.   I get rewards (e.g. cashback on spending, air miles) **[SHOW IF PAY6d]**
5.   I don't have to pay straightaway **[SHOW IF PAY6d]**
6.   It helps me control my spending
7.   This was the only payment method accepted
8.   It is secure – I have confidence my personal information will be safe
9.   I have no other option but to use this method
10. Not applicable: I don't use this payment method **[SHOW IF PAY6h]**

PAY25D

[ASK IF PAY3a=1-3,7-8 (MADE LAST RENT OR MORTGAGE PAYMENT USING CASH, DEBIT CARD, CREDIT CARD, MOBILE/DIGITAL WALLET, OR BUY NOW PAY LATER)]

The last time you paid your rent or mortgage, why didn't you pay by a direct bank transfer (i.e. Direct Debit/ BACS, standing order, CHAPS or a one-off bank transfer to an individual or firm)?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 8-9

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1.   My landlord or mortgage lender prefers a different method of payment or does not offer direct bank transfers as an option
2.   I don't have a bank account or the option to set up a bank transfer
3.   I have more trust that the payment will be made using an alternative method

4. I don't know how to set up a bank transfer
5. I prefer to have more control of my finances, and pay when I like
6. I get rewards (e.g. cashback) using an alternative method
7. Paying by an alternative method is more convenient
8. Other (write in)
9. Don't know

PAY28D

[ASK IF PAY3b=1-3,7-8 (MADE LAST UTILITY BILL PAYMENT USING CASH, DEBIT CARD, CREDIT CARD, MOBILE/DIGITAL WALLET OR BUY NOW PAY LATER)]

The last time you paid a utility bill, why didn't you pay by a direct bank transfer (i.e. Direct Debit/ BACS, standing order, CHAPS or a one-off bank transfer to an individual or firm)?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 8-9

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. The utility company prefers a different method payment or does not offer direct bank transfers as an option
2. I don't have a bank account or the option to set up a bank transfer
3. I have more trust that the payment will be made using an alternative method
4. I don't know how to set up a bank transfer
5. I prefer to have more control of my finances, and pay when I like
6. I get rewards (e.g. cashback) using an alternative method
7. Paying by an alternative method is more convenient
8. Other (write in)
9. Don't know

PAY29D

[ASK IF PAY3c=1-3,7 (LAST TIME BOUGHT AN EVERYDAY ITEM IN A LOCAL SHOP USED CASH, DEBIT CARD, CREDIT CARD OR MOBILE/DIGITAL WALLET)]

The last time you bought an everyday item from a local shop, why did you choose to use **[IF PAY3c=1:** cash; **IF PAY3c=2:** a debit card; **IF PAY3c=3:** a credit card; **IF PAY3c=7:** a mobile or digital wallet]**?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-11

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Convenience/ speed
2. I have trust that the payment will be made

537

3. This method provides protection, should something go wrong
4. I get rewards (e.g. cashback on spending, air miles) **[SHOW IF PAY3c=2,3,7 (LAST TIME BOUGHT AN EVERYDAY ITEM IN A LOCAL SHOP USED DEBIT CARD, CREDIT CARD OR MOBILE/DIGITAL WALLET)]**
5. I don't have to pay straight away **[SHOW IF PAY3c=3,7 (LAST TIME BOUGHT AN EVERYDAY ITEM IN A LOCAL SHOP USED CREDIT CARD OR MOBILE/DIGITAL WALLET)]**
6. It helps me control my spending
7. This was the only payment method accepted
8. I have no other option but to use this method
9. It is secure – I have confidence my personal information will be safe
10. Other (write in)
11. Don't know

PAY30D

[ASK IF PAY3d=1-3,7 (LAST TIME BOUGHT A HIGH-VALUE ITEM IN A SHOP USED CASH, DEBIT CARD, CREDIT CARD OR MOBILE/DIGITAL WALLET)]

The last time you bought a high-value item from a shop, why did you choose to use **[IF PAY3d=1:** cash; **IF PAY3d=2:** a debit card; **IF PAY3d=3:** a credit card; **IF PAY3d=7:** a mobile or digital wallet**]**?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-11

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Convenience/ speed
2. I have trust that the payment will be made
3. This method provides protection, should something go wrong
4. I get rewards (e.g. cashback on spending, air miles) **[SHOW IF PAY3d=2,3,7 (LAST TIME BOUGHT A HIGH VALUE ITEM IN A SHOP USED DEBIT CARD, CREDIT CARD OR MOBILE/DIGITAL WALLET)]]**
5. I don't have to pay straight away **[SHOW IF PAY3d=3,7 (LAST TIME BOUGHT A HIGH VALUE ITEM IN A SHOP USED CREDIT CARD OR MOBILE/DIGITAL WALLET)]**
6. It helps me control my spending
7. This was the only payment method accepted
8. I have no other option but to use this method
9. It is secure – I have confidence my personal information will be safe
10. Other (write in)
11. Don't know

PAY31D

[ASK IF PAY3e=2,3,7 (LAST TIME BOUGHT AN EVERYDAY ITEM ONLINE USED A DEBIT CARD, CREDIT CARD OR MOBILE/DIGITAL WALLET)]

The last time you went online to buy an everyday item, why did you choose to use **[IF PAY3e=2:** a debit card; **IF PAY3e=3:** a credit card; **IF PAY3e=7:** a mobile or digital wallet]**?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-11

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Convenience/ speed
2. I have trust that the payment will be made
3. This method provides protection, should something go wrong
4. I get rewards (e.g. cashback on spending, air miles)
5. I don't have to pay straight away **[SHOW IF PAY3e=3,7 (LAST TIME BOUGHT AN EVERYDAY ITEM ONLINE USED CREDIT CARD OR MOBILE/DIGITAL WALLET)]**
6. It helps me control my spending
7. This was the only payment method accepted
8. I have no other option but to use this method
9. It is secure – I have confidence my personal information will be safe
10. Other (write in)
11. Don't know

PAY32D
[ASK IF PAY3F=2,3 (LAST TIME BOUGHT A HIGH-VALUE ITEM ONLINE USED A DEBIT CARD OR CREDIT CARD)]

The last time you went online to buy a high-value item, why did you choose to use **[IF PAY3f=2:** a debit card; **IF PAY3f=3:** a credit card]**?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-11

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Convenience/ speed
2. I have trust that the payment will be made
3. This method provides protection, should something go wrong
4. I get rewards (e.g. cashback on spending, air miles)
5. I don't have to pay straight away **[SHOW IF PAY3f=3 (LAST TIME BOUGHT A HIGH-VALUE ITEM ONLINE USED CREDIT CARD)]]**
6. It helps me control my spending
7. This was the only payment method accepted
8. I have no other option but to use this method
9. It is secure – I have confidence my personal information will be safe
10. Other (write in)
11. Don't know

PAY9

    [ASK ALL]

Thinking about the last time you **\<b\>made an online card payment\</b\>**, do you recall having to confirm your details through a text message, email or through an app on a mobile device?

{IF TEL: "READ OUT"}

\<FCABlue\>
The process of confirming details like this is called **\<b\>Strong Customer Authentication (SCA)\</b\>**. This is how your bank or payment services provider verifies your identity or validates a payment. It is designed to reduce the risk of a fraudster pretending to be you to steal your money.
\</FCABlue\>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes
2. No
3. Have not made any online payments in the last 12 months
4. Don't know

PAY10

    [ASK IF PAY9=1 (RECALL HAVING TO CONFIRM OWN DETAILS THROUGH A TEXT MESSAGE, EMAIL OR MOBILE APP WHEN MAKING AN ONLINE CARD PAYMENT)] CAROUSEL

How much do you agree or disagree with the following statement about Strong Customer Authentication (SCA)?

a. Strong Customer Authentication (SCA) gives me confidence my payments are safe and secure
b. I don't mind that it takes me extra time to make payments because of Strong Customer Authentication (SCA)

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Strongly agree
2. Slightly agree
3. Neither agree nor disagree

4. Slightly disagree
5. Strongly disagree
6. Don't know

PAY11

[ASK IF PAY1=1 (PAID AN INDIVIDUAL OR FIRM THROUGH A DIRECT BANK TRANSFER SERVICE IN THE LAST 12 MONTHS)]

In the last 12 months, have you set up a new payee when making a one-off bank transfer or setting up a Direct Debit or a standing order?

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

PAY13

[ASK IF PAY11=1 (PAID AN INDIVIDUAL OR FIRM THROUGH A DIRECT BANK TRANSFER SERVICE AND SET UP A NEW PAYEE IN THE LAST 12 MONTHS)]

When setting up a new payee, you now have to go through a process called 'Confirmation of Payee'.

<FCABlue>
Confirmation of Payee (CoP) is **an account name checking service** that helps to make sure payments aren't sent to the wrong bank or building society account.
</FCABlue>

In the last 12 months, have any of the following happened to you?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. The payee matched first time – I proceeded to make the payment
2. The payee did not match first time – I had to correct the details for it to match before proceeding with the payment
3. The payee did not match – I did not make the payment
4. The payee did not match – I proceeded to make the payment in any case
5. I do not recall using Confirmation of Payee

17.7   Pre-paid funeral plans

Section 17.7 is asked of all adults with a pre-paid funeral plan

FPIntro

[ASK IF P_GI8_DV=10 (HOLD A PRE-PAID FUNERAL PLAN)]

You told us earlier that you have a pre-paid funeral plan. We now have a few questions about this.

<FCABlue>
A pre-paid funeral plan allows you to arrange and pay for your funeral in advance, generally for a fixed cost. You may have paid for this in full when you took out the plan, or it is possible to pay in instalments.
</FCABlue>

FP1

[ASK IF P_GI8_DV=10 (HOLD A PRE-PAID FUNERAL PLAN)]

Did you pay for your pre-paid funeral plan in full when you took out the plan, or did your pay in instalments?

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Paid in full when I took out the plan
2. Paid in instalments – over 24 months or less
3. Paid in instalments – over more than 24 months
4. Don't know

FP2

[ASK IF P_GI8_DV=10 (HOLD A PRE-PAID FUNERAL PLAN)]

How old were you when you took out your pre-paid funeral plan?

If unsure, give your best estimate.

NUMERIC
RANGE:
[SOFT CHECK IF AGED BELOW 50: You have said you were under 50 when you took out your pre-paid funeral plan, is that correct?**]**
MAXIMUM – **AGE AT D2, OR UPPER LIMIT OF AGE BAND at D3 (CODES 9-16)**

☐ Don't know

FP3

[ASK IF P_GI8_DV=10 (HOLD A PRE-PAID FUNERAL PLAN)]

Thinking back to when you took out your **pre-paid funeral plan**, were you approached by the provider about taking out your plan, did someone else tell you about it, or did you approach the provider yourself?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

The provider (or a broker acting on their behalf) approached me:
1. I received a telephone call/ text message
2. I received an email
3. I was visited in home by a sales representative

I was told about it by someone else:
4. By a funeral director/ in a funeral home/ in a branch
5. By a will writer/ solicitor
6. By my financial adviser
7. By my friends/ family

I approached the provider myself:
8. In person, in a funeral home/ in a branch
9. By telephone
10. Online, at the provider's website
11. Online, through a price comparison website
12. Online, on a funeral home website

13. Other (write in)
14. Don't know

FP4

[ASK IF P_GI8_DV=10 (HOLD A PRE-PAID FUNERAL PLAN)]

Which of the following were the main reasons why you took out your pre-paid funeral plan?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 6-7

1. For peace of mind, knowing that my affairs are in order
2. To pay a fixed price, to guard against rising funeral prices in the future
3. Because I could spread the cost out over a number of months
4. The death of a family member or friend made me review my affairs

5. I was encouraged to take it out by a professional e.g. funeral director, financial adviser, will writer/ solicitor
6. Other (write in)
7. Don't know

FP5

[ASK IF P_GI8_DV=10 (HOLD A PRE-PAID FUNERAL PLAN)] CAROUSEL

How much do you agree or disagree with the following statements about your pre-paid funeral plan?

RANDOMISE STATEMENTS

a. It was clearly explained what was included in my plan, and what was not included
b. I felt pressured by the person selling me my plan
c. The provider encouraged me to tell my next of kin/ friends/ family the details of my plan
d. [DELETED]
e. I have confidence that the pre-paid funeral plan will deliver the benefits I expect

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

17.8 Deferred payment credit (DPC)

Section 17.8 is asked of a random selection of adults who have used unregulated Buy Now, Pay Later (BNPL) in the last 12 months – which we refer to as deferred payment credit (DPC). BNPL is a broad term encompassing various credit agreements, some of which fall within the Financial Conduct Authority's (FCA) regulatory scope, while others are exempt and therefore unregulated. As we cannot expect survey respondents to know whether they are using regulated or unregulated BNPL, respondents are asked if they have used BNPL (P_CC70), and then those that have used this type of service are shown a list of providers and asked to identify those they have used in the last 12 months (DPC7). Their responses are cross-checked against the FCA's list of DPC providers. Those respondents who have only used regulated BNPL providers are excluded from the sample of DPC users.

The questions in this section are, therefore, technically asked to a random selection of adults who have used BNPL. However, as we report only for those who used DPC, the populations throughout the section are described based on our reporting – ie all UK adults who have used deferred payment credit (ie unregulated Buy Now, Pay Later) in the last 12 months.

DPC_INTRO

[STATE IF P_CC70=1 (ALL UK ADULTS WHO HAVE USED DEFERRED PAYMENT CREDIT (IE UNREGULATED BUY NOW, PAY LATER) IN THE LAST 12 MONTHS)]

You told us earlier that you have bought goods using a 'Buy Now, Pay Later' payment service, sometimes called **'pay in three' or 'pay later'**? We now have a few questions about this.

{IF TEL: "READ OUT IF NECESSARY"}

<FCABlue>
This is a payment service where you defer payment for a short period of time (usually 30 days) or split payments over a few instalments (typically between 3 and 6) without paying interest. You may have seen this option offered when shopping online at the checkout page, being offered by firms such as Klarna or Clearpay.
</FCABlue>

DPC1

[ASK IF P_CC70=1 (ALL UK ADULTS WHO HAVE USED DEFERRED PAYMENT CREDIT (IE UNREGULATED BUY NOW, PAY LATER) IN THE LAST 12 MONTHS)]

Why do you choose to use this type of payment service?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 14-15

1. It feels better to pay smaller amounts than the whole payment in one go, even though I could afford to
2. It enables me to buy goods I could not afford to pay for in one go
3. Missing payments would not affect my credit score
4. I thought it was the only way to pay when I got to the online checkout
5. It allows me to try items before spending any money
6. It helps me budget
7. There are no late payment fees
8. Because it is interest-free
9. It stops me missing payments, e.g. because they are easy to track, they can be snoozed
10. Using it does not affect my credit score
11. I am unable to take out other forms of credit
12. I have an app that alerts me to new ways of using this type of credit
13. It was promoted on social media (e.g. Facebook, Instagram, YouTube, X (formerly Twitter), TikTok, Whatsapp, Reddit) as a good way to pay for the things I wanted to buy
14. Other (write in)
15. Don't know

DPC13D

[ASK IF P_CC70=1 (ALL UK ADULTS WHO HAVE USED DEFERRED PAYMENT CREDIT (IE UNREGULATED BUY NOW, PAY LATER) IN THE LAST 12 MONTHS)]

Over the last 12 months, what have you bought using this type of payment service?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 11-12

1. One-off large expense, e.g. a holiday, wedding
2. Home improvements
3. To treat myself, or other people, e.g. gifts for family or friends
4. Unexpected expense, e.g. broken boiler or car
5. To cover everyday **essential** expenses, e.g. food, transport, energy bills
6. To cover everyday **non-essential** expenses, e.g. socialising, entertainment
7. To pay for medical or dental treatment(s)
8. To pay for habits such as gambling
9. To help a friend/ family member
10. Lifestyle and beauty, e.g. clothing, accessories, shoes, skincare
11. Other (write in)
12. Don't know

DPC14D

[ASK IF DPC13D=5 (ALL UK ADULTS WHO HAVE USED DEFERRED PAYMENT CREDIT (IE UNREGULATED BUY NOW, PAY LATER) IN THE LAST 12 MONTHS, TO COVER EVERYDAY ESSENTIAL EXPENSES)]

Which of the following types of everyday essential expenses did you buy using this type of payment service?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

RANDOMISE LIST EXCEPT CODES 7-8

1. Food and groceries
2. Food deliveries, such as Deliveroo or Just Eat
3. Alcohol
4. Utility bills, e.g. electricity, gas, heating oil, water, phone, TV/broadband
5. Transport, such as bus or rail fares, petrol for your vehicle
6. Pet care
7. Other essential everyday expenses (write in)
8. Don't know

DPC11D

[ASK IF P_CC70=1 (ALL UK ADULTS WHO HAVE USED DEFERRED PAYMENT CREDIT (IE UNREGULATED BUY NOW, PAY LATER) IN THE LAST 12 MONTHS)] CAROUSEL

How much do you agree or disagree with the following statement about this type of payment service …?

