



Financial Lives 2022 survey

Questionnaire

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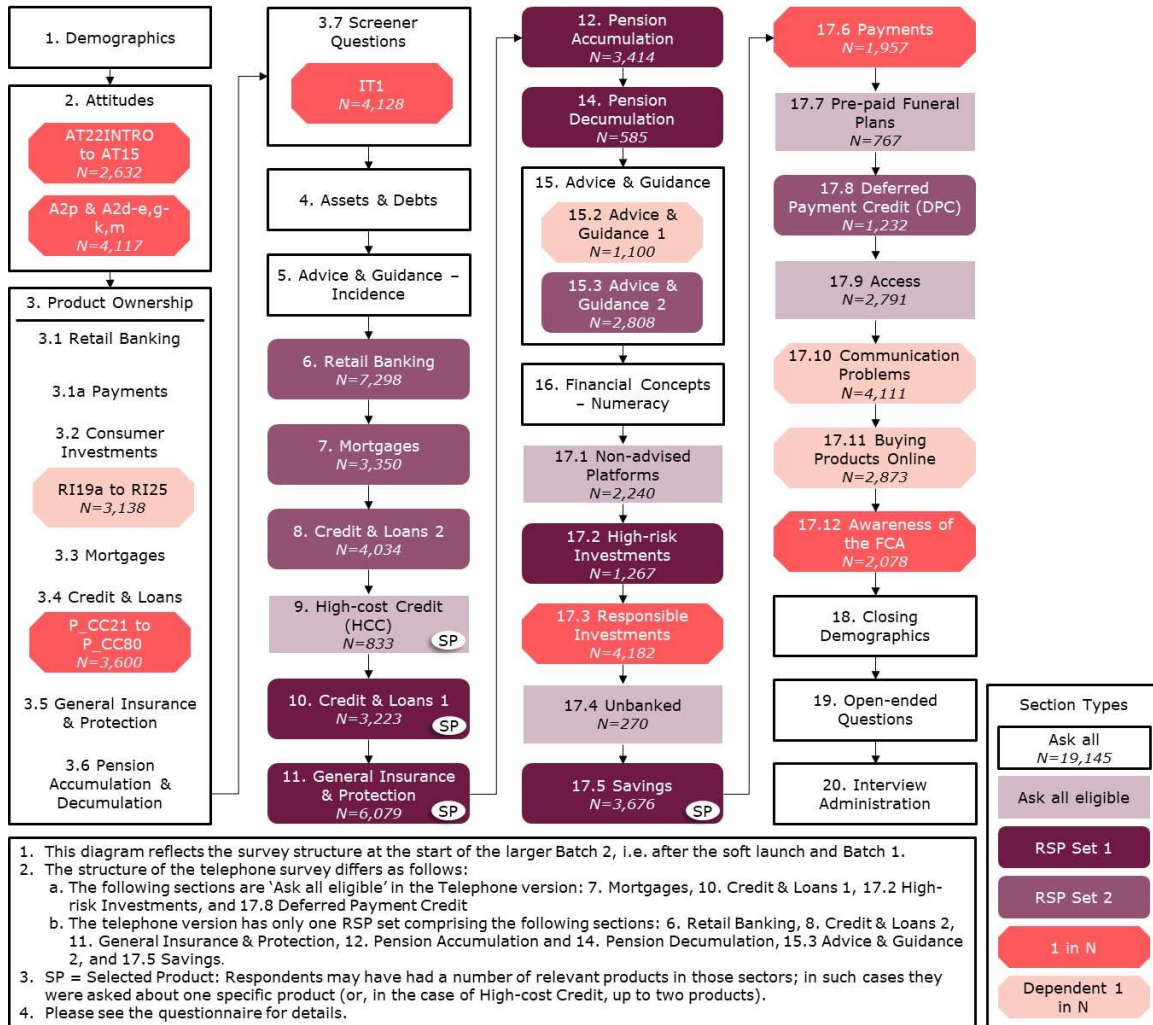
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Explanatory Notes

- This version of the questionnaire was used for the 2022 online survey. The survey was also conducted by telephone, for which interviewer instructions were added to a separate version of the questionnaire.
- 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 who meet certain eligibility criteria. These results are therefore reported as a proportion of all UK adults (or of that part of the adult population eligible to answer). 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 such instruction to 'Select all that apply', 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 buttons are denoted in this questionnaire by `<inf>`.
- The instructions to 'Select all that apply' 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 commonly used for routing respondents through the survey.
- Parts of multi-part questions or answer options referenced as [DELETED] have been removed from the 2022 survey – the question part or the answer code has been left blank intentionally.

Online Questionnaire Structure



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]

Some notes about completing this survey

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

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

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

DINTRO

[STATE TO ALL]

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

D1

[ASK ALL]

What is your sex?

A question about gender identity will follow.

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

D2a

[ASK ALL]

What is your date of birth?

Enter below

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

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

<inf>

<FCABlue>

[The Privacy Statement \(link\)](#) explains how the FCA will use this information.

</FCABlue>

</inf>

PROGRAMMER INSTRUCTION: SCREEN OUT, IF D2a UNDER 18.

SHOW FOLLOWING TEXT:

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

PROGRAMMER INSTRUCTION: HARD CHECK IF DATE IN THE FUTURE.

SHOW FOLLOWING TEXT:

You have entered a date in the future.

DVAge

[CODE IF D2a NE PNTS (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

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?

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.

D3a

[ASK IF D2=PNTS AND D3=7,10,14 (NOT WILLING TO GIVE ACTUAL AGE AND AGE RANGE IS 40-44, 53-59, 75-79)]

When were you born?

1. 1981-2000 [**SHOW IF D3=7**]
2. 1966-1980 [**SHOW IF D3=7,10**]
3. 1946-1965 [**SHOW IF D3=10,14**]
4. 1945 or earlier [**SHOW IF D3=14**]
5. Prefer not to say

D4a

[ASK ALL]

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

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 D0thHMem=1: other adult/ IF NUMBER AT D0thHMem>1: [NUMBER AT D0thHMem] other adults]** living in your household, how many, if any, are aged 70 or over?

NUMERIC RANGE 0..**[NUMBER AT D0thHMem]**

- Don't know
- Prefer not to say

D4a1869

[CODE TO ALL]

CALCULATED VARIABLE TO SHOW NUMBER OF OTHER ADULTS IN HOUSEHOLD AGED 18-69: [D0thHMem MINUS D4a70]

NUMERIC
RANGE 0...9

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

D1869chk

[ASK ALL ANSWERING 2 OR MORE AT D4a AND NOT 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.]

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

D7b

[ASK ALL]

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

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

NUMERIC
RANGE 0...20

- Don't know
- Prefer not to say

D5

[ASK ALL]

What is your legal marital status?

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

D6

[ASK IF (D4a>1 OR DK OR PNTS, AND 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?

<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

D10

[ASK ALL]

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

<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, on holiday, or on furlough, please count yourself as still working for an employer or self-employed.

</FCABlue>

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

SE1

[ASK IF D10=3-4 (SELF-EMPLOYED OR FREELANCE FULL OR PART-TIME)]

What is the **legal status** of your self-employed business?

<FCABlue>

By 'legal status' we mean the type of company you have set up in relation to the work you do as a self-employed person.

</FCABlue>

1. A sole trader
2. A partnership
3. An unlimited liability partnership
4. A limited liability partnership
5. A limited company
6. A public limited company
7. I am a freelancer/ self-employed contractor
8. Other (write in)
9. Don't know

SE3

[ASK IF D10=3-4 (SELF-EMPLOYED OR FREELANCE FULL OR PART-TIME)]

Which of the following best describes your business's total annual turnover (or income) before tax and other deductions in the last financial year?

Include your total annual income **before tax** from all self-employed work.

1. Less than £10,000
2. £10,000 to £19,999
3. £20,000 to £29,999
4. £30,000 to £39,999
5. £40,000 to £49,999
6. £50,000 to £74,999
7. £75,000 to £99,999
8. £100,000 to £249,999
9. £250,000 to £499,999
10. £500,000 to £999,999
11. £1 million to less than £2 million
12. £2 million to less than £25 million
13. £25 million or more
14. Don't know
15. Prefer not to say

D10b

[ASK ALL]

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

Select all that apply.

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

D10a

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

Do you plan to retire within the next 2 years?

<FCABlue>

By 'retire' we mean ceasing all or most paid employment.

</FCABlue>

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

D12b

[ASK ALL]

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

<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. 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?

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

DD13a

[ASK IF D13=1-4 (OWN OUTRIGHT, BUYING WITH THE HELP OF A RESIDENTIAL MORTGAGE, HOLD A LIFETIME MORTGAGE, OR PAY PART RENT PART MORTGAGE)]

Is the property you currently live in leasehold or freehold?

<FCABlue>

A freeholder owns a property outright, including the land it's built on. Most houses are freehold but some might be leasehold – usually through shared-ownership schemes. A leaseholder owns the property but not the land and has a right to occupy the property until the end of the lease (e.g. 99 years). They may pay a service charge to the freeholder for maintenance of the property. Most flats are leasehold.

</FCABlue>

1. Leasehold
2. Leasehold with a share of the freehold
3. Freehold
4. Don't know

D13d

[ASK ALL]

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

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

D16d

[ASK ALL]

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

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

1. 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 STATEMENTS EXCEPT CODE 8

1. Social media, e.g. Facebook, Instagram, Twitter, TikTok
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?

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 INTO CATEGORIES COMPATIBLE WITH 2017 AND 2020 SURVEY WAVES

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 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.

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?

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 last 3 months including never used and including DKs) OR (used in 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.

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 GRID

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

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 GRID

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

RANDOMISE STATEMENTS

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

b. I have confidence in the UK financial services industry

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

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

AT27

[ASK ALL] CAROUSEL GRID

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. I am confident in my own abilities to find financial products and services that are right for me
- d. When I need to contact a financial services provider, there are suitable ways to do so

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?

<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. 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?

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?

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

K1a

[ASK ALL]

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

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

K2

[ASK ALL]

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

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

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

K2a

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

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

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

K33

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

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

Select all that apply.

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

K33a

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

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

Select all that apply.

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

K33d

[ASK IF K33a=1-2 (HAVE MISSED UTILITY BILLS FOR 1 MONTH OR MORE IN THE LAST SIX MONTHS AND THOSE BILLS INCLUDE BROADBAND/INTERNET/TV OR TELEPHONE/MOBILE PHONE)]

More specifically, which of these bills have you missed, or fallen behind on, in the last 6 months?

Select all that apply.

1. Fixed broadband
2. Mobile internet
3. Landline calls
4. Mobile calls
5. Pay TV
6. On-demand streaming services

P17a

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

Thinking now about your attitudes to planning your finances for retirement – how much do you agree or disagree with the following statement:

I keep putting off retirement planning because I am afraid I will make the wrong decision

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

P_AC14

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

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

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

4. Don't know

P_AC16

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

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

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

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

Select all that apply.

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

AT26

[ASK IF D2>44 OR D3=8-16) (ALL AGED 45+)

Have you thought about how would you fund care costs, should you need to do so in later life?

<FCABlue>

By care costs we mean both the costs for personal care in the home (e.g. carer visits during the day or overnight) or to stay in a residential care home.

</FCABlue>

Select all that apply.

1. Through a pension
2. Through other savings and investments
3. Using equity in my property, e.g. by selling, downsizing, or taking out a lifetime mortgage (also known as equity release)
4. Through an inheritance
5. I have later life insurance cover
6. I would expect to rely on funding from the government, e.g. local authority
7. With financial support from my family
8. Don't know – I have never thought about it [**SINGLE CODE**]
9. Don't know – I have thought about it but really don't know [**SINGLE CODE**]

AT10

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

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

- a. I am happy with the choices I have made with my pension arrangements
 - b. I needed to work longer than I had hoped to fund my retirement
 - c. I worry about not having enough money to last me throughout my retirement
 - d. I do not have difficulty paying for day-to-day expenses since I retired
 - e. I wish I had spent more time planning my finances for retirement
-
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

P_AC16b

[ASK IF D10=7 (RETIRED)]

Is the State pension your main source of income?

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

ASK A2p TO A2m of 1 IN N OF ALL (results are reported as a proportion of all relevant UK adults (nationally representative))

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.

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. If I wanted financial advice, I wouldn't need to talk to someone – I would be happy to get advice online
 - h. I would pay for financial advice, if the costs were reasonable
 - i. I have a good understanding of what financial advice costs
 - j. I think of financial advisers as professionals, in the same way as solicitors and accountants
 - k. Financial advisers are unbiased
 - l. [DELETED]
 - m. There is enough information and guidance available online to make my own decisions about my savings and investments
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree

4. Slightly disagree
5. Strongly disagree
6. Not applicable [**SHOW FOR A2g and A2h**]
7. Don't know

AT11

[ASK ALL] CAROUSEL GRID

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

<FCABlue>

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

</FCABlue>

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

ASK AT22INTRO TO AT15d of 1 IN N OF ALL (results are reported as a proportion of all relevant UK adults (nationally representative))

AT22INTRO

[ASK 1 IN N OF ALL]

The next set of questions ask you to think about 'Big Tech' companies such as Google, Amazon, Apple, Facebook, Twitter and Microsoft.

AT23

[ASK 1 IN N OF ALL]

To what extent would you be willing to use financial services (such as current accounts, payments, loans or insurance) from 'Big Tech' companies such as Google, Amazon, Apple, Facebook, Twitter and Microsoft?

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

0 - not at all willing

- 1
 - 2
 - 3
 - 4
 - 5
 - 6
 - 7
 - 8
 - 9
 - 10 - very willing
- Don't know

AT22

[ASK 1 IN N OF ALL]

How well do you understand the ways in which 'Big Tech' companies use your personal data?

1. Very well
2. Fairly well
3. Not very well
4. Not at all well
5. Don't know

AT14

[ASK 1 IN N OF ALL] CAROUSEL GRID

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
- c. Credit card companies
- d. Insurance companies
- e. FinTech companies (technology-led financial services firms, e.g. ApplePay, Monzo, or Revolut)
- f. Pension companies
- g. Financial advisers
- h. The Government
- i. Social media companies
- j. 'Big Tech' companies such as Google, Amazon, Apple, Facebook, Twitter and Microsoft

0 - do not trust at all

- 1
- 2
- 3
- 4
- 5
- 6
- 7

- 8
- 9
- 10 - trust completely
- 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 GRID

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?

- 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.

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

AT12c

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

In the last 2 years, have you found it **more difficult to withdraw or deposit cash** because a local bank branch, Post Office or ATM has either permanently closed or has reduced its opening hours?

Select all that apply.

1. Yes, because a bank branch has permanently closed
2. Yes, because a Post Office has permanently closed
3. Yes, because an ATM has permanently closed
4. Yes, because a bank branch has reduced its opening hours
5. Yes, because a Post Office has reduced its opening hours
6. No **[SINGLE CODE]**
7. Don't know **[SINGLE CODE]**

AT12e

[ASK IF AT12c=1-5 (USE CASH VERY OFTEN OR OFTEN AND HAVE FOUND IT MORE DIFFICULT TO WITHDRAW OR DEPOSIT CASH IN THE LAST 2 YEARS BECAUSE A LOCAL BANK BRANCH, ATM OR POST OFFICE HAS CLOSED OR HAS REDUCED ITS OPENING HOURS)]

Because you are finding it more difficult to withdraw or deposit cash, have you had to do any of the following?

Select all that apply.

1. Started travelling further to be able to access cash
2. Arranged for someone else (e.g. family member or friend) to bring me cash
3. Started paying a fee for withdrawing cash
4. Started to use cashback from local retailers, or done so more frequently
5. Started using online or mobile banking, or done so more frequently
6. Started using **[IF AT12c=3: other]** ATMs, or done so more frequently
7. Started visiting **[IF AT12c=1, 4: other]** branches of my day-to-day account provider, or done so more frequently
8. Started visiting **[IF AT12c=2, 5: other]** Post Office locations, or done so more frequently
9. Switched my day-to-day account to another provider
10. Looked for advice from my day-to-day account provider on how to continue being able to access cash
11. Other (write in)
12. None of these
13. 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

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 'good 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**]
13. None of these [**SINGLE CODE**]
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 A BUTTON WITH TEXT OF THE REGULATED ADVICE PROVIDED AT INTROE4 FROM <FCABlue>'This is advice that is...'</FCABlue>]

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

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

E4a

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

[PROGRAMMER INSTRUCTION: 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:

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

E5b

[ASK ALL]

Is the following statement true or false?

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

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

3. Product Ownership

P_INTRO

[STATE TO ALL]

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

3.1 Retail Banking

P_RB1

[ASK ALL]

Do you have a **current account** for **personal use**, either in your own name or in joint names?

This could be from a bank or building society, or a credit union current account.

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

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

P_RB2_6

[ASK ALL]

Do you have a current account for personal use, either in your own name or in joint names, with an **e-money account institution**?

<FCABlue>

A current account provided by any of the following: Amaiz, Bilderlings, Contis, Countingup, Dozens, Engage, epayments, getcoconut, ipagoo, Lycamoney, Mettle, Monese, Nimbl, Paystree, Pockit, Revolut, Soldo, squirrel, Think money, Tide, Tuxedo

</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 AN E-MONEY ACCOUNT INSTITUTION)]

[IF P_RB1=1 (HAVE A CURRENT ACCOUNT WITH A BANK, B.SOC, CREDIT UNION REGARDLESS OF WHETHER OR NOT ALSO HOLD ONE WITH AN EMONEY ACCOUNT INSTITUTION): 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 AN E-MONEY ACCOUNT INSTITUTION): 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.

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
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 E-MONEY INSTITUTION 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 AN E-MONEY ACCOUNT INSTITUTION)]

[IF P_RB2_6=1 (HAVE A CURRENT ACCOUNT WITH AN E-MONEY ACCOUNT INSTITUTION 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 an **e-money account institutions?**

[IF P_RB2_6 NE 1 (DO NOT HAVE A CURRENT ACCOUNT WITH AN E-MONEY ACCOUNT INSTITUTION 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 **e-money account institutions**, either in your own name or in joint names?]

If you hold current accounts with more than one e-money account institution, select all that apply.

1. Amaiz
2. Bilderlings
3. Contis
4. Countingup
5. Dozens
6. Engage
7. epayments
8. getcoconut
9. ipagoo
10. Lycamoney
11. Mettle
12. Monese
13. Nimbl
14. Paystree
15. Pockit
16. Revolut
17. Soldo
18. squirrel
19. Think money
20. Tide
21. Tuxedo

- 22. None of these
- 23. 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 names) with a bank, b.soc or credit union) but said 'Yes' at P_RB2_6 (have an account with e-money institution). The 'Yes' at P_RB2_6 allowed them to go into P_RB5	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
	Group 4: qualify on P_RB5=41 (DK) when P_RB1=No	P_RB1=2 AND P_RB5=41	Do not have a current account from a bank, building society, or a credit

	<p>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 e-money institution). The 'Yes' at P_RB2_6 allowed them to go into P_RB5</p>		<p>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</p>
	<p>Group 5: qualify on P_RB1=No when P_RB2_6=No or DK (those don't go into P_RB5)</p>	<p>P_RB1=2 AND P_RB2_6=2 or 3</p>	<p>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 an e-money account institution</p>
<p>3. Don't know if have current account for personal use (either in their own name or in joint names) with a bank, building society, or credit union</p>	<p>Group 6: qualify on P_RB5=40 (None of these) when P_RB1=DK</p> <p>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 e-money institution). The 'Yes' at P_RB2_6 allowed them to go into P_RB5</p>	<p>P_RB1=3 AND P_RB5=40</p>	<p>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 a bank, building society, or credit union at P_RB5</p>
	<p>Group 7: qualify on P_RB5=41 (DK) when P_RB1=DK</p> <p>These respondents get into P_RB5 because they said 'DK' at P_RB1 (do</p>	<p>P_RB1=3 AND P_RB5=41</p>	<p>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,</p>

	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 e-money institution). The 'Yes' at P_RB2_6 allowed them to go into P_RB5		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 an e-money account institution

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 an e-money institution, 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 an e-money account institution	Group 1: qualify on P_RB5e=1-21	P_RB5e=1-21	Have a current account with at least one e-money account institution at P_RB5e
2. Do not have current account for personal use (either in their own name or in joint names) with an e-money account institution	Group 2: qualify on P_RB5e=22 (None of these)	P_RB5e=22	Do not have a current account with at least one e-money account institution at P_RB5e
	Group 3: qualify on P_RB5e=23 (DK) when P_RB2_6=No These respondents get into P_RB5e because they said 'Yes' at P_RB1 (have current account for	P_RB2_6=2 AND P_RB5e=23	Do not have a current account with an e-money account institution, and don't know if have a current account with at least one e-money account institution at P_RB5e

	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 an e-money account institution). The 'Yes' at P_RB1 allowed 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 an e-money account institution, 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 an e-money account institution	Group 5: qualify on P_RB2_6=Yes when P_RB5e=DK	P_RB2_6=1 AND P_RB5e=23	Have a current account with an e-money account institution, and don't know if have a current account with at least one e-money account institution at P_RB5e
	Group 6: qualify on P_RB5e=23 (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 e-money account institution) 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=23	Do not know if have a current account with an e-money account institution, and do not know if have a current account with at least one e-money account institution 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 an e-money account institution, 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.

[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. Countingup
12. Coutts
13. Coventry Building Society
14. Cumberland Building Society
15. Cynergy Bank (formerly Bank of Cyprus UK)
16. Danske Bank
17. Dozens
18. Engage
19. epayments
20. First Direct
21. First Trust/AIB
22. getcoconut
23. Halifax
24. Handelsbanken
25. HSBC
26. Ipagoo
27. Leeds Building society
28. Lloyds Bank
29. Lycamoney
30. M&S bank
31. Metro bank
32. Mettle
33. Monese
34. Monzo
35. Nationwide Building Society
36. NatWest
37. Nimbl
38. One Account
39. Paystree

40. Pockit
41. RBS (Royal Bank of Scotland)
42. Revolut
43. Santander
44. Secure Trust
45. Skipton Building Society
46. Soldo
47. Squirrel
48. Starling
49. Tandem
50. Tesco Bank
51. Think money
52. Tide
53. TSB
54. Tuxedo
55. Ulster Bank
56. Virgin Money
57. Yorkshire Building Society
58. Any credit union
59. Any other bank, including overseas banks
60. Any other building society
61. 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 ACCCOUNT WITH AN E-MONEY ACCOUNT PROVIDER)]

DERIVED VARIABLE to combine results from P_RB6, P_RB5 and P_RB5e to create a single list of the current account provider which is their main current account (which could be with a bank, building society or credit union or with an e-money account 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. Countingup [**CODE IF P_RB6=11 OR (P_RB5e=4 AND P_RB6 NOT ASKED)**]
12. Coutts [**CODE IF P_RB6=12 OR (P_RB5=8 AND P_RB6 NOT ASKED)**]
13. Coventry Building Society [**CODE IF P_RB6=13 OR (P_RB5=9 AND P_RB6 NOT ASKED)**]
14. Cumberland Building Society [**CODE IF P_RB6=14 OR (P_RB5=10 AND P_RB6 NOT ASKED)**]

15. Cynergy Bank (formerly Bank of Cyprus UK) [**CODE IF P_RB6=15 OR (P_RB5=11 AND P_RB6 NOT ASKED)**]
16. Danske Bank [**CODE IF P_RB6=16 OR (P_RB5=12 AND P_RB6 NOT ASKED)**]
17. Dozens [**CODE IF P_RB6=17 OR (P_RB5e=5 AND P_RB6 NOT ASKED)**]
18. Engage [**CODE IF P_RB6=18 OR (P_RB5e=6 AND P_RB6 NOT ASKED)**]
19. Epayments [**CODE IF P_RB6=19 OR (P_RB5e=7 AND P_RB6 NOT ASKED)**]
20. First Direct [**CODE IF P_RB6=20 OR (P_RB5=13 AND P_RB6 NOT ASKED)**]
21. First Trust/AIB [**CODE IF P_RB6=21 OR (P_RB5=14 AND P_RB6 NOT ASKED)**]
22. getcoconut [**CODE IF P_RB6=22 OR (P_RB5e=8 AND P_RB6 NOT ASKED)**]
23. Halifax [**CODE IF P_RB6=23 OR (P_RB5=15 AND P_RB6 NOT ASKED)**]
24. Handelsbanken [**CODE IF P_RB6=24 OR (P_RB5=16 AND P_RB6 NOT ASKED)**]
25. HSBC [**CODE IF P_RB6=25 OR (P_RB5=17 AND P_RB6 NOT ASKED)**]
26. Ipagoo [**CODE IF P_RB6=26 OR (P_RB5e=9 AND P_RB6 NOT ASKED)**]
27. Leeds Building society [**CODE IF P_RB6=27 OR (P_RB5=18 AND P_RB6 NOT ASKED)**]
28. Lloyds Bank [**CODE IF P_RB6=28 OR (P_RB5=19 AND P_RB6 NOT ASKED)**]
29. Lyncamoney [**CODE IF P_RB6=29 OR (P_RB5e=10 AND P_RB6 NOT ASKED)**]
30. M&S bank [**CODE IF P_RB6=30 OR (P_RB5=20 AND P_RB6 NOT ASKED)**]
31. Metro bank [**CODE IF P_RB6=31 OR (P_RB5=21 AND P_RB6 NOT ASKED)**]
32. Mettle [**CODE IF P_RB6=32 OR (P_RB5e=11 AND P_RB6 NOT ASKED)**]
33. Monese [**CODE IF P_RB6=33 OR (P_RB5e=12 AND P_RB6 NOT ASKED)**]
34. Monzo [**CODE IF P_RB6=34 OR (P_RB5=22 AND P_RB6 NOT ASKED)**]
35. Nationwide Building Society [**CODE IF P_RB6=35 OR (P_RB5=23 AND P_RB6 NOT ASKED)**]
36. NatWest [**CODE IF P_RB6=36 OR (P_RB5=24 AND P_RB6 NOT ASKED)**]
37. Nimbl [**CODE IF P_RB6=37 OR (P_RB5e=13 AND P_RB6 NOT ASKED)**]
38. One Account [**CODE IF P_RB6=38 OR (P_RB5=25 AND P_RB6 NOT ASKED)**]
39. Paystree [**CODE IF P_RB6=39 OR (P_RB5e=14 AND P_RB6 NOT ASKED)**]
40. Pockit [**CODE IF P_RB6=40 OR (P_RB5e=15 AND P_RB6 NOT ASKED)**]
41. RBS (Royal Bank of Scotland) [**CODE IF P_RB6=41 OR (P_RB5=26 AND P_RB6 NOT ASKED)**]
42. Revolut [**CODE IF P_RB6=42 OR (P_RB5e=16 AND P_RB6 NOT ASKED)**]
43. Santander [**CODE IF P_RB6=43 OR (P_RB5=27 AND P_RB6 NOT ASKED)**]
44. Secure Trust [**CODE IF P_RB6=44 OR (P_RB5=28 AND P_RB6 NOT ASKED)**]
45. Skipton Building Society [**CODE IF P_RB6=45 OR (P_RB5=29 AND P_RB6 NOT ASKED)**]
46. Soldo [**CODE IF P_RB6=46 OR (P_RB5e=17 AND P_RB6 NOT ASKED)**]
47. Squirrel [**CODE IF P_RB6=47 OR (P_RB5e=18 AND P_RB6 NOT ASKED)**]
48. Starling [**CODE IF P_RB6=48 OR (P_RB5=30 AND P_RB6 NOT ASKED)**]
49. Tandem [**CODE IF P_RB6=49 OR (P_RB5=31 AND P_RB6 NOT ASKED)**]
50. Tesco Bank [**CODE IF P_RB6=50 OR (P_RB5=32 AND P_RB6 NOT ASKED)**]
51. Think money [**CODE IF P_RB6=51 OR (P_RB5e=19 AND P_RB6 NOT ASKED)**]
52. Tide [**CODE IF P_RB6=52 OR (P_RB5e=20 AND P_RB6 NOT ASKED)**]
53. TSB [**CODE IF P_RB6=53 OR (P_RB5=33 AND P_RB6 NOT ASKED)**]
54. Tuxedo [**CODE IF P_RB6=54 OR (P_RB5e=21 AND P_RB6 NOT ASKED)**]
55. Ulster Bank [**CODE IF P_RB6=55 OR (P_RB5=34 AND P_RB6 NOT ASKED)**]
56. Virgin Money [**CODE IF P_RB6=56 OR (P_RB5=35 AND P_RB6 NOT ASKED)**]
57. Yorkshire Building Society [**CODE IF P_RB6=57 OR (P_RB5=36 AND P_RB6 NOT ASKED)**]
58. Any credit union [**CODE IF P_RB6=58 OR (P_RB5=37 AND P_RB6 NOT ASKED)**]
59. Any other bank, including overseas banks [**CODE IF P_RB6=59 OR (P_RB5=38 AND P_RB6 NOT ASKED)**]
60. Any other building society [**CODE IF P_RB6=60 OR (P_RB5=39 AND P_RB6 NOT ASKED)**]

61. Don't know [CODE IF P_RB6=61 OR (P_RB1=1 AND P_RB5=41 AND P_RB6 NOT ASKED)]
62. NET: Main current account is with a bank, building society or credit union [CODE IF 2-5,7-9,12-16,20-21, 23-25,27,28,30,31,34-36,38,41,43-45,48-50,53,55-59 OR (P_RB1=1 AND P_RB5=41 AND P_RB6 NOT ASKED) OR (P_RB6=61AND P_RB2_6DV NE 1)]
63. NET: Main current account is with a e-money account provider [CODE IF 1,6,10,11,17,19,22,26,29,32,33,37,39,40,42,46,47,51,52,54 OR (P_RB6=61 AND P_RB1DV NE 1)]
64. Don't know if main current account is with a bank, building society or credit union, or with an e-money account institution [CODE IF P_RB6=61 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.