RANDOMISE STATEMENTS

a. I think of this type of payment service in the same way as other credit products, such as a personal loan, overdraft or credit card.
b. I normally use this type of payment service instead of other credit products, such as credit cards, store cards or personal loans
c. I would feel comfortable contacting my 'Buy Now, Pay Later' provider, if I was having trouble making repayments
d. I have a good understanding of the types of support these 'Buy Now, Pay Later' providers can offer, if I have trouble making repayments
e. It is very simple and straightforward to apply for this type of payment service

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

1. Strongly agree
2. Slightly agree

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

DPC3

[ASK IF P_CC70=1 (ALL UK ADULTS WHO HAVE USED DEFERRED PAYMENT CREDIT (IE UNREGULATED BUY NOW, PAY LATER) IN THE LAST 12 MONTHS)]

Thinking about all the times you have bought goods or services using this type of payment service in the last 12 months, how easy was it to keep track of your repayments?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

DPC10D

[ASK IF P_CC70=1 (ALL UK ADULTS WHO HAVE USED DEFERRED PAYMENT CREDIT (IE UNREGULATED BUY NOW, PAY LATER) IN THE LAST 12 MONTHS)]

How do you normally make your repayments?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Automatic repayment from a credit card
2. Automatic repayment from a debit card
3. Using my banking app
4. Manual online repayment (e.g. where you log into internet banking to make each repayment when it is due)
5. In another way (write in)
6. Don't know

DPC4

[ASK IF P_CC70=1 (ALL UK ADULTS WHO HAVE USED DEFERRED PAYMENT CREDIT (IE UNREGULATED BUY NOW, PAY LATER) IN THE LAST 12 MONTHS)]

Have you ever paid a fee for late payment?

1. Yes
2. No

3. Don't know

DPC9D

[ASK IF DPC4=1 (ALL UK ADULTS WHO HAVE USED DEFERRED PAYMENT CREDIT (IE UNREGULATED BUY NOW, PAY LATER) IN THE LAST 12 MONTHS AND PAID A FEE FOR LATE PAYMENT)]

Thinking about the last time you had to pay a fee for late payment, did any of the following happen?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I was contacted by the provider before the fee was incurred
2. The fee was added to my account without my knowledge
3. I discussed my overall financial position with the provider
4. None of these
5. Don't know

DPC8

[ASK IF DPC7=1-10 (ALL UK ADULTS WHO HAVE USED DEFERRED PAYMENT CREDIT (IE UNREGULATED BUY NOW, PAY LATER) IN THE LAST 12 MONTHS AND KNOW NAME OF PROVIDER)]

When you decided to use this type of payment service, were you aware that a fee could be payable, if you missed a payment?

1. Yes
2. No

17.9   Access

Section 17.9 is asked of all adults who have had problems accessing a financial product or service in the last 2 years (were either declined or offered one at unreasonable terms and conditions)

ACACINTRO1

>**[STATE IF AC1NEW=1-21 AND AC7 NE 1-21 (DECLINED FINANCIAL PRODUCTS IN THE LAST 2 YEARS BUT NOT OFFERED ONE AT A PRICE OR WITH TERMS AND CONDITIONS FELT TO BE COMPLETELY UNREASONABLE)]**

>We now have a few questions about any difficulties you have experienced getting financial products or services over the last 2 years.

>You are being asked these questions because you said earlier that you have been declined a financial product or service in the last 2 years.

ACACINTRO2

>**[STATE IF AC7=1-21 AND AC1NEW NE 1-21 (OFFERED A FINANCIAL PRODUCT IN THE LAST 2 YEARS AT A PRICE OR WITH TERMS AND CONDITIONS FELT TO BE COMPLETELY UNREASONABLE BUT NOT DECLINED ONE IN THE LAST 2 YEARS)]**

>We now have a few questions about any difficulties you have experienced getting financial products or services over the last 2 years.

>You are being asked these questions because you said earlier that you have been offered a financial product or service in the last 2 years at a price, or with terms and conditions, you felt to be completely unreasonable.

ACACINTRO3

>**[STATE IF AC1NEW=1-21 AND AC7=1-21 (BOTH DECLINED A FINANCIAL PRODUCT OR SERVICE IN THE LAST 2 YEARS AND OFFERED ONE AT A PRICE OR WITH TERMS AND CONDITIONS FELT TO BE COMPLETELY UNREASONABLE)]**

>We now have a few questions about any difficulties you have experienced getting financial products or services over the last 2 years.

>You are being asked these questions because you said earlier that you have been declined a financial product or service in the last 2 years and been offered one at a price, or with terms and conditions, you felt to be completely unreasonable.

AC5

>**[ASK IF MORE THAN ONE OPTION CODED AT AC1NEW, 1-21 (MORE THAN ONE TYPE OF FINANCIAL PRODUCT OR SERVICE DECLINED IN THE LAST 2 YEARS)]**

You said earlier that you have been declined more than one financial product or service in the last 2 years. Which was the most serious for you?

ONLY SHOW ANSWERS CODED AT AC1NEW, 1-21

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Credit card
2. 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. Private medical insurance
10. Life insurance
11. Critical illness cover
12. Mortgage
13. Personal loan
14. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
15. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
16. One of the following credit products: payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans
17. Current account
18. Basic bank account
19. An arranged overdraft
20. Financial advice
21. **[SHOW ANSWERS AT AC1NEW=21]**

AC5DV
   [CODE TO ALL ANSWERING ACCESS SECTION]

   DERIVED VARIABLE which establishes most serious product which was declined in the last 2 years

Code	Product	Definition
1	A credit card	AC5=1 OR (AC1NEW=1 AND AC1NEW SINGLE CODED)
2	A store card	AC5=2 OR (AC1NEW=2 AND AC1NEW SINGLE CODED)
3	Travel insurance	AC5=3 OR (AC1NEW=3 AND AC1NEW SINGLE CODED)
4	Home buildings insurance	AC5=4 OR (AC1NEW=4 AND AC1NEW SINGLE CODED)
5	Home contents insurance	AC5=5 OR (AC1NEW=5 AND AC1NEW SINGLE CODED)
6	Home insurance – contents and buildings combined	AC5=6 OR (AC1NEW=6 AND AC1NEW SINGLE CODED)

7	Pet insurance	AC5=7 OR (AC1NEW=7 AND AC1NEW SINGLE CODED)
8	Motor insurance	AC5=8 OR (AC1NEW=8 AND AC1NEW SINGLE CODED)
9	Private medical insurance	AC5=9 OR (AC1NEW=9 AND AC1NEW SINGLE CODED)
10	Life insurance	AC5=10 OR (AC1NEW=10 AND AC1NEW SINGLE CODED)
11	Critical illness cover	AC5=11 OR (AC1NEW=11 AND AC1NEW SINGLE CODED)
12	A mortgage	AC5=12 OR (AC1NEW=12 AND AC1NEW SINGLE CODED)
13	A personal loan	AC5=13 OR (AC1NEW=13 AND AC1NEW SINGLE CODED)
14	Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)	AC5=14 OR (AC1NEW=14 AND AC1NEW SINGLE CODED)
15	Retail credit including catalogue credit, retail instalment credit or retail hire purchase	AC5=15 OR (AC1NEW=15 AND AC1NEW SINGLE CODED)
16	Payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans	AC5=16 OR (AC1NEW=16 AND AC1NEW SINGLE CODED)
17	A current account	AC5=17 OR (AC1NEW=17 AND AC1NEW SINGLE CODED)
18	A basic bank account	AC5=18 OR (AC1NEW=18 AND AC1NEW SINGLE CODED)
19	An arranged overdraft	AC5=19 OR (AC1NEW=19 AND AC1NEW SINGLE CODED)
20	Financial advice	AC5=20 OR (AC1NEW=20 AND AC1NEW SINGLE CODED)
21	Other financial product	AC5=21 OR (AC1NEW=21 AND AC1NEW SINGLE CODED) [FEED THROUGH OTHER SPECIFY TEXT FROM AC5 OR AC1NEW]
22	None of these	AC1NEW=22 OR 23

AC6

[ASK IF AC1NEW=1-21 (ALL WHO HAVE BEEN DECLINED A FINANCIAL PRODUCT OR SERVICE IN THE LAST 2 YEARS)]

When you were declined **[ANSWER AT AC5DV]**, what result did this have?

If you were declined **[ANSWER AT AC5DV]** more than once in the last 2 years, think about the occasion that was most serious for you.

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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. Used savings **[SHOW IF AC5DV = 1,2,13-19 (BANKING OR CREDIT PRODUCT)]**
7. Cut back on your spending **[SHOW IF AC5DV = 1,2,13-19 (BANKING OR CREDIT PRODUCT)]**
8. Sold something **[SHOW IF AC5DV = 1,2,13-19 (BANKING OR CREDIT PRODUCT)]**
9. Saved up until I had the money I needed **[SHOW IF AC5DV = 1,2,13-16, ,19 (CREDIT PRODUCT)]**
10. Borrowed from a family member **[SHOW IF AC5DV = 1,2,13-19 (BANKING OR CREDIT PRODUCT)]**
11. Borrowed from a friend [**SHOW IF AC5DV = 1,2,13-19 (BANKING OR CREDIT PRODUCT)]**
12. Borrowing from an unlicensed moneylender or another informal lender **[SHOW IF AC5DV = 1,2,13-19 (BANKING OR CREDIT PRODUCT)]**
13. Defaulted on another loan/ bill / payment **[SHOW IF AC5DV = 1,2,13-19 (BANKING OR CREDIT PRODUCT)]**
14. Requested more time to pay the money I owed **[SHOW IF AC5DV = 1,2,13-16, 19 (CREDIT PRODUCT)]**
15. Used cash to make purchases [**SHOW IF AC5DV = 17 - 18 (CURRENT OR BASIC BANK ACCOUNT)**]
16. I considered getting a basic bank account **[SHOW IF AC5_DV = 17 (CURRENT ACCOUNT)**
17. Other (write in)
18. Don't know

AC6a

[ASK IF AC5DV=1-16,19 AND AC6=4,5) (DECLINED FOR A CREDIT PRODUCT, INSURANCE PRODUCT OR MORTGAGE IN THE LAST 2 YEARS AND AS A RESULT HAD TO GET A DIFFERENT PRODUCT FROM THE SAME PROVIDER OR A DIFFERENT PROVIDER)]

You said that you had to get a different product or service because you were declined **[ANSWER AT AC5DV]**. Did this new product or service have a higher interest rate, or price, than the one you originally applied for?

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

AC11D

[ASK IF AC5DV=1,2,13-16 AND AC6=4,5 (DECLINED FOR A CREDIT CARD, STORE CARD, PERSONAL LOAN, MOTOR FINANCE, RETAIL CREDIT, PAYDAY LOAN, SHORT TERM INSTALMENT LOAN, HOME-COLLECTED CREDIT, PAWNBROKING LOAN OR LOGBOOK LOAN IN THE LAST 2 YEARS AND AS A RESULT HAD TO GET A DIFFERENT PRODUCT FROM THE SAME PROVIDER OR FROM A DIFFERENT PROVIDER)]

Still thinking about when you were declined for **[ANSWER AT AC5DV]**, did you borrow a different amount from the one you originally applied for?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – I borrowed less **[IF AC5DV=1,2 (CREDIT OR STORE CARD):** or the credit limit I got was lower**]**
2. Yes – I borrowed more **[IF AC5DV=1,2 (CREDIT OR STORE CARD):** or the credit limit I got was higher**]**
3. No – I borrowed the same amount or roughly the same
4. Don't know

AC9

[ASK IF AC1NEW=1-21 (ALL WHO HAVE BEEN DECLINED A FINANCIAL PRODUCT OR SERVICE IN THE LAST 2 YEARS)]

Do you think any of the following circumstances contributed to your being declined **[INSERT ANSWER FROM AC5DV]**?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 19-21

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Your age
2. Your disability status
3. Your physical health
4. Your mental health
5. Your income
6. Your employment status
7. Your credit history
8. Your postcode
9. Your sex and/or gender
10. Your sexuality
11. Your ethnicity
12. Your religion
13. Your social or political views, or any political affiliation
14. Your socio-economic background, i.e. a combination of your income, occupation and social background
15. Not having a bank account
16. Your existing debts
17. Because you were unable to provide adequate proof of identification
18. Your criminal record or a household member's criminal record (any unspent criminal convictions you have, or other people in your household have)
19. Other (write in)
20. None of these
21. Don't know

AC7b

[ASK IF MORE THAN ONE OPTION CODED AT AC7, 1-21 (MORE THAN ONE TYPE OF FINANCIAL PRODUCT OR SERVICE OFFERED IN THE LAST 2 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 2 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 AC7, 1-21

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Credit card
2. 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. Private medical insurance
10. Life insurance
11. Critical illness cover
12. Mortgage
13. Personal loan
14. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
15. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
16. One of the following credit products: payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans
17. Current account
18. Basic bank account
19. An arranged overdraft
20. Financial advice
21. **[SHOW ANSWERS AT AC7=21]**

AC7DV
   [CODE TO ALL ANSWERING ACCESS SECTION]

   DERIVED VARIABLE WHICH ESTABLISHED MOST SERIOUS PRODUCT FOR WHICH AN UNREASONABLE PRICE OR TERMS AND CONDITIONS WERE EXPERIENCED IN THE LAST 2 YEARS

Code	Product	Definition
1	A credit card	AC7b=1 OR (AC7=1 AND AC7 SINGLE CODED)
2	A store card	AC7b=2 OR (AC7=2 AND AC7 SINGLE CODED)
3	Travel insurance	AC7b=3 OR (AC7=3 AND AC7 SINGLE CODED)

4	Home buildings insurance	AC7b=4 OR (AC7=4 AND AC7 SINGLE CODED)
5	Home contents insurance	AC7b=5 OR (AC7=5 AND AC7 SINGLE CODED)
6	Home insurance – contents and buildings combined	AC7b=6 OR (AC7=6 AND AC7 SINGLE CODED)
7	Pet insurance	AC7b=7 OR (AC7=7 AND AC7 SINGLE CODED)
8	Motor insurance	AC7b=8 OR (AC7=8 AND AC7 SINGLE CODED)
9	Private medical insurance	AC7b=9 OR (AC7=9 AND AC7 SINGLE CODED)
10	Life insurance	AC7b=10 OR (AC7=10 AND AC7 SINGLE CODED)
11	Critical illness cover	AC7b=11 OR (AC7=11 AND AC7 SINGLE CODED)
12	A mortgage	AC7b=12 OR (AC7=12 AND AC7 SINGLE CODED)
13	A personal loan	AC7b=13 OR (AC7=13 AND AC7 SINGLE CODED)
14	Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)	AC7b=14 OR (AC7=14 AND AC7 SINGLE CODED)
15	Retail credit including catalogue credit, retail instalment credit or retail hire purchase	AC7b=15 OR (AC7=15 AND AC7 SINGLE CODED)
16	Payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans	AC7b=16 OR (AC7=16 AND AC7 SINGLE CODED)
17	A current account	AC7b=17 OR (AC7=17 AND AC7 SINGLE CODED)
18	A basic bank account	AC7b=18 OR (AC7=18 AND AC7 SINGLE CODED)
19	An arranged overdraft	AC7b=19 OR (AC7=19 AND AC7 SINGLE CODED)
20	Financial advice	AC7b=20 OR (AC7=20 AND AC7 SINGLE CODED)
21	Other financial product	AC7b=21 OR (AC7=21 AND AC7 SINGLE CODED) [FEED THROUGH OTHER SPECIFY TEXT FROM AC7b OR AC7]
22	None of these	AC7=22 OR 23

AC7c

[ASK IF AC7=1-21 (OFFERED A FINANCIAL PRODUCT OR SERVICE IN THE LAST 2 YEARS AT A PRICE, OR WITH TERMS AND CONDITIONS, FELT TO BE COMPLETELY UNREASONABLE)]

When you were offered **[ANSWER AT AC7DV]** 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 AC7DV]** 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. The price
2. The terms and conditions
3. Both the price and the terms and conditions
4. Don't know

AC15D

[ASK IF AC7=1,2,13-16 (OFFERED A CREDIT CARD, STORE CARD, PERSONAL LOAN, MOTOR FINANCE, RETAIL CREDIT, PAYDAY LOAN, SHORT TERM INSTALMENT LOAN, HOME-COLLECTED CREDIT, PAWNBROKING LOAN OR LOGBOOK LOAN IN THE LAST 2 YEARS AT A PRICE, OR WITH TERMS AND CONDITIONS, FELT TO BE COMPLETELY UNREASONABLE)]

When you were offered **[ANSWER AT AC7DV]** at a price, or with terms and conditions, you felt to be completely unreasonable, was the interest rate you were offered different from the interest rate that was initially advertised?

If you were offered **[ANSWER AT AC7DV]** 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. The rate was higher
2. The rate was the same
3. The rate was lower
4. Don't know

AC8

[ASK IF AC7=1-21 (OFFERED PRODUCT OR SERVICE IN THE LAST 2 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 **[ANSWER AT AC7DV]**?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 AC7=1-21 (OFFERED PRODUCT OR SERVICE IN THE LAST 2 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 **[ANSWER AT AC7DV]** at a price, or with terms and conditions, you thought reasonable?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 19-21

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Your age
2. Your disability status
3. Your physical health
4. Your mental health
5. Your income
6. Your employment status
7. Your credit history
8. Your postcode
9. Your sex and/or gender
10. Your sexuality
11. Your ethnicity
12. Your religion
13. Your political or other views, or any affiliation
14. Your socio-economic background, i.e. a combination of your income, occupation and social background
15. Not having a bank account
16. Your existing debts
17. Because you were unable to provide adequate proof of identification
18. Your criminal record or a household member's criminal record (any unspent criminal convictions you have, or other people in your household have)
19. Other (write in)
20. None of these
21. Don't know

PRODUCT OWNERSHIP DV

FINPROD_DV & FINPROD_DV_TEXT
    [CODE TO ALL]

DERIVED VARIABLE TO CREATE A SINGLE LIST OF PRODUCTS HELD (NOW OR IN THE LAST 12 MONTHS) FOR ALL RESPONDENTS

	FINPROD_DV	**FINPROD_DV_TEXT**	
	CODE NAME FOR LISTS	*TEXT FOR TEXT SUBS WITHIN QUESTION WORDING*	**CODE IF**
	RETAIL BANKING		
1.	Current account with a bank, building society or credit union	current account (with a bank, building society or credit union)	P_RBDV1=1
2.	Current account with a payment service institution or an e-money provider	current account (with a payment service institution or an e-money provider)	P_RB2_6DV=1
3.	Cash ISA	cash ISA	P_RB3=1
4.	Credit union savings account	credit union savings account	P_RBDV1=6
5.	Help to buy ISA	Help to buy ISA	P_RB3=4
6.	Lifetime ISA	Lifetime ISA	P_RB3b=1,3
7.	Savings account with a bank, building society or NS&I	savings account	P_RBDV1=2
8.	NS&I bond	NS&I bond	P_RB2_DV=4
9.	Premium bonds	premium bonds	P_RB2_DV=3
	OVERDRAFTS		
10.	Overdraft	overdraft	P_CC1=1 OR P_CC1a=1
	CREDIT AND LOANS		
11.	Catalogue credit or shopping account	catalogue credit/ shopping account	P_CC3_5=1 or P_CC4_5=1
12.	Credit card	credit card	P_CC3_1=1 or P_CC4_1=1
13.	Store card	store card	P_CC3_2=1 or P_CC4_2=1
14.	Community development finance institution (CDFI) loan	community development finance institution (CDFI) loan	P_CC5_DV=15 or P_CC6_DV=15
15.	Credit union loan	credit union loan	P_CC5_DV=2 or P_CC6_DV=2
16.	Peer-to-peer loan	peer-to-peer loan	P_CC5_DV=3 or P_CC6_DV=3
17.	Personal loan	personal loan	P_CC8a=3 or P_CC5_DV=9 or P_CC6_DV=9
18.	Motor finance	motor finance	P_CC7=1 or P_CC8a=1,2
19.	Retail hire purchase	retail hire purchase	(P_CC3_4_DV=1 or P_CC4_4_DV=1) and P_CC7 NE 1
20.	Retail instalment credit	retail instalment credit	P_CC3_4_DV=3 or P_CC4_4_DV=3
21.	'Buy Now, Pay Later' payment service	Buy Now, Pay Later	P_CC70=1
22.	Home-collected loan	home-collected loan	P_CC5_DV=6 or P_CC6_DV=6
23.	Logbook loan	logbook loan	P_CC5_DV=4 or P_CC6_DV=4
24.	Pawnbroking loan	pawnbroking loan	P_CC5_DV=5 or P_CC6_DV=5

25.	Payday loan (single payment)	payday loan	P_CC5_DV=7 or P_CC6_DV=7
26.	Short-term instalment loan	short-term instalment loan	P_CC5_DV=8 or P_CC6_DV=8
27.	Rent-to-own finance	rent-to-own finance	P_CC3_4_DV=2 or P_CC4_4_DV=2
28.	[HIDDEN]	[HIDDEN]	[HIDDEN]
	MORTGAGES		
29.	Residential mortgage on the property you currently live in	mortgage	P_M1_DV=1
30.	Lifetime mortgage	lifetime mortgage	P_M1_DV=2
31.	Mortgage on second home or other property	mortgage on second home or other property	P_M2=3
32.	Second charge mortgage or loan	second charge mortgage or loan	P_M1c=1
	PENSIONS		
33.	Defined contribution (DC) pension	defined contribution pension	P_ACDV7=3
34.	Annuity	annuity	P_DEC5_1=1-3
35.	Defined Contribution (DC) pension which you have taken some cash out of and left the remainder invested, or are receiving an income from	pension (which you have taken some cash out of or are receiving an income from)	P_DEC5_2=1-3 OR P_DEC5_5=1-3
	CONSUMER INVESTMENTS		
36.	Corporate bond or gilt/ government bond	corporate bond or gilt/ government bond	P_RIDV1=3
37.	Insurance bond	insurance bond	P_RIDV1=16
38.	Investment fund or endowment	investment fund or endowment	P_RIDV1=1
39.	Lifetime ISA	Lifetime ISA	P_RB3b=2 (same as P_RIDV1=15)
40.	Shares in a listed company or companies	shares in a listed company or companies	P_RIDV1=23
41.	Stocks and shares ISA	stocks and shares ISA	P_RB3=2 (same as P_RIDV1=14)
42.	Structured deposit/ investment	structured deposit/ investment	P_RIDV1=5
43.	Contracts for Difference (CFDs), spread betting and rolling spot forex	Contracts for Difference (CFDs), spread betting and rolling spot forex	P_RIDV1=22
44.	Cryptocurrencies or cryptoassets	cryptocurrencies or cryptoassets	P_RIDV1=12
45.	Innovative Finance ISA	Innovative Finance ISA	P_RIDV1=17
46.	Investment-based crowdfunding	investment-based crowdfunding	P_RIDV1=4
47.	Mini bond (also known as a retail bond or high-interest returning bond)	mini bond	P_RIDV1=21
48.	Peer-to-peer lending	peer-to-peer lending	P_RIDV1=11

49.	Shares in an unlisted company or companies	shares in an unlisted company or companies	P_RIDV1=20
50.	Investment platform or trading app	investment platform or trading app	P_RI8A=1 OR P_AC15A=1 OR P_DEC6A=1
	GENERAL INSURANCE		
51.	Credit card protection	credit card protection	P_GI1d=14
52.	Extended warranty	extended warranty	P_GI1d=13
53.	Gadget insurance	gadget insurance	P_GI1d=9
54.	Guaranteed Asset Protection (GAP) insurance	Guaranteed Asset Protection (GAP) insurance	P_GI1d=19
55.	Home emergency cover	home emergency cover	P_GI1d=11
56.	Home insurance – buildings only	buildings only insurance	P_GI1d=3
57.	Home insurance – contents only	contents only insurance	P_GI1d=4
58.	Home insurance – contents and buildings combined	contents and buildings combined insurance	P_GI1d=2
59.	ID theft insurance	ID theft insurance	P_GI1d=18
60.	Insurance for high value/ non-standard items not covered by another policy	high value/ non-standard items insurance	P_GI1d=10
61.	Legal expenses/ protection insurance	legal expenses insurance	P_GI1d=12
62.	Missed event/ ticket insurance	missed event/ ticket insurance	P_GI1d=32
63.	Mobile phone insurance	mobile phone insurance	P_GI1d=8
64.	Motor breakdown cover	motor breakdown cover	P_GI1d=5
65.	Motor insurance	motor insurance	P_GI1d=1
66.	Pet insurance	pet insurance	P_GI1d=7
67.	Travel insurance - Multi-trip (annual)	annual multi-trip travel insurance	P_GI1d=6
68.	Travel insurance - Single-trip (now or in the last 12 months)	single-trip travel insurance	P_GI1d=23
69.	Wedding/ party insurance	wedding/ party insurance	P_GI1d=31
	PROTECTION INSURANCE		
70.	Critical illness cover	critical illness cover	P_GI1d=25
71.	Healthcare cash plan (including dental)	healthcare cash plan	P_GI1d=21
72.	Immediate needs annuity	immediate needs annuity	P_GI1d=28
73.	Income protection insurance	income protection insurance	P_GI1d=26
74.	Life insurance	life insurance	P_GI1d=24
75.	Long-term care insurance	long-term care insurance	P_GI1d=27
76.	Mortgage Protection Insurance (MPPI)	Mortgage Protection Insurance (MPPI)	P_GI1d=16
77.	Over 50s insurance plan, also known as a guaranteed whole of life plan	over 50s insurance plan	P_GI1d=29

78.	Payment Protection Insurance (PPI)	Payment Protection Insurance (PPI)	P_GI1d=15
79.	Personal accident insurance	personal accident insurance	P_GI1d=22
80.	Pre-paid funeral plan	pre-paid funeral plan	P_GI1d=30
81.	Private medical insurance	private medical insurance	P_GI1d=20
82.	Unemployment/ redundancy insurance	unemployment/ redundancy insurance	P_GI1d=17
	OTHER		
83.	Regulated financial advice	financial advice	DV1=1
	NONE		
84.	None of these		FINPROD_DV NE 1-83

17.10 Consumers' experiences with financial services

Section 17.10 is asked of a random selection of adults (1 in N) that hold a financial product

CD_INTRO

[SHOW IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

The next set of questions ask you to think about various types of interactions you may have had in the last 12 months, with any of your financial services providers.

We are asking these questions because we want to find out how your financial services providers communicate with you and what impact this has on you as a customer.

CD15D

[ASK IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

In the last 12 months, have you **switched or attempted to switch** any of your financial products or services to a different company or provider?

If so, select the financial product(s) you have switched or attempted to switch in the last 12 months from the list below.

Exclude situations where you closed or cancelled a financial product or service completely.

{IF TEL: "READ OUT"}

<FCABlue>
The list below includes the financial products or services that you hold currently, or in some cases have held in the last 12 months, based on your previous answers.

If you switched or attempted to switch provider in the last 12 months for a financial product or service not in this list (for example, because you subsequently cancelled the product), please state what type of financial product or service it was in the "Other financial product or service (write in)" option at the end of the list.
</FCABlue>

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

[INSERT PRODUCTS 1-83 CODED AT FINPROD_DV]

84. Other financial product or service (write in)

85. No – I have not switched or attempted to switch any financial products or services in the last 12 months

CD1617D_loop_start
CD16D

    [ASK IF CD15D=1-84 (SWITCHED OR ATTEMPTED TO SWITCH A FINANCIAL PRODUCT OR SERVICE IN THE LAST 12 MONTHS)]

    PROGRAMMER INSTRUCTION: CD16D AND CD17D ARE TO BE ASKED IN A LOOP ABOUT EACH CODE 1-84 SELECTED AT CD15D

    Thinking about the following financial products or services that you switched or attempted to switch to a different company or provider in the last 12 months…

    [INSERT ONE PRODUCT FROM CD15D]

    Have you been able to complete the switching process?

    G_ReadOut_II1 "Read out instructions 1"
    _WEB: ""
    _TEL: "INTERVIEWER: READ OUT"

1. Yes, I have switched
2. The process is still ongoing
3. No, I have not been able to switch

CD17D

    [ASK IF CD16D=1-2 (SWITCHED IN THE LAST 12 MONTHS OR IS IN THE PROCESS OF SWITCHING A FINANCIAL PRODUCT OR SERVICE)]

    PROGRAMMER INSTRUCTION: TRIGGER QUESTION TO APPEAR ON SAME SCREEN AS CD16D WITHIN THE LOOP AFTER CD16D ANSWER SELECTED

    And how easy or difficult did you find the process involved in switching your provider **[IF CD16D=2 (SWITCHING PROCESS IS STILL ONGOING):** so far**]**?

    G_ReadOut_II1 "Read out instructions 1"
    _WEB: ""
    _TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

CD1617D_loop_end

[ASK IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

In the last 12 months, have you **closed/cancelled or attempted to close/cancel** any of your financial products or services?

If so, select the financial product(s) or service(s) that you have closed/cancelled or attempted to close/cancel in the last 12 months from the list below.

Exclude situations where you switched to a different company or provider, rather than closing or cancelling completely.

{IF TEL: "READ OUT"}

<FCABlue>
This list includes the financial products or services that you hold currently, or in some cases have held in the last 12 months, based on your previous answers.

If you closed/cancelled a product not in this list and no longer hold that product, please mention this in the "Other (write in)" options at the end of the list.
</FCABlue>

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

[INSERT PRODUCTS 1-83 CODED AT FINPROD_DV]

84. Other financial product or service (write in)
85. Other financial product or service (write in)
    <inf>
    <FCABlue>
    If you closed/cancelled or attempted to close/cancel a second financial product or service in the last 12 months not in the list above, write the name of the product here
    </FCABlue>
    </inf>
86. Other financial product or service (write in)
    <inf>
    <FCABlue>
    If you closed/cancelled or attempted to close/cancel a third financial product or service in the last 12 months not in the list above, write the name of the product here
    </FCABlue>
    </inf>
87. No – I have not closed/cancelled or attempted to close/cancel any financial products or services in the last 12 months

CD1920D_loop_start
CD19D

[ASK IF CD18D=1-86 (CLOSED/CANCELLED OR ATTEMPTED TO CLOSE/CANCEL A FINANCIAL PRODUCT OR SERVICE IN THE LAST 12 MONTHS)]

PROGRAMMER INSTRUCTION: CD19D AND CD20D ARE TO BE ASKED IN A LOOP ABOUT EACH CODE 1-86 SELECTED AT CD18D

Thinking about the following financial products or services that you closed/cancelled or attempted to close/cancel in the last 12 months…

[INSERT ONE PRODUCT FROM CD18D]

Have you been able to close/cancel it?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I have closed/cancelled it
2. The process is still ongoing
3. No, I have not been able to close/cancel it

CD20D
    [ASK IF CD19D=1-2 (CLOSED/CANCELLED IN THE LAST 12 MONTHS OR IS IN THE PROCESS OF CLOSING/CANCELLING A FINANCIAL PRODUCT OR SERVICE)]

    PROGRAMMER INSTRUCTION: TRIGGER QUESTION TO APPEAR ON SAME SCREEN AS CD19D WITHIN THE LOOP AFTER CD19D ANSWER SELECTED

    And how easy or difficult did you find the process involved in closing/ cancelling it **[IF CD19D=2 (CLOSING/CANCELLING PROCESS STILL ONGOING):** so far**]**?

    G_ReadOut_II1 "Read out instructions 1"
    _WEB: ""
    _TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

CD1920D_loop_end
CD21D
    [ASK IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

    Still thinking about the last 12 months, have you **raised a complaint or attempted to raise a complaint with your provider** about a financial product or service, regardless of whether you were able to do so?

    If so, which of your financial products or services did this relate to?

Select all that apply.