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

	</FCABlue>	
6. [DELETED]		
7. A Post Office card account	<FCABlue> An account used for receiving State pension payments, benefits and tax credits. You can take out money and check your balance at a Post Office branch and Post Office branded ATMs </FCABlue>	1. Yes 2. No 99. Don't know

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 AN E-MONEY ACCOUNT INSTITUTION FROM P_RB2_6DV. CODEFRAME COMPATIBLE WITH 2017 AND 2020 SURVEY WAVES.

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 an e-money account institution [CODE IF P_RB2_6DV=1]
7. Post Office **card account** [CODE IF P_RB2_7=1]
8. 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 AND P_RB2_7=2]
9. 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 AND P_RB2_7=99]
10. I do not have some of these products and I don't know about others [CODE IF P_RB2_DV NE 1-9 (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.

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

P_RBDV1

[CODE TO ALL]

DERIVED VARIABLE THAT COMBINES P_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 e-money account institution [CODE IF P_RB2_DV=6]
8. Post Office card account [CODE IF P_RB2_DV=7]
9. None of these [CODE IF P_RB1DV=5=2 AND P_RB2_DV=8]
10. Don't know [CODE IF (P_RB1DV=3 AND P_RB2_DV=9,10) OR (P_RB1DV=2 AND P_RB2_DV=9,10) OR (P_RB1DV=3 AND P_RB2_DV=8)]¹

RB2

[ASK IF P_RBDV1=1 OR 2 OR 6 OR 7 OR 8 (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, A CURRENT ACCOUNT WITH E-MONEY ACCOUNT INSTITUTION OR A POST OFFICE CARD ACCOUNT)]

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

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

[LIST FROM P_RBDV1 (showing only selected responses) 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=1-57: ": TEXT SUBSTITUTION FROM P_RB6_DV"] [SHOW IF P_RB6_DV=62 OR 64]
4. The current account you hold with an e-money account institution [IF P_RB6_DV=1-60: ": TEXT SUBSTITUTION FROM P_RB6_DV"] [SHOW IF P_RB6_DV=63 OR 64]
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]
5. Your Post Office card account [SHOW IF P_RBDV1=8]

¹ The coding should be equivalent to P_RBDV1 NE 1-9

P_RB1a

[ASK IF P_RB1DV=2,3 AND P_RB2_6DV=2,3 AND P_RB2_DV NE 1 OR 5 OR 7 (HAVE NO CURRENT ACCOUNT OR DO NOT KNOW IF HAVE ONE (WITH BANK, B.SOC, CREDIT UNION OR E-MONEY ACCOUNT INSTITUTION), 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, AND NO POST OFFICE CARD ACCOUNT OR DON'T KNOW IF HAVE ONE)]

You mentioned that you do not have a current account, any savings account or a Post Office card account.

Just to check: is that correct?

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

P_RB1aTEXT

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

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

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

SE5

[ASK IF D10=3-4 (SELF-EMPLOYED OR FREELANCE FULL OR PART-TIME)]

Earlier you mentioned that you are self-employed or a freelancer.

Do you use a **business** current account, a personal current account, or both to manage income, payments and transactions in relation to **your business or self-employment**?

1. Business current account only
2. Personal current account only
3. Both a business account and a personal current account
4. I do not use any current accounts to manage my business/ self-employment
5. Don't know

SE7

[ASK IF SE5=2-3 (SELF-EMPLOYED OR FREELANCE FULL OR PART-TIME, AND USE A PERSONAL CURRENT ACCOUNT FOR BUSINESS PURPOSES)]

Earlier you mentioned that you are self-employed or a freelancer.

Thinking about the personal account you use to manage income, payments and transactions in relation to your business or self-employment: is this?

1. The same current account you use for your personal banking
2. A separate personal current account used only for business
3. Don't know

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

1. Cash ISA
<inf>
<FCABlue>
Cash savings accounts that pay interest that is free of income tax. There are limits set by the Government on the amount of money that can be deposited in an ISA each year
</FCABlue>
</inf>
2. Stocks and shares ISA
<inf>
<FCABlue>
Also known as an investment ISA, it allows investing in a tax-efficient way, e.g. in shares in companies, investment funds or corporate and government bonds
</FCABlue>
</inf>
3. Innovative Finance ISA (IFISA)
<inf>
<FCABlue>
A type of savings account that allows earning tax-free interest on peer-to-peer lending or investment-based crowdfunding
</FCABlue>
</inf>
4. Help to Buy ISA
<inf>
<FCABlue>
To help first-time buyers purchase their first home. 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)
<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?

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?

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.

1. Easy access savings account
<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
<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
<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

<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

[ASK IF P_RBDV1 NE 2, 5, 6 AND P_RB3 NE 1 (NO SAVINGS ACCOUNT WITH A BANK, B.SOC OR NS&I, NS&I BOND OR CREDIT UNION SAVINGS ACCOUNT (OR DON'T KNOW IF THEY HAVE) AND DO NOT HAVE A CASH ISA)]

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

1. I don't have any savings/ can't afford to save
2. I use my current account or Post Office Card account for saving **[SHOW IF P_RBDV1=1 OR P_RBDV1=7-8]**
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. Other (write in)
17. Don't know

RB102NEW

[ASK IF RB93=2 (USE CURRENT ACCOUNT WITH BANK, BUILDING SOCIETY, CREDIT UNION, E-MONEY ACCOUNT INSTITUTION AND USE CURRENT ACCOUNT, E-MONEY ALTERNATIVE ACCOUNT AND/ OR POST OFFICE CARD ACCOUNT FOR SAVINGS, AND DO NOT HAVE SAVINGS ACCOUNT WITH A BANK, B.SOC OR NS&I, NS&I BOND OR CREDIT UNION SAVING ACCOUNT (OR DON'T KNOW IF THEY HAVE), AND DO NOT HAVE A 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 13-14

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. Other (write in)
14. Don't know

3.1a Payments Product Ownership

P_RB7

[ASK ALL] COLLAPSIBLE GRID

	Item	
1	In the last 12 months, have you used a mobile or digital wallet to pay for goods or services? This is an app that stores payment card information on a mobile device, e.g. AndroidPay, ApplePay, Google Pay, SamsungPay or PayPal digital wallet . A mobile or digital wallet may also be provided by your bank, building society or e-money account institution.	1. Yes 2. No 99. Don't know
2	In the last 12 months, have you used an international money transfer service, e.g. Moneycorp, MoneyGram, Revolut, Wise (formerly Transferwise), Travelex, Western Union or WorldFirst ? Do not include mobile payment services, e.g. Paym and Pingit	1. Yes 2. No 99. Don't know
3	In the last 12 months, have you used a loadable pre-paid card, e.g. Post Office travel card, cashplus, Monese, Pockit, thinkmoney, Tuxedo or UKash ? Do not include gift cards from retailers	1. Yes 2. No 99. Don't know

RB75

[ASK IF P_RB7_1=1 (USED MOBILE OR DIGITAL WALLET IN LAST 12 MONTHS)]

You mentioned earlier 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.

1. AndroidPay
2. ApplePay
3. CashApp
4. Google Pay
5. PayPal digital wallet
6. A mobile/digital wallet provided by my current account provider
7. A mobile/digital wallet provided by a credit card provider
8. Other (write in)
9. Don't know

P_RB7_DV

[CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF ACTIVITIES FROM P_RB7 INTO CATEGORIES COMPATIBLE WITH 2017 AND 2020 SURVEY WAVES.

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

P_RB7a

[ASK ALL]

There is a new type of payment service, called a payment initiation service, that is now widely used by online retailers. Examples include: 'Amex Pay with Bank transfer', Mastercard's 'Pay by Bank' app, NuaPay or Trilo.

Essentially, it works by letting customers make a direct payment from their bank account, without having to put in their account details. Rather, a third party initiates the transfer directly from your bank account to the retailer.

In the last 12 months, have you paid for anything online using this type of payment service?

1. Yes
2. No, not used – but heard of this type of payment service
3. No, not used – and not heard of this type of payment service
4. Don't know

PAY14

[ASK ALL]

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

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.

1. I have used cryptocurrency before
2. I have not used cryptocurrency but would consider using it as a method of payment in future
3. I have not used cryptocurrency before and would not consider it in future

4. Don't know

PO_Pay16

[ASK IF 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.

1. Binance USD
2. Bitcoin
3. Dogecoin
4. Ethereum
5. Tether
6. USDC
7. Other (write in)
8. I don't remember

PAY17

[ASK IF PAY14=1,4 (HAVE USED CRYPTOCURRENCY TO PAY FOR GOODS OR SERVICES OR DON'T KNOW)]

Would you consider using cryptocurrency as a method of payment for goods or services in future?

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

PAY15

[ASK ALL]

To what extent do you agree or disagree that cryptocurrencies should be more widely accepted as a payment method?

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

3.2 Consumer Investments

P_RIINTRO

[STATE TO ALL]

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

P_RI1b

[ASK ALL]

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

<FCABlue>

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

</FCABlue>

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

P_RI2

[ASK ALL] COLLAPSIBLE GRID

[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).

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

		</FCABlue>	
2	Shares in a listed company or companies	<p><FCABlue></p> <p>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 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).</p> <p></FCABlue></p>	<p>1. Yes</p> <p>2. No</p> <p>99. Don't know</p>
13	Shares in an unlisted company or companies (not including shares in your own company/ from your employer)	<p><FCABlue></p> <p>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.</p> <p>Do not include shares you hold in your own company or from your employer or investments made through a peer-to-peer or crowdfunding platform.</p> <p></FCABlue></p>	<p>1. Yes</p> <p>2. No</p> <p>99. Don't know</p>
3	Corporate bond or gilt/ government bond	<p><FCABlue></p> <p>These are fixed interest securities offered as a way for companies or the UK Government to raise money by borrowing from investors.</p> <p></FCABlue></p>	<p>1. Yes</p> <p>2. No</p> <p>99. Don't know</p>
4	Investment-based crowdfunding	<p><FCABlue></p> <p>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.</p> <p></FCABlue></p>	<p>1. Yes</p> <p>2. No</p> <p>99. Don't know</p>
11	Peer-to-peer lending	<p><FCABlue></p> <p>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.</p> <p></FCABlue></p>	<p>1. Yes</p> <p>2. No</p> <p>99. Don't know</p>
5	Structured deposit (sometimes	<p><FCABlue></p> <p>A structured deposit is a savings account offered from time to time by some banks,</p>	<p>1. Yes</p> <p>2. No</p> <p>99. Don't know</p>

	referred to as a savings bond) or structured investment	<p>building societies and National Savings & Investments (NS&I), where the interest rate depends on how the stock market index or other measures perform.</p> <p>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.</p>	
12	Cryptocurrencies or cryptoassets, e.g. Bitcoin, Ether and NFTs	<p>Primarily designed to be used as a means of exchange and not usually issued by a central entity – in most cases they utilise a network of computers on the internet (known as blockchain) using cryptography to secure transactions</p>	<p>1. Yes 2. No 99. Don't know</p>
14	Mini bond (also known as retail bonds or high interest returning bond)	<p>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.</p>	<p>1. Yes 2. No 99. Don't know</p>
15	Contract for Difference (CFD)	<p>CFDs, such as spread bets and rolling spot foreign exchange products, are complex 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.</p>	<p>1. Yes 2. No 99. Don't know</p>
6	Buy-to-let, second home, or other property investment including commercial property	<p>An investment property that is not the property you currently live in e.g. property to rent out, second home, overseas property, or land.</p>	<p>1. Yes 2. No 99. Don't know</p>
7	Other 'real' investments , e.g. wine, art, jewellery, antiques, vintage car, collectibles	<p>Collectable (or tangible) assets you have purchased with the expectation they will increase in value.</p>	<p>1. Yes 2. No 99. Don't know</p>
8	Other investment	<p>Do not include: premium bonds, savings, any kind of pension, your own home, or your own business. We ask about these elsewhere.</p>	<p>1. Yes 2. No 99. Don't know</p>

P_RI2_Oth

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

You said you have another investment. What is that?

Text [1...400]

P_RI2_DV

[CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF RETAIL INVESTMENT PRODUCTS FROM P_RI2 INTO CATEGORIES COMPATIBLE WITH 2017 AND 2020 SURVEY WAVES.

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 P_RI2_2=13]**
3. Corporate bond or gilt/ government bond **[CODE IF P_RI2_3=1]**
4. Investment-based crowdfunding **[CODE IF P_RI2_4=1]**
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 NFTs **[CODE IF P_RI2_12=1]**
14. Mini bond **[CODE IF P_RI2_14=1]**
15. Contract for Difference (CFD) **[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]**
9. None of these **[SINGLE CODE] [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)?]

<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>

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

P_RI2check2

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

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

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

<FCABlue>

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

</FCABlue>

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

P_RI2check3

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

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

<FCABlue>

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

</FCABlue>

Can we check: which of the following is correct?

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

P_RIDV1

[CODE TO ALL]

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

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 high-interest returning bond) **[CODE IF P_RI2_DV=14]**
22. Contract for Difference (CFD) **[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_RI6

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

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

What type of investment property do you have?

Select all that apply.

1. Buy-to-let
2. Second home, including a property overseas

3. Other property investment, including commercial property and land
4. Don't know

P_RI8

[ASK IF P_RIDV1=19 (ANY INVESTMENT, EXCL. 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?

<FCABlue>

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

</FCABlue>

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

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

P_RI8A

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

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

<FCABlue>

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

</FCABlue>

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

P_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.

PROGRAMMER INSTRUCTURE: 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 NFTs [**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 high-interest returning bond) [**SHOW IF P_RIDV1=21**]
17. Contract for Difference (CFD) [**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?**]

<FCABlue>

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

- An adviser from a financial advice firm, e.g. an IFA (Independent Financial Adviser)
- An adviser from a bank or building society
- An adviser from an insurance company, investment company or pension provider
- Automated advice available online, app-based through a smartphone or as downloadable software.

</FCABlue>

<inf>

<FCABlue>

This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.

</FCABlue>

</inf>

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

P_RI11

[ASK IF P_RIE5=1 AND MORE THAN ONE CODE SELECTED AT P_RI10=1-11, 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 GRID

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

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 NFTs	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 high-interest returning bond)	P_RI10=16	1. With regulated advice 2. Without regulated advice 3. Don't know
o. Contract for Difference (CFD)	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?

Item	Description	
a. Shares in an unlisted company or companies	<p><FCABlue> An unlisted company is a company whose shares are NOT traded on an exchange, e.g. the London Stock Exchange.</p> <p>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.</p> <p>Shares in an unlisted companies are most often bought through an intermediary.</p> <p>Do not include shares you hold in your own company or from your employer or investments made through a Peer-to-Peer or crowdfunding platform. </FCABlue></p>	1. Yes, definitely 2. Yes, maybe 3. No 4. Don't know
b. Investment-based crowdfunding	<p><FCABlue> This is a way for people, businesses and charities to raise money. It works through individuals or organisations investing in crowdfunding projects in</p>	1. Yes, definitely 2. Yes, maybe 3. No 4. Don't know

	return for potential profit. Do not include donations or giving money in return for a reward, service or product. </FCABlue>	
c. Peer-to-peer lending	<FCABlue> This is an investment where you lend money to individuals or companies in return for a set interest rate. Also known as peer-to-business lending. </FCABlue>	1. Yes, definitely 2. Yes, maybe 3. No 4. Don't know
d. An Innovative Finance ISA (IFISA)	<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
e. Cryptocurrencies or cryptoassets, e.g. Bitcoin, Ether and NFTs	<FCABlue> Primarily designed to be used as a means of exchange and not usually issued by a central entity, in most cases they utilise a network of computers on the internet (known as blockchain) using cryptography to secure transactions </FCABlue>	1. Yes, definitely 2. Yes, maybe 3. No 4. Don't know
f. Mini bond (also known as retail bonds or high-interest returning bond)	<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. Contract for Difference (CFD)	<FCABlue> CFDs, such as spread bets and rolling spot foreign exchange products, are complex 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

RI1

[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.

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

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

RANDOMISE LIST EXCEPT CODES 13-14

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

RI26

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

How long have you been investing?

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, e.g. on a credit card or loan, to invest in any investment product?

1. Yes, in the last 12 months

2. Yes, longer ago
3. No
4. 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?

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.

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 (incorporating The Pensions Advisory Service and the Money Advice 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, Twitter, TikTok
8. Influencers, bloggers or vloggers on social media and YouTube
9. Investment podcasts
10. Reddit or other online forums or blogs
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

ASK R119a TO RI25 1 IN N of a random selectin of adults (1 in N) who have any retail investments, excluding those who only hold investment property or other real investments

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 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?

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

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 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 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 LAST 12 MONTHS)]

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

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 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 LAST 12 MONTHS AND HAVE MORE THAN ONE PRODUCT)]

Which investment product did this problem relate to?

[LIST PRODUCTS HELD AT P_RIDV1=1-5, 8,11-12,14-17,20-23; 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 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.

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 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 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?

Select all that apply.

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

RI24a1

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

Thinking about the **[IF NUMBER OF RESPONSES AT RI19>1: most serious]** problem you experienced with **[IF RI21b NE DK INSERT: your PRODUCT AT RI21b, OR AT P_RIDV1=1-5, 8, 11-12,14-17, 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 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 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?

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

RANDOMISE LIST EXCEPT CODES 6-7

1. Too trivial/wasn't worth it
2. Too difficult to complain

3. No point complaining – nothing would happen
4. Didn't know how to complain
5. Didn't have time/too busy
6. Other (write in)
7. Don't know

3.3 Mortgages

P_M1INTRO_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?]

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 mortgage on the property you **currently live in**.

Is this lifetime mortgage in your name?

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?]

1. My wife's, husband's or partner's name **only**
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?]

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?]

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 MORTGAGES, TO REPLICATE WAVE 1 CODEFRAME

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'.

<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

M100

[ASK IF P_M1_DV=1 AND K33=4 (ALL WITH A RESIDENTIAL MORTGAGE AND FALLEN BEHIND/MISSED MORTGAGE REPAYMENTS FOR ONE MONTH OR MORE IN THE LAST 6 MONTHS)]

You said earlier that you have missed or fallen behind on your mortgage in the last six months. What is the best way to describe your situation now?

[IF P_M1c=1 (HOLD A SECOND CHARGE MORTGAGE): Include any second charge mortgage or loan secured on the property, as well as your first charge residential mortgage.]

1. I am still missing payments
2. I am now meeting payments, but not paying my arrears
3. I am now meeting payments and paying my arrears
4. Prefer not to say

M100B

[ASK IF M100=2-3 (ALL WITH A RESIDENTIAL MORTGAGE AND FALLEN AND FALLEN BEHIND/MISSED MORTGAGE REPAYMENTS FOR ONE MONTH OR MORE IN THE LAST 6 MONTHS AND ARE NOW MEETING REPAYMENTS)]

You said that you now meeting your payments. Would you say that you are doing so comfortably, or is it a struggle?

1. I am meeting payments comfortably
2. It is a bit of a struggle
3. It is a lot of a struggle
4. Don't know

M113

[ASK IF P_M1c=1 AND M100=1 OR 2 (ALL WITH A SECOND CHARGE MORTGAGE OR LOAN ON THE PROPERTY IN WHICH THEY LIVE AND FALLEN BEHIND/MISSED MORTGAGE REPAYMENTS FOR ONE MONTH OR MORE IN THE LAST SIX MONTHS AND ARE STILL MISSING PAYMENTS OR ARE NOW MEETING PAYMENTS BUT NOT PAYING ARREARS)]

Have you missed or struggled to pay your payments for your residential mortgage, your second charge mortgage, or both of these?

1. Your residential mortgage
2. Your second charge mortgage
3. Both of these

M114

[ASK IF M100=1 OR 2 (ALL WITH A RESIDENTIAL MORTGAGE, FALLEN BEHIND/MISSED MORTGAGE REPAYMENTS FOR ONE MONTH OR MORE IN THE LAST SIX MONTHS AND ARE STILL MISSING PAYMENTS OR ARE NOW MEETING PAYMENTS BUT NOT PAYING ARREARS)]

Have you had any contact with your lender(s) to discuss ? This could be contact your lender made or that you made.

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

M115

[ASK IF M114=1 (ALL WITH A RESIDENTIAL MORTGAGE, FALLEN BEHIND/MISSED MORTGAGE REPAYMENTS FOR ONE MONTH OR MORE IN THE LAST SIX MONTHS AND ARE STILL MISSING PAYMENTS OR ARE NOW MEETING PAYMENTS BUT NOT PAYING ARREARS AND HAD CONTACT WITH THEIR LENDER(S))]

How did this contact come about?

Select all that apply.

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. None of these

M116

[ASK IF M114=2 (ALL WITH A RESIDENTIAL MORTGAGE, FALLEN BEHIND/MISSED MORTGAGE REPAYMENTS FOR ONE MONTH OR MORE IN THE LAST SIX MONTHS

AND ARE STILL MISSING PAYMENTS OR ARE NOW MEETING PAYMENTS BUT NOT PAYING ARREARS AND HAD NO CONTACT WITH MORTGAGE LENDER)]

Why have you not contacted your mortgage lender(s) to discuss this?

Select all that apply.

RANDOMISE STATEMENTS, EXCEPT CODES 7-8

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. No need – I can resume repayments or will no longer be struggling to make them soon
8. Other (write in)

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.

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

P_M2

[ASK ALL]

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

Select all that apply.

1. A buy-to-let mortgage
2. A commercial mortgage

3. A mortgage of any kind on any other property, e.g. a second home
4. None of these

P_M4

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

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

If unsure, give your best estimate.

NUMERIC

RANGE:

MINIMUM 55

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

Don't know

P_M4a

[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

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

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.

RANDOMISE LIST EXCEPT CODES 6-8

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

P_M4d

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

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

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

1. Yes
2. No

3. Don't know

P_M4e

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

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

- a. ... on the number of mortgage companies they consider
 - b. ... on the fees they charge
 - c. ... to find those who could help me with more specialised borrowing needs
1. Very easy
 2. Fairly easy
 3. Neither easy nor difficult
 4. Fairly difficult
 5. Very difficult
 6. Don't know
 7. Not applicable **[SHOW FOR P_M4e_c]**

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))]

You rent the property you currently live in. Do you have any aspirations to become a homeowner in the future?

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 HOME OWNER)]

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.

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

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 LAST 12 MONTHS OR DON'T KNOW IF OVERDRAWN OR NOT IN LAST 12 MONTHS)]

And are you overdrawn at the moment?

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

P_CC1c

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

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

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

P_CC2

[ASK IF P_CC1=1 OR P_CC1a=1 (HAVE CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION, AND OVERDRAWN IN 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.

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_CC2c

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

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

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

P_CC2d

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

[IF P_CC1c=4 (HARDLY EVER OVERDRAWN): Even though you are hardly ever overdrawn, has your current account provider contacted you in the last 12 months about your overdraft usage?]

[IF P_CC1c NE 4 (CONSTANTLY OVERDRAWN OR USUALLY OVERDRAWN OR SOMETIMES OVERDRAWN OR VARIES TOO MUCH TO SAY OR DON'T KNOW): Has your current account provider contacted you in the last 12 months about your overdraft usage?]

1. Yes, a standard notification (e.g. by text or mobile app) that I was entering my overdraft or about to exceed my limit
2. Yes, a communication (e.g. letter or email) highlighting the cost of using my overdraft over a period of time
3. Yes, a communication (e.g. letter or email) suggesting ways to reduce my overdraft borrowing
4. Yes, communication (e.g. letter or email) about something else related to my overdraft (write in)
5. No
6. Don't know

P_CC2d1

[ASK IF P_CC2d=2-4 (HAVE CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION, AND OVERDRAWN IN 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 BORROWING OR ABOUT SOMETHING ELSE)]

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

[IF P_CC2d=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.]

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

P_CC2e

[ASK IF P_CC2d=2-4 (HAVE CURRENT ACCOUNT WITH A BANK, BUILDING SOCIETY OR CREDIT UNION, AND OVERDRAWN IN 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 BORROWING OR ABOUT SOMETHING ELSE)] COLLAPSIBLE GRID

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

[IF P_CC2d=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 usage
- b. I was able to improve my financial situation
- c. I have reduced my overdraft borrowing
- d. I am more aware of the different ways I could reduce my overdraft

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 LAST 12 MONTHS)]

Thinking of the credit 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 credit card).

1. Used the card(s) in the last 12 months

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

P_CC10

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

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

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

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

P_CC23

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

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

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

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?

<FCABlue>

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

</FCABlue>

1. Yes

2. No
3. Don't know

P_CC4_2

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

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

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

P_CC4c

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

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

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

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

P_CC11

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

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

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

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

P_CCDV1

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

1. Transactor credit cards [**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?

[<FCABlue>](#)

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

[</FCABlue>](#)

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

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

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

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

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

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

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

1. Pay the full statement balance **every** month
2. Pay the full statement balance **most** months
3. Pay less than the full statement balance but more than the minimum payment most months
4. Make only the minimum payment most months
5. Pay less than the minimum payment most months

6. Pay a fixed instalment (there is no minimum payment)
7. Pay less than the fixed instalment most months
8. Don't know

CC1b

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

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

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

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

CCRev1

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

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

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

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

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

CCRev2

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

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

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

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

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

CCRev3

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

AUTOCOMPLETE CCREV3=1, IF P_CC19=3-8 AND NE 1,2 (REVOLVER; NOT TRANSACTOR)

AUTOCOMPLETE CCREV3=2, IF P_CC19=1,2 AND NE 3-8 (TRANSACTOR; NOT REVOLVER)

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

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

P_CC3_3

[ASK ALL]

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

<FCABlue>

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

</FCABlue>

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

P_CC4_3

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

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

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

P_CC7

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

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

Select all that apply.

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

P_CC7b

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

And which type of arrangement was this?

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 contract. 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. Don't know

P_CC8a

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

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

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

Select all that apply.