> G_Multi2_II1 "Multicode instructions 2"
> _WEB: ""
> _TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

[INSERT PRODUCTS 1-83 CODED AT FINPROD_DV]
84. Other financial product or service (write in)
85. No – have not raised a complaint or attempted to raise a complaint about any financial products or services in the last 12 months

CD2223D_loop_start
CD22D

> **[ASK IF CD21D=1-84 (RAISED OR ATTEMPTED TO RAISE A COMPLAINT ABOUT A FINANCIAL PRODUCT OR SERVICE IN THE LAST 12 MONTHS)]**
>
> **PROGRAMMER INSTRUCTION: CD22D AND CD23D ARE TO BE ASKED IN A LOOP ABOUT EACH CODE 1-84 SELECTED AT CD21D**
>
> Thinking about the following financial products or services that you tried to raise a complaint about with your provider in the last 12 months…
>
> **[INSERT ONE PRODUCT FROM CD21D]**
>
> Have you been able to raise the complaint and complete the complaints process?
>
> G_ReadOut_II1 "Read out instructions 1"
> _WEB: ""
> _TEL: "INTERVIEWER: READ OUT"

1. Yes, I have raised the complaint and the **process has ended** or reached a resolution
2. Yes, I have raised the complaint but the **process is still ongoing**
3. No, I have not been able to raise the complaint

CD23D

> **[ASK IF CD22D=1-2 (RAISED A COMPLAINT WITH THEIR PROVIDER IN THE LAST 12 MONTHS OR IS IN THE PROCESS OF RAISING A COMPLAINT WITH THEIR PROVIDER ABOUT A FINANCIAL PRODUCT OR SERVICE)]**
>
> **PROGRAMMER INSTRUCTION: TRIGGER QUESTION TO APPEAR ON SAME SCREEN AS CD22D WITHIN THE LOOP AFTER CD22D ANSWER SELECTED**
>
> And how easy or difficult did you find the complaints process **[IF CD22D=2 (COMPLAINTS PROCESS STILL ONGOING):** so far**]**?
>
> <FCABlue>
> When answering this question, think about the process involved in raising the complaint with your provider and in getting a resolution.

</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

CD2223D_loop_end
CD24D

[ASK IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

In the last 12 months, have you **contacted or attempted to contact** any of your financial services providers, even if you were unable to get through to them or speak to the right person?

{IF TEL: "READ OUT"}

<FCABlue>
More specifically, you may have had a query and wanted to speak to your provider about it by using one of the following channels (though you may have submitted your initial query in writing):
- in person (e.g. in a branch)
- over the phone
- online chat, e.g. with a customer services representative, chatbot or on social media
</FCABlue>

If so, select the financial product(s) you contacted or attempted to contact your provider(s) about from the list below.

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

[INSERT PRODUCTS 1-83 CODED AT FINPROD_DV]
84. Other financial product or service (write in)
85. No, I have not contacted or attempted to contact any of my financial services providers in the last 12 months **[SINGLE CODE]**

CD25D_DV

[CODE IF AT LEAST ONE CODE 1-84 SELECTED AT CD24D (CONTACTED OR ATTEMPTED TO CONTACT A PROVIDER OF AT LEAST ONE PRODUCT IN THE LAST 12 MONTHS)]

DV TO ESTABLISH UP TO 3 PRODUCTS TO ASK ABOUT IN A LOOP FOR QUESTIONS CD26D_INTRO2 TO CD31D

PROGRAMMER INSTRUCTION: CD24D SELECT 3 PRODUCTS AT RANDOM

1. **PRODUCT 1 SELECTED AT CD24D TO BE ASKED IN THE LOOP**
2. **PRODUCT 2 SELECTED AT CD24D TO BE ASKED IN THE LOOP**
3. **PRODUCT 3 SELECTED AT CD24D TO BE ASKED IN THE LOOP**

CD26D_INTRO1
[SHOW IF MORE THAN ONE CODE 1-84 SELECTED AT CD24D (CONTACTED OR ATTEMPTED TO CONTACT MORE THAN ONE PROVIDER OF A FINANCIAL PRODUCT OR SERVICE IN THE LAST 12 MONTHS)]

Next, we would like to ask you a few questions about when you contacted or attempted to contact your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT 1 SELECTED AT CD25D_DV]** provider in the last 12 months.

SHOW IF 2 PRODUCTS SELECTED AT CD25D_DV: We will then ask you the same short set of questions about when you contacted or attempted to contact your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT 2 SELECTED AT CD25D_DV]** provider (in the last 12 months).

SHOW IF 3 PRODUCTS SELECTED AT CD25D_DV: We will then ask you the same short set of questions about when you contacted or attempted to contact your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT 2 SELECTED AT CD25D_DV]** and **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT 3 SELECTED AT CD25D_DV]** providers (in the last 12 months).

CD2631D_loop_start
CD26D_INTRO2
[SHOW IF CD24D=1-84 AND CD25D_DV=2,3 (CONTACTED OR ATTEMPTED TO CONTACT MORE THAN ONE PROVIDER OF FINANCIAL PRODUCTS OR SERVICES IN THE LAST 12 MONTHS)]

We will now ask a few questions about when you contacted or attempted to contact your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM CD25D_DV]** provider in the last 12 months.

CD26D
[ASK IF CD24D=1-84 (CONTACTED OR ATTEMPTED TO CONTACT A PROVIDER OF A FINANCIAL PRODUCT OR SERVICE IN THE LAST 12 MONTHS)]

Which of the following channels did you use when you contacted or attempted to contact your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM CD25D_DV]** provider?

If you have contacted your provider more than once, or about multiple queries, in the last 12 months, think about the most recent occasion when answering this question.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. In person/ in branch
2. Telephone
3. Online chat (e.g. with a customer services representative, chatbot or on social media)
4. Don't know

CD27D

[ASK IF CD24D=1-84 (CONTACTED OR ATTEMPTED TO CONTACT A PROVIDER OF A FINANCIAL PRODUCT OR SERVICE IN THE LAST 12 MONTHS)]

How easy or difficult was it to **find the right contact information** to contact your provider?

{IF TEL: "READ OUT"}

<FCABlue>
When we say **find the right contact information** we mean, for example, finding the **[IF CD26D=1 (CONTACTED OR ATTEMPTED TO CONTACT PROVIDER IN PERSON/ IN BRANCH):** branch address of your nearest branch**] [IF CD26D=2 OR 4 (CONTACTED OR ATTEMPTED TO CONTACT PROVIDER OVER THE PHONE OR DON'T KNOW HOW):** telephone number**] [IF CD26D=3 (CONTACTED OR ATTEMPTED TO CONTACT PROVIDER VIA ONLINE CHAT):** correct link or social media page**]** to attempt to contact your provider.
</FCABlue>

If you have contacted your provider more than once, or about multiple queries, in the last 12 months, think about the most recent occasion when answering this question.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. I wasn't able to find the right contact information

CD28D

[ASK IF CD26D=1,2,3 (CONTACTED OR ATTEMPTED TO CONTACT A PROVIDER OF A FINANCIAL PRODUCT OR SERVICE IN THE LAST 12 MONTHS IN BRANCH, ON THE PHONE OR VIA ONLINE CHAT)]

How easy or difficult was it to **get through to someone or get an initial response** when you tried to speak to your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM CD25D_DV]** provider **[IF CD26D=1 (CONTACTED OR ATTEMPTED TO CONTACT PROVIDER IN PERSON/ IN BRANCH):** in branch; **IF CD26D=2 (CONTACTED OR ATTEMPTED TO CONTACT PROVIDER OVER THE PHONE):** over the phone; **IF CD26D=3 (CONTACTED OR ATTEMPTED TO CONTACT PROVIDER VIA ONLINE CHAT):** via online chat or social media]?

{IF TEL: "READ OUT"}

<FCABlue>
When we say **get through to someone or get an initial response** we mean you **succeeded in getting an initial response to your query** from a customer services representative or an automated response that was more than just a greeting or a way to check your identity.
</FCABlue>

If you have contacted your provider more than once, or about multiple queries, in the last 12 months, think about the most recent occasion when answering this question.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. I wasn't able to get through to someone or get an initial response

CD29D

[ASK IF CD24D=1-84 (CONTACTED OR ATTEMPTED TO CONTACT A PROVIDER OF A FINANCIAL PRODUCT OR SERVICE IN THE LAST 12 MONTHS)]

PROGRAMMER INSTRUCTION: IF CD28D=6 (WASN'T ABLE TO GET THROUGH TO PROVIDER) THEN AUTOCODE CODE 6 AT CD29D AND DO NOT SHOW QUESTION

How easy or difficult was it to **find the right person to resolve your query** when you contacted your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM CD25D_DV]** provider?

{IF TEL: "READ OUT"}

<FCABlue>
When we say **the right person to resolve your query** we mean someone (or a chatbot if your query was resolved in this way) who was ultimately able to help answer your query or resolve an issue you wanted to discuss with your provider, without passing you on

If you have contacted your provider more than once, or about multiple queries, in the last 12 months, think about the most recent occasion when answering this question.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. I wasn't able to speak to the right person **[IF CD28D=6, THEN AUTOCODE THIS ANSWER AND DO NOT SHOW QUESTION]**

CD30D

[ASK IF CD28D=1-5 (WAS ABLE TO GET THROUGH OR GET AN INITIAL RESPONSE WHEN CONTACTED THEIR PROVIDER IN THE LAST 12 MONTHS)]

In general, how easy or difficult was it to understand what your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM CD25D_DV]** provider told you when you contacted them about your most recent query?

If you have contacted your provider about more than one query in the last 12 months, think about the conversation(s) you had with your provider about your most recent query when answering this question.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

CD31D

[ASK IF CD28D=1-5 (WAS ABLE TO GET THROUGH OR GET AN INITIAL RESPONSE WHEN CONTACTED THEIR PROVIDER IN THE LAST 12 MONTHS)]

Did what your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM CD25D_DV]** provider tell you help you make a decision or take action in relation to your

[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM CD25D_DV] in an **informed and timely manner**?

If you have contacted your provider about more than one query in the last 12 months, think about the conversation(s) you had with your provider about your most recent query when answering this question.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Helped a lot
2. Helped a little
3. Didn't help at all
4. Don't know

CD2631D_loop_end
CD32Dintro
   [SHOW IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

In the next few questions, we are looking to understand how good or bad financial services providers are in responding to your requests for written information or in providing helpful written information online.

CD32D
   [ASK IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

In the last 12 months, have you **found, attempted to find, or requested any written information** from any of your financial services providers?

If yes, please select which financial product or products this related to from the list below.

{IF TEL: "READ OUT"}

<FCABlue>
For example, this could be
✓   Written information you found or attempted to find about your financial products on your provider's website, social media pages, or mobile app
✓   Written information you requested about your financial products and asked to be sent to you, which you may or may not have received, e.g. by post or email,
✓   A written query you raised about your product and asked to receive a written response, which you may or may not have received, e.g. by post or email

When answering this question, **do not** think about:
×   Regular provider communications, like monthly or annual statements
×   Information about your product found through channels **different from** ones made available by your provider (e.g. moneysavingexpert.com or other similar websites).
</FCABlue>

Select all that apply.

> G_Multi2_II1 "Multicode instructions 2"
> _WEB: ""
> _TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

[INSERT PRODUCTS 1-83 CODED AT FINPROD_DV]

84. Other financial product or service (write in)
85. I have not tried to find and haven't received any information about any of my financial products in the last 12 months **[SINGLE CODE]**

CD33D_DV

[CODE IF SELECTED AT LEAST ONE CODE 1-84 AT CD32D (FOUND OR ATTEMPTED TO FIND OR HAS REQUESTED WRITTEN INFORMATION FROM A PROVIDER ABOUT AT LEAST ONE PRODUCT IN THE LAST 12 MONTHS)]

DERIVED VARIABLE TO ESTABLISH THREE PRODUCTS TO ASK ABOUT IN A LOOP FOR QUESTIONS CD34D_INTRO2 TO CD36D

PROGRAMMER INSTRUCTION: SELECT 3 PRODUCTS AT RANDOM

1. **PRODUCT 1 SELECTED AT CD32D TO BE ASKED IN THE LOOP**
2. **PRODUCT 2 SELECTED AT CD32D TO BE ASKED IN THE LOOP**
3. **PRODUCT 3 SELECTED AT CD32D TO BE ASKED IN THE LOOP**

CD34D_INTRO1

[SHOW IF SELECTED MORE THAN ONE CODE 1-84 AT CD32D (FOUND OR ATTEMPTED TO FIND OR HAS REQUESTED WRITTEN INFORMATION FROM MORE THAN ONE PROVIDER ABOUT THEIR FINANCIAL PRODUCT IN THE LAST 12 MONTHS)]

Next, we would like to ask you a few questions about when you tried to find or requested written information from your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT 1 SELECTED AT CD33D_DV]** provider in the last 12 months.

SHOW IF 2 PRODUCTS SELECTED AT CD33D_DV: We will then ask you the same short set of questions about when you tried to find or requested written information from your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT 2 SELECTED AT CD33D_DV]** provider (in the last 12 months).

SHOW IF 3 PRODUCTS SELECTED AT CD33D_DV: We will then ask you the same short set of questions about when you tried to find or requested written information from your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT 2 SELECTED AT CD33D_DV]** and **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT 3 SELECTED AT CD33D_DV]** providers (in the last 12 months).

CD3436D_loop_start
CD34D_INTRO2

[SHOW IF CD32D=1-84 AND CD33D_DV=2,3 (FOUND OR ATTEMPTED TO FIND OR HAS REQUESTED WRITTEN INFORMATION FROM MORE THAN ONE PROVIDER ABOUT THEIR FINANCIAL PRODUCTS OR SERVICES IN THE LAST 12 MONTHS)]

We will now ask a few questions about when you found, attempted to find or requested written information from your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM CD33D_DV]** provider in the last 12 months.

CD34D

[ASK IF CD32D=1-84 (FOUND OR ATTEMPTED TO FIND OR HAS REQUESTED WRITTEN INFORMATION FROM A PROVIDER ABOUT THEIR FINANCIAL PRODUCT IN THE LAST 12 MONTHS)]

How easy or difficult was it to find or get the written information you were looking for from your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM CD33D_DV]** provider?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. I wasn't able to find or get the information I was looking for

CD35D

[ASK IF CD34D=1-5 (FOUND OR GOT WRITTEN INFORMATION FROM A PROVIDER ABOUT THEIR FINANCIAL PRODUCT IN THE LAST 12 MONTHS)]

In general, how easy or difficult was it to understand the written information you found or were given by your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM CD33D_DV]** provider?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

CD36D

To what extent did the written information from your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM CD35D_DV]** provider help you make a decision or take an action in relation to your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM CD33D_DV]** in an **informed and timely manner**?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Helped a lot
2. Helped a little
3. Didn't help at all
4. Don't know

CD3436D_loop_end
CD37D

[ASK IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

Do you have any **specific accessibility requirements or needs** that need to be met to enable you to more easily contact your financial services providers or access their services?

{IF TEL: "READ OUT"}

<FCABlue>
By **accessibility requirements or needs** we mean, for example, if you find it harder to contact a provider or to access their services due to a disability or health condition (for example, a physical disability, cognitive health (i.e. ability to process or remember information), visual or hearing difficulties), and need the provider to make some adjustments to make it easier for you to use their services.
</FCABlue>

1. Yes
2. No
3. Don't know
4. Prefer not to say

CD38D

[ASK IF CD37D=1 AND (CD15D=1-84 OR CD18D=1-86 OR CD21D=1-84 OR CD24D=1-84 OR CD32D=1-84) (SAY THEY HAVE SPECIFIC ACCESSIBILITY NEEDS AND HAVE: SWITCHED OR ATTEMPTED TO SWITCH A FINANCIAL PRODUCT OR SERVICE, CLOSED/CANCELLED OR ATTEMPTED TO CLOSE/CANCEL A FINANCIAL PRODUCT OR SERVICE, RAISED OR ATTEMPTED TO RAISE A COMPLAINT ABOUT A FINANCIAL PRODUCT OR SERVICE, CONTACTED OR ATTEMPTED TO CONTACT THEIR FINANCIAL SERVICES PROVIDER OR FOUND OR ATTEMPTED TO FIND OR

HAS REQUESTED WRITTEN INFORMATION FROM THEIR FINANCIAL SERVICES PROVIDER ABOUT THEIR FINANCIAL PRODUCT IN THE LAST 12 MONTHS)]

Thinking about the **most recent occasion in the last 12 months** when you tried to:
- **SHOW IF CD15D=1-84 OR CD18D=1-86 OR CD21D=1-84:** take an action in relation to any of your financial services or products such as switch, cancel or raise a complaint
- **SHOW IF CD24D=1-84:** contact any of your financial services providers
- **SHOW IF CD32D=1-84:** find or request any information from any of your financial services providers

Did your provider make **reasonable adjustments for your specific accessibility needs**?

{IF TEL: "READ OUT"}

<FCABlue>
By **reasonable adjustments** we mean the provider making changes to how they provide their services so that you are able to contact them or use their services easily. For example, making it easy to use Relay UK for those with hearing difficulties, using high-contrast text on the website to help people with vision difficulties, making language on their website easy to understand, or making the website easy to navigate with clear signposting.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – and the adjustments were helpful
2. Yes – but the adjustments were not helpful
3. No
4. Don't know

CD39D

[ASK IF CD37D=1 AND (CD15D=1-84 OR CD18D=1-86 OR CD21D=1-84 OR CD24D=1-84 OR CD32D=1-84) (SAY THEY HAVE SPECIFIC ACCESSIBILITY NEEDS AND HAVE: SWITCHED OR ATTEMPTED TO SWITCH A FINANCIAL PRODUCT OR SERVICE, CLOSED/CANCELLED OR ATTEMPTED TO CLOSE/CANCEL A FINANCIAL PRODUCT OR SERVICE, RAISED OR ATTEMPTED TO RAISE A COMPLAINT ABOUT A FINANCIAL PRODUCT OR SERVICE, CONTACTED OR ATTEMPTED TO CONTACT THEIR FINANCIAL SERVICES PROVIDER OR FOUND OR ATTEMPTED TO FIND OR HAS REQUESTED WRITTEN INFORMATION FROM THEIR FINANCIAL SERVICES PROVIDER ABOUT THEIR FINANCIAL PRODUCT IN THE LAST 12 MONTHS)]

Could you tell us a bit more about your specific accessibility needs and your most recent experience of contacting one of your financial services providers or accessing their services?

Text [1...4000]
☐ No comment

CD40D

Thinking about the last 12 months, have any of your financial services providers **withdrawn your preferred method of communicating with them**, either entirely, or for specific tasks, meaning that it is no longer available to you as a consumer?

{IF TEL: "READ OUT"}

<FCABlue>
For example, you used to use telephone banking, or your financial services provider offered a means of communicating using British/Irish Sign Language through video calls, but these are no longer offered. Another example could be if you used to perform a certain task online using web-chat or email (e.g. setting up a standing order, reporting a change in circumstances), but this now has to be done in person or on the phone.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes - and this has caused me difficulties
2. Yes - but I am happy to use another communication method
3. No
4. Don't know

CD41D

Thinking generally about all of the financial products or services you hold **[IF FINPROD_DV=11-28 (HAVE A CREDIT & LOANS PRODUCT WHERE QUALIFICATION CRITERIA INCLUDES PRODUCTS HELD IN THE LAST 12 MONTHS):** , or have held in the last 12 months,**]**, how well do you **understand the features and benefits** of these products?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Not at all well
2. Not very well
3. Fairly well
4. Very well
5. Don't know

CD42D

[ASK IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

Are there any products you currently hold **[IF FINPROD_DV=11-28 (HAVE A CREDIT & LOANS PRODUCT WHERE QUALIFICATION CRITERIA INCLUDES PRODUCTS HELD IN THE LAST 12 MONTHS):** , or have held in the last 12 months,**]** that you feel you **do not understand** the features and benefits of?

If so, select the financial product(s) or service(s) you feel you **do not understand** the features or benefits of from the list below.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

[INSERT PRODUCTS 1-83 CODED AT FINPROD_DV]
84. None of these – I understand the features and benefits of all of the above financial products **[SINGLE CODE]**

OE7D

[ASK IF CD42D=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE THAT THEY DO NOT UNDERSTAND THE FEATURES OR BENEFITS OF]

What features or benefits do you **not understand** about your financial product or service?

In your answer please mention:
- The features or benefits you do not understand
- If this hinders your ability to use the product or to make decisions about it
- How the provider could help you better understand the features and benefits
- **[IF MORE THAN ONE OPTION SELECTED AT CD42D=1-83]: As you mentioned more than one product in your previous answer, please also mention which product you are answering about**

Text [1...4000]
☐ No comment/ no relevant experience

CD43D

[ASK IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT)]

Thinking about all the financial products you currently hold **[IF FINPROD_DV=11-28 (HAVE A CREDIT & LOANS PRODUCT WHERE QUALIFICATION CRITERIA INCLUDES PRODUCTS HELD IN THE LAST 12 MONTHS):** , or have held in the last 12 months,**]** are there any that **do not work as you expected them to** when you first took them out, based on the information supplied by the provider at the time?

{IF TEL: "READ OUT"}

<FCABlue>

- You may have had some unexpected fees or charges
- You weren't able to use some product features or access perks that were advertised with the product
- The information supplied by the provider at the beginning didn't explain clearly or correctly the product features or how the product worked (e.g. an insurance policy didn't provide the cover you thought it did, or the risk associated with investing in a particular investment product was not made clear to you)
- Customer service was much worse than what you expected when you first took out the product

</FCABlue>

If so, select the financial product(s) that **do not work as you expected them to** when you first took them out from the list below.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

[INSERT PRODUCTS 1-83 CODED AT FINPROD_DV]
84. Other financial product (write in)
85. None of these – All of the above products or services I have work as I expected them when I first took them out **[SINGLE CODE]**

OE8D

[ASK IF CD43D=1-84 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE THAT DOES NOT WORK AS THEY EXPECTED IT TO]]

For those products that **did not work as you expected them to**, what actions or changes do you think could be taken by the provider to address this?

Text [1…4000]
☐ No comment/ no relevant experience

CD44D

[ASK IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

Thinking generally about all of the financial products or services you have, to what extent do you agree or disagree that you are **getting a 'fair deal'**?

<FCABlue>
A financial product or service that represents a **fair** deal is one where, on balance, the **costs associated with the product or service are reasonable given the overall benefits** that you as the consumer are able to receive from that financial product or service.
</FCABlue>

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

CD45D

[ASK IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

Do you think that any of your financial products or services **do not give you a fair deal**?

{IF TEL: "READ OUT"}

<FCABlue>
A financial product or service that represents a **fair** deal is one where, on balance, the **costs associated with the product or service are reasonable given the overall benefits** that you as the consumer are able to receive from that financial product or service.
</FCABlue>

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

[INSERT PRODUCTS 1-83 CODED AT FINPROD_DV]
84. None of these – All of the above financial products or services represent a fair deal for me **[SINGLE CODE]**

OE9D

[ASK IF CD45D=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE THAT THEY THINK DOES NOT REPRESENT A FAIR DEAL]]

Why do you think your financial product or service **did not** represent a **fair deal**?

In your answer please mention:
- Why you think it does not represent a fair deal
- Any negative impacts this has had on your financial situation
- **[IF MORE THAN ONE OPTION SELECTED AT CD45D=1-83]: As you mentioned more than one product in your previous answer, please also mention which product you are answering about**

<FCABlue>

Text [1...4000]
☐ No comment/ no relevant experience

BT11D

[ASK IF DE_DV=2 AND FINPROD_DV=1-83 (DIGITALLY ACTIVE AND HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

Thinking now about the last 12 months, have you used any **digital, i.e. online or mobile services** provided by any of your financial services providers?

If so, which one of your financial products or services did this relate to **most recently**?

<FCABlue>
By **digital, online or mobile services** we mean, for example, online or mobile banking, an app to manage your financial services product on your smartphone, logging on to your account on your provider's website to get something done, using a customer portal to submit information or request something, using webchat to discuss a query, etc.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

[INSERT PRODUCTS 1-83 CODED AT FINPROD_DV]
84. Other financial product or service (write in)
85. None of these - I didn't use any online or mobile services from any of the above financial services providers in the last 12 months

BT12D

[ASK IF BT11D=1-84 (HAD A DIGITAL INTERACTION WITH AT LEAST ONE FINANCIAL SERVICES PROVIDER IN THE LAST 12 MONTHS)]

Overall, how satisfied are you with your most recent experience of using digital (i.e. online or mobile) services offered by your **[INSERT TEXT SUB FROM FINPROD_DV_TEXT FOR PRODUCT FROM BT11D]** 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

IT1

[ASK IF FINPROD_DV=1-83 (HAVE AT LEAST ONE RELEVANT FINANCIAL PRODUCT OR SERVICE)]

Thinking about all the financial products you hold, in the last 12 months have you experienced any IT failures or service disruptions?

{IF TEL: "READ OUT"}

<FCABlue>
For example, this could mean not being able to access your **online** bank account, not being able to make an online payment, not being able to contact your bank via **phone**, not being able to access your home insurance provider's website, or not being able to access the **app** you use to manage your stocks and shares ISA.
</FCABlue>

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

PROGRAMMER INSTRUCTIONS: CODES 1 AND 2 CANNOT BE SELECTED TOGETHER, NOR CAN 3 AND 4, NOR 5 AND 6

1. Yes – I was severely affected on more than one occasion
2. Yes – I was severely affected on one occasion
3. Yes – I was mildly affected on more than one occasion
4. Yes – I was mildly affected on one occasion
5. Yes – on more than one occasion, but I was not affected
6. Yes – on one occasion, but I was not affected
7. No **[SINGLE CODE]**
8. Don't know

17.12 Awareness of the FCA

AWARENESS OF THE FCA SECTION: ASK 1 IN N OF ALL

FCA1

[ASK ALL]

The next few questions are about the Financial Conduct Authority (FCA).

{IF TEL: "READ OUT"}

<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?

1. Yes
2. No

FCA4

[ASK IF FCA1=1 (AWARE OF THE FCA)]

Based on your current knowledge, how much do you trust the FCA to protect your best interests as a consumer of financial products and services?

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

FCA13D

[ASK IF FCA4=0-10 (ALL WHO ARE AWARE OF THE FCA AND PROVIDED A RATING OF TRUST OF THE FCA)]

Could you tell us why you rated your trust in the FCA as **[number at FCA4]** out of 10?

Please mention any of the following in your answer if they affected your score:
- your personal experiences of, for example, how the FCA has handled your complaints or grievances about a financial service or product
- how well you think the FCA handles consumer issues
- your view of the FCA's transparency, accountability, competency or expertise

This question is important to our research, so please take time when typing your answer

Text [1...4000]
☐ No comment

FCA5

[ASK IF FCA1=1 (AWARE OF THE FCA)] COLLAPSIBLE GRID

Financial services firms must be authorised by the FCA to carry out regulated financial service activities.

Which of the following statements about being authorised and regulated by the FCA would you say are true?

RANDOMISE STATEMENTS

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. All the products that an authorised firm sells have been approved by the FCA
b. Any money I save or invest with an authorised firm will be safe
c. I can put aside any concern I may have about a firm that is authorised by the FCA
d. An authorised firm has met the FCA's standards so is allowed to deliver certain financial services

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

FCA10

[ASK IF FCA1=1 (AWARE OF THE FCA)]

Before today, were you aware that the FCA has rules and standards for how financial services firms treat their customers?

1. Yes
2. No

FCA3

[ASK ALL]

Before today, were you aware of the FCA's Financial Services Register of firms on its website?

{IF TEL: "READ OUT"}

<FCABlue>
In the UK, nearly all financial services activities must be authorised by the FCA. You can search the Financial Services Register for firms and individuals, and the activities they are regulated for. It tells you about suspected clone firms (fake firms set up by scammers) and which firms offer Financial Ombudsman Service (FOS) and Financial Services Compensation Scheme (FSCS) protection.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – and I have used the FCA's Register of firms
2. Yes – and I have not used the FCA's Register of firms
3. No

FCA6

[ASK IF FCA1=1 (AWARE OF THE FCA)]

Before today, were you aware of the FCA's consumer helpline?

{IF TEL: "READ OUT"}

<FCABlue>
The FCA's consumer helpline supports consumers to check the status of a firm or to report a fraud or scam.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – and have used it
2. Yes – and have not used it
3. No

FCA9

[ASK ALL]

Before today, were you aware of the Financial Ombudsman Service?

{IF TEL: "READ OUT"}

<FCABlue>

The Financial Ombudsman Service is a free service that settles complaints between consumers and businesses that provide financial services. It resolves disputes fairly and impartially, and has the power to put things right.
</FCABlue>

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – and have used it
2. Yes – and have not used it
3. No

17.13 Fraud & scams

FS11D
[ASK ALL]

Now thinking about ways in which people protect themselves from banking, pension or investment fraud, which of the following, if any, do you **always or usually do**?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

RANDOMISE LIST EXCEPT CODES 9-10

1. Ignore unexpected weblinks I receive, including from friends and family
2. Verify the authenticity of emails, messages or calls before providing personal or financial information
3. Regularly review credit information or credit reports for unusual activities or accounts
4. Use secure and unique passwords for online accounts
5. Use two-factor authentication for your online financial services accounts (aside from when making payments) and other sensitive accounts
   {IF TEL: "READ OUT IF NECESSARY"}
   <inf>
   <FCABlue>
   Two-factor authentication adds an extra layer of security. It means using two separate, distinct forms of identification to access something: usually your password plus a code sent to your phone or generated by a code card.
   </FCABlue>
   </inf>
6. Regularly check bank and credit card statements for any unfamiliar or unauthorised transactions
7. Check that any financial firm you are considering using is authorised by the FCA by checking the Financial Services Register
8. Reject or ignore unsolicited calls, emails, or text messages about pension or investment opportunities
9. None of these
10. Don't know

FS1_INTRO
[STATE TO ALL]

The next few questions ask about your recent experiences of fraud – involving your bank account, your credit or debit cards, or if you have lost money to a pension, investment, or cryptocurrency scam.

Please rest assured that the survey is confidential. It is really important for the FCA to understand the scale of financial fraud.

FS1D

[ASK ALL] COLLAPSIBLE GRID

In the **last 12 months** have you personally experienced any of the following frauds or scams?

This means you lost money even if you later got back or recovered some or all of it.

If you are unsure which type of fraud you experienced, read down the different types and select the best fitting answer. If you suffered more than one type of fraud, select "Yes" to all that apply.

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

Item	{IF TEL: "READ OUT IF NECESSARY"}	Answer options
a Had your **debit, credit or another card used without your permission** to take cash from your account (or had money charged to them)	<FCABlue> Include any incidences where you had money charged to a card without your permission. This could be on a debit, credit, store or loadable pre-paid card. </FCABlue>	1. Yes 2. No 3. Don't know
b Had money taken in some other way which involved **your personal details being used without your permission**	<FCABlue> For example, where your personal data was compromised or you shared your banking details with an imposter (e.g. someone calling you pretending to be your bank, or following a scam email). </FCABlue>	1. Yes 2. No 3. Don't know
c Been contacted by an individual or company with **a request to transfer money through your account**	<FCABlue> Known as 'money muling', you may not have lost money as a result. </FCABlue>	1. Yes 2. No 3. Don't know
d Where you **authorised a payment** to be made **from your bank account** which turns out to be a **scam**	<FCABlue> This is known as **'Authorised push payment fraud'** and can be 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 • **you paid somebody for what you believed were legitimate purposes, but they turned out to be fraudulent**, e.g. romance or	1. Yes 2. No 3. Don't know

		other impersonation scams, and/or when a fraudster convinces you to invest in a fake investment scheme or to purchase goods that never materialise • You paid **a fee in advance** to receive something that fails to materialise </FCABlue>	
e	A fraud or scam related to your **pension**	<FCABlue> You lost money to a pension scam. This might be **after** you were offered a free pension review, the chance to unlock your pension early, or transferred your pension to another scheme that promised a guaranteed high return that failed to materialise. You could also have paid a lot of tax to move your pension. </FCABlue>	1. Yes 2. No 3. Don't know
f	A fraud or scam related to **cryptocurrencies**	<FCABlue> Crypto investment scams can be where scammers convince you to invest in a cryptocurrency, before closing your account and taking your money, or where the scammers sell their coins, causing your investment to crash in value. These can be known as 'rug pull' or 'pump and dump' scams. Other scams involve having your money stolen from a crypto exchange or wallet. </FCABlue>	1. Yes 2. No 3. Don't know
g	Any other fraud or scam related to an **investment opportunity**	<FCABlue> Where you lost money to another type of investment scam. For example, where someone offered you a 'low risk, high return' investment opportunity, e.g. in foreign exchange, overseas investments, land, art, fine wine/whisky, jewellery/watches, precious metals. </FCABlue>	1. Yes 2. No 3. Don't know

FS2D

[ASK FS1Dd=1 (SAID THEY AUTHORISED A PAYMENT TO BE MADE FROM THEIR BANK ACCOUNT WHICH TURNED OUT TO BE A SCAM IN THE LAST 12 MONTHS)]

Thinking about when you **authorised a payment to be made from your bank account** which turned out to be a scam in the last 12 months, which of the following types of fraud was this?

Include any times (over the last 12 months) where you experienced fraud (i.e. lost money), regardless of whether you got back some or all of your money.

If you are unsure which type of fraud you experienced, select the answer that best fits. If you experienced more than one of these types of fraud in the last 12 months, select all that apply.