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

P_CCDV2

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

1. Motor finance **[CODE IF (P_CC7=1 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.

	Item	Definition	
1	Do you currently hold any products on hire purchase ?	You make monthly payments to buy household or electrical goods. Legally, you hire the goods and do not own them until you have paid all the instalments. Sometimes known as conditional sale.	1. Yes 2. No 99. Don't know
2	Do you currently hold any products with rent-to-own finance?	You make weekly payments to buy household goods, e.g. appliances, electricals, furniture. Examples of retailers offering rent-to-own include BrightHouse and Perfect Home (but there are others). Legally, you hire the goods and do not own them until you have paid all the instalments. Rent-to-own is a form of hire purchase.	1. Yes 2. No 99. Don't know
3	Do you currently hold any products	<FCABlue>	1. Yes 2. No

	with instalment credit?	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>	99. Don't know
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P_CC3_4_DV

[CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF RETAIL FINANCES HELD CURRENTLY FROM P_CC3_4 INTO CATEGORIES COMPATIBLE WITH 2017 AND 2020 SURVEY WAVES.

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 HP AND RTO AND INSTALMENT CREDIT)] COLLAPSIBLE GRID

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

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

	Item	Definition	
1	Have you held any products on hire purchase in the last 12 months? [SHOW IF P_CC3_4_1 NE 1]	<inf> <FCABlue> You make monthly payments to buy household or electrical goods. Legally, you hire the goods and do not own them until you have paid all the instalments. Sometimes known as conditional sale. </FCABlue> </inf>	1. Yes 2. No 99. Don't know
2	Have you held any products with rent-to-own finance in the last 12 months?	<inf> <FCABlue> You make weekly payments to buy household	1. Yes 2. No 99. Don't know

	[SHOW IF P_CC3_4_2 NE 1]	goods, e.g. appliances, electricals, furniture. Examples of retailers offering rent-to-own include BrightHouse and Perfect Home (but there are others). Legally, you hire the goods and do not own them until you have paid all the instalments. Rent-to-own is a form of hire purchase. </FCABlue> </inf>	
3	Have you held any products with instalment credit in the last 12 months? [SHOW IF P_CC3_4_3 NE 1]	<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 FINANCES NOT HELD NOW (OR DON'T KNOW IF HELD NOW) BUT HELD IN THE LAST 12 MONTHS FROM P_CC4_4. CODEFRAME COMPATIBLE WITH 2017 AND 2020 SURVEY WAVES.

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_CC7=1) OR (P_CC8a=1-3) OR (P_CC3_4_DV=1-3 OR P_CC4_4_DV=1-3) (HOLD NOW OR IN THE LAST 12 MONTHS (MOTOR FINANCE USING PCP/HP/CS) OR (MOTOR FINANCE FROM A VEHICLE DEALER, MOTOR FINANCE SPECIALIST, PERSONAL LOAN TO BUY A VEHICLE) OR (RETAIL FINANCE HP, RENT-TO-OWN OR RETAIL INSTALMENT CREDIT))] COLLAPSIBLE GRID

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

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

	Item	Definition	
1	Motor finance arranged with hire purchase or personal contract purchase (PCP) or conditional sale [SHOW IF P_CC7=1]		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]	<inf> <FCABlue> ... where you buy household or electrical goods on credit and pay in monthly instalments. Legally, you hire the goods and do not own them until you have paid all the instalments </FCABlue> </inf>	1. Yes 2. No 99. Don't know
5	Rent-to-own [SHOW IF P_CC3_4_DV=2 OR P_CC4_4_DV=2]	<inf> <FCABlue> ... where you buy household or electrical goods on credit and pay in weekly instalments. Legally, you hire the goods and do not own them until you have paid all the instalments </FCABlue> </inf>	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]	<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 PRODUCTS TAKEN OUT IN THE LAST 12 MONTHS, FROM CC1. CODEFRAME COMPATIBLE WITH 2017 AND 2020 SURVEY WAVES.

1. Motor finance arranged with hire purchase, 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**[ASK ALL]**

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'?**

<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). You may have seen this option offered when shopping online at the checkout page, and being offered by firms such as Klarna or Clearpay.

</FCABlue>

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

P_CC70b

[ASK IF P_CC70=1 (USED ANY BUY NOW, PAY LATER PAYMENT SERVICE, WHERE THEY NEVER PAY ANY INTEREST BUT DEFER OR SPLIT PAYMENTS)]

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

1. Once

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

DPC7

[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)]

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.

1. Clearpay
2. Klarna
3. Laybuy
4. Openpay
5. PayPal
6. Other (write in)
7. Don't know

P_CC5

[ASK ALL] CAROUSEL GRID

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).

	Item	Description	
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>	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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

		not secured on your home or other property. </FCABlue>	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 period of less than 12 months . </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>	1. Yes, hold it now 2. Yes, held it in the last 12 months but don't hold it

		This is a loan secured against your vehicle, using a bill of sale. </FCABlue>	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). </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. CODEFRAME COMPATIBLE WITH 2017 AND 2020 SURVEY WAVES.

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]**
1. 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]**
16. 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]**
17. 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]**
18. Do not currently hold some of these products and don't know about others **[CODE IF P_CC5_DV NE 1-17 (i.e. everyone else)]**

P_CC6_DV
[CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF CONSUMER CREDIT PRODUCTS NOT HELD NOW BUT HELD IN LAST 12 MONTHS, FROM P_CC5. CODEFRAME COMPATIBLE WITH 2017 AND 2020 SURVEY WAVES.

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]**
18. 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]**
16. 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]**
17. 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]**
19. Have not held any of these products in the last 12 months, but may hold some now, and/or do not know whether others held in the last 12 months **[CODE IF P_CC6_DV NE 1-18 (i.e. everyone else)]**

P_CC12

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

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

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

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

<FCABlue>

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

</FCABlue>

1. Yes

2. No
3. Don't know

P_CC13

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

Which of these loans involved a guarantor?

Select all that apply.

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

P_CC16

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

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

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

<inf>

<FCABlue>

Home-collected loans are loans where an agent comes to your home to collect repayments.

</FCABlue>

</inf>

If unsure, give your best estimate.

NUMERIC

RANGE 0...10

Don't know

P_CC22a

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

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

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

<inf>

<FCABlue>

Payday loans are loans repayable **in a single payment** either on your next payday or within a short period.

</FCABlue>

</inf>

If unsure, give your best estimate.

NUMERIC

RANGE 0...50

Don't know

P_CC22b

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

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

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

<inf>

<FCABlue>

Short-term instalment loans are loans repayable by more than one instalment within a period of less than 12 months.

</FCABlue>

</inf>

If unsure, give your best estimate.

NUMERIC

RANGE 0...20

Don't know

P_CC22c

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

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

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

<inf>

<FCABlue>

Personal loans are repayable over 12 months or more, and not secured on your home or other property.

</FCABlue>

</inf>

If unsure, give your best estimate.

NUMERIC

RANGE 0...10

Don't know

P_CC18

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

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

If unsure, give your best estimate.

NUMERIC

RANGE 0...20

Over 20

Don't know

P_CCDV3

[CODE TO ALL]

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

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

P_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?

<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>

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 or heard of 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 LAST 12 MONTHS)]

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

<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 not-for-profit organisations and from commercial debt management services, where you pay a fee.

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

P_CC20a

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

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

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

P_CC20c

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

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

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

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

P_CC20d

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

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.

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_CC20f

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

Thinking about how you received your debt advice, which of the following channels did you use?

Select 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 LAST 12 MONTHS)] COLLAPSIBLE GRID

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

RANDOMISE LIST a-e

- a. It was easy to find a debt adviser who could help me **[ASK IF P_CC20d=1 (APPROACHED DEBT ADVISER DIRECTLY)]**
 - b. I was able to contact my debt adviser through a channel that suited me
 - c. I felt that my needs were understood by the debt adviser
 - d. My debt adviser took the time to explain and talk through my options
 - e. I feel my debts are more manageable, now I have spoken to a debt adviser
1. Strongly agree
 2. Agree
 3. Neither agree nor disagree
 4. Disagree
 5. Strongly disagree
 6. Don't know

ASK P_CC21 TO P_CC80 1 IN N OF ALL (results are reported as a proportion of all relevant UK adults (nationally representative))

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.

1. On a one-off basis from a Credit Reference Agency
<FCABlue>
Where you access your credit file on a one-off basis from one of the three main Credit Reference Agencies: Experian, Equifax or TransUnion (formerly Callcredit).
</FCABlue>

2. A subscription service from a Credit Reference Agency
<FCABlue>
Where you sign up with a Credit Reference Agency to be able to access your credit file on an ongoing basis, sometimes for a monthly fee, sometimes free of charge.
</FCABlue>
3. Other credit information service
<FCABlue>
Where someone else accesses your credit file on your behalf or advises you on how to improve your credit record.
</FCABlue>
4. None of these
5. Don't know

P_CC21a

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

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

Select all that apply.

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

P_CC24

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

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

1. Yes
2. No

P_CC25

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

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-7

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

P_CC28

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

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

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

P_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 file?

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 FILE)]

Did you take any action to rectify the error?

1. Yes – and was successful in getting it changed
2. Yes – but so far I have not got this information changed
3. No
4. Can't remember

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 **[IF DD13a=1 (LEASEHOLD):** or buildings insurance held by the freeholder to your property].

	Item	Description	
1	Motor insurance	<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	<FCABlue> Cover for the building of the property you live in [IF DD13a=1 (LEASEHOLD): Say “No” if your building insurance is provided by your freeholder (i.e. is part of your service charge).] </FCABlue>	1. Yes 2. No 99. Don't know
4	Home insurance – contents	<FCABlue> Cover for the contents of the property you live in. </FCABlue>	1. Yes 2. No 99. Don't know
5	Motor breakdown cover	<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	<FCABlue> Cover for multiple trips, e.g. all trips over the period of a year. </FCABlue>	1. Yes 2. No 99. Don't know
7	Pet insurance	<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	<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	<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	<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, FROM P_GI2 AND P_GI2A, IN CATEGORIES COMPATIBLE WITH 2017 AND 2020 SURVEY WAVES.

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 GRID

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

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

- 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 with monthly instalments
 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.

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

		balance on any outstanding finance or the cost of a new vehicle. </FCABlue>	
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P_GI6_DV
[CODE TO ALL]

DERIVED VARIABLE WHICH CREATES A SINGLE LIST OF GI PRODUCTS FROM P_GI6 INTO CATEGORIES COMPATIBLE WITH 2017 AND 2020 SURVEY WAVES.

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. 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]
11. 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]
12. Do not hold some of these products and don't know about others [CODE IF P_GI6_DV NE 1-9 (i.e. everyone else)]

P_GI8
[ASK ALL] COLLAPSIBLE GRID

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

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

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

	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. </FCABlue>	1. Yes 2. No 99. Don't know

		You will often pay for this treatment and claim the cost back up to a certain amount. </FCABlue>	
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> This might be for a limited period (often sold alongside a mortgage) or for the whole of your life. </FCABlue>	1. Yes 2. No 99. Don't know
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	[IF D2=50+ OR D3=9-16 (AGED 50 OR OVER)] Over-50s insurance plan, also known as a guaranteed whole of life plan	<FCABlue> Provides a guaranteed tax-free lump sum payment when you die. This can be useful if you wish to put it towards funeral costs or leave it to someone. Only available to people aged 50 and over. 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 GI PRODUCTS FROM P_GI8, IN CATEGORIES COMPATIBLE WITH 2017 AND 2020 SURVEY WAVES.

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.

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, FROM P_GI8_DV, 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 IN OWN NAME OR JOINTLY THAT COULD BE AN EMPLOYEE BENEFIT – THIS IS PMI, HEALTHCARE CASH PLANS, PERSONAL ACCIDENT INSURANCE, LIFE INSURANCE, CRITICAL ILLNESS COVER, INCOME PROTECTION, MOTOR BREAKDOWN, AND MULTI-TRIP TRAVEL INSURANCE)] CAROUSEL GRID

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.]

- 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 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**]

GI25a

[IF P_GI10g=1,3,4 (HOLD MOTOR BREAKDOWN COVER IN OWN NAME OR JOINTLY, 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...]

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_GI61

[ASK IF P_GI1d=1-23, 25-28 (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.

- 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]**
- 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]**

- 1. Yes
- 2. No

P_GI62

[ASK IF MORE THAN ONE POLICY SELECTED FROM P_GI61a,b,d-i,k,m,t,u,w=1 (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 a,b,d-i,k,m,t,u,w

1. Motor insurance [**SHOW IF P_GI61a=1**]
2. Home insurance – contents and buildings combined [**SHOW IF P_GI61b=1**]
4. Home insurance – contents only [**SHOW IF P_GI61d=1**]
5. Motor breakdown cover [**SHOW IF P_GI61e=1**]
6. Multi-trip (annual) travel insurance [**SHOW IF P_GI61f=1**]
7. Pet insurance [**SHOW IF P_GI61g=1**]
8. Mobile phone insurance [**SHOW IF P_GI61h=1**]
9. Gadget insurance [**SHOW IF P_GI61i=1**]
11. Home emergency cover [**SHOW IF P_GI61k=1**]
13. Extended warranty [**SHOW IF P_GI61m=1**]
20. Private medical insurance [**SHOW IF P_GI61t=1**]
21. Healthcare cash plans (including dental) [**SHOW IF P_GI61u=1**]
23. Single-trip travel insurance (held in the last 12 months) [**SHOW IF P_GI61w=1**]

TEXT SUBSTITUTION FOR SELECTED POLICY CLAIM

SELECT POLICY CLAIMED ON MOST RECENTLY (PROGRAMMER INSTRUCTION: IF ONE POLICY CLAIMED ON IN LAST 2 YEARS USE SELECTED POLICY AT P_GI61 a,b,d-i,k,m,t,u,w; IF >1 POLICY SELECTED FROM P_GI61 a,b,d-i,k,m,t,u,w, 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	Gadget insurance	gadget insurance
10	[DELETED]	
11	Home emergency cover	home emergency 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 a,b,d-i,k,m,t,u,w=1 ((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...

1. Completely successful
2. Partially successful
3. Unsuccessful
4. Ongoing/ not yet resolved
5. Don't know

P_GI63a

[ASK IF P_GI63=2 OR 3 (ALL WHO HAVE MADE A CLAIM IN THE LAST TWO YEARS WHICH WAS PARTIALLY SUCCESSFUL OR UNSUCCESSFUL)]

Thinking about the claim you made on your **[MOST RECENT POLICY CLAIM]** most recently...

Did the provider explain satisfactorily why your claim was **[IF GI63=3: unsuccessful; IF GI63=2: only partially successful]**?

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

P_GI64

[ASK IF P_GI61 a,b,d-i,k,m,t,u,w =1 (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 a,b,d-i,k,m,t,u,w =1 (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 8-10

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. I found out my policy was fake/ I had unknowingly used an unauthorised broker
7. Other (write in)
8. Don't know
9. None of these **[SHOW IF P_GI64=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]**

P_GI66

[ASK IF P_GI1d=1-23, 25-28 (ALL WITH A GI&P PRODUCT, EXCLUDING THOSE ONLY HOLDING LIFE INSURANCE OR A PRE-PAID FUNERAL PLAN OR OVER 50s INSURANCE PLANS)]

Thinking now about all the insurance policies you hold: have you thought about claiming on any of these **but** decided not to in the last 12 months?

1. Yes
2. No

P_GI67

[ASK IF P_GI66=1 (ALL WITH A GI&P PRODUCT, EXCLUDING THOSE ONLY HOLDING LIFE INSURANCE OR A PRE-PAID FUNERAL PLAN OR OVER 50s INSURANCE PLANS WHO THOUGHT ABOUT BUT DIDN'T CLAIM)]

Why did you decide not to claim?

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

1. Too much hassle
2. Not worth claiming
3. Realised I wasn't covered
4. Didn't want to affect next year's premiums/no claims bonus
5. Didn't want to pay excess
6. Claim was less than the excess
7. I wouldn't have been able to afford the excess
8. Other (write in)
9. Don't know

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.

1. Yes, a pension scheme into which contributions are currently being made (either by yourself or on your behalf) **[IF P_DEC1=1 (RECEIVING AN INCOME FROM A PENSION):** from which you haven't yet received any income or taken any payment]
2. Yes, a pension scheme into which no contributions are currently being made **[IF P_DEC=1 (RECEIVING AN INCOME FROM A PENSION):** from which you haven't yet received any income or taken any payment]
3. No, neither of these, i.e. I don't have **[IF P_DEC=1 (RECEIVING AN INCOME FROM A PENSION):** another pension; OTHERWISE: a pension at all]
4. Don't know

P_AC4check

[ASK IF (D10=1 OR 2 AND P_AC1 NE 1) AND (D2=22-69 OR D3=3-12) ((WORK FOR AN EMPLOYER FULL-TIME OR PART-TIME, AND DO NOT HAVE A PENSION THEY ARE CURRENTLY CONTRIBUTING TO OR DON'T KNOW IF THEY DO OR NOT) AND (AGED 22-69))]

You say you do not have a pension into which contributions are currently being made. Earlier you told us you work for an employer. Which of the following applies?

1. My employer offered me a pension, but I decided not to enrol in it
2. My employer enrolled me into a pension, but I asked them to remove me from it within the first month
3. My employer enrolled me into a pension, and although I contributed to it for over a month, I have since decided to opt out
4. I am not aware of having been offered a pension by my current employer
5. I do actually have a pension into which contributions are currently being made
6. Don't know

P_AC4_INFO1

[STATE IF P_AC1=3-4 AND P_AC4check=3 (AGED 22-69 AND EMPLOYED WITH NO PENSION OR DON'T KNOW IF HAVE A PENSION OR NOT, THEN CHANGED THEIR ANSWER TO SAY THAT THEY WERE ENROLLED BY EMPLOYER FOR OVER A MONTH BEFORE OPTING OUT)]

As your employer enrolled you into a pension, which you contributed to for over a month before opting out, we will count this as having a pension scheme into which **no contributions** are currently being made.

P_AC1DV

[CODE TO ALL]

DERIVED VARIABLE TO MERGE RESPONSES AT P_AC1 AND P_AC4check

1. A pension scheme into which **contributions are currently being made**.
[CODE IF (P_AC1=1) OR (P_AC1=2-4 AND P_AC4check=5)]
2. A pension scheme into which **no contributions** are currently being made.
[CODE IF (P_AC1=2 AND P_AC4check NOT ASKED) OR (P_AC1=2 AND P_AC4check=1-4,6) OR (P_AC1=3-4 AND P_AC4check=3)]
3. Neither of these **[CODE IF (P_AC1=3 AND P_AC4check NOT ASKED) OR (P_AC1=3 AND P_AC4check =1,2,4)]**
4. Respondent does not know, nor do we have sufficient information to be able to allocate to another code **[CODE IF (P_AC1=4 AND P_AC4check NOT ASKED) OR (P_AC1=4 AND P_AC4check =1,2,4,6) OR (P_AC1=3 AND P_AC4check=6)]**

P_AC4

[ASK IF P_AC1DV=1 (CURRENTLY CONTRIBUTING TO A PENSION)]

PROGRAMMER INSTRUCTION: AUTOCOMPLETE P_AC4=1, IF P_AC4check=5

How many pension schemes do you have into which **contributions are currently being made** (either by yourself or on your behalf) **[IF P_DEC1=1 (RECEIVING AN INCOME FROM A PENSION):** from which you haven't yet received any income or taken any payments]?

Do not include any State pension.

NUMERIC
RANGE 1...10

Don't know, but more than one

P_AC6

[ASK IF P_AC4=1 (HAVE ONE PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

PROGRAMMER INSTRUCTION: AUTOCOMPLETE P_AC6=1, IF P_AC4check=5

Was this pension scheme arranged through an employer (this could be a current or previous one)?

1. Yes, it was arranged by an employer
2. No, I set it up myself; it was arranged by me or by an adviser on my behalf
3. Don't know

P_AC7

[ASK IF P_AC4>1, OR DON'T KNOW BUT MORE THAN ONE (HAVE MORE THAN ONE PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE, OR DON'T KNOW HOW MANY SCHEMES BUT MORE THAN ONE)]

Were any of these pension schemes arranged through a current or previous employer?

1. Yes – all arranged by an employer
2. Yes – some arranged by an employer, and some I set up myself (arranged by me or by an adviser for me)
3. No – I set them all up myself; they were arranged by me or by an adviser on my behalf
4. Don't know

P_AC8

[ASK IF P_AC6=1 OR P_AC7=1-2 (HAVE ONE OR MORE PENSION SCHEMES ARRANGED BY AN EMPLOYER INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

Thinking about your pension scheme(s) arranged through an employer into which contributions are currently being made **[IF P_DEC1=1 (RECEIVING AN INCOME FROM A PENSION):** from which you haven't yet received any income or taken any payments]...

[IF P_AC4=1 (CURRENTLY CONTRIBUTING TO ONE PENSION): Is your pension more like option 1 or option 2?]

[IF P_AC4>1, OR DON'T KNOW BUT MORE THAN ONE (CURRENTLY CONTRIBUTING TO MORE THAN ONE PENSION SCHEME, OR DON'T KNOW HOW MANY SCHEMES BUT MORE THAN ONE): Are your pensions more like option 1 or option 2? Or do you have both options?]

There are two main ways in which your pension entitlement can be worked out in an employer's pension scheme. If you are not sure which type of scheme you have, choose Option 3.

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?

<FCABlue>

These are some of the largest 'final salary' or 'career average' pension schemes in the UK.

</FCABlue>

1. **NHS Pension Scheme**: for people directly employed by the NHS; medical, dental and ophthalmic practitioners and trainees; general medical practice staff; non-General Practice providers
2. **Civil Service Pension Scheme**: for employees of the UK Civil Service, plus the Civil Services of the devolved Scottish and Welsh administrations

3. **Local Government Pension Scheme**: covering employees of government departments and public bodies, e.g. museums, commissions and other organisations
4. **Teachers' Pension Scheme**: covering teachers and lecturers in schools, academies, further education colleges and "post-1992" universities
5. **Universities Superannuation Scheme (USS)**: covering academic and senior administration staff of "pre-1992" or "Russell Group" universities
6. **Police Pension Scheme** or New Police Pension Scheme
7. **Firefighters' Pension Scheme** or New Firefighters' Pension Scheme
8. **Armed Forces Pension Scheme**
9. None of these
10. Prefer not to say

P_AC8_DV

[CODE IF P_AC6=1 OR P_AC7=1-2 (HAVE ONE OR MORE PENSION SCHEMES ARRANGED BY AN EMPLOYER INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

DERIVED VARIABLE WHICH COMBINES ANSWERS AT P_AC8 AND P_AC8CHECK

MULTICODE POSSIBLE

1. Option 1: A 'final salary' or '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?

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	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=DK BUT >1 AND P_AC8_DV=1 AND P_AC8_DV=2,3	P_ACDV1=DK

² Categories are all mutually exclusive.

DC (including if code P_AC8_DV=3).	P_AC4 then code as DK regardless of response at P_AC4b		
	If DK BUT >1 schemes contributed to at P_AC4b then code as DK regardless of response at P_AC4	P_AC4 > 1 AND P_AC8_DV = 1 AND P_AC8_DV = 2,3 AND P_AC4b = DK BUT > 1	P_ACDV1 = DK

P_ACDV2

[CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH WHETHER HAVE ONE OR MORE THAN ONE DC PENSION SCHEME CURRENTLY CONTRIBUTING TO

Number of DC schemes currently being contributed to.

1. None **[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]?**

Do not include any State pension.

NUMERIC
RANGE 1...10

Don't know but more than one

P_AC6a

[ASK IF P_AC4a=1 (HAVE ONE PENSION SCHEME INTO WHICH NO CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

Was this scheme into which **contributions are not currently being made** arranged through a current or previous employer?

1. Yes, it was arranged by an employer
2. No, I set it up myself; it was arranged by me or by an adviser on my behalf
3. Don't know

P_AC7a

[ASK IF P_AC4a>1 OR DK BUT MORE THAN ONE (HAVE MORE THAN ONE PENSION SCHEME INTO WHICH NO CONTRIBUTIONS ARE CURRENTLY BEING MADE, OR DON'T KNOW HOW MANY SCHEMES BUT MORE THAN ONE)]

Were any of the schemes into which **contributions are not currently being made** arranged through a current or previous employer?

1. Yes, it was arranged by an employer
2. Yes, some arranged by an employer, and some I set up myself (arranged by me or by an adviser for me)
3. No, none arranged by an employer; I set them all up myself (including through an adviser)
4. Don't know

P_AC8a

[ASK IF P_AC6a=1 OR P_AC7a=1 OR 2 (HAVE ONE OR MORE EMPLOYER ARRANGED PENSION SCHEME INTO WHICH NO CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

Please now think about the pension scheme(s) arranged through an employer into which contributions are NOT currently being made **[IF P_DEC1=1: from which you haven't yet received any income or taken any payments]**...

[IF P_AC4a=1 (HAVE ONE SCHEME NOT CURRENTLY CONTRIBUTING TO): Is your pension more like option 1 or option 2?**]** **[IF P_AC4a>1 OR DK BUT >1 (HAVE MORE THAN ONE SCHEME NOT CURRENTLY CONTRIBUTING TO):** Are your pensions more like option 1 or option 2? Or do you have both options?**]**

There are two main ways in which your pension entitlement can be worked out in an employer's pension scheme.

If you are not sure which type of scheme you have, **choose Option 3.**

Select all that apply. **[SINGLE CODE, IF P_AC4a=1]**

1. **Option 1: A defined benefit scheme ('final salary' or 'career average')**

<inf>

<FCABlue>

You'll get an income when you retire based on how many years you've worked for your employer and the salary you've earned. 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>

</inf>

2. **Option 2: A defined contribution scheme (also known as 'money purchase').**

<inf>

<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>

</inf>

3. **Option 3: A pension through your employer** but you are not sure what type it is.

P_AC8acheck

[ASK IF P_AC4a=1 AND P_AC8a=3 (HAVE ONE PENSION SCHEME INTO WHICH NO CONTRIBUTIONS ARE CURRENTLY BEING MADE, ARRANGED BY AN EMPLOYER BUT NOT SURE WHAT TYPE IT IS)]

Again, thinking about the pension scheme arranged through an employer into which contributions are not currently being made **[IF P_DEC1=1: from which you haven't yet received any income or taken any payments]**...

Is this pension one of the following?

<FCABlue>

These are some of the largest 'final salary' or 'career average' pension schemes in the UK.

<FCABlue>

1. **NHS Pension Scheme**: for people directly employed by the NHS; medical, dental and ophthalmic practitioners and trainees; general medical practice staff; non-General Practice providers
2. **Civil Service Pension Scheme**: for employees of the UK Civil Service, plus the Civil Services of the devolved Scottish and Welsh administrations
3. **Local Government Pension Scheme**: covering employees of government departments and public bodies, e.g. museums, commissions and other organisations
4. **Teachers' Pension Scheme**: covering teachers and lecturers in schools, academies, further education colleges and "post-1992" universities
5. **Universities Superannuation Scheme (USS)**: covering academic and senior administration staff of "pre-1992" or "Russell Group" universities
6. **Police Pension Scheme** or New Police Pension Scheme
7. **Firefighters' Pension Scheme** or New Firefighters' Pension Scheme
8. **Armed Forces Pension Scheme**
9. None of these
10. Prefer not to say

P_AC8a_DV

[CODE IF P_AC6a=1 OR P_AC7a=1-2 (HAVE ONE OR MORE PENSION SCHEMES ARRANGED BY AN EMPLOYER INTO WHICH NO CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

DERIVED VARIABLE WHICH COMBINES ANSWERS AT P_AC8A AND P_AC8ACHECK

MULTICODE POSSIBLE

1. Option 1: A 'final salary' or '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?

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 BASE³		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 contributions at P_AC4c then code as DK regardless of response at P_AC4a	P_AC4a>1 AND P_AC8a_DV=1 AND P_AC8a_DV=2,3 AND P_AC4c=DK BUT >1	P_ACDV3=DK

P_ACDV4

[CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH WHETHER HAVE ONE OR MORE THAN ONE DC PENSION SCHEME NOT CURRENTLY CONTRIBUTING TO

1. None **[IF P_ACDV3=0]**

³ Categories are all mutually exclusive.