RANDOMISE LIST EXCEPT CODES 7-8

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Purchase scam <FCABlue>where you paid for a product or service that you did not actually receive. Common examples include event tickets and holiday rentals. </FCABlue>
2. Investment scam <FCABlue> where you authorised a payment from your bank for an investment that turned out to be a scam.</FCABlue>
3. Advance fee fraud <FCABlue>where you paid an individual or a company a **fee in advance** to get a financial product or service, that you did not actually receive, e.g. for a loan or to consolidate a debt.</FCABlue>
4. Romance scam <FCABlue>where a fraudster poses as someone you think you are dating and, once they have built your trust, they ask for money.</FCABlue>
5. Impersonation scam <FCABlue>where a fraudster poses as someone, such as your bank or the police, to deceive you into transferring funds to someone other than the person you intended to pay.</FCABlue>
6. Recovery scam <FCABlue>where a fraudster offers to recover the money you lost through another scam.</FCABlue>
7. Other (write in)
8. Don't know

FS3De

[ASK IF FS1De=1 (SAID THEY EXPERIENCED A FRAUD OR SCAM RELATED TO THEIR PENSION IN THE LAST 12 MONTHS)]

When you experienced a pension fraud or scam in the last 12 months, did you authorise any payments to the fraudster **directly from your bank account**, or did you make the payments in another way (e.g. via a pension transfer, an international money transfer, using a credit card, paying by cash)?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Transferred money from my bank account directly to the fraudster
2. Made the payment in another way
3. I made a payment, but I can't remember how

FS3Df

[ASK IF FS1Df=1 (SAID THEY EXPERIENCED A FRAUD OR SCAM RELATED TO CRYPTOCURRENCIES IN THE LAST 12 MONTHS)]

When you experienced a cryptocurrency fraud or scam in the last 12 months, did you authorise any payments to the fraudster **directly from your bank account**, or did you make the payments in another way (e.g. with cryptocurrency, an international money transfer, using a credit card, paying by cash)?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Transferred money from my bank account directly to the fraudster
2. Made the payment in another way
3. I made a payment, but I can't remember how

FS3Dg

[ASK IF FS1Dg=1 (SAID THEY EXPERIENCED ANOTHER TYPE OF FRAUD OR SCAM RELATED TO THEIR INVESTMENTS IN THE LAST 12 MONTHS)]

When you experienced an investment fraud or scam in the last 12 months, did you authorise any payments to the fraudster **directly from your bank account**, or did you make these payments in another way (e.g. with cryptocurrency, an international money transfer, using a credit card, paying by cash)?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Transferred money from my bank account directly to the fraudster
2. Made the payment in another way
3. I made a payment, but I can't remember how

FS3D_TEXT

[SHOW IF FS3De=1 OR FS3Df=1 OR FS3Dg=1 (EXPERIENCED A FRAUD OR SCAM RELATED TO THEIR PENSION, CRYPTOCURRENCIES OR INVESTMENTS IN THE LAST 12 MONTHS WHICH INVOLVED THEM AUTHORISING A PAYMENT FROM THEIR BANK ACCOUNT)]

As the **[IF FS3De=1 (AUTHORISED A PAYMENT FROM BANK ACCOUNT RELATED TO PENSION FRAUD):** pension] **[IF FS3Df=1 (AUTHORISED A PAYMENT FROM BANK ACCOUNT RELATED TO CRYPTOCURRENCY FRAUD):** crypto] **[IF FS3Dg=1 (AUTHORISED A PAYMENT FROM BANK ACCOUNT RELATED TO INVESTMENT FRAUD):** investment]** fraud you experienced involved you authorising payments from your bank account, we consider this to be a type of **'Authorised push payment fraud'**.

{IF TEL: "READ OUT"}

<FCABlue>

This is a broad type of fraud that covers all instances where you authorised a payment to be made from your bank account, which turns out to be a scam. It includes, for example:
- authorising a payment from your bank account to a fraudster who convinces you to invest in a fake investment or pension scheme
- authorising a payment from your bank account to purchase cryptocurrencies, which turn out to be a scam

</FCABlue>

FSDV1

[CODE TO ALL]

DERIVED VARIABLE TO CREATE A SINGLE LIST OF FRAUD TYPES EXPERIENCED IN THE LAST 12 MONTHS, FOLLOWING CHECK QUESTIONS TO UNDERSTAND WHETHER PENSION, CRYPTOCURRENCY OR INVESTMENT FRAUDS INVOLVED THE CONSUMER AUTHORISING THE PAYMENT FROM THEIR BANK ACCOUNT

WE INCLUDE PENSION, CRYPTOCURRENCY OR INVESTMENTS FRAUDS IN THE APP QUESTIONS IF THEY TRANSFERRED MONEY FROM THEIR BANK ACCOUNT ONLY OR TRANSFERRED MONEY BOTH FROM THEIR BANK ACCOUNT AND IN ANOTHER WAY. THE REMAINDER ARE PUT INTO THE PENSION, CRYPTO OR OTHER FRAUD RELATED TO INVESTMENTS QUESTIONS.

1. Card(s) used without their permission — **FS1Da=1**
2. Had money taken in some other way which involved their personal details being used without their permission — **FS1Db=1**
3. Been contacted by an individual or company with a request to transfer money through their account — **FS1Dc=1**
4. Authorised a payment to be made from their bank account which turned out to be a scam — **FS1Dd=1 OR FS3De=1 OR FS3Df=1 OR FS3Dg=1**
5. A fraud or scam related to their pension, where a payment was not authorised from their bank account — **FS3De=2,3**
6. A fraud or scam related to cryptocurrencies, where a payment was not authorised from their bank account — **FS3Df=2,3**
7. Any other fraud or scam related to an investment, where a payment was not authorised from their bank account — **FS3Dg=2,3**
8. NET: All who experienced a pensions-related fraud or scam — **FS1De=1**
9. NET: All who experienced an investment-related (including cryptocurrency) related fraud or scam — **FS1Df=1 OR FS1Dg=1 OR FS2D=2**
10. Not experienced any of the frauds or scams included in this survey — **FS1Da=2 AND FS1Db=2 AND FS1Dc=2 AND FS1Dd=2 AND FS1De=2 AND FS1Df=2 AND FS1Dg=2**
11. Don't know if experienced any of the frauds or scams included in this survey — **FS1Da=3 AND FS1Db=3 AND FS1Dc=3 AND FS1Dd=3 AND FS1De=3 AND FS1Df=3 AND FS1Dg=3**

FSDV2

593

[CODE IF FSDV1=4 (AUTHORISED A PAYMENT TO BE MADE FROM THEIR BANK ACCOUNT WHICH TURNED OUT TO BE A SCAM IN THE LAST 12 MONTHS)]

TEXT SUBSTITUTION FOR [APP FRAUD] USED LATER IN THIS QUESTION SET

1.	related to a purchase scam	**FS2D=1**
2.	related to an investment scam	**FS2D=2 OR FS3Dg=1**
3.	to pay a fee in advance to get a financial product or service, that you did not actually receive	**FS2D=3**
4.	related to a romance scam	**FS2D=4**
5.	related to an impersonation scam	**FS2D=5**
6.	related to a recovery scam	**FS2D=6**
7.	related to pensions scam	**FS3De=1**
8.	related to a cryptocurrency scam {IF TEL: "READ OUT IF NECESSARY"} <inf><FCABlue> i.e. where you thought you were purchasing cryptocurrencies or cryptoassets, but ended up owning nothing and losing money to a scam</FCABlue><inf>	**FS3Df=1**
9.	which turned out to be a scam	**FS2D=7,8**

FS4Da

[ASK IF FSDV1=1 (CARD(S) USED WITHOUT PERMISSION IN THE LAST 12 MONTHS TO TAKE CASH FROM THEIR ACCOUNT OR HAD MONEY CHARGED)]

You said you have had **your card(s) used without your permission** to take cash from your account (or had money charged to them) in the last 12 months...

Which type of card was this?

Select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

1. Debit card
2. Credit card
3. Another card, e.g. store card or loadable pre-paid card
4. Don't know

FS5Da

[ASK IF FSDV1=1 (CARD(S) USED WITHOUT PERMISSION IN THE LAST 12 MONTHS TO TAKE CASH FROM THEIR ACCOUNT OR HAD MONEY CHARGED)]

Did you report this? And, if so, to whom?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. My bank account provider
2. My card provider (if your card is issued by someone other than your bank)
3. Action Fraud
4. The Police
5. Financial Conduct Authority (FCA)
6. Financial Ombudsman Service (FOS)
7. Other organisation (write in)
8. I didn't report this to anyone **[SINGLE CODE]**
9. Don't know

FS6Da

[ASK IF FSDV1=1 (CARD(S) USED WITHOUT PERMISSION IN THE LAST 12 MONTHS TO TAKE CASH FROM THEIR ACCOUNT OR HAD MONEY CHARGED)]

How much money was taken from your account or charged to your card(s)?

Select the amount that was taken from your account/ charged to your card(s), **even if you have got back, or expect to get back, all or some of your money**.

If you experienced card fraud on more than one occasion in the last 12 months, please think about the total amount of money that was taken.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB""""
_TEL: "INTERVIEWER, IF NECESSARY"

1. £1-£99
2. £100-£299
3. £300-£499
4. £500 to £999
5. £1,000 to £4,999
6. £5,000 to £9,999
7. £10,000 to £19,999
8. £20,000 to £29,999
9. £30,000 to £49,999
10. £50,000 to £99,999
11. Over £100,000
12. Money was taken, but I don't know how much
13. Prefer not to say

FS7Da

[ASK IF FSDV1=1 (CARD(S) USED WITHOUT PERMISSION IN THE LAST 12 MONTHS TO TAKE CASH FROM THEIR ACCOUNT OR HAD MONEY CHARGED)]

Did you get back any of the money that was taken from your account/ charged to your card(s)?

G_ReadOut_II1 "Read out instructions 1"
_WEB:"""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I got back all the money
2. Yes, I got back some of the money
3. No, I tried to get the money back but was not successful
4. No, I didn't try to get the money back
5. Not yet, but I may do
6. Don't know

FS10Da

[ASK IF FS5Da=1-2 (CARD(S) USED WITHOUT PERMISSION IN THE LAST 12 MONTHS TO TAKE CASH FROM THEIR ACCOUNT OR HAD MONEY CHARGED AND REPORTED THIS TO THEIR BANK ACCOUNT PROVIDER OR CARD ISSUER)] CAROUSEL

Thinking about when you reported this fraud to your bank account provider or card issuer, how much do you agree or disagree with the following statements about how they handled the issue?

a. It was easy to get in touch with the right person to deal with the issue
b. My provider resolved the issue in a timely manner

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

FS5Db

[ASK IF FSDV1=2 (HAD MONEY TAKEN IN SOME OTHER WAY WHICH INVOLVED THEIR PERSONAL DETAILS BEING USED WITHOUT THEIR PERMISSION IN THE LAST 12 MONTHS)]

Thinking about when you had **money taken in the last 12 months after your personal details were used without your permission,** for example where your personal data had been compromised or you shared your banking details with an imposter…

Did you report this? And, if so, to whom?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. My account provider
2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Financial Ombudsman Service (FOS)
6. Other organisation (write in)
7. I didn't report this to anyone **[SINGLE CODE]**
8. Don't know

FS6Db

> **[ASK IF FSDV1=2 (HAD MONEY TAKEN IN SOME OTHER WAY WHICH INVOLVED THEIR PERSONAL DETAILS BEING USED WITHOUT THEIR PERMISSION IN THE LAST 12 MONTHS)]**
>
> How much money was taken?
>
> Select the amount that was taken, **even if you have got back, or expect to get back, all or some of your money**.
>
> If you experienced this type of fraud on more than one occasion in the last 12 months, please think about the total amount of money that was taken.
>
> G_IfNec_II1 "Interviewer if necessary instructions 1"
> _WEB""""
> _TEL: "INTERVIEWER, IF NECESSARY"
>
> 1. £1-£99
> 2. £100-£299
> 3. £300-£499
> 4. £500 to £999
> 5. £1,000 to £4,999
> 6. £5,000 to £9,999
> 7. £10,000 to £19,999
> 8. £20,000 to £29,999
> 9. £30,000 to £49,999
> 10. £50,000 to £99,999
> 11. Over £100,000
> 12. Money was taken, but I don't know how much
> 13. Prefer not to say

FS7Db

> **[ASK IF FSDV1=2 (HAD MONEY TAKEN IN SOME OTHER WAY WHICH INVOLVED THEIR PERSONAL DETAILS BEING USED WITHOUT THEIR PERMISSION IN THE LAST 12 MONTHS)]**
>
> Did you get back any of the money that was taken?

G_ReadOut_II1 "Read out instructions 1"
_WEB:"""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I got back all the money
2. Yes, I got back some of the money
3. No, I tried to get the money back but was not successful
4. No, I didn't try to get the money back
5. Not yet, but I may do
6. Don't know

FS10Db

[ASK IF FS5Db=1 (HAD MONEY TAKEN IN SOME OTHER WAY WHICH INVOLVED THEIR PERSONAL DETAILS BEING USED WITHOUT THEIR PERMISSION IN THE LAST 12 MONTHS AND REPORTED THIS TO THEIR BANK ACCOUNT PROVIDER)]

Thinking about when you **reported this fraud to your bank account provider**, how much do you agree or disagree with the following statements about how they handled the issue?

a. It was easy to get in touch with the right person to deal with the issue
b. My provider resolved the issue in a timely manner

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

FS5Dc

[ASK IF FSDV1=3 (BEEN CONTACTED BY AN INDIVIDUAL OR COMPANY WITH A REQUEST TO TRANSFER MONEY THROUGH THEIR ACCOUNT IN THE LAST 12 MONTHS)]

Thinking about when you were **contacted with a request to transfer money through your account** in the last 12 months…

Did you report this? And, if so, to whom?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. My account provider
2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Financial Ombudsman Service (FOS)
6. Other organisation (write in)
7. I didn't report this to anyone **[SINGLE CODE]**
8. Don't know

FS10Dc

[ASK IF FS5Dc=1 (BEEN CONTACTED BY AN INDIVIDUAL OR COMPANY WITH A REQUEST TO TRANSFER MONEY THROUGH THEIR ACCOUNT IN THE LAST 12 MONTHS AND REPORTED THIS TO THEIR ACCOUNT PROVIDER)]

When you reported this fraud to your account provider, how much do you agree or disagree with the following statements about how they handled the issue?

G_Grid3_II1 "Grid instructions 3"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED."

a. It was easy to get in touch with the right person to deal with the issue
b. My provider resolved the issue in a timely manner

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

FS8Dd

[ASK IF FSDV1=4 (AUTHORISED A PAYMENT TO BE MADE FROM THEIR BANK ACCOUNT WHICH TURNED OUT TO BE A SCAM IN THE LAST 12 MONTHS)]

Thinking about when you **authorised a payment to be made from your bank account** in the last 12 months **[APP FRAUD]**…

PROGRAMMER INSTRUCTION: If more than one type of APP FRAUD at FSDV2, please add the word "and" and include all relevant text fills

How did you first hear about **[IF ONE OPTION CODED AT FSDV2=1-9:** this scam**; IF MORE THAN ONE OPTION CODED AT FSDV2=1-9:** these scams**]**?

If you heard about this in multiple ways, select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Telephone call, i.e. a cold call
2. Text message, Whatsapp, or other messaging service
3. Email
4. Advert in a newspaper, magazine or flyer
5. Advert on a search engine such as Google, Bing or Yahoo
6. Advert on social media, e.g. Facebook or TikTok
7. A post or message on social media
8. A copycat website (where the scammers copy well-known websites to sell fake products or services to potential victims)
9. AI-generated scam adverts or promotions (known as 'deepfakes')
10. Referral from someone in person
11. At a seminar/ exhibition
12. Other (write in)
13. Don't know

FS5Dd

[ASK IF FSDV1=4 (AUTHORISED A PAYMENT TO BE MADE FROM THEIR BANK ACCOUNT WHICH TURNED OUT TO BE A SCAM IN THE LAST 12 MONTHS)]

Did you report this? And, if so, to whom?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. My bank account provider
2. My pension provider
3. My financial adviser
4. Action Fraud
5. The Police
6. Financial Conduct Authority (FCA)
7. Financial Ombudsman Service (FOS)
8. Other organisation (write in)
9. I didn't report this to anyone **[SINGLE CODE]**
10. Don't know

FS6Dd

[ASK IF FSDV1=4 (AUTHORISED A PAYMENT TO BE MADE FROM THEIR BANK ACCOUNT WHICH TURNED OUT TO BE A SCAM IN THE LAST 12 MONTHS)]

How much money did you pay out?

Select the amount you paid out, **even if you have got back, or expect to get back, all or some of your money**.

If you experienced this type of fraud on more than one occasion in the last 12 months, please think about the total amount of money that was taken.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB"""
_TEL: "INTERVIEWER, IF NECESSARY"

1. £1-£99
2. £100-£299
3. £300-£499
4. £500 to £999
5. £1,000 to £4,999
6. £5,000 to £9,999
7. £10,000 to £19,999
8. £20,000 to £29,999
9. £30,000 to £49,999
10. £50,000 to £99,999
11. Over £100,000
12. I paid out some money, but I don't know how much
13. Prefer not to say

FS7Dd

[ASK IF FSDV1=4 (AUTHORISED A PAYMENT TO BE MADE FROM THEIR BANK ACCOUNT WHICH TURNED OUT TO BE A SCAM IN THE LAST 12 MONTHS)]

Did you get back any of the money you paid out?

G_ReadOut_II1 "Read out instructions 1"
_WEB:"""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I got back all the money
2. Yes, I got back some of the money
3. No, I tried to get the money back but was not successful
4. No, I didn't try to get the money back
5. Not yet, but I may do
6. Don't know

FS10Dd

[ASK IF FS5Dd=1-2 (AUTHORISED A PAYMENT TO BE MADE FROM THEIR BANK ACCOUNT WHICH TURNED OUT TO BE A SCAM IN THE LAST 12 MONTHS AND REPORTED THIS TO THEIR BANK ACCOUNT OR PENSION PROVIDER)]

Thinking about when you reported this fraud to your [**IF FS5Dd=1 AND NE 2:** bank account**]; [IF FS5Dd=2 AND NE 1**: pension**]; [ELSE:** bank account and pension**]** provider, how much do you agree or disagree with the following statements about how they handled the issue?

   a. It was easy to get in touch with the right person to deal with the issue
   b. My provider resolved the issue in a timely manner

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

FS8De

[ASK IF FSDV1=5 (EXPERIENCED A FRAUD OR SCAM RELATED TO THEIR PENSION IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT)]

Thinking about the **pension fraud or scam you experienced** in the last 12 months **[IF FSDV1=4 (ALSO EXPERIENCED APP FRAUD):**, which did not involve you transferring money from your bank account**]**…

How did you first hear about this scam?

If you heard about this in multiple ways, select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Telephone call, i.e. a cold call
2. Text message, Whatsapp, or other messaging service
3. Email
4. Advert in a newspaper, magazine or flyer
5. Advert on a search engine such as Google, Bing or Yahoo
6. Advert on social media such as Facebook or TikTok
7. A post or message on social media
8. A copycat website (where the scammers copy well-known websites to sell fake products or services to potential victims)
9. AI-generated scam adverts or promotions (known as 'deepfakes')
10. Referral from someone in person
11. At a seminar/ exhibition
12. Other (write in)
13. Don't know

FS5De

Did you report this? And, if so, to whom?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. My bank account provider
2. My pension provider
3. My financial adviser
4. Action Fraud
5. The Police
6. Financial Conduct Authority (FCA)
7. Financial Ombudsman Service (FOS)
8. Other organisation (write in)
9. I didn't report this to anyone **[SINGLE CODE]**
10. Don't know

FS6De

[ASK IF FSDV1=5 (EXPERIENCED A FRAUD OR SCAM RELATED TO THEIR PENSION IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT)]

How much money did you lose?

Select the amount you lost, even if you have got back, or expect to get back, all or some of your money.

If you experienced pension fraud on more than one occasion in the last 12 months, please think about the total amount of money that was taken.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB""""
_TEL: "INTERVIEWER, IF NECESSARY"

1. £1-£99
2. £100-£299
3. £300-£499
4. £500 to £999
5. £1,000 to £4,999
6. £5,000 to £9,999
7. £10,000 to £19,999
8. £20,000 to £29,999
9. £30,000 to £49,999
10. £50,000 to £99,999
11. Over £100,000
12. I lost some money, but I don't know how much
13. Prefer not to say

FS7De

[ASK IF FSDV1=5 (EXPERIENCED A FRAUD OR SCAM RELATED TO THEIR PENSION IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT)]

Did you get back any of the money you lost?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I got back all the money
2. Yes, I got back some of the money
3. No, I tried to get the money back but was not successful
4. No, I didn't try to get the money back
5. Not yet, but I may do
6. Don't know

FS9De

[ASK IF FSDV1=5 (EXPERIENCED A FRAUD OR SCAM RELATED TO THEIR PENSION IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT)]

Did a regulated financial adviser help you to make any of these payments that went to a fraudster?

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

FS10De

[ASK IF FS5De=1-2 (EXPERIENCED A FRAUD OR SCAM RELATED TO THEIR PENSION IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT, AND REPORTED THIS TO THEIR BANK ACCOUNT OR PENSION PROVIDER)]

Thinking about when you reported this fraud to your [**IF FS5De=1 AND NE 2:** bank account**]; [IF FS5De=2 AND NE 1**: pension**]; [ELSE:** bank account and pension**]** provider, how much do you agree or disagree with the following statements about how they handled the issue?

a. It was easy to get in touch with the right person to deal with the issue
b. My provider resolved the issue in a timely manner

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""

_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

FS8Df

[ASK IF FSDV1=6 (EXPERIENCED A FRAUD OR SCAM RELATED TO CRYPTOCURRENCIES IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT)]

Thinking about the **fraud or scam related to cryptocurrencies that you experienced** in the last 12 months **[IF FSDV1=4 (ALSO EXPERIENCED APP FRAUD):**, which did not involve you transferring money from your bank account**]**…

How did you first hear about this scam?

If you heard about this in multiple ways, select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Telephone call, i.e. a cold call
2. Text message, Whatsapp, or other messaging service
3. Email
4. Advert in a newspaper, magazine or flyer
5. Advert on a search engine such as Google, Bing or Yahoo
6. Advert on social media, e.g. as Facebook or TikTok
7. A post or message on social media
8. A copycat website (where the scammers copy well-known websites to sell fake products or services to potential victims)
9. AI-generated scam adverts or promotions (known as 'deepfakes')
10. Referral from someone in person
11. At a seminar/ exhibition
12. Other (write in)
13. Don't know

FS5Df

[ASK IF FSDV1=6 (EXPERIENCED A FRAUD OR SCAM RELATED TO CRYPTOCURRENCIES IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT)]

Did you report this? And, if so, to whom?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. My bank account provider
2. My financial adviser
3. Action Fraud
4. The Police
5. Financial Conduct Authority (FCA)
6. Financial Ombudsman Service (FOS)
7. Other organisation (write in)
8. I didn't report this to anyone **[SINGLE CODE]**
9. Don't know

FS6Df

[ASK IF FSDV1=6 (EXPERIENCED A FRAUD OR SCAM RELATED TO CRYPTOCURRENCIES IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT)]

How much money did you lose?

Select the amount you lost, even if you have got back, or expect to get back, all or some of your money.

If you experienced this type of fraud on more than one occasion in the last 12 months, please think about the total amount of money that was taken.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB""""
_TEL: "INTERVIEWER, IF NECESSARY"

1. £1-£99
2. £100-£299
3. £300-£499
4. £500 to £999
5. £1,000 to £4,999
6. £5,000 to £9,999
7. £10,000 to £19,999
8. £20,000 to £29,999
9. £30,000 to £49,999
10. £50,000 to £99,999
11. Over £100,000
12. I lost some money but don't know how much
13. Prefer not to say

FS7Df

Did you get back any of the money you lost?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I got back all the money
2. Yes, I got back some of the money
3. No, I tried to get the money back but was not successful
4. No, I didn't try to get the money back
5. Not yet, but I may do
6. Don't know

FS10Df

Thinking about when you **reported this fraud to your bank account provider**, how much do you agree or disagree with the following statements about how they handled the issue?

a. It was easy to get in touch with the right person to deal with the issue
b. My provider resolved the issue in a timely manner

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

FS8Dg

Thinking about the **investment fraud or scam you experienced** in the last 12 months **[IF FSDV1=4 (ALSO EXPERIENCED APP FRAUD):**, which did not involve you transferring money from your bank account**]**…

How did you first hear about this scam?

If you heard about this in multiple ways, select all that apply.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Telephone call, i.e. a cold call
2. Text message, Whatsapp, or other messaging service
3. Email
4. Advert in a newspaper, magazine or flyer
5. Advert on a search engine such as Google, Bing or Yahoo
6. Advert on social media, e.g. Facebook or TikTok
7. A post or message on social media
8. A copycat website (where the scammers copy well-known websites to sell fake products or services to potential victims)
9. AI-generated scam adverts or promotions (known as 'deepfakes')
10. Referral from someone in person
11. At a seminar/ exhibition
12. Other (write in)
13. Don't know

FS5Dg

[ASK IF FSDV1=7 (EXPERIENCED ANY OTHER FRAUD OR SCAM RELATED TO THEIR INVESTMENTS IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT)]

Did you report this? And, if so, to whom?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. My bank account provider
2. My pension provider
3. My financial adviser
4. Action Fraud
5. The Police
6. Financial Conduct Authority (FCA)
7. Financial Ombudsman Service (FOS)
8. Other organisation (write in)
9. I didn't report this to anyone **[SINGLE CODE]**
10. Don't know

FS6Dg

[ASK IF FSDV1=7 (EXPERIENCED ANY OTHER FRAUD OR SCAM RELATED TO THEIR INVESTMENTS IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT)]

How much money did you lose?

Select the amount you lost, **even if you have got back, or expect to get back, all or some of your money**.

If you experienced investment fraud on more than one occasion in the last 12 months, please think about the total amount of money that was taken.

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB""""
_TEL: "INTERVIEWER, IF NECESSARY"

1. £1-£99
2. £100-£299
3. £300-£499
4. £500 to £999
5. £1,000 to £4,999
6. £5,000 to £9,999
7. £10,000 to £19,999
8. £20,000 to £29,999
9. £30,000 to £49,999
10. £50,000 to £99,999
11. Over £100,000
12. I lost some money but don't know how much
13. Prefer not to say

FS7Dg

[ASK IF FSDV1=7 (EXPERIENCED ANY OTHER FRAUD OR SCAM RELATED TO THEIR INVESTMENTS IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT)]

Did you get back any of the money you lost?

G_ReadOut_II1 "Read out instructions 1"
_WEB:""""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, I got back all the money
2. Yes, I got back some of the money
3. No, I tried to get the money back but was not successful
4. No, I didn't try to get the money back
5. Not yet, but I may do
6. Don't know

FS9Dg

[ASK IF FSDV1=7 (EXPERIENCED ANY OTHER FRAUD OR SCAM RELATED TO THEIR INVESTMENTS IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT)]

Did a regulated financial adviser help you to make any of these payments that went to a fraudster?

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

FS10Dg
[ASK IF FS5Dg=1-2 (EXPERIENCED ANY OTHER FRAUD OR SCAM RELATED TO THEIR INVESTMENTS IN THE LAST 12 MONTHS, WHERE A PAYMENT WAS NOT AUTHORISED FROM THEIR BANK ACCOUNT, AND REPORTED THIS TO THEIR BANK ACCOUNT OR PENSION PROVIDER)]

Thinking about when you reported this fraud to your [**IF FS5Dg=1 AND NE 2:** bank account**]; [IF FS5Dg=2 AND NE 1**: pension**]; [ELSE:** bank account and pension**]** provider, how much do you agree or disagree with the following statements about how they handled the issue?

a.   It was easy to get in touch with the right person to deal with the issue
b.   My provider resolved the issue in a timely manner

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

18. Closing demographics

D29INTRO
[ASK ALL]

Thank you for your responses, we really appreciate your input!

We now have a few final further questions about you and your circumstances.

D30
[ASK ALL]

Have you achieved any of the following qualifications?

Read down the list and **select all of the qualifications that you have**.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

PROGRAMMER NOTE: MULTICODE EXCEPT CODE 14 WHICH IS SINGLE CODE.

PROGRAMMER NOTE: DESIGN WITH BOLD HEADERS TO MAKE IT EASIER FOR THE RESPONDENT (SEE CENSUS AS AN EXAMPLE, WHICH THIS HAS BEEN LOOSELY BASED ON).

Degree level or above
1. Higher degree or postgraduate qualifications
2. Degree
3. Foundation degree, HND or HNC, NVQ Level 4 and above, teaching or nursing

AS, A level or equivalent
4. 2 or more A levels, 4 or more AS levels
5. 1 A level, 2-3 AS levels
6. 1 AS level

Apprenticeship
7. Apprenticeship, for example trade, advanced, foundation, modern

GCSEs or equivalent
8. 5 or more: GCSEs (A*-C, 9-4), O levels (passes) or CSEs (grade 1)
9. Any other GCSEs, O levels or CSEs (any grades) or Basic Skills course

NVQ or equivalent
10. NVQ level 3, BTEC National, OND or ONC, City and Guilds Advanced Craft
11. NVQ Level 2, BTEC General, City and Guilds Craft
12. NVQ Level 1

Other or no formal qualifications
13. Any other qualifications, equivalent unknown
14. No qualifications **[SINGLE CODE]**

SOFT CHECK IF D30=1-3 AND NOT 4-13 (QUALIFICATIONS AT DEGREE LEVEL OR ABOVE BUT NOT ALSO AT LEVELS BELOW THIS): Please also select all other qualifications that you have.

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 conditions or illnesses lasting or you expect to last for 12 months or more?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Yes
2. No
3. Don't know
4. Prefer not to say

D33a
[ASK IF D33=1 (HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) EXPECTED TO LAST FOR 12 MONTHS OR MORE)]

And are these…

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Physical health conditions or illnesses
2. Mental health conditions or illnesses
3. Both physical and mental health conditions or illnesses
4. Prefer not to say

D34

[ASK ALL]

[IF D33=1 (HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) EXPECTED TO LAST FOR 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 FOR 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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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, e.g. attention deficit hyperactivity disorder (ADHD), or associated with autism spectrum disorder (ASD) which includes Asperger's
11. Other (write in)
12. None of these **[HIDE IF D33=1]**
13. Don't know
14. Prefer not to say

D60D

[ASK IF D34=3 (HAS A PHYSICAL OR MENTAL HEALTH CONDITION THAT AFFECTS THEIR HEARING, E.G. DEAFNESS OR PARTIAL HEARING]

Do you use sign language as your first or preferred language?

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

D35d

[ASK ALL]

Do you have any form of cancer, multiple sclerosis or HIV infection?

These are health conditions which, from the day of diagnosis, mean you automatically have a disability under the Equality Act.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

Select all that apply.

1. Cancer (any form of)
2. Multiple sclerosis
3. HIV infection
4. None of these
5. Prefer not to say

D35c

[ASK ALL] COLLAPSIBLE GRID

Do you have dyslexia, dyscalculia or dyspraxia?

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

a. Dyslexia
   <FCABlue>
   Dyslexia is a learning difference that primarily affects the skills involved in accurate and fluent word reading and spelling. Characteristic features of dyslexia are difficulties in phonological awareness, verbal memory and verbal processing speed. Dyslexia occurs across the range of intellectual abilities.
   </FCABlue>
b. Dyscalculia
   <FCABlue>
   Dyscalculia is a specific and persistent difficulty in understanding numbers which can lead to a diverse range of difficulties with mathematics. It will be unexpected in relation to age, level of education and experience and occurs across all ages and abilities.
   </FCABlue>
c. Dyspraxia (DCD)
   <FCABlue>
   Dyspraxia, also known as Developmental Coordination Disorder (DCD), is a common disorder affecting fine and/or gross motor coordination in children and adults.
   </FCABlue>

1. Yes – definitely
2. Yes – I suspect I do
3. No
4. Prefer not to say

D35

Do any of your conditions or illnesses reduce your ability to carry out day-to-day activities?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, a lot
2. Yes, a little
3. Not at all

D35a

[ASK ALL, EXCEPT D33a=2-3 OR D34=8 (HAVE NOT EXPERIENCED A MENTAL HEALTH PROBLEM)]

Have you ever experienced a mental health problem?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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 OR D35c_a-c=1-2 OR D35d=1-3 OR D35a=1-2 (HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) EXPECTED TO LAST FOR 12 MONTHS OR MORE, HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) BUT WE DO NOT ASCERTAIN TIME LIKELY TO LAST OR HAS DYSLEXIA, DYSCALCULIA OR DYSPRAXIA, OR HAS CANCER, MULTIPLE SCLEROSIS OR HIV, OR HAVE EVER EXPERIENCED A MENTAL HEALTH PROBLEM)]

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

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. Difficulty getting to a bank branch
2. Found dealing with customer services on the phone confusing and difficult
3. Been turned down for a financial product or service
4. Been offered a financial product or service at a price, or with terms and conditions, you felt to be unfair/ expensive
5. Too anxious to shop around for financial products or services in case you make a mistake
6. Struggled to follow instructions making it hard to interact with financial services providers
7. 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 or 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 ALL] 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. ATM (cash machine)
c. Bank, building society or credit union

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

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

D51

We are aware that some people who have **serious medical conditions** may find it difficult to get **suitable travel insurance**.