2. One [IF P_ACDV3=1]
3. More than one [IF P_ACDV3>1 OR DK BUT>1]
4. Don't know number of schemes [IF P_ACDV3=DK]

P_ACDV5

[CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH TOTAL NUMBER OF DC PENSION SCHEMES IN ACCUMULATION HELD

[IF (P_ACDV1=0 AND P_ACDV3=DK) OR (P_ACDV1=DK AND P_ACDV3=0),
COMPUTE P_ACDV5=DK]

[IF (P_ACDV1>0 AND P_ACDV3=DK) OR (P_ACDV3>0 AND P_ACDV1=DK),
COMPUTE P_ACDV5=DK BUT>1]

[IF P_ACDV1=DK BUT>1 OR P_ACDV3=DK BUT>1, COMPUTE P_ACDV5=DK BUT
>1]

[OTHERWISE P_ACDV5=P_ACDV1+P_ACDV3]

P_ACDV6

[CODE TO ALL]

DERIVED VARIABLE TO ESTABLISH TOTAL NUMBER OF DC PENSION SCHEMES IN ACCUMULATION HELD

1. None [IF P_ACDV5=0]
2. One [IF P_ACDV5=1]
3. More than one [IF P_ACDV5>1 OR DK BUT >1]
4. Don't know number of schemes [IF P_ACDV5=DK]

P_ACDV7

[CODE TO ALL]

DERIVED VARIABLE TO CLASSIFY ALL PENSION IN ACCUMULATION TYPES HELD FOR ALL RESPONDENTS

1. No pension scheme [CODE IF P_ACDV6=1 AND P_AC8_DV NE 1 AND P_AC8a_DV NE 1 (no scheme or don't know if have scheme)]
2. DB scheme (any) [CODE IF P_AC8_DV=1 OR P_AC8A_DV=1 (CURRENTLY CONTRIBUTING TO, OR HOLD BUT NO LONGER CONTRIBUTING TO AN EMPLOYER DB SCHEME)]
3. DC scheme (any) [CODE IF P_ACDV6=2-4 (CURRENTLY OR NO LONGER CONTRIBUTING TO A DC SCHEME)]
4. Unallocated (have pension scheme but cannot tell which type) [WAVE 1 ONLY - NO RESPONDENT SHOULD BE CODED HERE IN WAVE 2 IF SEQUENCE IS CORRECT]

P_AC15

[ASK IF (P_AC6=2 OR P_AC6a=2 OR P_AC7=2 OR 3 OR P_AC7a=2 OR 3) AND P_ACDV7=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 what is known as a **Self-Invested Personal Pension** (SIPP).

<FCABlue>

Online platforms allow pension investors to hold, buy and sell investments through their websites. Examples of companies that offer online platforms for pensions are: Hargreaves Lansdown, AJ Bell (Youinvest), Quilter (Old Mutual), Standard Life and Aegon.

</FCABlue>

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

P_AC15A

[ASK IF P_AC15=1 (HAVE AT LEAST ONE NON-WORKPLACE PENSION IN AN ONLINE PLATFORM)]

Do you have a log-in to manage your pension on the platform yourself, or is it managed by a financial adviser?

<FCABlue>

By managing your pension on the platform, we mean being able to choose how your pension money is invested, and buying/ selling investments online, not via a financial adviser.

</FCABlue>

1. I manage this pension myself
2. This pension is managed by my financial adviser
3. This pension is managed by both me and my financial adviser
4. Don't know

P53

[ASK IF (P_AC6=2 OR P_AC6a=2 OR P_AC7=2 OR 3 OR P_AC7a=2 OR 3) AND P_ACDV7=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: was this pension set up in the last 12 months?

If you have more than one pension you set up yourself (not through an employer), were any of these pensions set up in the last 12 months?]

[ELSE: Still thinking about the pension(s) you set up yourself, was this pension set up in the last 12 months?

If you have more than one pension you set up yourself, were any of these pensions set up in the last 12 months?]

You may have used a financial adviser to do this.

1. Yes, one or some or all of them were
2. No, none of them were

P_ACCE5

[ASK IF P53=1 (SET UP ONE OR MORE NON-WORKPLACE PENSION(S) IN THE LAST 12 MONTHS)]

Thinking about when you took out this pension(s) in the last 12 months, did you receive **regulated advice**?

<inf>

<FCABlue>

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

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

</FCABlue>

</inf>

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

P32a

[ASK IF P_ACCE5=2 (SET UP ONE OR MORE NON-WORKPLACE PENSION(S) IN THE LAST 12 MONTHS WITHOUT REGULATED ADVICE)]

You said you set up a pension(s) yourself in the last 12 months without regulated advice. Which of the following reasons describe why you have not had regulated advice from a financial adviser to do this?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 15-16

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_ACCE7

[ASK IF P_ACCE5=2 (SET UP ONE OR MORE NON-WORKPLACE(S) PENSION IN THE LAST 12 MONTHS WITHOUT REGULATED ADVICE)]

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

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

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

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.

1. Less than £1,000
2. £1,000 to £2,499
3. £2,500 to £4,999
4. £5,000 to £9,999
5. £10,000 to £14,999
6. £15,000 to £19,999
7. £20,000 to £29,999
8. £30,000 to £49,999
9. £50,000 to £74,999
10. £75,000 to £99,999
11. £100,000 to £124,999
12. £125,000 to £149,999
13. £150,000 to £174,999
14. £175,000 to £199,999
15. £200,000 to £249,999
16. £250,000 to £499,999
17. £500,000 to £749,999
18. £750,000 to £999,999
19. £1,000,000 or more
20. Don't know
21. Prefer not to say

B3NEW

[ASK IF B3=20-21 (HOLD A DC PENSION IN ACCUMULATION, AND DON'T KNOW SIZE OF DC PENSION POT OR PREFER NOT TO SAY)]

[IF B3=20: You said you do not know the current size of your pension pot. Would you say it is ...?]

[IF B3=21: Would you be willing to say if the current size of your pension pot is over or less than £15,000? Would you say it is ...?]

1. Less than £10,000
2. £10,000 to £14,999
3. £15,000 or more
4. Don't know
5. Prefer not to say **[SHOW IF B3=21 (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?

<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>

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 FOUR YEARS)]

How satisfied or dissatisfied are you with your choice to transfer money out of your defined benefit (final salary or career average) pension?

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?

<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>

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?

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.]

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**.

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?

<FCABlue>

These are some of the largest 'final salary' or 'career average' pension schemes in the UK.

</FCABlue>

Select all that apply.

1. **NHS Pension Scheme**: for people directly employed by the NHS; medical, dental and ophthalmic practitioners and trainees; general medical practice staff; non-General Practice providers
2. **Civil Service Pension Scheme**: for employees of the UK Civil Service, plus the Civil Services of the devolved Scottish and Welsh administrations
3. **Local Government Pension Scheme**: covering employees of government departments and public bodies, e.g. museums, commissions and other organisations
4. **Teachers' Pension Scheme**: covering teachers and lecturers in schools, academies, further education colleges and "post-1992" universities
5. **Universities Superannuation Scheme (USS)**: covering academic and senior administration staff of "pre-1992" or "Russell Group" universities
6. **Police Pension Scheme** or New Police Pension Scheme
7. **Firefighters' Pension Scheme** or New Firefighters' Pension Scheme
8. **Armed Forces Pension Scheme**
9. None of these
10. Prefer not to say

P_DEC2_DV

[CODE IF P_DEC1=1 (AGED 50+ AND RECEIVING AN INCOME OR HAVE TAKEN A LUMP SUM FROM A PENSION)]

DERIVED VARIABLE WHICH COMBINES ANSWERS AT P_DEC2 AND P_DEC2check

MULTICODE POSSIBLE

1. Option 1: A 'final salary' or '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.

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.

2. Taken some cash out of the pension and left the remainder invested
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).
4. Taken a whole pension in cash in one go
This is where your pension provider pays you your entire pension in one go.
5. Not sure⁴
You get an income or have taken a cash lump sum from your pension but you are not sure how this works.
6. None of these
You have not done any of these.

P_DEC5_1

[ASK IF P_DEC3=1 (AGED 50+ AND HAVE DECUMULATED A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION BY TAKING OUT AN ANNUITY)]

When did you last take out an annuity?

1. In the last 12 months
2. Over 12 months ago but in the last 4 years
3. More than 4 years ago
4. 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?

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.

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.

1. In the last 12 months
2. Over 12 months ago but in the last 4 years
3. More than 4 years ago
4. Don't know when this was

P_DEC5_4

[ASK IF P_DEC3=4 (AGED 50+ AND HAVE DECUMULATED A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION BY TAKING WHOLE PENSION AS CASH)]

You said you took a **whole pension in cash in one go**. When did you do this?

If you have taken more than one pension in cash in one go, think about the one you took most recently.

1. In the last 12 months
2. Over 12 months ago but in the last 4 years
3. More than 4 years ago
4. Don't know when this was

P_DEC5_5

[ASK IF P_DEC3=5 (AGED 50+ AND HAVE DECUMULATED A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION BUT NOT SURE HOW THIS WORKS)]

When did you first start receiving the income/ take the cash lump sum from your pension?

1. In the last 12 months
2. Over 12 months ago but in the last 4 years
3. More than 4 years ago
4. Don't know when this was

P_DEC5c

[ASK IF P_DEC3=5 (AGED 50+ AND HAVE DECUMULATED A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION BUT NOT SURE HOW THIS WORKS)]

Have you so far just taken a tax-free cash lump sum from this pension(s) and are waiting to decide what to do with the rest of your pension at a later date?

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

P_DEC5

[CODE IF P_DEC3=1-5 (AGED 50+ AND HAVE DECUMULATED A DC PENSION OR DON'T KNOW WHAT TYPE OF PENSION BY TAKING OUT AN ANNUITY, TAKING SOME CASH AND LEAVING THE REMAINDER INVESTED, TAKING WHOLE PENSION AS CASH, OR NOT SURE HOW DECUMULATED)]

DERIVED VARIABLE TO CODE ALL WHO HAVE DECUMULATED A PENSION IN THE LAST 4 YEARS 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**]

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?

<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>

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?

<inf>

<FCABlue>

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

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

</FCABlue>

</inf>

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

PD71bNEW

[ASK IF P_DECE5=1 (AGED 50+ AND HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND RECEIVED REGULATED ADVICE ABOUT THEIR CHOICES OF HOW TO TAKE PENSION MONEY)]

Which of the following types of adviser did you use to help with your choices of how to take money from your pension savings to fund your retirement?

Select all that apply.

1. An adviser from a financial advice firm, e.g. an IFA (Independent Financial Adviser)
2. An adviser from a bank or building society
3. An adviser from an insurance company, investment company, or pension provider
4. Automated advice available online, app-based through a smartphone or as downloadable software.

<inf>

<FCABlue>

This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.

</FCABlue>

</inf>

5. Other (write in)

PD71dN

[ASK IF PD71bNEW=3 (AGED 50+ AND HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND RECEIVED REGULATED ADVICE FROM AN ADVISER AT AN INSURANCE COMPANY, INVESTMENT COMPANY OR PENSION PROVIDER)]

And which of the following did you use for advice?

Select all that apply.

1. An adviser from the pension provider with whom you saved for your pension
2. An adviser from a different pension provider
3. Neither of these **[SINGLE CODE]**
4. Don't know **[SINGLE CODE]**

P_DECE7

[ASK IF P_DECE5=2 (AGED 50+ AND HAVE DECUMULATED A DC PENSION WITHOUT REGULATED ADVICE)]

PROGRAMMER INSTRUCTION: INCLUDE REGULATED ADVICE i BUTTON

Still thinking about the pension(s) decision you made **without regulated advice...**

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

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

P_DEC6

[IF P_DEC3=2 OR (P_DEC3=5 AND P_DEC5c=1) (AGED 50+ AND HAVE DECUMULATED A DC PENSION BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED, OR NOT SURE HOW THEY DECUMULATED AND LATER SAID THEY HAVE JUST TAKEN A TAX-FREE CASH LUMP SUM)]

Thinking only about the pension(s) you have taken some cash out of and left the remainder invested, do you hold this pension on an online platform?

You may have chosen the platform yourself without financial advice, or it may have been arranged for you by a financial adviser. If you do hold a pension on an online platform, that pension is likely to be what is known as a **Self-Invested Personal Pension** (SIPP).

<inf>

<FCABlue>

Online platforms allow pension investors to hold, buy and sell investments through their websites. Examples of companies that offer online platforms for pensions are: Hargreaves Lansdown, AJ Bell, Quilter (Old Mutual), Standard Life and Aegon.

</FCABlue>

</inf>

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

P_DEC6A

[ASK IF P_DEC6=1 (AGED 50+ AND HAVE DECUMULATED A DC PENSION BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED, OR NOT SURE HOW THEY DECUMULATED AND LATER SAID THEY HAVE JUST TAKEN A TAX-FREE CASH LUMP SUM AND HAVE A PENSION IN DECUMULATION ON AN ONLINE PLATFORM)]

Do you have a log-in to manage your pension on the platform yourself, or is it managed by a financial adviser?

<FCABlue>

By managing your pension on the platform, we mean being able to choose how your pension money is invested, and buying/ selling investments online, not via a financial adviser.

</FCABlue>

1. I manage this pension myself
2. This pension is managed by my financial adviser
3. This pension is managed by both me and my financial adviser
4. Don't know

P_AC11

[P_DEC1=2 AND P_AC1DV=3 (AGED 50+ AND HAVE NO PRIVATE PENSION PROVISION)]

You mentioned that you do not have a pension scheme (apart from any State pension provision). Why is this?

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

1. Can't afford to pay into a pension
2. Too early to start a pension
3. Too late to start a pension
4. Would like a pension but don't know how to get one
5. Not thought about it
6. Prefer other ways of saving for retirement
7. Employer doesn't offer a pension scheme
8. Will rely on partner's pension
9. Do not trust pension providers
10. A different reason (write in)
11. Don't know

3.7 Screener questions

F1A

The next few questions are about fraud and scams related to pensions and investments.

Have you experienced any of the following **unsolicited** approaches in the last 12 months?

<FCABlue>

By an 'unsolicited approach' we mean a **company or person contacting you, without your having contacted them first**. This could be by phone, email, text message, via social media or in person.

</FCABlue>

Select all that apply.

1. Someone claiming to be from the Government offering retirement planning advice
2. The offer of a free pension review
3. The offer to access or 'unlock' your pension early
4. The chance to invest money released from your pension with a guaranteed high return
5. Offers to take money from your pension through a 'pension loan', 'savings advance' or 'cashback'
6. An opportunity to transfer a pension to a new scheme with a guaranteed high return
7. The chance to make an investment with a guaranteed high return, e.g. cryptocurrency, foreign exchange, binary options, overseas investments, land, art, fine wine, precious metals
8. An offer to buy shares in a company you had not heard of
9. Other unsolicited approach related to your pension or investments that you strongly suspected was a scam (write in)
10. None of these [**SINGLE CODE**]
11. Don't know [**SINGLE CODE**]

F2A

**[ASK IF F1A=1-9 (EXPERIENCED ONE OR MORE UNSOLICITED APPROACHES)]
COLLAPSIBLE GRID**

Did you take up or respond to this unsolicited approach?

ASK ONLY THOSE OPTIONS CODED AT F1A, 1-9

- a. Someone claiming to be from the Government offering retirement planning advice
- b. The offer of a free pension review
- c. The offer to access or 'unlock' your pension early
- d. The chance to invest money released from your pension with a guaranteed high return
- e. Offers to take money from your pension through a 'pension loan', 'savings advance' or 'cashback'
- f. An opportunity to transfer a pension to a new scheme with a guaranteed high return
- g. The chance to make an investment with a guaranteed high return, e.g. cryptocurrency, foreign exchange, binary options, overseas investments, land, art, fine wine, precious metals

- h. An offer to buy shares in a company you had not heard of
- i. Other unsolicited approach related to your pension or investments that you strongly suspected was a scam: **[PROGRAMMER NOTE: INCLUDE RESPONDENT'S TEXT FROM F1A ENTRY]**
 - 1. No, did not respond
 - 2. Yes, responded – and I lost money. Please select this answer, **even if you later got back some or all of your money**.
 - 3. Yes, responded – but I did not lose any money
 - 4. Don't know

F15

[ASK ALL]

[IF F2Aa-i=2-3 (RESPONDED TO ONE OR MORE UNSOLICITED APPROACH IN THE LAST 12 MONTHS THAT COULD BE A SCAM): In the last 12 months, have you been the victim of **any other pension or investment scams**, where **you initiated the contact** with the scammer, for example:]

[IF F1a=10-11 OR F2Aa-I NE 2-3 (DID NOT RECEIVE AN UNSOLICITED APPROACH IN THE LAST 12 MONTHS OR RECEIVED ONE OR MORE BUT DID NOT RESPOND TO ANY): In the last 12 months, have you been the victim of a **pension or investment scam**, where **you initiated the contact** with the scammer, for example:]

- After you saw an advert on a search engine, e.g. Google, Bing
 - After you saw an advert on social media, e.g. Facebook, Instagram, Twitter, TikTok
 - After you saw an advert in traditional media, e.g. radio, newspaper or magazine
 - After visiting a copycat website, where the scammers copy well-known websites to sell fake products or services to potential victims
 - After you attended a seminar or followed a recommendation from someone
- 1. No
 - 2. Yes – and I lost money. Please select this answer, **even if you later got back some or all of your money**.
 - 3. Yes – but I did not lose money
 - 4. Don't know

F16

[ASK IF F2Aa-i=2 OR F15=2 (LOST MONEY AFTER A SOLICITED APPROACH OR AFTER TAKING UP OR RESPONDING TO AN UNSOLICITED APPROACH IN THE LAST 12 MONTHS)]

How many pension or investment scam(s) have you lost money to in the last 12 months?

- 1. 1
- 2. 2
- 3. 3
- 4. 4 or more
- 5. Don't know but more than 1

F17a

[ASK IF F2Aa-i=2 OR F15=2 (LOST MONEY AFTER A SOLICITED APPROACH OR AFTER TAKING UP OR RESPONDING TO AN UNSOLICITED APPROACH IN THE LAST 12 MONTHS)]

[IF F16=1 (LOST MONEY TO ONE PENSION OR INVESTMENT SCAM IN THE LAST 12 MONTHS): How did you first hear about this pension or investment scam?]

[IF F16=2-5 (LOST MONEY TO MORE THAN ONE PENSION OR INVESTMENT SCAM IN THE LAST 12 MONTHS): Thinking about all the pension and investment scams that you have lost money to over the last 12 months, how did you first hear about these scams? Select all that apply.]

PROGRAMMER INSTRUCTION: MULTI-CODE IF F16=2-5; SINGLE CODE IF F16=1

1. Telephone call
2. Text message
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 personal 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. Referral from someone in person
10. At a seminar/ exhibition
11. Other (write in)
12. Don't know

F13

[ASK IF F2Aa-i=2 OR F15=2 (LOST MONEY AFTER A SOLICITED APPROACH OR AFTER TAKING UP OR RESPONDING TO AN UNSOLICITED APPROACH OR AFTER A SOLICITED APPROACH)]

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 (F16=2-5 (LOST MONEY TO MORE THAN ONE PENSION OR INVESTMENT SCAM IN THE LAST 12 MONTHS): Think about all the times in the last 12 months when you lost money and select the **total amount** you lost].

1. Less than £500
2. £500 to £999
3. £1,000 to £4,999
4. £5,000 to £9,999
5. £10,000 to £19,999
6. £20,000 to £29,999
7. £30,000 to £49,999
8. £50,000 to £99,999
9. £100,000 to £149,999

10. £150,000 to £249,999
11. £250,000 to £499,999
12. £500,000 or more
13. Don't know
14. Prefer not to say

F2D

[ASK IF F2Aa-i=2 OR F15=2 (LOST MONEY AFTER A SOLICITED APPROACH OR AFTER TAKING UP OR RESPONDING TO AN UNSOLICITED APPROACH OR AFTER A SOLICITED APPROACH)]

Where did the money come from?

Select all that apply.

1. My pension
2. My investments
3. My savings
4. Other (write in)

F4

[ASK IF F2Aa-i=2 OR F15=2 (LOST MONEY AFTER A SOLICITED APPROACH OR AFTER TAKING UP OR RESPONDING TO AN UNSOLICITED APPROACH OR AFTER A SOLICITED APPROACH)]

Did a regulated financial adviser help you to make any of these payments?

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

F18

[ASK IF F2Aa-i=2 OR F15=2 (LOST MONEY AFTER A SOLICITED APPROACH OR AFTER TAKING UP OR RESPONDING TO AN UNSOLICITED APPROACH IN THE LAST 12 MONTHS)]

Thinking about when you lost money to a scam in the last 12 months...

Did you report this? And, if so, to whom?

Select all that apply.

1. My pension provider
2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. My financial adviser
6. Another financial adviser
7. Other organisation (write in)

8. I didn't report this to anyone [**SINGLE CODE**]
9. Don't know

F19

[ASK IF F2Aa-i=2 OR F15=2 (LOST MONEY AFTER A SOLICITED APPROACH OR AFTER TAKING UP OR RESPONDING TO AN UNSOLICITED APPROACH IN THE LAST 12 MONTHS)]

To help us understand more about the kinds of fraud that are happening, please tell us a little bit more about the fraud you experienced.

Text [1...2000]

No comment

IT1

[ASK 1 IN N OF ALL (results are reported as a proportion of all relevant UK adults (nationally representative))]

Thinking about all the financial products you hold, in the last 12 months have you experienced any IT failures or service disruptions?

<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.

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 [**SINGLE CODE**]

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.

Do not include automatic renewals e.g. where your insurance rolled over without your having to do anything.

Select 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. Life insurance
10. Critical illness cover

Mortgage, loans or credit

11. Mortgage
12. Personal loan
13. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
14. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
15. 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

16. Current account
17. Basic bank account
18. An arranged overdraft

Other

19. Financial advice
20. Other financial services product (write in) **[FEED THROUGH TO AC1NEW AND AC7 CODEFRAME]**
21. None of these **[SINGLE CODE]**
22. Don't know **[SINGLE CODE]**

AC1NEW

[ASK IF AC12=1-20 (APPLIED FOR A FINANCIAL PRODUCT OR SERVICE IN 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?

Do not include any instances of where a provider offered you a product at a price, or with terms and conditions, you could not accept – we will ask you about this next.

SHOW ANSWERS AT AC12, 1-20, ALWAYS SHOW 'DK' AND 'NONE OF THESE'

Select 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. Life insurance
10. Critical illness cover
11. Mortgage
12. Personal loan
13. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
14. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
15. One of the following credit products: payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans
16. Current account
17. Basic bank account
18. An arranged overdraft
19. Financial advice
20. Other financial services product (write in)
21. Don't know
22. None of these

AC7

[ASK IF AC12=1-20 (APPLIED FOR A FINANCIAL PRODUCT OR SERVICE IN 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, 1-20, ALWAYS SHOW 'DK' AND 'NONE OF THESE'

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. Life insurance
10. Critical illness cover
11. Mortgage

12. Personal loan
13. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
14. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
15. One of the following credit products: payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans
16. Current account
17. Basic bank account
18. An arranged overdraft
19. Financial advice
20. Other financial services product (write in)
21. Don't know
22. 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?**

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. Life insurance
10. Critical illness cover

Mortgage, loans or credit

11. Mortgage
12. Personal loan
13. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
14. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
15. 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

16. Current account
17. Basic bank account
18. An arranged overdraft

Other

19. Financial advice
20. Other financial services product (write in)

21. None of these [**SINGLE CODE**]
22. Don't know [**SINGLE CODE**]

AC13b

[ASK IF MORE THAN ONE OPTION CODED AT AC13, 1-20 (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 two 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, 1-20

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. Life insurance
10. Critical illness cover
11. Mortgage
12. Personal loan
13. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
14. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
15. One of the following credit products: payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans
16. Current account
17. Basic bank account
18. An arranged overdraft
19. Financial advice
20. 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 (AC13a=1 AND AC13a SINGLE CODED)**]
2. your store card [**CODE IF AC13b=2 OR (AC13a=2 AND AC13a SINGLE CODED)**]
3. your travel insurance [**CODE IF AC13b=3 OR (AC13a=3 AND AC13a SINGLE CODED)**]

4. your home buildings insurance [**CODE IF AC13b=4 OR (AC13A=4 AND AC13A SINGLE CODED)**]
5. your home contents insurance [**CODE IF AC13b=5 OR (AC13A=5 AND AC13A SINGLE CODED)**]
6. your home insurance – contents and buildings combined [**CODE IF AC13b=6 OR (AC13A=6 AND AC13A SINGLE CODED)**]
7. your pet insurance [**CODE IF AC13b =7 OR (AC13A=7 AND AC13A SINGLE CODED)**]
8. your motor insurance [**CODE IF AC13b=8 OR (AC13A=8 AND AC13A SINGLE CODED)**]
9. your life insurance [**CODE IF AC13b=9 OR (AC13A=9 AND AC13A SINGLE CODED)**]
10. your critical illness cover [**CODE IF AC13b=10 OR (AC13A=10 AND AC13A SINGLE CODED)**]
11. your mortgage [**CODE IF AC13b=11 OR (AC13A=11 AND AC13A SINGLE CODED)**]
12. your personal loan [**CODE IF AC13b=12 OR (AC13A=12 AND AC13A SINGLE CODED)**]
13. your motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale) [**CODE IF AC13b=13 OR (AC13A=13 AND AC13A SINGLE CODED)**]
14. your retail credit including catalogue credit, retail instalment credit or retail hire purchase [**CODE IF AC13b=14 OR (AC13A=14 AND AC13A SINGLE CODED)**]
15. your payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans [**CODE IF AC13b=15 OR (AC13A=15 AND AC13A SINGLE CODED)**]
16. your current account [**CODE IF AC13b=16 OR (AC13A=16 AND AC13A SINGLE CODED)**]
17. your basic bank account [**CODE IF AC13b=17 OR (AC13A=17 AND AC13A SINGLE CODED)**]
18. your arranged overdraft [**CODE IF AC13b=18 OR (AC13A=18 AND AC13A SINGLE CODED)**]
19. your financial advice [**CODE IF AC13b=19 OR (AC13A=19 AND AC13A SINGLE CODED)**]
20. Other financial product [**CODE IF AC13b=20 OR (AC13A=20 AND AC13A SINGLE CODED)**]
21. None of these [**CODE IF AC13a=21 OR 22**]

AC14

[ASK IF AC13=1-20 (AVOIDED APPLYING FOR A PRODUCT OR SERVICE IN LAST TWO 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.

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

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.

<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>

- 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
 - 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-o=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)?

<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-o) RELATED TO A CLAIM MADE AT CM3a-o, 1

If you have made claims both through a claims management company and directly select all that apply.

- 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
 - 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-o=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-o=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.

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. Employment and redundancy **[SHOW IF CM4g=1]**
12. Criminal injury **[SHOW IF CM4h=1]**
13. Accident at work **[SHOW IF CM4i=1]**
14. Housing disrepair **[SHOW IF CM4j=1]**
15. None in the last 12 months **[SHOW ALL]**

CM11_1b1

[ASK IF MORE THAN ONE OF CM11_1a2=1-14 (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**?

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. Employment and redundancy **[SHOW IF CM11_1a2=11]**
12. Criminal injury **[SHOW IF CM11_1a2=12]**

13. Accident at work [**SHOW IF CM11_1a2=13**]
14. Housing disrepair [**SHOW IF CM11_1a2=14**]

CM11_1b2

[ASK IF CM11_1a2=15 (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**?

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. Employment and redundancy [**SHOW IF CM4g=1**]
12. Criminal injury [**SHOW IF CM4h=1**]
13. Accident at work [**SHOW IF CM4i=1**]
14. Housing disrepair [**SHOW IF CM4j=1**]

CM11_1bDV

[CODE IF CM4a-o=1 (MADE ONE OR MORE CLAIMS IN THE LAST 3 YEARS VIA A CLAIMS MANAGEMENT COMPANY)]

PROGRAMMER INSTRUCTIONS: DERIVED VARIABLE TO CALCULATE MOST RECENT CLAIM MADE VIA A 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-o=1, TAKE MOST RECENT CLAIM TYPE FROM CM4a-o=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=1-14, TAKE MOST RECENT CLAIM FROM CM11_1a2=1-14)**
 - **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. Employment and redundancy
12. Criminal injury
13. Accident at work
14. Housing disrepair

CM11_2a1

[ASK IF ONE OF CM4a-o=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-o=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.

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 CM4i=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. Employment and redundancy [**SHOW IF CM4g=2**]
12. Criminal injury [**SHOW IF CM4h=2**]

13. Accident at work [**SHOW IF CM4i=2**]
14. Housing disrepair [**SHOW IF CM4j=2**]
15. None in the last 12 months [**SHOW ALL**]

CM11_2b1

[ASK IF MORE THAN ONE OF CM11_2a2=1-14 (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**?

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. Employment and redundancy [**SHOW IF CM11_2a2=11**]
12. Criminal injury [**SHOW IF CM11_2a2=12**]
13. Accident at work [**SHOW IF CM11_2a2=13**]
14. Housing disrepair [**SHOW IF CM11_2a2=14**]

CM11_2b2

[ASK IF CM11_2a2=15 (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**?

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 CM4i=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. Employment and redundancy [**SHOW IF CM4g=2**]
12. Criminal injury [**SHOW IF CM4h=2**]
13. Accident at work [**SHOW IF CM4i=2**]
14. Housing disrepair [**SHOW IF CM4j=2**]

CM11_2bDV

[CODE IF CM4a-o=2 (MADE ONE OR MORE CLAIMS DIRECTLY IN THE LAST 3 YEARS)]

PROGRAMMER INSTRUCTIONS: 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-o=2, TAKE MOST RECENT CLAIM TYPE FROM CM4a-o=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=1-14, TAKE MOST RECENT CLAIM FROM CM11_2a2=1-14)**
 - **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. Employment and redundancy
12. Criminal injury
13. Accident at work
14. Housing disrepair

CM11_3a1

[ASK IF ONE OF CM4a-o=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-n=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.

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. Employment and redundancy **[SHOW IF CM4g=3]**
12. Criminal injury **[SHOW IF CM4h=3]**
13. Accident at work **[SHOW IF CM4i=3]**
14. Housing disrepair **[SHOW IF CM4j=3]**
15. 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-o NE 1]**
2. Made one or more claims in the last 3 years **[CODE IF CM3a-o=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-o=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-o=2 AND CM4a-o 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 INSTRUCTRIONS: 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=11**]
12. criminal injury claim you made using a claims management company [**CODE IF CM_DV=3 AND CM11_1bDV=12**]
13. accident at work claim you made using a claims management company [**CODE IF CM_DV=3 AND CM11_1bDV=13**]
14. housing disrepair claim you made using a claims management company [**CODE IF CM_DV=3 AND CM11_1bDV=14**]
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=11**]
26. criminal injury claim you made directly [**CODE IF CM_DV=4 AND CM11_2bDV=12**]
27. accident at work claim you made directly [**CODE IF CM_DV=4 AND CM11_2bDV=13**]

28. housing disrepair claim you made directly [**CODE IF CM_DV=4 AND CM11_2bDV=1**]

CM15

[**ASK IF CM_DV=3 (MADE ONE OR MORE CLAIMS IN THE LAST 3 YEARS VIA A CMC)**]

Thinking about the [**TEXT SUBSTITUTION MOST RECENT CLAIM**]...

How did your first contact with the claims management company come about: did they contact you in the first instance, or did you approach them?

1. The claims management company contacted me in the first instance
2. I approached them in the first instance
3. Don't know

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...?

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.]

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 GRID

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
-
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-o=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?

1. Yes, I was aware I could make a claim directly
2. No, I was not aware
3. Don't know

4. Assets and Debts

BINTRO

[STATE TO ALL]

Now we have a few questions to understand how people's financial circumstances influence their attitudes and behaviour in relation to money.

Everything you tell us is completely confidential.

B1

[ASK IF (P_RBDV1=1,2,5-8) OR (P_RB3=1,4,6) OR (P_RB3b=1,3) (ALL WITH A (CURRENT ACCOUNT WITH A BANK/B.SOC/CREDIT UNION/E-MONEY ACCOUNT INSTITUTION, SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVINGS ACCOUNT, POST OFFICE CARD ACCOUNT) OR (CASH ISA, HELP TO BUY ISA OR HAVE AN ISA BUT DON'T KNOW WHAT TYPE) OR (LIFETIME ISA WHICH IS IN CASH OR DON'T KNOW IF IT IS IN CASH OR INVESTED))]

You mentioned earlier that you have the following products:

[LIST PRODUCTS SELECTED FROM P_RBDV1=1,2,5-8 OR P_RB3=1,4,6 OR P_RB3b=1,3]

Approximately how much money, if any, do you have in these products **in total?**

[IF P_RBDV1=1 OR 7 OR 8: Include any money in your [IF P_RBDV1=1: current account(s); IF P_RBDV1=7: e-money account(s); IF P_RBDV1=8: Post Office card account(s)] that you consider to be savings.]

If you hold any savings jointly, only include the amount you consider to be yours within these.

If unsure, give your best estimate.

1. £0
2. £1 to £499
3. £500 to £999
4. £1,000 to £1,999
5. £2,000 to £2,999
6. £3,000 to £3,999
7. £4,000 to £4,999
8. £5,000 to £5,999
9. £6,000 to £6,999
10. £7,000 to £7,999
11. £8,000 to £8,999
12. £9,000 to £9,999
13. £10,000 to £14,999

14. £15,000 to £19,999
15. £20,000 to £29,999
16. £30,000 to £49,999
17. £50,000 to £74,999
18. £75,000 to £99,999
19. £100,000 to £124,999
20. £125,000 to £149,999
21. £150,000 to £174,999
22. £175,000 to £199,999
23. £200,000 to £249,999
24. £250,000 or more
25. Don't know
26. Prefer not to say

B1DV

PROGRAMMER INSTRUCTION: FOR ANSWERS IN B1 ASSIGN THE FOLLOWING CODES:

- 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 or more]
 B1DV: 1000 [IF RESPONDENT CODES: Don't know]
 B1DV: 1000 [IF RESPONDENT CODES: Prefer not to say]

B15

[ASK IF B1=8-26 (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=1,2,5-8 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?

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=1-5,8,11-12,14-17,20-22]

PROGRAMMER INSTRUCTION: IF P_RIDV1=8 DISPLAY "Other investments"

Thinking about all of these, how much in total do you currently have in these investments?

Think about the current market value of your investments.

If you hold any investments jointly, only include the amount you consider to be yours within this.

If unsure, give your best estimate.

1. Less than £1,000
2. £1,000 to £1,999
3. £2,000 to £2,999
4. £3,000 to £3,999
5. £4,000 to £4,999
6. £5,000 to £5,999
7. £6,000 to £6,999
8. £7,000 to £7,999
9. £8,000 to £8,999
10. £9,000 to £9,999
11. £10,000 to £14,999
12. £15,000 to £19,999
13. £20,000 to £29,999
14. £30,000 to £49,999
15. £50,000 to £74,999
16. £75,000 to £99,999
17. £100,000 to £124,999
18. £125,000 to £149,999
19. £150,000 to £174,999

20. £175,000 to £199,999
21. £200,000 to £249,999
22. £250,000 or more
23. Don't know
24. Prefer not to say

B2DV

PROGRAMMER INSTRUCTION: FOR ANSWERS IN B2 ASSIGN THE FOLLOWING CODES:

- 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 or more]
 B2DV: 1000 [IF RESPONDENT CODES: Don't know]
 B2DV: 1000 [IF RESPONDENT CODES: Prefer not to say]

B16

[ASK IF B2=6-24 (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=1-5,8,11-12,14-17,20-22)]

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?

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

PROGRAMMER INSTRUCTION: SUM ASSIGNED CODES FROM B1DV AND B2DV

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=1,2,5-8) 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/E-MONEY ACCOUNT INSTITUTION, SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVINGS ACCOUNT, POST OFFICE CARD ACCOUNT) OR (CASH ISA, HELP TO BUY ISA OR HAVE AN ISA BUT DON'T KNOW WHAT TYPE) OR (LIFETIME ISA WHICH IS IN CASH OR DON'T KNOW IF IT IS IN CASH OR INVESTED) OR 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.

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.

1. Less than £100,000
2. £100,000 to £149,999
3. £150,000 to £199,999
4. £200,000 to £249,999
5. £250,000 to £299,999
6. £300,000 to £399,999
7. £400,000 to £499,999
8. £500,000 to £749,999
9. £750,000 to £999,999
10. £1,000,000 to £1,499,999
11. £1,500,000 to £1,999,999
12. £2,000,000 or more
13. Don't know
14. Prefer not to say

B5a

[ASK IF P_M1_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.

1. Less than £5,000
2. £5,000 to £9,999
3. £10,000 to £14,999
4. £15,000 to £19,999
5. £20,000 to £29,999
6. £30,000 to £39,999
7. £40,000 to £49,999
8. £50,000 to £99,999
9. £100,000 to £149,999

10. £150,000 to £199,999
11. £200,000 to £249,999
12. £250,000 to £299,999
13. £300,000 to £399,999
14. £400,000 to £499,999
15. £500,000 to £749,999
16. £750,000 to £999,999
17. £1,000,000 to £1,499,999
18. £1,500,000 to £1,999,999
19. £2,000,000 or more
20. Don't know
21. Prefer not to say

B5c

[ASK IF P_M1c=1 (HAVE A SECOND CHARGE MORTGAGE ON PROPERTY CURRENTLY LIVED IN)]

You mentioned earlier that you also have a second charge mortgage on the property you currently live in.

How much in total is left to pay on this mortgage?

If unsure, give your best estimate.

1. Less than £5,000
2. £5,000 to £9,999
3. £10,000 to £14,999
4. £15,000 to £19,999
5. £20,000 to £29,999
6. £30,000 to £39,999
7. £40,000 to £49,999
8. £50,000 to £99,999
9. £100,000 to £149,999
10. £150,000 to £199,999
11. £200,000 to £249,999
12. £250,000 to £299,999
13. £300,000 to £399,999
14. £400,000 to £499,999
15. £500,000 to £749,999
16. £750,000 to £999,999
17. £1,000,000 to £1,499,999
18. £1,500,000 to £1,999,999
19. £2,000,000 or more
20. Don't know
21. Prefer not to say

B6

[ASK IF P_RI2_DV=6 (HAVE A BUY-TO-LET OR SECOND HOME OR 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 (incl 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.

1. Less than £5,000
2. £5,000 to £9,999
3. £10,000 to £14,999
4. £15,000 to £19,999
5. £20,000 to £29,999
6. £30,000 to £39,999
7. £40,000 to £49,999
8. £50,000 to £99,999
9. £100,000 to £149,999
10. £150,000 to £199,999
11. £200,000 to £249,999
12. £250,000 to £299,999
13. £300,000 to £399,999
14. £400,000 to £499,999
15. £500,000 to £749,999
16. £750,000 to £999,999
17. £1,000,000 to £1,499,999
18. £1,500,000 to £1,999,999
19. £2,000,000 or more
20. Don't know
21. Prefer not to say

T3

[SHOW IF (K1=3 OR K2=1) OR (P_CCDV3=2 AND P_CCDV3 NE 1) (ANY MAPS OVER-INDEBTED OR ANY CONSUMER CREDIT PRODUCT HELD NOW OR IN THE LAST 12 MONTHS INCLUDING BALANCES REVOLVED ON CREDIT AND/ OR STORE CARD EXCEPT THOSE WHO ARE ONLY TRANSACTORS ON CREDIT CARDS, STORE CARDS, CATALOGUE CREDIT))]

Now a couple questions about any credit or loans you have.

B7

[ASK IF (P_CC3_1=1 AND P_CCDV1=3) OR (P_CC3_2=1 AND P_CCDV1=4) (CURRENTLY HOLD A CREDIT CARD AND REVOLVE A BALANCE ON IT OR CURRENTLY HOLD A STORE CARD AND REVOLVE A BALANCE ON IT, AND HAVE EITHER USED IT/ THEM IN THE LAST 12 MONTHS OR HAVE NOT USED IT/ THEM IN THE LAST 12 MONTHS BUT STILL HAVE AN OUTSTANDING BALANCE)]

Thinking about your **[IF (P_CC3_1=1 AND P_CCDV1=3) AND NE (P_CC3_2=1 AND P_CCDV1=4): credit card(s)] [IF (P_CC3_2=1 AND P_CCDV1=4) AND NE (P_CC3_1=1 AND P_CCDV1=3): store card(s)] [IF (P_CC3_1=1 AND P_CCDV1=3) AND (P_CC3_2=1 AND P_CCDV1=4): credit and store card(s)]**, approximately how much of the statement balance(s) was not repaid in full last month?

If you have more than one card, give a total figure for all your cards. **Do not include** any card for which you are not the main cardholder.

If unsure, give your best estimate.

1. Less than £50
2. £50 to £99
3. £100 to £249
4. £250 to £499
5. £500 to £749
6. £750 to £999
7. £1,000 to £1,499
8. £1,500 to £1,999
9. £2,000 to £2,499
10. £2,500 to £4,999
11. £5,000 to £9,999
12. £10,000 to £14,999
13. £15,000 to £24,999
14. £25,000 to £49,999
15. £50,000 to £99,999
16. £100,000 to £249,999
17. £250,000 or more
18. Don't know
19. Prefer not to say

B8

[ASK IF P_CC1a=1 (OVERDRAWN CURRENTLY ON CURRENT ACCOUNT(S) 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.

1. Less than £50
2. £50 to £99
3. £100 to £249
4. £250 to £499
5. £500 to £749
6. £750 to £999
7. £1,000 to £1,499
8. £1,500 to £1,999
9. £2,000 to £2,499
10. £2,500 to £4,999

11. £5,000 to £9,999
12. £10,000 to £14,999
13. £15,000 to £24,999
14. £25,000 to £49,999
15. £50,000 to £99,999
16. £100,000 to £249,999
17. £250,000 or more
18. Don't know
19. Prefer not to say

B9

[ASK IF P_CC5_DV=1-11,15 OR P_CCDV2=1,2 OR P_CC3_4=1-3 (ALL LOANS AND CREDIT HELD NOW)] CAROUSEL GRID

Approximately how much in total do you currently owe on:

- a. Your Student Loans Company loan **[SHOW IF P_CC5_DV=1]**
- b. Your motor finance (i.e. hire purchase/ PCP / 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.

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

B12

[ASK IF P_CCDV3=2 AND P_CCDV3 NE 1) (ANY CONSUMER CREDIT PRODUCT HELD NOW OR IN THE LAST 12 MONTHS INCLUDING BALANCES REVOLVED ON CREDIT AND/ OR STORE CARDS, EXCLUDING TRANSACTORS ONLY)]

Overall, how would you say that the **total amount of debt you owe** on credit products has changed over the last 12 months? This includes credit cards, loans and overdrafts, but **not** mortgages.

1. Increased a lot
2. Increased a little
3. Stayed about the same
4. Decreased a little
5. Decreased a lot
6. Don't know

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 CARDS, EXCLUDING TRANSACTORS ONLY)]

In the last 12 months, have you borrowed on one kind of credit specifically to make repayments on another kind of credit?

<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) (OVERINDEBTED ACCORDING TO THE MAPS DEFINITION OR ANY CONSUMER CREDIT PRODUCT HELD NOW OR IN THE LAST 12 MONTHS INCLUDING BALANCES REVOLVED ON CREDIT AND/OR STORE CARD EXCEPT THOSE WHO ARE ONLY TRANSACTORS ON CREDIT CARDS, STORE CARDS, CATALOGUE CREDIT))]

Having debt impacts different people's lives in different ways. Have you experienced any of the following in the last 12 months, because of the debts you have?

Rest assured that the survey is confidential. We are simply interested in understanding the issues people face.

Select all that apply.

1. Anxiety and stress
2. Embarrassment
3. Problems with friends or family members

4. Being less productive or having to take time off work
5. Relationship problems
6. Loneliness or a feeling of having nowhere to turn
7. Other (write in)
8. None of these
9. I don't have any debts or my debts are negligible **[SINGLE CODE]**
10. Prefer not to say

B17

[ASK IF (K1=3 OR K2=1) OR (P_CCDV3=2 AND P_CCDV3 NE 1) (OVERINDEBTED ACCORDING TO THE MAPS DEFINITION OR ANY CONSUMER CREDIT PRODUCT HELD NOW OR IN THE LAST 12 MONTHS INCLUDING BALANCES REVOLVED ON CREDIT AND/OR STORE CARD EXCEPT THOSE WHO ARE ONLY TRANSACTORS ON CREDIT CARDS, STORE CARDS, CATALOGUE CREDIT))]

Still thinking about the debts you have, do you agree with any of the following statements?

Select all that you agree with.

1. I have avoided dealing with my debts, making my situation worse
2. I don't know what to do or who to turn to, to help me with my debts
3. My debt could have been avoided if I had clearer information from my lender(s)
4. I am concerned about contacting my lender(s) to talk about my debt
5. None of these **[SINGLE CODE]**
6. I don't have any debts or my debts are negligible **[SINGLE CODE]**

5. Advice & Guidance - Incidence

CINTRO

[STATE TO ALL]

The next questions are about regulated advice related to **investments, saving into a pension or retirement planning.**

<inf>

<FCABlue>

By **'investments'** we mean retail investment products including stocks and shares ISAs, insurance bonds, investment funds and endowments, shares and equities, corporate bonds, gilts or government bonds, crowdfunding and peer-to-peer lending, and structured investments/ deposits. **Do not include** investment in property or in collectables like wine, art or jewellery.

</FCABlue>

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<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>

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<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>

In these questions, we are NOT interested in advice related to mortgages, equity release or protection insurance, e.g. life insurance.

B1A1

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

You mentioned earlier that you last received **regulated advice** about investments, saving into a pension or retirement planning [**IF E4=1:** in the last 12 months; **IF E4=2:** not in the last 12 months, but within the last 2 years; **IF E4=3:** not in the last 2 years, but within the last 5 years].

Which of the following did you use in this period as a source of regulated advice related to investments, saving into a pension or retirement planning?

<inf>

<FCABlue>

By 'investments' we mean retail investment products including stocks and shares ISAs, insurance bonds, investment funds and endowments, shares and equities, corporate bonds, gilts or government bonds, crowdfunding and peer-to-peer lending, and structured investments/ deposits. Do not include investment in property or in collectables like wine, art or jewellery.

</FCABlue>

</inf>

<inf>

<FCABlue>

By 'pension' we mean a pension arranged through an employer or one you have arranged 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.

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

C2_3

[ASK IF B1A1=1-4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS AND KNOW THE TYPE OF ADVISER THEY USED)] COLLAPSIBLE GRID

On any occasion during this same period, did you pay for this advice?

You may have been shown a price list. You may have paid a one-off fee or an ongoing fee. This fee might have been fixed or based on the size of your investment.

<FCABlue>

You may have paid through the product. This means that the investment or pension provider deducts the fee from the investment amount(s) received and then pays it to the adviser.

</FCABlue>

[IF MORE THAN ONE CODE SELECTED AT B1A1=1-4: You said that you used more than one type of adviser during this period. Provide an answer for each type of adviser that you used.]

Select all that apply.

- a. From an adviser from a financial advice firm, e.g. an IFA **[SHOW IF B1A1=1]**
 - b. From an adviser from a bank or building society **[SHOW IF B1A1=2]**
 - c. From an adviser from an insurance company, investment company or pension provider **[SHOW IF B1A1=3]**
 - d. From automated advice online, as an app or as downloadable software **[SHOW IF B1A1=4]**
1. Yes, I did pay (either a fee directly to the adviser or through the product)
 2. No, I didn't pay, because payment was dependent on taking out an investment or pension product and I didn't do so
 3. No, the advice was free, whether or not I took out a product
 4. Don't know

C2_3_1

[ASK IF C2_3a-d=3 (HAD REGULATED ADVICE IN THE LAST 5 YEARS AND KNOW THE TYPE OF ADVISER THEY USED, AND THE ADVICE WAS FREE)]

[IF ONE ANSWER OPTION SELECTED AT C2_3a-d: You said that you received some advice that was free. Which of the following best sum up why that advice was free?]

[IF MORE THAN 1 OPTION SELECTED AT C2_3a-d:

[IF C2_3a-d=1-2: Ignoring for this question the advice you received that you paid for **[IF C2_3a-d=2:** (or didn't pay for because payment was dependent on taking out an investment or pension)], you said that you also received some advice from the following type/s of adviser in this period that was free:]

[IF C2_3a-d NE 1-2: You said that you received some advice in this period from the following type/s of adviser that was free:]]

- An adviser from a financial advice firm **[SHOW IF C2_3a=3]**
- An adviser from a bank or building society **[SHOW IF C2_3b=3]**
- An adviser from an insurance company **[SHOW IF C2_3c=3]**
- An automated advice provider **[SHOW IF C2_3d=3]**

Which of the following best sum up why that advice was free?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 7-8

1. It was a free introductory advice session
2. The adviser is a friend/ relative who provided advice free of charge
3. I was given some advice so I could make my own decision

4. My bank/ building society gave me advice for free
5. My employer provided an adviser in the workplace
6. The adviser was paid commission from the product provider, e.g. if you were seeking advice in relation to a mortgage or protection insurance
7. Other (write in)
8. Don't know

C4_6

[ASK IF C2_3a-d=1-2 (HAD REGULATED ADVICE IN THE LAST 5 YEARS AND KNOW THE TYPE OF ADVISER THEY USED AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT)] COLLAPSIBLE GRID

Thinking of the different occasions when you paid for advice during this same period **[IF C2_3a-d=2 (DIDN'T PAY BECAUSE PAYMENT WAS DEPENDENT ON TAKING OUT A PRODUCT):** (or didn't pay, because payment was dependent on taking out an investment or pension product)], was the advice about investments, saving into a pension or retirement planning?

If you covered more than one topic in this period, select all that apply.

[IF TWO OR MORE QUESTIONS C2_3a-d ARE ASKED, AND ANSWER CODES INCLUDE 1 AND/ OR 2 (PAID FOR ADVICE AND/OR DEPENDENT PRICING FROM MORE THAN ONE TYPE OF ADVISER): You said that you used more than one type of adviser during this period. Say what topic or topics you covered for each type of adviser that you used.] **[IF C2_3a-d=3 (RECEIVED ADVICE THAT WAS FREE):** Do not include here any advice that was free.]

PROGRAMMER INSTRUCTION: Multi-code except codes 4 and 5 which are single codes (i.e. if they select 'something else' or 'DK' they cannot also select 1-3) COLLAPSIBLE GRID

- a. An adviser from a financial advice firm, e.g. an IFA **[SHOW IF C2_3a=1-2]**
 - b. An adviser from a bank or building society **[SHOW IF C2_3b=1-2]**
 - c. An adviser from an insurance company, investment company or pension provider **[SHOW IF C2_3c=1-2]**
 - d. Automated advice online, as an app or as downloadable software **[SHOW IF C2_3d=1-2]**
1. Investments
 - <inf>
 - <FCABlue>
 - By **'investments'** we mean retail investment products including stocks and shares ISAs, insurance bonds, investment funds and endowments, shares and equities, corporate bonds, gilts or government bonds, crowdfunding and peer-to-peer lending, and structured investments/ deposits. **Do not include** investment in property or in collectables like wine, art or jewellery.
 - </FCABlue>
 - </inf>
 2. Saving into a pension
 - <inf>
 - <FCABlue>

By **'pension'** we mean a pension arranged through an employer or one you have arranged yourself (or an adviser has arranged on your behalf). **Do not think** about State pensions.

</FCABlue>

</inf>

3. Retirement planning

<inf>

<FCABlue>

By **'retirement planning'** we mean the choices you need to make when starting to take money from your pension savings to fund your retirement. This could include buying an annuity or entering into income drawdown or taking cash from your pension pot.

</FCABlue>

</inf>

4. Advice **not related** to investments, saving into a pension or retirement planning
5. Don't know

C4_6_1

[ASK IF C4_6a=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN IFA AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

You said you received advice from **an adviser from a financial advice firm**, e.g. **an IFA** about something other than investments, saving into a pension or retirement planning.

Which of the following was **the main topic** this advice covered?

1. A general review session on a variety of topics related to pensions/ investments
2. Tax planning
3. Related to an inheritance
4. School fees planning
5. Long-term care planning/ care fees
6. Transferring money from a final salary to a defined contribution pension
7. Consolidating my pensions
8. Managing my SIPP

<inf>

<FCABlue>

(self-invested personal pension)

</FCABlue>

</inf>

9. Estate planning

<inf>

<FCABlue>

e.g. inheritance tax, setting up a will, creating a trust

</FCABlue>

</inf>

10. Mortgage

<inf>

<FCABlue>

e.g. taking out a new one or changing it

- </FCABlue>
</inf>
11. Equity release or a lifetime mortgage
 12. Cash savings
 13. Protection insurance
<inf>
<FCABlue>
e.g. life insurance, critical illness or private healthcare
</FCABlue>
</inf>
 14. General insurance
<inf>
<FCABlue>
e.g. home or contents insurance, travel insurance
</FCABlue>
</inf>
 15. Related to a company I own or manage
<inf>
<FCABlue>
e.g. employee benefits, company pension
</FCABlue>
</inf>
 16. Advice on behalf of someone else
<inf>
<FCABlue>
e.g. someone I have power of attorney for
</FCABlue>
</inf>
 17. Other (write in)
 18. Don't know

C4_6TEXT_1

[STATE IF C4_6a=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN IFA AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

[STATE IF C4_6_1=1 (ADVICE TOPIC WAS A REVIEW SESSION): As you had a review session that covered a variety of topics, for the purposes of this survey we will consider this as advice related to pensions, investments and retirement planning.]

[STATE IF C4_6_1=2-5 (ADVICE TOPIC WAS TAX PLANNING, RELATED TO AN INHERITANCE, SCHOOL FEES PLANNING, OR LONG-TERM CARE PLANNING): For the purposes of this survey, we will consider this as advice related to investments, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_1=6-8 (ADVICE TOPIC WAS A DB/DC TRANSFER, PENSION CONSOLIDATION OR SIPP): For the purposes of this survey, we will consider this as advice related to pensions, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_1=9-18 (ADVICE TOPIC WAS SOMETHING WE WOULD NOT CONSIDER TO BE RELATED TO PENSIONS, INVESTMENTS OR RETIREMENT

PLANNING): For the purposes of this survey, we do not consider this to be advice related to investments, saving into a pension or retirement planning.]

C4_6_2

[ASK IF C4_6b=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN ADVISER AT A BANK/B.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)]

You said you received advice from an **adviser from a bank or building society** about something other than investments, saving into a pension or retirement planning.

Which of the following was the **main topic** this advice covered?

1. A general review session on a variety of topics related to pensions/ investments
2. Tax planning
3. Related to an inheritance
4. School fees planning
5. Long-term care planning/ care fees
6. Transferring money from a final salary to a defined contribution pension
7. Consolidating my pensions
8. Managing my SIPP
<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 ADVICE IN THE LAST 5 YEARS FROM AN ADVISER AT A BANK/B.SOC AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

[STATE IF C4_6_2=1 (ADVICE TOPIC WAS A REVIEW SESSION): As you had a review session that covered a variety of topics, for the purposes of this survey we will consider this as advice related to pensions, investments and retirement planning.]

[STATE IF C4_6_2=2-5 (ADVICE TOPIC WAS TAX PLANNING, RELATED TO AN INHERITANCE, SCHOOL FEES PLANNING, OR LONG-TERM CARE PLANNING): For the purposes of this survey, we will consider this as advice related to investments, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_2=6-8 (ADVICE TOPIC WAS A DB/DC TRANSFER, PENSION CONSOLIDATION OR SIPP): For the purposes of this survey, we will consider this as advice related to pensions, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_2=9-18 (ADVICE TOPIC WAS SOMETHING WE WOULD NOT CONSIDER TO BE RELATED TO PENSIONS, INVESTMENTS OR RETIREMENT PLANNING): For the purposes of this survey, we **do ** consider this to be advice related to investments, saving into a pension or retirement planning.]