Have you ever looked for a travel insurance policy that covers you for a serious medical condition?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – in the last 12 months
2. Yes – not in the last 12 months but in the last 3 years
3. Yes – not in the last 3 years but longer ago
4. No
5. Don't know

D52

What was the outcome, the last time you looked to take out travel insurance covering you for a serious medical condition?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I took out a policy that covered the medical condition
2. I took out a policy with the medical condition excluded
3. I found a suitable policy but decided not to proceed
4. I was unable to find a suitable policy
5. Other (write in)

D55D

Which of the following **best describes** why you did not buy a policy that covered the medical condition, the last time you looked to take one out?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. I couldn't find a policy I was able to afford that would cover the medical condition
2. I decided not to travel (regardless of whether I could find a policy or not)
3. I gave up because it was too difficult to find a provider who would cover the medical condition
4. I felt uncomfortable having to discuss my medical condition with the insurance provider before they even gave me a quote
5. I didn't have time to look
6. Other (write in)

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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, for someone who lives with me
2. Yes, for someone who does not live with me
3. No
4. Don't know

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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes, to someone who lives with me
2. Yes, to someone who does not live with me
3. No
4. Don't know

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.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE 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 (CONDUCT FINANCIAL TRANSACTIONS ON BEHALF OF SOMEONE ELSE USING POWER OF ATTORNEY, A 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 FINANCIAL TRANSACTIONS ON BEHALF OF SOMEONE ELSE USING (POWER OF ATTORNEY, A THIRD PART ACCOUNT OR COURT OF PROTECTION ORDER OR DEPUTYSHIP) AND ALSO USING (A JOINT ACCOUNT, SHARED PIN, SHARED ONLINE LOG IN DETAILS OR OTHER WAY)): 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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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. Retired
17. Being forced to sell your home, being evicted, or being made homeless
18. None of these
19. Don't know
20. Prefer not to say

D21e

[ASK IF D21b=5-15,17 (EXPERIENCED A DETRIMENTAL LIFE EVENT IN THE LAST 12 MONTHS)]

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.

G_ReadOut_II1 "Read out instructions 1"

RANDOMISE LIST EXCEPT CODES 8-11

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. I wasn't able to speak to the specialist teams at my provider(s) about my change in circumstances when I wanted to
8. Other (write in)
9. None of these
10. Don't know
11. Prefer not to say

D21c

[ASK IF D21b=12-13 (EXPERIENCED THE DEATH OF A PARENT OR PARTNER IN THE LAST 12 MONTHS)]

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 (EXPERIENCED THE DEATH OF A PARENT OR PARTNER AND NOTIFIED BANK/ B.SOC OF DEATH IN THE LAST 12 MONTHS)]

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.

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

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

D43

[ASK ALL]

In general, how easy or difficult do you find it to recover from negative experiences?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very easy
2. Easy
3. Neither easy nor difficult
4. Difficult
5. Very difficult
6. Don't know

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. Roma
5. Any other white background

Mixed/multiple ethnic groups
6. White and Black Caribbean
7. White and Black African
8. White and Asian
9. Any other mixed/ multiple background

Asian/Asian British
10. Indian

11. Pakistani
12. Bangladeshi
13. Chinese
14. Any other Asian background

Black/African/Caribbean/Black British
15. African background
16. Caribbean
17. Any other Black/ Black British or Caribbean background

Other ethnic group
18. Arab
19. Any other ethnic group

20. Prefer not to say

D47

[ASK ALL]

What is your religion?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. No religion
2. Christian (including Church of England, Catholic, Protestant and all other Christian denominations)
3. Buddhist
4. Hindu
5. Jewish
6. Muslim
7. Sikh
8. Any other religion (write in)
9. Prefer not to say

D42

[ASK ALL]

Which of the following best describes your sexual orientation?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Heterosexual or Straight
2. Gay or Lesbian
3. Bisexual
4. Other sexual orientation (write in)
5. Prefer not to say

D1a

[ASK ALL]

Is the gender you identify with the same as your sex registered at birth?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Yes, my gender is the same as my sex registered at birth
2. No, my gender is different from my sex registered at birth
3. Prefer not to say

D62D

[ASK if D1a = 2 (GENDER IDENTIFY WITH IS NOT THE SAME AS SEX REGISTERED AT BIRTH]

What is your gender identity?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Male
2. Female
3. Non-binary
4. I use another term
5. Prefer not to say

D44

[ASK ALL]

What is your main language?

{IF TEL: "READ OUT"}

<FCABlue>
Your main language is your first or preferred language.
</FCABlue>

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. English
2. Welsh
3. Other

D44a

[ASK IF D44=3 (MAIN LANGUAGE IS NOT ENGLISH OR WELSH)]

How well can you speak English?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Very well
2. Well
3. Not well
4. Not at all

D50

[ASK ALL]

Financial abuse by a partner or family member is said to be common, but it is rarely talked about. Please help us to understand better how widespread it really is.

In the last 5 years which, if any, of the following have you experienced?

Select all that apply.

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

1. I have been kept short of money, denied access to a bank account or had my finances and spending controlled by a partner or a family member
2. I have been burdened with paying for all or most household bills, because a partner or a family member refused to pay them
3. Joint savings have been used without my permission
4. Money has been stolen from me by a partner or a family member
5. I have been burdened with debt by a partner or a family member, e.g. because they took out loans in my name or pressured me to borrow money for them
6. When I tried to explain the financial abuse I was under to a financial services firm, they were not understanding of my situation
7. Other financial abuse (write in)
8. None of these
9. Prefer not to say

D58D

[ASK IF D50=1-5,7 (EXPERIENCED FINANCIAL ABUSE IN THE LAST 5 YEARS)]

From whom did you experience financial abuse?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. A spouse or partner
2. Another family member or members
3. Both a spouse/partner and other family member(s)
4. Someone outside of my family
5. Prefer not to say

D39a

[ASK ALL]

Now to a few questions about income.

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?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Annually
2. Monthly
3. Weekly

D39_1

[ASK IF D39a=1 (FIND IT EASIER TO THINK ABOUT THEIR TOTAL ANNUAL PERSONAL INCOME IN ANNUAL AMOUNTS)]

What is your **total annual personal income** from all sources (including benefits) **before tax** and other deductions?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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 to £999,999 pa
14. £1,000,000 or more pa
15. Don't know
16. Prefer not to say

D39_2

[ASK IF D39a=2 (FIND IT EASIER TO THINK ABOUT THEIR TOTAL ANNUAL PERSONAL INCOME IN MONTHLY AMOUNTS)]

What is your **total 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.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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. £21,000 to £83,000 pm
14. £83,000 pm or more
15. Don't know
16. Prefer not to say

D39_3

[ASK IF D39a=3 (FIND IT EASIER TO THINK ABOUT THEIR TOTAL ANNUAL PERSONAL INCOME IN WEEKLY AMOUNTS)]

What is your **total 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.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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. £4,800 to £19,000 pw
14. More than £19,000 pw
15. Don't know
16. Prefer not to say

D38a

[ASK IF D4A>1 OR DK OR PNTS (ALL WITH MORE THAN ONE ADULT IN THE HOUSEHOLD OR DON'T KNOW OR PREFER NOT TO SAY)]

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?

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>
A 'household' is either one person living alone, or a group of people, who don't have to be related, living at your address, who share cooking facilities and share a living room or sitting room or dining area.
</FCABlue>
</inf>

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. Annually
2. Monthly
3. Weekly

D38_1

[ASK IF D38a=1 (FIND IT EASIER TO THINK ABOUT THEIR TOTAL ANNUAL HOUSEHOLD INCOME IN ANNUAL AMOUNTS)]

What is your **total annual household income** from all sources (including benefits) **before tax** and other deductions?

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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 to £999,999 pa
14. £1,000,000 or more pa
15. Don't know
16. Prefer not to say

D38_2

[ASK IF D38a=2 (FIND IT EASIER TO THINK ABOUT THEIR TOTAL ANNUAL HOUSEHOLD INCOME IN MONTHLY AMOUNTS)]

What is your **total household income** from all sources (including benefits) **before tax** and other deductions?

{IF TEL: "READ OUT IF NECESSARY"}

<inf>
<FCABlue>
A 'household' is either one person living alone, or a group of people, who don't have to be related, living at your address, who share cooking facilities and share a living room or sitting room or dining area.
</FCABlue>
</inf>

If your household income changes from month to month, please give your typical or average monthly income, as a best estimate.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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. £21,000 to £83,000 pm
14. £83,000 pm or more
15. Don't know
16. Prefer not to say

D38_3

[ASK IF D38a=3 (FIND IT EASIER TO THINK ABOUT THEIR TOTAL ANNUAL HOUSEHOLD INCOME IN WEEKLY AMOUNTS)]

What is your **total household income** from all sources (including benefits) **before tax** and other deductions?

{IF TEL: "READ OUT IF NECESSARY"}

\<inf\>
\<FCABlue\> A 'household' is either one person living alone, or a group of people, who don't have to be related, living at your address, who share cooking facilities and 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.

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

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. £4,800 to £19,000 pw
14. More than £19,000 pw
15. Don't know

16. 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 to £999,999	**(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	£1,000,000 or more	**(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	Don't know	**(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)**
16	Prefer not to say	**(D4A=1 and (D39_1=16 OR D39_2=16 OR D39_3=16)) or (D38_1=16 OR D38_2=16 OR D38_3=16)**

D46

[ASK ALL]

Does your income vary substantially from month to month?

G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

1. Yes – and this makes it difficult for me to manage my finances
2. Yes – but this does not affect my ability to manage my finances
3. No
4. Don't know
5. 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?

G_Multi2_II1 "Multicode instructions 2"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY"

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

D37aD

[ASK ALL] CAROUSEL

Do you **[IF D4a>1 OR DK OR PNTS:** or any other adult in your household**]** receive any of the following benefits?

[IF D4a>1 OR DK OR PNTS: Select all that apply.**]**

First Statement
G_ReadOut_II1 "Read out instructions 1"
_WEB: ""
_TEL: "INTERVIEWER: READ OUT"

Then
G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

a. Universal Credit (or a move has not yet been made to Universal Credit, and Child Tax Credits, Housing Benefits, Income Support or Working Tax Credit are claimed)
b. Carer's Allowance
c. Disability-related benefits, e.g. Employment and Support Allowance, Personal Independence Payment (or Adult Disability Payment in Scotland), Attendance Allowance, Industrial Injuries Disablement
d. The State pension **[AUTOCODE IF P_AC16b=1 OR IF (D4a>1 AND D37=3) (RETIRED AND STATE PENSION IS MAIN SOURCE OF INCOME, OR ONLY ONE PERSON IN HOUSEHOLD AND RECEIVE STATE PENSION) AND DO NOT SHOW; ELSE SHOW IF D2=65+ OR D3=12-16 (AGED 65+)]**
e. Pension Credit **[SHOW IF D2=65+ OR D3=12-16 (AGED 65+)]**
f. Child benefit

1. Yes, I do
2. Yes, another adult in my household does **[Show if D4a>1 OR DK OR PNTS]**
3. No
4. Don't know
5. Prefer not to say

OCCUPATION
[ASK ALL]

[IF D4a > 1 OR DK OR PNTS (MORE THAN 1 ADULT IN HOUSEHOLD OR NOT WILLING OR ABLE TO SAY): What is the occupation of your **highest household earner**?

If that person is retired or not working now, please select which occupation best described what they did in their last job.**]**

[IF D4a = 1 (1 ADULT IN HOUSEHOLD): What is your occupation?

If you are retired or not working now, please select which occupation best describes what you did in your last job.**]**

G_IfNec_II1 "Interviewer if necessary instructions 1"
_WEB:""
_TEL:"INTERVIEWER, IF NECESSARY"

<inf>
<FCABlue>
A 'household' is either one person living alone, or a group of people, who don't have to be related, living at your address, who share cooking facilities and share a living room or sitting room or dining area.
</FCABlue>
</inf>

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. **Modern professional & traditional professional occupations** such as:
teacher – nurse – physiotherapist – social worker– musician – police officer (sergeant or

above) – software designer – accountant – solicitor – medical practitioner – scientist – civil/mechanical engineer

2. **Senior, middle or junior managers or administrators** such as: finance manager – chief executive – large business owner – office manager – retail manager – bank manager – restaurant manager – warehouse manager

3. **Clerical and intermediate occupations** such as: secretary – personal assistant – call centre agent – clerical worker– nursery nurse

4. **Technical and craft occupations** such as: motor mechanic – plumber – printer– electrician – gardener – train driver

5. **Routine, semi-routine manual and service occupations** such as: postal worker – machine operative – security guard – caretaker – farm worker – catering assistant – sales assistant – HGV driver – cleaner – porter – packer – labourer – waiter/waitress – bar staff

6. **Long-term unemployed** (out of work for 12 months or more)

7. **Small business owners** who employ less than 25 people such as: corner shop owners – small plumbing companies – retail shop owner – single restaurant or cafe owner – taxi owner – garage owner

8. **Other** such as: this question does not apply to me, I don't know

9. Prefer not to say

SEB3

[ASK ALL]

When you were a child aged about 14, what was the **occupation of the highest earner in your household**?

G_NoReadOut_II1 "Interviewer do not read out instructions 1"
_WEB:""
_TEL:"INTERVIEWER: DO NOT READ OUT"

1. **Modern professional & traditional professional occupations ** such as: teacher – nurse – physiotherapist – social worker – musician – police officer (sergeant or above) – software designer – accountant – solicitor – medical practitioner – scientist – civil/mechanical engineer

2. **Senior, middle or junior managers or administrators** such as: finance manager – chief executive – large business owner – office manager – retail manager – bank manager – restaurant manager – warehouse manager

3. **Clerical and intermediate occupations** such as: secretary – personal assistant – call centre agent – clerical worker – nursery nurse

4. **Technical and craft occupations** such as: motor mechanic – plumber – printer – electrician – gardener – train driver

5. **Routine, semi-routine manual and service occupations** such as: postal worker – machine operative – security guard – caretaker – farm worker – catering assistant – sales assistant – HGV driver – cleaner – porter – packer – labourer – waiter/waitress – bar staff

6. **Long-term unemployed** (claimed Jobseeker's Allowance or an earlier unemployment benefit for more than a year)

7. **Small business owners** who employed less than 25 people such as: corner shop owners – small plumbing companies – retail shop owner – single restaurant or cafe owner – taxi owner – garage owner

8. **Other** such as: retired, this question does not apply to me, I don't know

9. Prefer not to say

19. Open-ended questions

OEINTROD
   [ASK ALL]

This is the final set of questions in the survey and is a little different!

We're really interested in hearing about consumers' stories and experiences to help us better understand both the types of problems consumers face, and where financial service providers are getting things right (by supporting consumers) or not yet right. When answering the next few questions, please include any stories you think are relevant.

These questions are important to our research, so please take time when typing your answer(s).

OE5D
   [ASK ALL]

Have you noticed any **positive** changes in how you've been treated by a financial services provider over the last 12 months, compared to before then.

Which product are you thinking about, and what has the provider done to make things better?

Text [1...4000]
☐ No comment/ no relevant experience

OE6D
   [ASK ALL]

Have you noticed any **negative** changes in how you've been treated by a financial services provider over the last 12 months, compared to before then.

Which product are you thinking about, and what has the provider done to make things worse?

Text [1...4000]
☐ No comment/ no relevant experience

PROGRAMMER INSTRUCTION: PLEASE DISPLAY OE10D ON SINGLE PAGE

OE10D
   [ASK ALL]

One of the roles of the FCA is to challenge unfair and unclear terms and conditions in financial services consumer contracts.

Thinking about all your financial products, have you identified any terms and conditions in your contract(s) that you felt were unfair or unclear?

If so, could you tell us a bit more about the term(s) and condition(s) that you thought were unfair or unclear and the product they were related to?

In your answer please mention:
- The name of the firm
- The type of product
- Your views on why the term(s) or condition(s) were unfair or unclear
- The approximate date this occurred

Text [1...4000]
☐ No comment/ no relevant experience

We are asking for this information for research purposes only. Should you wish to report any terms or conditions you feel are unclear or unfair to the FCA you can do so using this webform: https://www.fca.org.uk/consumers/unfair-contracts

PROGRAMMER INSTRUCTION: PLEASE DISPLAY OE3 ON SINGLE PAGE

OE3

[ASK ALL]

And just one final question!

Thinking broadly about your experiences with financial services, what would you say is **the biggest financial mistake** you have ever made, or, in hindsight, what **one thing do you wish you had known or had done differently** when it comes to your finances and financial services?

Text [1...4000]
☐ No comment/ no relevant experience