C4_6_3

[ASK IF C4_6c=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN ADVISER FROM AN INSURANCE COMPANY, INVESTMENT COMPANY OR PENSION PROVIDER AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

You said you received advice from an adviser from **an insurance company, investment company or pension provider** about something other than investments, saving into a pension or retirement planning.

Which of the following was the **main topic** this advice covered?

1. A general review session on a variety of topics related to pensions/ investments
2. Tax planning
3. Related to an inheritance
4. School fees planning
5. Long-term care planning/ care fees
6. Transferring money from a final salary to a defined contribution pension
7. Consolidating my pensions
8. Managing my SIPP
 - <inf>
 - <FCABlue>
 - (self-invested personal pension)
 - </FCABlue>
 - </inf>
9. Estate planning
 - <inf>
 - <FCABlue>
 - e.g. inheritance tax, setting up a will, creating a trust
 - </FCABlue>
 - </inf>
10. Mortgage
 - <inf>
 - <FCABlue>
 - e.g. taking out a new one or changing it
 - </FCABlue>
 - </inf>
11. Equity release or a lifetime mortgage
12. Cash savings
13. Protection insurance
 - <inf>
 - <FCABlue>
 - e.g. life insurance, critical illness or 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_3

[STATE IF C4_6c=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN ADVISER FROM AN INSURANCE COMPANY, INVESTMENT COMPANY OR PENSION PROVIDER AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

[STATE IF C4_6_3=1 (ADVICE TOPIC WAS A REVIEW SESSION): As you had a review session that covered a variety of topics, for the purposes of this survey we will consider this as advice related to pensions, investments and retirement planning.]

[STATE IF C4_6_3=2-5 (ADVICE TOPIC WAS TAX PLANNING, RELATED TO AN INHERITANCE, SCHOOL FEES PLANNING, OR LONG-TERM CARE PLANNING): For the purposes of this survey, we will consider this as advice related to investments, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_3=6-8 (ADVICE TOPIC WAS A DB/DC TRANSFER, PENSION CONSOLIDATION OR SIPP): For the purposes of this survey, we will consider this as advice related to pensions, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_3=9-18 (ADVICE TOPIC WAS SOMETHING WE WOULD NOT CONSIDER TO BE RELATED TO PENSIONS, INVESTMENTS OR RETIREMENT PLANNING): For the purposes of this survey, we **do not** consider this to be advice related to investments, saving into a pension or retirement planning.]

C4_6_4

[ASK IF C4_6d=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN AUTOMATED ADVISER AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

You said you received **automated advice** (available online, app-based through a smartphone or as downloadable software) about something other than investments, saving into a pension or retirement planning.

Which of the following was the **main topic** this advice covered?

1. A general review session on a variety of topics related to pensions/ investments
2. Tax planning
3. Related to an inheritance
4. School fees planning
5. Long-term care planning/ care fees
6. Transferring money from a final salary to a defined contribution pension
7. Consolidating my pensions
8. Managing my SIPP
<inf>
<FCABlue>
(self-invested personal pension)
</FCABlue>
</inf>
9. Estate planning

- <inf>
<FCABlue>
e.g. inheritance tax, setting up a will, creating a trust
</FCABlue>
</inf>
- 10. Mortgage
<inf>
<FCABlue>
e.g. taking out a new one or changing it
</FCABlue>
</inf>
- 11. Equity release or a lifetime mortgage
- 12. Cash savings
- 13. Protection insurance
<inf>
<FCABlue>
e.g. life insurance, critical illness or private healthcare
</FCABlue>
</inf>
- 14. General insurance
<inf>
<FCABlue>
e.g. home or contents insurance, travel insurance
</FCABlue>
</inf>
- 15. Related to a company I own or manage
<inf>
<FCABlue>
e.g. employee benefits, company pension
</FCABlue>
</inf>
- 16. Advice on behalf of someone else
<inf>
<FCABlue>
e.g. someone I have power of attorney for
</FCABlue>
</inf>
- 17. Other (write in)
- 18. Don't know

C4_6TEXT_4

[STATE IF C4_6d=4 (HAD REGULATED ADVICE IN THE LAST 5 YEARS FROM AN AUTOMATED ADVISER AND PAID FOR THAT ADVICE OR DID NOT PAY BECAUSE PAYMENT WAS CONTINGENT ON TAKING OUT A PRODUCT AND THE ADVICE TOPIC WAS SOMETHING ELSE)]

[STATE IF C4_6_4=1 (ADVICE TOPIC WAS A REVIEW SESSION): As you had a review session that covered a variety of topics, for the purposes of this survey we will consider this as advice related to pensions, investments and retirement planning.]

[STATE IF C4_6_4=2-5 (ADVICE TOPIC WAS TAX PLANNING, RELATED TO AN INHERITANCE, SCHOOL FEES PLANNING, OR LONG-TERM CARE PLANNING): For the

purposes of this survey, we will consider this as advice related to investments, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_4=6-8 (ADVICE TOPIC WAS A DB/DC TRANSFER, PENSION CONSOLIDATION OR SIPP): For the purposes of this survey, we will consider this as advice related to pensions, as this appears to be the closest match based on your answers.]

[STATE IF C4_6_4=9-18 (ADVICE TOPIC WAS SOMETHING WE WOULD NOT CONSIDER TO BE RELATED TO PENSIONS, INVESTMENTS OR RETIREMENT PLANNING): For the purposes of this survey, we do not consider this to be advice related to investments, saving into a pension or retirement planning.]

C1A

[ASK IF (E4=1-3 AND B1A1=1-3) OR E4=4 ((RECEIVED REGULATED ADVICE IN THE LAST 5 YEARS FROM AN IFA, ADVISER AT BANK/B.SOC, OR ADVISER AT AN INSURANCE, INVESTMENT OR PENSION COMPANY) OR RECEIVED ADVICE MORE THAN 5 YEARS AGO)]

[IF E4=1 AND B1A1=1-3 (RECEIVED REGULATED ADVICE IN THE LAST 12 MONTHS FROM ONE OF THESE TYPES OF ADVISERS): Would you say you have an ongoing relationship with any of the advisers you use?]

[IF E4=2-3 AND B1A1=1-3 (RECEIVED REGULATED ADVICE BETWEEN 12 MONTHS AND 5 YEARS AGO FROM ONE OF THESE TYPES OF ADVISERS): You have received regulated advice in the past, but not in the last 12 months. Would you say you have an ongoing relationship with any of the advisers you use?]

[IF E4=4 (RECEIVED REGULATED ADVICE MORE THAN 5 YEARS AGO): You mentioned earlier that you last received regulated advice about investments, saving into a pension or retirement planning more than 5 years ago. Would you say you have an ongoing relationship with an adviser that provides you advice related to investments, saving into a pension or retirement planning?]

<FCABlue>

By 'ongoing relationship' we mean that your adviser(s) does one or more of the following on a regular basis:

- Provide a **regular session** (every year or every few years) to review your investments/ pensions and needs, with recommendations on any changes. This might be provided face to face, or over the phone
- **Monitor and research funds or change funds** within your investment when necessary
- **Notify you of any changes** in tax or other legislation, with advice on how these affect you and your investments
- Send you **updates or newsletters** about topical issues, changes in the market, new legislation
- Provide you with **access to view and update your investments online** yourself
- Give you a **regular report** or 'balance sheet' showing you, for example, the current value of your investments
- Available to answer any questions as and when needed

</FCABlue>

1. Yes, I have an ongoing relationship with a financial adviser

2. No, I do not have an ongoing relationship with a financial adviser
3. Don't know

C1B

[ASK IF C1A=1 (SAY THEY HAVE AN ONGOING ADVICE RELATIONSHIP, AND RECEIVED REGULATED ADVICE IN THE LAST 5 YEARS FROM AN IFA, ADVISER AT BANK/B.SOC OR ADVISER AT AN INSURANCE, INVESTMENT OR PENSION COMPANY OR RECEIVED ADVICE MORE THAN 5 YEARS AGO)]

[IF E4=2-4 (RECEIVED REGULATED ADVICE NOT IN THE LAST 12 MONTHS, BUT LONGER AGO): Have you paid any money to this adviser in the last 12 months for the **ongoing** service they provide?]

[IF E4=1 (RECEIVED REGULATED ADVICE IN THE LAST 12 MONTHS): Ignoring any one-off or initial charges you may have paid when you first started using your adviser, have you paid any money to this adviser in the last 12 months for the ongoing services they provide?]

<FCABlue>

Sometimes, people pay for advice through the product. This means the investment or pension provider deducts the fee from the investment amount(s) received and then pays it to the adviser. If you paid through the product, say 'yes' here.

</FCABlue>

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

B2A

[ASK ALL]

Which of the following providers of automated **online investment and pension services** have you **heard of**?

Select 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. Wealthsimple
14. [DELETED]

15. Wealth Wizards
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.

ONLY SHOW THOSE CHOSEN AT B2A, 1-15,18. ALWAYS SHOW 'None of these' AND 'Don't know'

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. Wealthsimple
14. [DELETED]
15. Wealth Wizards
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)]

[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.

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)].

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

USED TO ASSIGN RESPONDENTS TO QUESTIONNAIRE SECTION 15

	Description	Known as	Coding	Detailed expansion of coding
1	Had advice in the last 12 months	FAMR Group 1	IF (E4=1 AND C2_3a-d=1-2 AND C4_6DVa-d=1 OR 2 OR 3 OR 5) OR	HAD REGULATED ADVICE IN LAST 12 MONTHS RELATED TO INVESTMENTS, SAVING INTO A PENSION OR RETIREMENT PLANNING AND

			(B2B=5,7,9,10,15,18 AND B2C=3-7)	<p>FOR AT LEAST ONE TYPE OF ADVISER THEY PAID FOR ADVICE OR DID NOT PAY BECAUSE IT WAS DEPENDENT ON TAKING OUT A PRODUCT WHICH THEY DID NOT DO SO <u>AND</u></p> <p>TOPIC OF ADVICE IS NOT ONLY SOMETHING ELSE THAT IS NOT RELATED TO INVESTMENTS, SAVING INTO A PENSION OR RETIREMENT PLANNING</p> <p><u>OR</u></p> <p>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</p> <p>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</p>
2	<p>Not had regulated advice in the last 12 months, but might have a need for it</p> <p>Excluding those who had regulated advice in the last 12 months and that advice was free and no advice that was 'paid for'</p> <p>Excluding those who have not had advice in the last 12 months but have an ongoing advice relationship and paid for advice in the last 12 months</p>	FAMR Group 2, but excludes those whose advice had been 'free' and those with an ongoing relationship	<p>DV1 NE 1</p> <p>i.e. NOT ((E4=1 <u>AND</u> C2_3a-d=1-2 <u>AND</u> C4_6DVa-d=1 OR 2 OR 3 OR 5) OR (B2B=1,2,4-7,9,10,14-15,18 AND B2C=3-7)</p> <p><u>AND</u></p> <p>B11=2-4 <u>OR</u> ((B3=5-19 OR B3NEW=2,3) AND (P_AC12=1 OR D10a=1)) <u>AND NOT</u> C2_3a-d=3 <u>AND NOT</u> C1B=1</p>	<p>NOT HAD REGULATED ADVICE IN THE LAST 12 MONTHS (PER DEFINITION ABOVE)</p> <p><u>AND</u></p> <p>(HAVE OVER £10K IN SAVINGS OR OVER £10K IN INVESTMENTS OR OVER £10K TOTAL SAVINGS AND INVESTMENTS) <u>AND/ OR</u> (HAVE OVER £10K IN DC PENSION POT AND (PLANNING TO ACCESS PENSION INCOME IN NEXT TWO YEARS OR DUE TO RETIRE IN NEXT 2 YEARS))</p> <p><u>AND NOT</u></p> <p>HAD ADVICE FROM AN ADVISER THAT WAS FREE</p> <p><u>AND NOT</u></p> <p>HAVE AN ONGOING ADVICE RELATIONSHIP AND PAID FOR ADVICE IN THE LAST 12 MONTHS</p>
2a	<p>Questions: Adv_E8a, Adv_E9a</p> <p>Might need regulated advice for savings and investments but not had regulated advice in last 12 months, or only any advice from a regulated adviser that was described as 'free'</p> <p>Excluding those who had regulated advice in the last 12 months and that advice was free and no advice that was 'paid for'</p>	Subgroup of FAMR Group 2, but only includes those who qualify based on savings and investments requirement (£10k+)	<p>DV1 NE 1</p> <p>i.e. NOT ((E4=1 <u>AND</u> C2_3a-d=1-2 <u>AND</u> C4_6DVa-d=1 OR 2 OR 3 OR 5) OR (B2B=1,2,4-7,9,10,14-15,18 AND B2C=3-7)</p> <p><u>AND</u></p> <p>(B11=2-4)</p> <p><u>AND NOT</u></p> <p>C2_3a-d=3</p>	<p>NOT HAD REGULATED ADVICE IN THE LAST 12 MONTHS (PER DEFINITION ABOVE)</p> <p><u>AND</u></p> <p>HAVE OVER £10K IN SAVINGS <u>OR</u> OVER £10K IN INVESTMENTS <u>OR</u> OVER £10K TOTAL SAVINGS AND INVESTMENTS</p> <p><u>AND NOT</u></p> <p>HAD ADVICE FROM AN ADVISER THAT WAS FREE</p> <p><u>AND NOT</u></p>

	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		<u>AND NOT</u> C1B=1	HAVE AN ONGOING ADVICE RELATIONSHIP AND PAID FOR ADVICE IN THE LAST 12 MONTHS
2b	<p>Questions: Adv_E8b, Adv_E9b</p> <p>Might need regulated advice for pensions and planning to retire/access pension in next 2 years but not had regulated advice in last 12 months, or any advice from a regulated adviser that was described as 'free'</p> <p>Excluding those who had regulated advice in the last 12 months and that advice was free and no advice that was 'paid for'</p> <p>Excluding those who have not had advice in the last 12 months but have an ongoing advice relationship and paid for advice in the last 12 months</p>	Subgroup of FAMR Group 2, but only includes those who qualify based on pensions requirements	<p>DV1 NE 1</p> <p>i.e. NOT ((E4=1 <u>AND</u> C2_3a-d=1-2 <u>AND</u> C4_6DVa-d=1 OR 2 OR 3 OR 5) OR (B2B=1,2,4-7,9,10,14-15,18 AND B2C=3-7))</p> <p><u>AND</u></p> <p>((B3=5-19 OR B3NEW=2,3) AND (P_AC12=1 OR D10a=1))</p> <p><u>AND NOT</u></p> <p>C2_3a-d=3</p> <p><u>AND NOT</u></p> <p>C1B=1</p>	<p>NOT HAD REGULATED ADVICE IN THE LAST 12 MONTHS (PER DEFINITION ABOVE)</p> <p><u>AND</u></p> <p>HAVE OVER £10K IN DC PENSION POT AND (PLANNING TO ACCESS PENSION INCOME IN NEXT TWO YEARS OR DUE TO RETIRE IN NEXT 2 YEARS)</p> <p><u>AND NOT</u></p> <p>HAD ADVICE FROM AN ADVISER THAT WAS FREE</p> <p><u>AND NOT</u></p> <p>HAVE AN ONGOING ADVICE RELATIONSHIP AND PAID FOR ADVICE IN THE LAST 12 MONTHS</p>

DV3

[CODE IF DV1=1 (HAD REGULATED ADVICE IN THE LAST 12 MONTHS)]

DERIVED VARIABLE PURPOSE: Multi code for types of advisers used that provided regulated advice related to investments, saving into a pension, or retirement planning in the last 12 months that was paid for (or did not pay because payment was dependent on taking out a product which they did not do)

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 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

You said you have received regulated advice in the last 12 months which you paid for, or would have paid for if you took out a product, from the following adviser(s):

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.]

1. Once **[HIDE IF MORE THAN ONE CODE SELECTED AT DV3]**
2. 2-3 times
3. 4 times or more
4. Don't know, but more than once
5. Don't know

C5a

[ASK IF MORE THAN ONE CODE SELECTED AT DV3 (MORE THAN ONE TYPE OF ADVISER USED IN THE LAST 12 MONTHS)]

Who provided the **most recent** regulated advice you received?

1. An adviser from a financial advice firm, e.g. an IFA **[SHOW IF DV3=1]**
2. An adviser from a bank or building society **[SHOW IF DV3=2]**
3. An adviser from an insurance company, investment company or pension provider **[SHOW IF DV3=3]**
4. Automated advice online, as an app or as downloadable software **[SHOW IF DV3=4]**

DV4

[CODE IF DV1=1 (HAD REGULATED ADVICE IN THE LAST 12 MONTHS)]

Type of adviser used in most recent advice session in the last 12 months

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 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

Thinking back **over the last 5 years** about decisions on investments, saving into a pension or retirement planning, would you say...

1. In the past 5 years, I have **always** taken regulated advice on these decisions
2. In the past 5 years, I have **sometimes** made my own decisions without advice
3. Don't know

GUIDANCEINTRO

[STATE TO ALL]

The next questions are about **information or guidance** related to investments, saving into a pension or retirement planning.

<inf>

<FCABlue>

By **'investments'** we mean retail investment products including stocks and shares ISAs, insurance bonds, investment funds and endowments, shares and equities, corporate bonds, gilts or government bonds, crowdfunding and peer-to-peer lending, and structured investments/ deposits. **Do not include** investment in property or in collectables like wine, art or jewellery.

</FCABlue>

</inf>

<inf>

<FCABlue>

By **'pension'** we mean a pension arranged through an employer or one you have arranged 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>

<FCABlue>

Information or guidance is an impartial service which helps you to identify your options and narrow down your choices, but will not tell you what to do or which product to buy; the decision is yours. Information or guidance is usually free.

</FCABlue>

In these questions, we are not interested in information or guidance related to other topics, e.g. mortgages, equity release or protection insurance, e.g. life insurance.

B1XY2

[ASK ALL]

Which, if any, of the following have you **used in the last 12 months** as a source of information or guidance related to **investments, saving into a pension or retirement planning**?

<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.

1. An adviser arranged by your employer (contacted in person or by telephone)
2. Another professional, e.g. accountant or solicitor
3. A wealth manager offering discretionary asset management (where 'buy and sell' decisions are made by a portfolio manager on your behalf)
4. None of these
5. Don't know

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**?

<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.

1. Pension Wise [**SHOW IF D2>49 OR D3=9-16 (AGED 50+)**]
2. The Pensions Advisory Service (TPAS)
3. Other government/ consumer website(s) or services, e.g. Citizens Advice, MoneyHelper from the Money & Pensions Service (incorporating The Pensions Advisory Service and the Money Advice Service), GOV.UK
4. Website or other literature from a bank, building society or other insurance/ investment/ pension provider
5. Private sector money advice websites, e.g. moneysavingexpert.com, moneysupermarket.com, Which?
6. Media, e.g. newspapers, TV, radio, podcasts
7. Any information or guidance provided at your workplace (other than through an adviser)
8. Any information or guidance from family or friends (including from social media groups)
9. Other (write in)
10. None of these
11. Don't know

B1a_1

[ASK IF B1XX NE 1 AND D2>49 OR D3=9-16 (NOT HAD GUIDANCE IN THE LAST 12 MONTHS FROM PENSION WISE AND AGED 50+)]

Before today, were you aware of **Pension Wise** as a source of information or guidance?

1. Yes
2. No

B1a_2

[ASK IF B1XX NE 2 (NOT HAD GUIDANCE IN THE LAST 12 MONTHS FROM TPAS)]

Before today, were you aware of **The Pensions Advisory Service (TPAS)** as a source of information or guidance?

1. Yes
2. No

B1a_3

[ASK IF B1XX NE 3 (NOT HAD GUIDANCE IN THE LAST 12 MONTHS FROM OTHER GOVERNMENT/CONSUMER WEBSITE(S) OR SERVICES)]

Before today, were you aware of other government/ consumer website(s) or services, such as **Citizens Advice, MoneyHelper from the Money & Pensions Service (incorporating The Pensions Advisory Service and the Money Advice Service) GOV.UK** as a source of information or guidance related to **investments, saving into a pension or retirement planning**?

1. Yes
2. No

GD2

[ASK IF B1XX=1-8 (ALL WHO HAVE RECEIVED GUIDANCE)] COLLAPSIBLE GRID

Did the information or guidance you received from each of the following help you to make a decision, even if that decision was to do nothing?

[SHOW ONLY CODES SELECTED AT B1XX,1-8]

- a. Pension Wise **[SHOW IF D2>49 OR D3=9-16 (AGED 50+)]**
- b. The Pensions Advisory Service (TPAS)
- c. Other government/ consumer website(s) or services, e.g. Citizens Advice, MoneyHelper from the Money & Pensions Service (incorporating The Pensions Advisory Service and Money Advice Service), GOV.UK
- d. Website or other literature from a bank, building society or other insurance/ investment/ pension provider
- e. Private sector money advice websites, e.g. moneysavingexpert.com, moneysupermarket.com Which?
- f. Media, e.g. newspapers, TV, radio, podcasts
- g. Any information or guidance provided at your workplace (other than through an adviser)
- h. Any information or guidance from family or friends (including from social media groups)

1. Yes, it helped a lot
2. Yes, it helped a little
3. No, it didn't help me
4. Don't know

GD3

[ASK IF B1XX=1-8 (ALL WHO HAVE RECEIVED GUIDANCE)]

Which, if any, of the following actions did you take **directly as a result of the guidance** you received?

Select all that apply.

1. I purchased an investment, putting a lump sum into it
 <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
 <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>
5. I started or increased monthly payments into a private pension
6. I made changes to the funds in which my pension is invested
7. I purchased an annuity **[SHOW IF D2>54 OR D3=10-16 (AGED >54)]**
8. I took some cash out of my pension pot and left the remainder invested **[SHOW IF D2>54 OR D3=10-16 (AGED >54)]**
9. I opened a savings account, ISA (cash or equity) or took out premium bond
10. I changed my mortgage/ took out a mortgage
11. Something else (write in)
12. I did not take any action directly as a result of the guidance I received **[SINGLE CODE]**
13. Don't know

ENCOURAGE

[STATE TO ALL]

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.

theguardian

Covid fallout has put one in four adults at financial risk, says FCA

BBC

NEWS

Financial pain of Covid 'not shared equally'

More than five million people have fallen into a "fragile" financial position owing to the coronavirus crisis, with young working adults among the hardest hit, the Financial Conduct Authority warns.

Its **Financial Lives survey** is a benchmark for the state of the and it says people from black, Asian and minority ethnic backgrounds are more seriously affected than others.

MailOnline

Car and home insurers are overcharging 6million loyal customers £200 too much every years says regulator

FT FINANCIAL TIMES

FCA to extend mortgage holidays and repossessions ban

yahoo!finance

FCA announces campaign to protect consumers from investment fraud

INDEPENDENT

New services to meet people's cash needs on way, says FCA boss



According to the FCA Financial Lives survey younger, more vulnerable adults are more likely to be a victim of a financial scam.

Please now carry on with the rest of the survey – your contribution makes a real difference!

6. Retail Banking

Section 6 is asked to 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 an e-money account institution	current account with an e-money institution
RB2=5	Post Office card account	Post Office card account

RBTXT1

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

The next few questions are about the account you use for day-to-day payments and transactions.

RB3

[ASK IF RB2=1 (CURRENT ACCOUNT 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=1-57: 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=58 (ANY CREDIT UNION IS MAIN CURRENT ACCOUNT)]

1. Personal current account
2. Basic bank account (current account where an overdraft is not allowed)
3. Credit union current account
4. Student account
5. Graduate account
6. Don't know what type

RB6a

[ASK IF RB2=1 OR RB2=4 (CURRENT ACCOUNT WITH BANK, BUILDING SOCIETY, CREDIT UNION OR E-MONEY ACCOUNT INSTITUTION IS DAY-TO-DAY ACCOUNT)]

Which, if any, of the following types of insurance are included with your **[ACCOUNT]**, whether or not you have used these features?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-8

1. Travel insurance
2. Mobile phone insurance
3. Motor breakdown cover
4. ID fraud insurance (identity theft protection)
5. Gadget/ home appliance cover
6. Other (write in)
7. None of these
8. Don't know

RB6

[ASK IF RB2=1 OR RB2=4 (CURRENT ACCOUNT WITH BANK, BUILDING SOCIETY, CREDIT UNION OR E-MONEY ACCOUNT INSTITUTION IS DAY-TO-DAY ACCOUNT)]

Which, if any, of the following features or extras are included with your **[ACCOUNT]**, whether you have used these or not?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-14

1. Interest paid on the balance
2. Debit card
3. Cheque book
4. Overdraft facility
5. Credit card
6. Cashback on spending, e.g. a % back when paying for bills or fuel
7. Commission-free foreign currency
8. Airport lounge access
9. Concierge service
10. Discounts with certain shops or businesses
11. Free or discounted entertainment tickets
12. Other (write in)
13. None of these
14. Don't know if any features are included

RB7

[ASK IF RB6=2-12 (CURRENT ACCOUNT WITH BANK, BUILDING SOCIETY, CREDIT UNION OR E-MONEY INSTITUTION IS DAY-TO-DAY ACCOUNT, AND HAVE AT LEAST ONE KNOWN FEATURE OTHER THAN INTEREST PAID)]

Which of these have you used in the last 12 months?

Select all that apply.

SHOW ALL CHOSEN AT RB6 2-12

1. **[LEFT BLANK DELIBERATELY]**
2. Debit card
3. Cheque book
4. Overdraft facility
5. Credit card
6. Cashback on spending, e.g. a % back when paying for bills or fuel
7. Commission-free foreign currency
8. Airport lounge access
9. Concierge service
10. Discounts with certain shops or businesses
11. Free or discounted entertainment tickets
12. **[SHOW ANSWER AT RB6, code 12]**
13. None of these
14. Don't know if any features are included

RB9

[ASK IF RB6 NE 13, 14 (CURRENT ACCOUNT WITH BANK, BUILDING SOCIETY OR E-MONEY INSTITUTION IS DAY-TO-DAY ACCOUNT, AND HAS AVAILABLE AT LEAST ONE FEATURE)]

Do you pay a monthly or annual fee on your **[ACCOUNT]**?

1. Yes, a monthly fee
2. Yes, an annual fee
3. No
4. Don't know

RB11

[ASK IF RB9=1-2 (CURRENT ACCOUNT WITH BANK, BUILDING SOCIETY OR E-MONEY INSTITUTION IS DAY-TO-DAY ACCOUNT, AND FEE PAID MONTHLY OR ANNUALLY)]

Overall, do you feel this fee offers...?

1. Very good value for money
2. Good value for money
3. Neither good nor poor value for money
4. Poor value for money
5. Very poor value for money
6. Don't know

RB32a

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Which, if any, of the following activities have you done with your **[ACCOUNT]** in the last 12 months?

Select all that apply.

1. Checked the account balance
2. Paid bills
3. Deposited cash/ cheques into your account
4. Transferred money to another account I hold
5. Transferred money to other people
6. Made an international money transfer
7. Withdrawn cash
8. None of these

RB32B

[ASK IF RB32a=1, 2, 4, 5, 6 (HAVE A DAY-TO-DAY ACCOUNT, AND UNDERTAKEN ONE OR MORE OF THE RELEVANT ACTIVITIES IN THE LAST 12 MONTHS)]

In which of the following ways have you **[INSERT ACTIVITY FROM RB32B_a-e]** in the last 12 months?

[IF ASKED RB32B_b (PAID BILLS), ADD: If you have paid your bills by standing order, select the way in which you set these up.]

LIST AS PER RB32a, codes 1, 2, 4, 5, 6

- a. Checked your account balance
- b. Paid bills
- c. Transferred money to another account you hold
- d. Transferred money to other people
- e. Made an international money transfer

Select all that apply.

1. By telephone
2. Face to face, in branch
3. Face to face, in a local Post Office
4. Face to face, in a mobile branch (a vehicle that travels to different, usually rural, locations)
5. Face to face, in a local shop (not a Post Office) **[SHOW FOR RB32B_b AND RB32B_e (PAID BILLS AND INTERNATIONAL MONEY TRANSFER)]**
6. Online
7. Using a mobile app
8. Using a self-service in-branch machine
9. ATM (cash machine)

10. Direct Debit or a recurring card payment with a merchant [**SHOW FOR RB32B_b (PAID BILLS)**]
11. 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/CHEQUES 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 RB32Ca-b]** in the last 12 months?

LIST AS PER RB32a, codes 3, 7

1. Deposited cash/cheques into your account [**ASK IF RB32a=3**]
2. Withdrawn cash [**ASK IF RB32a=7**]

Select all that apply.

1. Face to face, in branch
2. Face to face, in a local Post Office
3. Face to face, in a mobile branch (a vehicle that travels to different, usually rural, locations)
4. Face to face, in a local shop (cash back) [**SHOW FOR RB32c_b (WITHDRAWN CASH)**]
5. Using a self-service in-branch machine
6. ATM (cash machine)
7. Using a mobile app to take a picture of the cheque [**SHOW FOR RB32c_a (DEPOSITED CASH/CHEQUES)**]
8. Don't know

RB24

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)] CAROUSEL GRID

Now thinking about how you use your **[ACCOUNT]**, rate your overall satisfaction with...

RANDOMISE QUESTIONS EXCEPT e

- a. Telephone banking [**SHOW IF RB32B_a-e ANY=1**]
- b. In-branch services [**SHOW IF RB32B_a-e ANY=2-4 OR RB32C_a=1-3 OR RB32C_b=1-3**]
- c. Online banking [**SHOW IF RB32B_a-e ANY=6**]
- d. Mobile banking (banking using a mobile app) [**SHOW IF RB32B_a-e ANY=7**]
- 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 – I.E. ALL IN RETAIL BANKING SECTION, 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 10

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. Other (write in)

RB133a

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT– I.E. ALL IN RETAIL BANKING SECTION)]

Still thinking of your main day-to-day account, over the last 12 months have you used a particular branch regularly, i.e. at least once a month?

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

RB133

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT– I.E. ALL IN RETAIL BANKING SECTION)]

Has a branch that you used to use regularly, i.e. at least once a month, closed in the last 12 months?

4. Yes
5. No
6. Don't know

RB133b

[ASK IF RB133=1 (ALL WITH A DAY-TO-DAY ACCOUNT AND BRANCH USED TO USE REGULARLY CLOSED RECENTLY)]

Have you done any of the following as a result of the branch you used to use regularly closing?

Select all that apply.

1. Used online banking more frequently
2. Used mobile banking more frequently
3. Used ATMs more frequently
4. Visited other branches of your day-to-day account provider
5. Visited local Post Office to access your day-to-day account
6. Switched your day-to-day account to another provider
7. Looked for advice on how to continue to do your banking
8. None of these

RB36

[ASK IF RB32Ba-e=2-4, 8 OR RB32Ca-b=1-3, 5 (HAVE A DAY-TO-DAY ACCOUNT, AND IN LAST 12 MONTHS USED ANY BRANCH SERVICE, INCLUDING SELF-SERVICE)]

How convenient or inconvenient is the location of the branch you use most often?

1. Very convenient
2. Fairly convenient
3. Neither convenient nor inconvenient
4. Fairly inconvenient
5. Very inconvenient
6. Don't know

RB34_INTRO

[STATE IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

The next few questions are about banking security and fraud. When answering these questions, think about any banking account that you hold, e.g. current/ savings/ Post Office card/ credit union savings accounts.

Do not think about any other financial services products, e.g. investments or pensions.

RB34

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Have you shared any of your personal details, e.g. your full PIN number or online account log-in details, with any of the following in the last 12 months?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 5-6

1. My spouse/ partner
2. A friend or other family member
3. A carer or helper
4. An individual that I had to pay, e.g. a hairdresser or taxi driver
5. No, I have not shared this information with anyone **[SINGLE CODE]**
6. Don't know

RB87

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Have you been asked to share your online account log-in details in the last 12 months with any of the following?

Select all that apply.

1. Your account provider or someone pretending to be your account provider
2. An individual from a financial services firm, e.g. an adviser
3. A price comparison website
4. An online money dashboard (website/ app that displays current/ savings account balances or transaction histories from your different providers)
5. Anyone else (write in)
6. No **[SINGLE CODE]**
7. Don't know

RB82a

[ASK IF RB87=1-5 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE BEEN ASKED TO SHARE THEIR ONLINE ACCOUNT LOG-IN DETAILS IN THE LAST 12 MONTHS WITH THEIR ACCOUNT PROVIDER/SOMEONE PRETENDING TO BE THEIR ACCOUNT PROVIDER, AN INDIVIDUAL FROM A FINANCIAL SERVICES FIRM, A PRICE COMPARISON WEBSITE, AN ONLINE DASHBOARD OR ANYONE ELSE)]

Thinking about when you were asked to share your online account log-in details in the last 12 months...

Did you report this? And, if so, to whom?

Select all that apply.

1. My account provider

2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Other organisation (write in)
6. I didn't report this contact to anyone [**SINGLE CODE**]
7. Don't know

RB83a

[ASK IF RB87=1-5 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE SHARED THEIR ONLINE ACCOUNT LOG-IN DETAILS IN THE LAST 12 MONTHS WITH THEIR ACCOUNT PROVIDER/SOMEONE PRETENDING TO BE THEIR ACCOUNT PROVIDER, AN INDIVIDUAL FROM A FINANCIAL SERVICES FIRM, A PRICE COMPARISON WEBSITE, AN ONLINE DASHBOARD OR ANYONE ELSE)]

Thinking about when you were asked to share your online account log-in details in the last 12 months ...

Did you lose money as a result of this?

Answer yes if you lost money, even if you later got all or some of the money back.

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

RB79

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

In the last 12 months have any of your debit, credit or other card(s) been used **without your permission** to take cash from your account (or has any money been charged to them)?

Select all that apply.

1. Yes, a debit card
2. Yes, a credit card [**SHOW IF P_CC3_1=1 OR P_CC4_1=1**]
3. Yes, another card (e.g. store card or loadable pre-paid card) [**SHOW IF P_CC3_2=1 OR P_CC4_2=1 OR P_RB7_3=1**]
4. No
5. Don't know

RB82b

[ASK IF RB79=1-3 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE HAD THEIR DEBIT, CREDIT OR ANOTHER CARD USED WITHOUT THEIR PERMISSION TO TAKE CASH FROM THEIR ACCOUNT IN THE LAST 12 MONTHS)]

Thinking about when your card(s) were used without your permission in the last 12 months...

Did you report this? And, if so, to whom?

Select all that apply.

1. My account provider
2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Other organisation (write in)
6. I didn't report this contact to anyone [**SINGLE CODE**]
7. Don't know

RB83b

[ASK IF RB79=1-3 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE HAD THEIR ACCOUNT OR DEBIT, CREDIT OR ANOTHER CARD USED WITHOUT THEIR PERMISSION TO TAKE CASH FROM THEIR ACCOUNT IN THE LAST 12 MONTHS)]

Thinking about when your card(s) were used without your permission in the last 12 months...

Have you lost money as a result of this?

Answer yes if you lost money, even if you later got all or some of the money back. [**IF MORE THAN ONE CODE SELECTED AT RB79=1-3: Select all that apply.**]

1. Yes, lost money after debit card used without permission [**SHOW IF RB79=1**]
2. Yes, lost money after credit card used without permission [**SHOW IF RB79=2**]
3. Yes, lost money after another card (e.g. store card or loadable pre-paid card) used without permission [**SHOW IF RB79=3**]
4. No [**SINGLE CODE**]
5. Don't know [**SINGLE CODE**]

RB80

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

In the last 12 months, have you had money taken in some other way which involved your personal details being used **without your permission?**

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

RB82c

[ASK IF RB80=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE HAD THEIR PERSONAL DETAILS USED IN SOME OTHER WAY WITHOUT THEIR PERMISSION IN THE LAST 12 MONTHS)]

Thinking about the money that was taken without your permission in the last 12 months ...

Did you report this? And, if so, to whom?

Select all that apply.

1. My account provider
2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Other organisation (write in)
6. I didn't report this contact to anyone [**SINGLE CODE**]
7. Don't know

RB83c

[ASK IF RB80=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE HAD THEIR PERSONAL DETAILS USED IN SOME OTHER WAY WITHOUT THEIR PERMISSION IN THE LAST 12 MONTHS)]

Thinking about the money that was taken without your permission in the last 12 months ...

Have you lost money as a result of this?

Answer yes if you lost money, even if you later got all or some of the money back.

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

RB80a_INTRO

[STATE IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

There is a kind of fraud known as "push payment fraud".

<FCABlue>

This is where:

- **you are deceived into transferring funds to someone other than the person you intended to pay**, e.g. when a fraudster poses as your bank and requests a transfer of funds to an account they control, or
- **you paid somebody for what you believed were legitimate purposes but they turned out to be fraudulent**, e.g. when a fraudster convinces you to invest in a fake investment scheme.

</FCABlue>

RB80a

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Have you personally experienced this kind of fraud in the last 12 months?

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

RB82d

[ASK IF RB80a=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE EXPERIENCED PUSH PAYMENT FRAUD IN THE LAST 12 MONTHS)]

Thinking about when you experienced "push payment fraud" in the last 12 months...

Did you report this? And, if so, to whom?

Select all that apply.

1. My account provider
2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Other organisation (write in)
6. I didn't report this contact to anyone **[SINGLE CODE]**
7. Don't know

RB83d

[ASK IF RB80a=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE EXPERIENCED PUSH PAYMENT FRAUD IN THE LAST 12 MONTHS)]

Thinking about when you experienced "push payment fraud" in the last 12 months...

Have you lost money as a result of this?

Answer yes if you lost money, even if you later got all or some of the money back.

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

RB81

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

In the last 12 months, have you been contacted by an individual or company with a request to transfer money **through** your account?

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

RB82e

[ASK IF RB81=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE BEEN CONTACTED BY AN INDIVIDUAL OR COMPANY WITH A REQUEST TO TRANSFER MONEY THROUGH THEIR ACCOUNT IN THE LAST 12 MONTHS)]

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.

1. My account provider
2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Other organisation (write in)
6. I didn't report this contact to anyone [**SINGLE CODE**]
7. Don't know

RB83e

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

In the last 12 months, have you paid an individual or a company a **fee in advance** to get a financial product or service, that you did not actually receive?

For example, this could be in response to an advert for a 'fast' loan or an offer to consolidate a debt.

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

RB83f

[ASK IF RB83e=1 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE EXPERIENCED ADVANCED FEE FRAUD IN THE LAST 12 MONTHS)]

Thinking about when you experienced "advanced fee fraud" in the last 12 months...

Did you report this? And, if so, to whom?

Select all that apply.

1. My account provider
2. Action Fraud
3. The Police
4. Financial Conduct Authority (FCA)
5. Other organisation (write in)

6. I didn't report this contact to anyone [**SINGLE CODE**]
7. Don't know

RB81_DV

[CODE TO ALL WITH A DAY-TO-DAY ACCOUNT (I.E. ALL IN RETAIL BANKING SECTION)]

DERIVED VARIABLE FOR POTENTIAL SCAMS WHERE MONEY WAS LOST: CODE BASED ON ANSWERS TO RB83a, RB83b, RB83c, RB83d, RB83e

ANALYSIS NOTE: MONEY MULES (CONTACTED BY INDIVIDUAL OR COMPANY WITH A REQUEST TO TRANSFER MONEY THROUGH ACCOUNT) IS INTENTIONALLY EXCLUDED FROM DV

ANALYSIS NOTE: WE DO NOT NEED TO ASK THOSE EXPERIENCING ADVANCED FEE FRAUD IF THEY PAID OUT MONEY, BECAUSE THEY WOULD HAVE BY DEFINITION

	CODE IF
1 Shared your online account log-in details	RB83a=1
2 Had your debit card(s) used without your permission to take cash from your account (or had money charged to them)	RB83b=1
5 Had your credit card(s) used without your permission to take cash from your account (or had money charged to them)	RB83b=2
6 Had another card(s) (e.g. store card or loadable pre-paid card) used without your permission to take cash from your account (or had money charged to them)	RB83b=3
3 Had money taken in some other way which involved your personal details being used without your permission	RB83c=1
4 Experienced push payment fraud	RB83d=1
7 Experienced advanced fee fraud	RB83e=1

RB82a1

ASK IF RB81_DV=1-7 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE EXPERIENCED A POTENTIAL SCAM IN THE LAST 12 MONTHS EXCLUDING BEING CONTACTED TO BE A MONEY MULE AND LOST MONEY AS A RESULT)]

In the last 12 months you have lost money as a result of:

- Sharing your online account log-in details [**SHOW IF RB81_DV=1**]
- Having your debit card(s) used without your permission to take cash from your account (or had money charged to them) [**SHOW IF RB81_DV=2**]
- Having your credit card(s) used without your permission to take cash from your account (or had money charged to them) [**SHOW IF RB81_DV=5**]
- Having another card(s) (e.g. a store card or loadable pre-paid card) used without your permission to take cash from your account (or had money charged to them) [**SHOW IF RB81_DV=6**]
- Having money taken in some other way which involved your personal details being used without your permission [**SHOW IF RB81_DV=3**]

- Push payment fraud
 <inf>
 <FCABlue>
 Where you are deceived into transferring funds to someone other than the person you intended to pay, or you paid somebody for what you believed were legitimate purposes but which turned out to be fraudulent
 </FCABlue>
 </inf> **[SHOW IF RB81_DV=4]**
- Advanced fee fraud - where you are deceived into paying a fee for a financial product or service you did not receive, e.g. for a 'fast' loan **[SHOW IF RB81_DV=7]**

How much money in total did you lose as a result of **[IF ONE INCIDENT (NUMBER OF RESPONSES AT RB81_DV=1): this; IF MORE THAN ONE INCIDENT (NUMBER OF RESPONSES AT RB81_DV > 1): these incidents that have happened in the last 12 months]**, even if you later got all or some of the money back?

If unsure, give your best estimate.

NUMERIC

RANGE £1...£10,000,000

Don't know

RB84

ASK IF RB81_DV=1-7 (HAVE A DAY-TO-DAY ACCOUNT AND HAVE EXPERIENCED A POTENTIAL SCAM IN THE LAST 12 MONTHS EXCLUDING BEING CONTACTED TO BE A MONEY MULE AND LOST MONEY AS A RESULT)]

Did you recover the money lost as a result of fraud?

1. Yes, recovered all the money
2. Yes, recovered some of the money
3. No, tried to recover but it was not successful
4. No, didn't try to recover
5. Not yet, but may do
6. Don't know

RB23

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Thinking now about the account that you use for your day-to-day payments and transactions, overall how satisfied are you with your **[ACCOUNT]** provider?

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

0 - Not at all satisfied

- 1
- 2
- 3
- 4

- 5
- 6
- 7
- 8
- 9
- 10 - Completely satisfied
- Don't know

RB22

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

How much trust do you have in the provider of your **[ACCOUNT]**?

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

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

RB20a

[ASK IF RB2=1-4 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT))]

For how long have you had your **[ACCOUNT]**?

- 1. Less than 1 year
- 2. 1 year to less than 2 years
- 3. 2 years to less than 3 years
- 4. 3 years to less than 5 years
- 5. 5 years to less than 10 years
- 6. 10 years or more
- 7. Don't know

RB20b

[ASK IF RB20a=1-3 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS)]

Thinking back to when you first opened your **[ACCOUNT]**, which of these were **important** reasons for choosing this provider?

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

RANDOMISE LIST EXCEPT CODES 20-21

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 usage
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 good deal
12. I trusted them to treat me fairly
13. It was the most convenient for me
14. Attractive interest/ overdraft rates
15. Additional benefits available on account
16. [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. Other (write in)
21. Don't know

RB20c

[ASK IF P_RBDV1= 7 (HAVE A CURRENT ACCOUNT WITH E-MONEY ACCOUNT PROVIDER)]

You mentioned earlier that you have a current account with an **e-money account provider**.

Which of the following features appealed to you most when you took out your **e-money account**?

If you hold more than one account with an e-money account provider, think about the account you opened most recently.

<FCABlue>

E-money accounts are current accounts provided by any of the following: Amaiz, Bilderlings, Contis, Countingup, Dozens, Engage, epayments, getcoconut, ipagoo, Lycamoney, Mettle, Monese, Nimbl, Paystree, Pockit, Revolut, Soldo, squirrel, Think money, Tide, Tuxedo

</FCABlue>

Select all that apply.

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. It interfaces with other apps I use
5. It enables me to easily and cheaply spend money in other countries
6. Other (write in)
7. Don't know

RB101a

[ASK IF RB20a=1-3 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS)]

[IF P_RBDV1=7 AND RB2 NE 4 (HAVE A CURRENT ACCOUNT WITH AN E-MONEY ACCOUNT 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]**?

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 (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS)]

When you opened your **[ACCOUNT]**, were you ...

1. Switching from an alternative provider
2. Opening a new account with your existing provider
3. Opening a new account – didn't have an account previously
4. Don't know

RB58_INTRO

[STATE IF RB2=1 AND RB47=1 AND RB3 NE 3 (CURRENT ACCOUNT IS DAY-TO-DAY ACCOUNT (EXCEPT CREDIT UNION ACCOUNT), ACCOUNT HELD FOR LESS THAN 3 YEARS AND WAS SWITCHED WHEN OPENED)]

<FCABlue>

The Current Account Switch Service, also known as CASS, is a free service that lets you switch your current account easily from one participating bank or building society to another. It has the following features:

- You choose a switch date to suit you
- Payments transfer automatically

- Any payments are redirected for 36 months
 - It is supported by UK banks and building societies, so the switching process is the same everywhere
- </FCABlue>

RB58

[ASK IF RB2=1 AND RB47=1 AND RB3 NE 3 (CURRENT ACCOUNT IS DAY-TO-DAY ACCOUNT (EXCEPT CREDIT UNION ACCOUNT), ACCOUNT HELD FOR LESS THAN 3 YEARS AND WAS SWITCHED WHEN OPENED)]

Before today, had you heard of the Current Account Switch Service (CASS)?

1. Yes
2. No
3. Not sure
4. Don't know

RB56

[ASK IF RB47=1-3 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT), AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER OR FOR FIRST TIME)]

How easy or difficult was it to **[IF RB47=1: switch the provider for your; IF RB47=2 OR 3: open your new] [ACCOUNT]**?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

RB62

[ASK IF RB47=1 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT), AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND SWITCHED FROM ALTERNATIVE PROVIDER IN LAST 3 YEARS)]

Did you experience any of the following difficulties when switching provider for your **[ACCOUNT]**?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-13

1. My salary wasn't transferred correctly
2. Direct Debits were not transferred correctly
3. The balance on my new account was incorrect
4. Bills weren't paid or not paid on time

5. I went overdrawn because the switch was not handled properly
6. I faced fees or charges because the switch was not handled properly
7. Bills, debits, cheques keep coming out of the old account
8. My overdraft was not set up correctly on the new account
9. I've experienced problems with cards or cheque books being incorrect
10. The switch took longer than expected
11. Other (write in)
12. None of these
13. Don't know

RB128

[ASK IF RB47=1-2 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT), AND ACCOUNT HELD FOR LESS THAN 3 YEARS, SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER)]

What prompted you to **[IF RB47=1: switch provider for your [ACCOUNT]; IF RB47=2: open a new [ACCOUNT] with the same provider]**?

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

RANDOMISE LIST EXCEPT CODES 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 (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND HAVE SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER)]

Before you opened your **[ACCOUNT]**, did you compare **[ACCOUNT]**s from two or more different providers by looking at products, prices or the terms and conditions offered?

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

RB48

[ASK IF RB47b=2 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND HAVE SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER – DIDN'T SHOP AROUND)]

There are many reasons why people may choose not to compare different providers before opening a **[ACCOUNT]**.

Why did you not compare products from different providers?

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

RANDOMISE LIST EXCEPT CODES 12-14

1. It takes too much time
2. It's too difficult to compare
3. It's not worth it as there's no real difference between providers
4. I wouldn't know what to look for
5. Shopping around could damage my credit rating
6. The offer from the provider I chose was just what I wanted
7. I feel loyalty to the provider I chose
8. The provider I chose had a good choice of products
9. I have dealt with the provider I chose before
10. The provider was recommended to me
11. I didn't think I would get an account elsewhere
12. I didn't really think about comparing products or providers
13. Other (write in)
14. Don't know

RB49

[ASK IF RB47b=1 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND HAVE SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER – SHOPPED AROUND)]

How did you compare **[ACCOUNT]**s from different providers?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-7

1. Checked best-buy tables, e.g. internet, newspaper
2. Used price comparison website(s)
3. Used banks' service quality league tables **[SHOW IF RB2=1 (DAY-TO-DAY ACCOUNT IS A CURRENT ACCOUNT)]**

4. Checked websites of individual providers
5. Contacted providers for information
6. Other (write in)
7. Don't know

RB50

[ASK IF RB47b=1 (HAVE A DAY-TO-DAY ACCOUNT (EXCEPT POST OFFICE CARD ACCOUNT) AND ACCOUNT HELD FOR LESS THAN 3 YEARS, AND HAVE SWITCHED ACCOUNT OR OPENED NEW ACCOUNT WITH SAME PROVIDER – SHOPPED AROUND)]

How easy or difficult was it to compare **[ACCOUNT]**s from different providers?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

RB53x

[ASK IF RB20a=4-6 (HAVE A DAY-TO-DAY ACCOUNT (EXCLUDING POST OFFICE CARD ACCOUNT) FOR 3 YEARS OR MORE)]

Have you ever switched provider for your **[ACCOUNT]**?

<inf>

<FCABlue>

By 'switching' we mean opening a **[ACCOUNT]** with a new provider, regardless of whether you closed your account with your previous provider.

</FCABlue>

</inf>

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

RB53b

[ASK IF RB53x=2 (HAVE A DAY-TO-DAY ACCOUNT (EXCLUDING POST OFFICE CARD ACCOUNT) FOR 3 YEARS OR MORE, AND NEVER SWITCHED)]

Why have you never switched provider for your **[ACCOUNT]**?

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

RANDOMISE LIST EXCEPT CODES 15-16

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. Other (write in)
16. Don't know

RB54

[ASK IF RB53x=2 (HAVE A DAY-TO-DAY ACCOUNT (EXCLUDING POST OFFICE CARD ACCOUNT) FOR 3 YEARS OR MORE, AND NEVER SWITCHED)]

What, if anything, might encourage you to consider switching provider for your **[ACCOUNT]**?

Select all the reasons that would be **important** in your decision.

RANDOMISE LIST EXCEPT CODES 15-17

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. Other (write in)
16. Nothing would encourage me to switch **[SINGLE CODE]**
17. Don't know

RB102c

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

Do you use any of the following?

Select all that apply.

1. A service provided by your bank, building society or credit union that allows you to see the accounts you hold with different banks in one place. This may be accessed through an app or website
2. An app 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. Money Dashboard, MoneyHub
3. An app that builds savings by monitoring your current accounts and/ or transactions and automatically transfers funds, e.g. Chip, Cleo, Moneybox, Plum
4. None of these **[SINGLE CODE]**
5. Don't know

RB117

[ASK IF RB102c=3 (HAVE A DAY-TO-DAY ACCOUNT AND USE AN APP TO AUTOMATICALLY BUILD SAVINGS)] COLLAPSIBLE GRID

You said you use an app that builds savings by monitoring your current accounts and/or transactions with different banks and automatically transfers funds, e.g. Chip, Cleo, Moneybox, Plum.

How much do you agree or disagree with the following statements about this kind of app?

- a. I understand how my savings are protected when using this app
 - b. It is easy to set up this type of app
 - c. The app only saves what I can afford
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

RB118

[ASK IF RB102c=3 (HAVE A DAY-TO-DAY ACCOUNT AND USE AN APP TO AUTOMATICALLY BUILD SAVINGS)]

What are the main reasons you chose to use this kind of savings app?

Select all that apply.

1. It links with more than one payment account, e.g. bank account or credit card
2. It was recommended to me
3. I don't have to think about my savings/ it works in the background
4. I save more through an automated savings app than I would through a regular savings account
5. Brand reputation/ a brand I can trust
6. Saw an advert and it looked attractive
7. I can easily view and manage my savings
8. Other (write in)

9. Don't know

RB109

[ASK IF RB102c=3 (HAVE A DAY-TO-DAY ACCOUNT AND USE AN APP TO AUTOMATICALLY BUILD SAVINGS)]

Overall, how satisfied or dissatisfied are you with this kind of savings app?

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

RB40a

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

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=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

[IF RB40a=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: in the last 12 months have you experienced any of the following problems with your **[ACCOUNT]**?]

[IF RB40a=1 (EXPERIENCED A PROBLEM WITH THEIR ACCOUNT IN THE LAST 12 MONTHS): Which of these problems did you experience?]

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 16-18

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. Other (write in)
17. None of these [**SHOW IF RB40a=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)] [SINGLE CODE]**
18. Don't know

RB41

[ASK IF MORE THAN ONE RESPONSE SELECTED AT RB40, 1-16 (HAVE A DAY-TO-DAY ACCOUNT AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

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

ONLY SHOW ANSWERS CODED AT RB40, 1-16 (INCLUDING NAME OF PROBLEM WRITTEN AT RB40,16)

RBINT

[STATE IF MORE THAN ONE RESPONSE SELECTED AT RB40, 1-16 (HAVE A DAY-TO-DAY ACCOUNT AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

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

SHOW ANSWER AT RB41

RB42

[ASK IF RB40=1-16 (HAVE A DAY-TO-DAY ACCOUNT AND EXPERIENCED A PROBLEM IN 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.

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=1-16 (HAVE A DAY-TO-DAY ACCOUNT AND EXPERIENCED A PROBLEM IN 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?

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

RB44

[ASK IF RB43=1 (HAVE A DAY-TO-DAY ACCOUNT AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED)]

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.

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 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 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

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

RB68a

[ASK IF RB2=1-5 (HAVE A DAY-TO-DAY ACCOUNT – I.E. ALL IN RETAIL BANKING SECTION)]

<FCABlue>

The **Financial Services Compensation Scheme (FSCS)** protects savings. Under this scheme the first £85,000 of your savings is protected in the event that the bank or building society goes bust.

</FCABlue>

Before today, were you aware of the Financial Services Compensation Scheme?

1. Yes
2. No

RB68c

[ASK IF P_RBDV1= 7 (HAVE A CURRENT ACCOUNT WITH AN E-MONEY ACCOUNT PROVIDER)]

E-money accounts are not covered by the FSCS, but your money is safeguarded by the e-money account provider.

Before today, were you aware of this?

<FCABlue>

Safeguarding means that your money is protected in case the e-money account provider becomes insolvent.

</FCABlue>

1. Yes – I was aware, before I opened my e-money 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

Section 7 is asked to a random selection of adults with a first charge residential mortgage on a property in which they currently live

MINTRO

[STATE TO P_M1_DV=1 (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

Now a few more detailed questions about your residential mortgage on the property in which you currently live.

[IF P_M1_DV=1 AND 2 (RESIDENTIAL AND LIFETIME MORTGAGE HELD): Do not think about your lifetime mortgage.]

<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.]

<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 FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

Is this property the first property you've owned with a mortgage? This could be in your own name or in joint names.

Only include properties you have personally lived in and **do not include** any investment properties.

1. Yes
2. No, I have held a mortgage on a previous property I lived in

M3

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

Thinking about the property you currently live in...

How long ago did you take out the original (first) mortgage on the property you currently live in?

This is likely to be when you first bought the property.

1. Less than 1 year
2. 1 year to less than 2 years
3. 2 years to less than 3 years
4. 3 years to less than 5 years
5. 5 years to less than 10 years
6. 10 years to less than 20 years
7. 20 years to less than 25 years
8. 25 years or more
9. Don't know

M3a

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

[IF P_M1c=1: 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]

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 FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[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 FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

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

Is your mortgage repayment or interest-only?

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 FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

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

What type of interest rate is your mortgage on at the moment?

1. Fixed rate
2. Variable rate
3. Don't know

M19

[ASK IF M18=2 (CURRENTLY HAVE A RESIDENTIAL MORTGAGE WITH A VARIABLE RATE OF ANY KIND)]

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

Which type of variable rate mortgage do you have?

1. **Standard variable rate (SVR)** where your lender can change your interest rate
2. **Discount mortgage** where your rate is a discount of the lender's SVR but only for a certain length of time
3. **Tracker mortgage** where your interest rate moves in line with another interest rate, e.g. Bank of England base rate
4. **Capped rate mortgage** where your rate can vary but is capped so it can't go above a certain rate
5. Don't know

M20a

[ASK IF M18=1 OR M19=2-4 (HAVE A RESIDENTIAL MORTGAGE WITH A FIXED RATE OR HAVE A RESIDENTIAL MORTGAGE WITH A VARIABLE RATE WHICH IS A DISCOUNTED, TRACKER OR CAPPED RATE MORTGAGE)]

For how long does your **[IF M18=1: fixed; IF M19=2: discount; IF M19=3: tracker; IF M19=4: capped]** rate last – does it end in...?

1. Less than 1 year
2. 1 year to less than 2 years
3. 2 years to less than 3 years
4. 3 years to less than 4 years
5. 4 years to less than 5 years
6. More than 5 years' time
7. Don't know

M20b

[ASK IF M19=1 (HAVE A RESIDENTIAL MORTGAGE AND KNOW THEY HAVE A STANDARD VARIABLE RATE)]

[IF P_M1c=1: 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

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 AND KNOW WHAT TYPE OF RATE THEY HAVE)]

[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?

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

RANDOMISE LIST EXCEPT CODES 13-14

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.

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?

1. Within the next 5 years
2. Within the next 10 years
3. Within the next 20 years
4. Don't know

M28b

[ASK IF M28A=1 (HAVE A RESIDENTIAL MORTGAGE THAT IS INTEREST-ONLY OR PART REPAYMENT/ PART INTEREST-ONLY THAT ENDS IN NEXT 5 YEARS)]

[IF P_M1c=1: 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

M117

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

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

Thinking about the last two years, have you arranged any support to help with repayments for your mortgage?

<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>

<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, but can be selected with code 3. Code 4 is single code.

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. Received other tailored support from lender(s), which considers your individual circumstances
4. None of these

M118

[ASK IF M117=1 OR 2 (HAVE A RESIDENTIAL MORTGAGE, AND HAVE HAD OR STILL HAVE A PAYMENT DEFERRAL)]

When did you first apply for a payment deferral?

1. Before April 2020
2. Between April 2020 and March 2021
3. In or after April 2021
4. Don't know

M119

[ASK IF M117=3 (HAD SOME FORM OF TAILORED SUPPORT FOR THEIR MORTGAGE PRODUCTS)]

[IF M117 NE 1-2 (HAD SOME FORM OF TAILORED SUPPORT BUT DID NOT HAVE ANY PAYMENT DEFERRALS): Which of the following best describe the types of tailored support you received from your lender?]

[IF M117=1-2 (HAD SOME FORM OF TAILORED SUPPORT AND HAD ANY PAYMENT DEFERRALS): Excluding your payment deferral(s), which of the following best describe the types of other tailored support you received from your lender?]

Select all that apply.

1. Making no payments for a temporary period
2. Making reduced payments for a temporary period
3. Paying only the interest for a temporary period
4. Reducing monthly payments by increasing how long I have to pay off my mortgage
5. None of these

M120

[ASK IF M117=4 (HAVE NOT ARRANGED A PAYMENT DEFERRAL OR OTHER TAILORED SUPPORT IN THE LAST 2 YEARS)]

Why have you not arranged a payment deferral or other tailored support from your mortgage lender(s) in the last 2 years?

Select all that apply.

RANDOMISE STATEMENTS EXCEPT CODES 1 AND 10-12

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. I was afraid of losing my home
6. I was worried about my credit rating or ability to access credit in the future
7. I did not think my mortgage lender(s) would be helpful
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. None of these
12. Don't know

M121

[ASK IF M117 =1-3 (ARRANGED A PAYMENT DEFERRAL FOR THEIR MORTGAGE OR OTHER TAILORED SUPPORT)]

Thinking about all of the discussions you have had with your lender about your payment deferral or other tailored support, to what extent did your mortgage lender treat you with empathy?

Answer on a scale of 0 to 10, where 0 is 'did not treat me with any empathy' and 10 is 'very empathetic'.

0 - Did not treat me with any empathy

1

2

3

4

5

6

7

8

9

10 - Very empathetic

Not relevant – I applied online and did not have any discussions with my lender(s)

M83

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

[IF P_M1c=1: 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 10 is 'completely satisfied'.

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

M85

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

[IF P_M1c=1: 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

M5a

[ASK IF M5=2 (HAVE A RESIDENTIAL MORTGAGE AND THEIR CURRENT PROPERTY IS NOT THE FIRST PROPERTY THEY HAVE OWNED WITH A MORTGAGE)]

[IF P_M1c=1: 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.

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.

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 FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. CODE TO ALL IN MORTGAGES SECTION)]

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.

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 FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. CODE TO ALL IN MORTGAGES SECTION)]

DERIVED VARIABLE TO ALLOCATE PEOPLE INTO WHETHER THE MOST RECENT THING THEY HAVE DONE WITH THEIR MORTGAGE OCCURRED IN THE LAST 3 YEARS.

1. First time borrower in 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...

1. Change mortgage lender
2. Stay with the same mortgage lender

M109b

[ASK IF MDV2=6-8 (HAVE A RESIDENTIAL MORTGAGE AND HAVE MADE A CHANGE TO THEIR MORTGAGE BUT NOT IN THE LAST THREE YEARS, OR FTB BUT DIDN'T BUY IN THE LAST THREE YEARS, OR DON'T KNOW HOW LONG AGO THEIR MOST RECENT CHANGE WAS/ CANT REMEMBER WHAT THE MOST RECENT CHANGE WAS)]

Which of the following are important reasons why you have not changed mortgage lender or changed to a new rate recently?

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

RANDOMISE LIST EXCEPT CODES 14-15

1. I am happy with my current mortgage
2. My rate is competitive/ I am on a good deal
3. I've never thought about it
4. I am currently in arrears
5. I am in negative equity
6. I've tried, but my application was rejected
7. I assumed I wouldn't meet the affordability criteria
8. It would be too much hassle
9. The costs involved in switching lender wouldn't be worth it
10. I am on a fixed rate
11. I didn't know I could change
12. I've considered other lenders, but decided to stay with my current lender
13. My existing lender will not allow me to move to a new deal
14. Some other reason (write in)
15. Don't know

M109c

[ASK IF M109b=6 OR 13 (HAVE A RESIDENTIAL MORTGAGE AND HAVE MADE A CHANGE TO THEIR MORTGAGE BUT NOT IN THE LAST THREE YEARS, OR FTB BUT DIDN'T BUY IN THE LAST THREE YEARS, OR DON'T KNOW HOW LONG AGO THEIR MOST RECENT CHANGE WAS/ CANT REMEMBER WHAT THE MOST RECENT CHANGE WAS -- AND HAVE NOT CHANGED LENDER OR RATE BECAUSE THEIR APPLICATION WAS REJECTED OR THE EXISTING LENDER WOULD NOT ALLOW THEM TO MOVE ONTO A NEW DEAL)]

You said you have tried to change mortgage lender or changed to a new rate because your application was rejected or your lender wouldn't allow you to move onto a new deal. Why was this?

1. I didn't meet the affordability criteria when I wanted to borrow more
2. I didn't meet the affordability criteria even though I didn't want to borrow more
3. I wanted an interest-only mortgage
4. I am currently in arrears
5. I am in negative equity
6. Other (write in)

MINTRO2

[STATE IF MDV2=4-5 (HAVE A RESIDENTIAL MORTGAGE AND INTERNAL SWITCHER OR REMORTGAGOR OR WAS MOST RECENT CHANGE IN LAST 3 YEARS)]

We now have some further questions about your most recent experience of **[IF MDV2=4:** changing onto a new rate; **IF MDV2=5:** changing your mortgage lender].

M80

[ASK IF MDV2=2 OR 3 OR 5 (HAVE A RESIDENTIAL MORTGAGE AND HOME MOVER, PORTER, REMORTGAGOR WAS MOST RECENT CHANGE IN THE LAST THREE YEARS)] COLLAPSIBLE GRID

Thinking about your experience of **[IF MDV2=2:** taking out a new mortgage when you moved home; **IF MDV2=3:** taking your current mortgage deal with you when you moved home; **IF MDV2=5:** changing mortgage lender], how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

- a. I was satisfied with the process
 - b. The mortgage lender took longer than expected
 - c. [DELETED]
 - d. Any fees/ costs as a result of the change in mortgage or mortgage lender were expected
-
- 1. Strongly agree
 - 2. Slightly agree
 - 3. Neither agree nor disagree
 - 4. Slightly disagree
 - 5. Strongly disagree
 - 6. Not applicable **[DO NOT SHOW FOR a,b]**
 - 7. Don't know

M81

[ASK IF MDV2= 4 (HAVE A RESIDENTIAL MORTGAGE AND INTERNAL SWITCHER MOST RECENT CHANGE IN THE LAST THREE 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. Any fees/ costs as a result of changing the rate were expected
-
- 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, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS)]

Which, if any, of these sources of **information** did you use to help your decision-making when you **[IF MDV2=1: took out your mortgage; IF MDV2=2: took out a new mortgage when you moved home; IF MDV2=3: took your current mortgage deal with you when you moved home; IF MDV2=4: changed onto a new rate; IF MDV2=5: changed mortgage lender]**?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 1-5 & 9-11

1. Information from mortgage lender(s) – including their website(s)
2. Information from mortgage broker(s) 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. Another source (write in)
10. None of these
11. Don't know

M40

[ASK IF MORE THAN ONE CODE SELECTED AT M39a 1-9 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS AND USED MORE THAN ONE SOURCE OF INFORMATION)]

Which of these sources of information did you find most useful?

LIST ALL ANSWERED AT M39a. SINGLE CODE

Don't know

M122

[ASK IF MDV2=1 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER IN THE LAST THREE 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?

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, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE 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?]

<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>

<inf>

<FCABlue>

A mortgage lender is a financial institution, e.g. a bank, that gives you a mortgage.

</FCABlue>

</inf>

<inf>

<FCABlue>

A mortgage broker, which could be an individual or a company, arranges mortgages between borrowers and lenders. They are basically a financial adviser who specialises in mortgages.

</FCABlue>

</inf>

Select all that apply.

1. One mortgage broker
2. Two or more mortgage brokers
3. An adviser at a mortgage lender
4. An adviser at two or more mortgage lenders
5. None of these
6. Can't remember **[SINGLE CODE]**

M46

[ASK IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS)]

[IF P_M1c=1: 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]?

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, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR ADVISER)]

How confident would you feel choosing a mortgage product yourself rather than using a broker or an adviser at a lender?

1. Very confident
2. Fairly confident
3. Not very confident
4. Not at all confident
5. Don't know

M69

[ASK IF M46=3 OR 4 OR 5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE CHOSEN THEMSELVES)]

[IF P_M1c=1: 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

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

INTRM4

[ASK IF M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

The next few questions are about the mortgage broker you used when arranging your mortgage **[IF MDV2=2 OR 3:** when you moved home; **IF MDV2=4:** when you changed onto a new rate; **IF MDV2=5:** when you changed lender].

M48

[ASK IF M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

Which of the following influenced your choice to use this mortgage broker?

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

RANDOMISE LIST EXCEPT CODES 9-10

1. I wanted to seek advice on a range of products from different lenders
2. I have used this broker before and was happy with the service I received
3. They were recommended to me by a family member, friend or colleague
4. They were recommended by an estate agent
5. I read online reviews that recommended them
6. I was referred by another party in the purchase process, e.g. a solicitor
7. I thought I had to use a mortgage broker
8. I found the broker by using a broker comparison website
9. Other (write in)
10. Don't know

M48a

[ASK IF M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

Before choosing your broker, did you compare different brokers by looking at the range of lenders they deal with, or their fees for providing advice.

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

M48b

[ASK IF M48a=1 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND COMPARED BROKERS)] COLLAPSIBLE GRID

When comparing brokers, how easy or difficult did you find the following:

- a. Comparing brokers on the number of mortgage companies they consider
 - b. Comparing brokers on the fees they charge
 - c. Comparing brokers to find those who could help you with more specialised borrowing needs
1. Very easy
 2. Fairly easy
 3. Neither easy nor difficult
 4. Fairly difficult
 5. Very difficult
 6. Don't know
 7. Not applicable **[SHOW FOR M48b_c]**

M57

[ASK IF M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

Overall, how satisfied were you with your mortgage broker?

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

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

M59

[ASK IF M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

How much trust did you have in your mortgage broker?

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

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

M55

[ASK M46=1 OR 3 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY A BROKER OR USED A BROKER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]
CAROUSEL GRID

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

Strongly agree

Slightly agree

Neither agree nor disagree

Slightly disagree

Strongly disagree

Don't know

INTROM2

[STATE IF M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED AN ADVISER AT MORTGAGE LENDER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

The next few questions are about the adviser at your mortgage lender who arranged your mortgage **[IF MDV2=2 OR 3:** when you moved home; **IF MDV2=4:** when you changed onto a new rate; **IF MDV2=5:** when you changed lender].

M60

[ASK IF M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED AN ADVISER AT MORTGAGE LENDER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

Which of the following influenced your choice to use an adviser at a mortgage lender?

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

RANDOMISE LIST EXCEPT CODES 7-9

1. I use (or have used) the lender before
2. Easy to go into a branch and talk to someone
3. They were recommended to me by a family member, friend or colleague
4. They were recommended by an estate agent
5. I read online reviews that recommended them
6. I was referred by another party in the purchase process, e.g. a solicitor
7. Didn't know any other option was available
8. Other (write in)
9. Don't know

M66

[ASK IF M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED ADVISER AT MORTGAGE LENDER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

Overall, how satisfied were you with the adviser at your mortgage lender?

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

0 - Not at all satisfied

- 1
- 2
- 3
- 4
- 5

- 6
- 7
- 8
- 9
- 10 - Completely satisfied
- Don't know

M59a

[ASK IF M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED AN ADVISER AT MORTGAGE LENDER BUT DIDN'T TAKE RECOMMENDED PRODUCT)]

How much trust did you have in the adviser at your mortgage lender?

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

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

M65

[ASK IF M46=2 OR 4 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE RECOMMENDED BY ADVISER AT MORTGAGE LENDER OR USED AN ADVISER AT MORTGAGE LENDER BUT DIDN'T TAKE RECOMMENDED PRODUCT)] CAROUSEL GRID

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

4. Slightly disagree
5. Strongly disagree
6. Don't know

INTROM3

[STATE IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS)]

The next few questions are about your experience of the mortgage application process when you **[IF MDV2=1: took out your mortgage; IF MDV2=2 OR 3: moved home; IF MDV2=4: changed onto a new rate; IF MDV2=5: changed lender]**.

M77

[ASK IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS) CAROUSEL GRID

Thinking about the mortgage application process, how much do you agree or disagree with these statements based on your recent experience of **[IF MDV2=1: taking out your mortgage; IF MDV2=2 OR 3: moving home; IF MDV2=4: changing onto a new rate; IF MDV2=5: changing lender]**?

RANDOMISE STATEMENTS

- a. I felt like I understood what was going on at each stage
 - b. I had to chase to be kept informed during the process
 - c. I felt there was too much information to deal with
 - d. There were too many different mortgage options
 - e. There were additional application processing fees that took me by surprise
-
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

M79

[ASK IF MDV2=4-5 (HAVE A RESIDENTIAL MORTGAGE AND INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS)]

Did receipt of any of the following influence your decision to **[IF MDV2=4: change to a new rate; IF MDV2=5: change mortgage lender]**?

1. Annual statement from my mortgage lender
2. Contact from my mortgage lender not long before the end of my old deal
3. Notification from my mortgage lender that payment had increased
4. Contact by the broker who arranged my mortgage previously

5. None of these – I knew myself that the rate was ending and decided to get a new deal
6. Don't know

M105

[ASK IF P_M1_DV=1 (ALL WITH A FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)] CAROUSEL GRID

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. I am confident I can find out who will lend to me
-
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Not applicable
 7. Don't know

M79a

[ASK IF MDV2=1-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS)]

[IF P_M1c=1: 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, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS AND DID NOT COMPARE MORTGAGES)]

[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

1. It takes too much time
2. It's too difficult to compare
3. It's not worth it as there's no real difference between mortgage lenders
4. I wouldn't know what to look for
5. Shopping around could damage my credit rating
6. The offer from the mortgage lender I chose was just what I wanted
7. I feel loyalty to the mortgage lender I chose
8. The mortgage lender I chose had a good choice of products
9. I have dealt with the mortgage lender I chose before
10. The mortgage lender was recommended to me
11. I didn't think I could get a mortgage product elsewhere
12. I didn't really think about comparing mortgage products or lenders
13. Other (write in)
14. Don't know

M79c

[ASK IF M46=3-5 (HAVE A RESIDENTIAL MORTGAGE AND FIRST TIME BORROWER, HOME MOVER, PORTER, INTERNAL SWITCHER, REMORTGAGOR MOST RECENT CHANGE IN THE LAST THREE YEARS, AND MORTGAGE CHOSEN THEMSELVES AFTER DECIDING NOT TO FOLLOW THE RECOMMENDATION OF A BROKER, AN ADVISER AT A MORTGAGE LENDER, OR WITHOUT GETTING ANY ADVICE FROM A BROKER OR ADVISER AT A MORTGAGE LENDER)]

You said earlier that you chose your mortgage yourself **[IF M46=3:** after deciding not to follow the recommendation of your broker; **IF M46=4:** after deciding not to follow the recommendation of your adviser at your mortgage lender; **IF M46=5:** without getting any advice from a broker or an adviser at a mortgage lender].

How easy or difficult was it for you to work out who would lend to you and which mortgages you could actually get?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

M90a

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

[IF P_M1c=1: 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 FIRST CHARGE RESIDENTIAL MORTGAGE ON THE PROPERTY IN WHICH THEY LIVE CURRENTLY – I.E. ALL IN MORTGAGES SECTION)]

[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

1. Sales pressure
2. Poor advice from a financial adviser
3. Unexpected fees or charges
4. Complex fees and charges
5. Mortgage costing me more than expected
6. Unexpected changes to terms and conditions
7. Unexpected change to interest rate
8. Complex product information
9. IT system failure/ service disruption
10. Provider errors/ not following instructions
11. Delays when making changes to my mortgage
12. Delays when arranging my mortgage
13. Poor customer service
14. Unsuitable channel <inf><FCABlue>(phone, online, face-to-face)</FCABlue></inf> to contact the mortgage lender
15. Unfair treatment when in arrears
16. Not eligible for the mortgage I wanted
17. 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 IN MORTGAGES SECTION AND MORE THAN ONE PROBLEM EXPERIENCED IN 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

[STATE IF MORE THAN ONE RESPONSE SELECTED AT M90, 1-18 (ALL IN MORTGAGES SECTION AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

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

SHOW ANSWER AT M91

M91a

[ASK IF M90= 1-18 (ALL IN MORTGAGES SECTION AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

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

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

[ASK IF M90=1-18 (ALL IN MORTGAGES SECTION AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

Thinking about the **[IF NUMBER OF RESPONSES AT M90>1: most serious]** problem you experienced with your mortgage...

Did you complain about this?

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

M93

[ASK IF M92=1 (ALL IN MORTGAGES SECTION AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED)]

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.

1. My mortgage lender
2. My mortgage broker
3. Financial Ombudsman Service (FOS)
4. Financial Conduct Authority (FCA)
5. UK Finance (formerly the Council of Mortgage Lenders (CML))
6. Someone else (write in)
7. Don't know

M94

[ASK IF M93=1 (ALL IN MORTGAGES SECTION AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED TO MORTGAGE LENDER)]

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 IN MORTGAGES SECTION AND EXPERIENCED A PROBLEM IN 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 IN MORTGAGES SECTION AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

Thinking about the **[IF NUMBER OF RESPONSES AT M90>1: most serious]** problem you experienced with your mortgage...

Why didn't you complain?

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

RANDOMISE LIST EXCEPT CODES 6-7

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

5. Didn't have time/ too busy
6. Other (write in)
7. Don't know

8. Credit & Loans 2

Section 8 is asked to a random selection of adults using FCA-regulated credit (now or in the past 12 months)

CC_DV4

DERIVED VARIABLE – QUALIFICATION FOR CREDIT & LOANS 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	IF P_CC7=1
4	Motor finance using a loan or other form of credit from a vehicle dealer or manufacturer	IF P_CC8a=1
5	Motor finance using a loan or other form of credit from a motor finance specialist	IF P_CC8a=2
6	Retail finance hire purchase - including rent-to-own and other hire purchase	IF P_CC3_4_DV=1-2 OR P_CC4_4_DV=1-2
7	Catalogue credit and shopping accounts	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

CC57_INTRO

[STATE IF CC_DV4=1-18 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION)]

We now have a few general questions about your use of credit, which are not linked to any particular credit product you hold.

CC72

[ASK IF CC_DV4=1-18 AND K33=1-3 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION; AND FALLEN BEHIND/MISSED CREDIT CARD BILLS, STORE CARD BILLS OR OTHER CREDIT COMMITMENTS FOR ONE MONTH OR MORE IN THE LAST 6 MONTHS)]

You said earlier that you have missed or fallen behind on your credit commitments in the last six months. What is the best way to describe your situation now?

1. I am still missing payments
2. I am meeting payments, but not paying my arrears
3. I am now meeting payments and paying my arrears
4. Prefer not to say

CC72a

[ASK IF CC72=2-3 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION; AND FALLEN BEHIND/MISSED CREDIT CARD BILLS, STORE CARD BILLS OR OTHER CREDIT COMMITMENTS FOR ONE MONTH OR MORE IN THE LAST 6 MONTHS; AND ARE NOW MEETING PAYMENTS)]

You said that you are now meeting your payments. Would you say that you are doing so comfortably, or is it a struggle?

1. I am meeting payments comfortably
2. It is a bit of a struggle
3. It is a lot of a struggle
4. Don't know

CC73

[ASK IF CC_DV4=1-18 AND K33=1-3 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION; AND FALLEN BEHIND/MISSED CREDIT CARD BILLS, STORE CARD BILLS OR OTHER CREDIT COMMITMENTS FOR ONE MONTH OR MORE IN THE LAST 6 MONTHS)]

Have you had any contact with your lender(s) to discuss your financial position?

This could be contact your lender made or that you made.

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

CC74

[ASK IF CC73=1 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION, WHO HAVE MISSED REPAYMENT IN LAST 12 MONTHS OR STRUGGLED TO MEET THEIR REPAYMENTS, AND HAD CONTACT WITH LENDER)]

How did this contact come about?

Select all that apply.

RANDOMISE STATEMENTS EXCEPT CODES 7-9

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 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. Other (write in)
8. None of these
9. Don't know

CC75

[ASK IF CC73=2 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION, WHO HAVE MISSED REPAYMENT IN LAST 12 MONTHS OR STRUGGLED TO MEET THEIR REPAYMENTS, AND HAD NOT HAD CONTACT WITH LENDER)]

Why have you not contacted your lender(s) to discuss your financial position?

Select all that apply.

RANDOMISE STATEMENTS EXCEPT CODES 7-10

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. No need – my issue will resolve itself shortly **[SINGLE CODE]**
8. Other (write in)
9. None of these
10. Don't know

CC76_INTRO

The next set of questions ask about your use of support from your lenders.

CC76

[ASK IF CC_DV4=1-18 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION)]

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

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

<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>

<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, but can be selected with code 3. Code 4 is single code.

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. Received other tailored support from lender(s), which considers your individual circumstances
4. None of these

CC77

[ASK IF CC76=1 OR 2 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION AND HAVE HAD A OR STILL HAVE A PAYMENT DEFERRAL)]

When did you first apply for a payment deferral?

1. Before April 2020
2. After April 2020 but before April 2021
3. After April 2021
4. Don't know

CC78

[ASK IF CC76=3 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION AND HAD SOME FORM OF TAILORED SUPPORT FOR CREDIT PRODUCTS)]

[IF CC76 NE 1-2 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION AND HAD SOME FORM OF TAILORED SUPPORT BUT DID NOT HAVE ANY PAYMENT DEFERRALS IN THE PAST TWO YEARS): Which of the following best describe the types of tailored support you received from your lender in the past two years?]

[IF CC76=1-2 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION AND HAD SOME FORM OF TAILORED SUPPORT AND HAD ANY PAYMENT DEFERRALS IN THE PAST TWO YEARS): Excluding your payment deferral(s), which of the following best describe the types of other tailored support you received from your lender in the past two years?]

Select all that apply.

RANDOMISE STATEMENTS EXCEPT CODES 7-8

1. Making no payments for a temporary period
2. Making reduced payments for a temporary period
3. The waiving of interest or other charges to ensure your balance didn't increase while you weren't making full payments
4. Refinancing your credit to make your payments more affordable (for example a new loan agreement)
5. A re-spread of payments (e.g. spreading your payments over a longer period)
6. A voluntary termination **[SHOW IF CC_DV4=3, 4 OR 5 (HOLD SOME FORM OF MOTOR FINANCE)]**
7. None of these
8. Don't know

CC79

[ASK IF CC76=4 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION AND HAVE NOT SOUGHT A PAYMENT DEFERRAL OR ANY TAILORED SUPPORT ON ANY CREDIT PRODUCT)]

Why have you not arranged a payment deferral or other tailored support from your lender(s) in the last two years?

Select all that apply.

RANDOMISE STATEMENTS EXCEPT CODES 1 AND 10-12

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. I was afraid of losing my current credit
6. I was worried about my credit rating or ability to access credit in the future
7. I did not think my lender(s) would be helpful
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. None of these
12. Don't know

CC80

[ASK IF CC76=1-3 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION AND SOUGHT A PAYMENT DEFERRAL OR ANY TAILORED SUPPORT ON ANY CREDIT PRODUCT)]

Thinking about all of the discussions you have had with your lenders about your payment deferral or tailored support, to what extent did your lender(s) treat you with empathy?

Answer on a scale of 0 to 10, where 0 is 'did not treat me with any empathy' and 10 is 'very empathetic'.

0 - Did not treat me with any empathy

1

2

3

4

5

6

7

8

9

10 - Very empathetic

Not relevant – I applied online and did not have any discussions with my lender(s)

CC55

[ASK IF CC_DV4=1-18 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION)]

Would you say you have experienced a problem in the last 12 months with any of the following credit products you hold or have held over the last year?

[LIST ALL PRODUCTS HELD AT CC_DV4]

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

CC35

[ASK IF CC_DV4=1-18 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS – I.E. ALL IN CREDIT & LOANS 2 SECTION)]

[IF CC55=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: in the last 12 months have you experienced any of the following problems with any of these products?]

[IF CC55=1(EXPERIENCED A PROBLEM WITH THEIR CREDIT/ LOAN PRODUCT IN THE LAST 12 MONTHS): Which of these problems did you experience?]

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 23-25

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 [\(phone, online, face-to-face\)](#) 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. Other (write in)
24. None of these **[SHOW IF CC55=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]**
25. Don't know

CC35b

[ASK IF MORE THAN ONE RESPONSE SELECTED AT CC35, 1-23 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN LAST 12 MONTHS AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

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

ONLY SHOW ANSWERS CODED AT CC35, 1-23 [INCLUDING NAME OF PROBLEM WRITTEN AT CC35, 23]

CCINT

[STATE IF MORE THAN ONE RESPONSE SELECTED AT CC35, 1-23 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

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

SHOW ANSWER AT CC35b

CC35c

[ASK IF CC35=1-23 AND MORE THAN ONE CODE SELECTED AT CC_DV4 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND HAVE MORE THAN ONE CONSUMER CREDIT PRODUCT)]

Which credit product did this problem relate to?

[LIST PRODUCTS HELD AT CC_DV4]

Don't know

CC42

[ASK IF CC35=1-23 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN 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.

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 ANSWER AT CC35, 1-23 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN 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?

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

CC38

[ASK IF CC36=1 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED)]

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.

1. My lender/ credit provider
2. A broker or retailer who arranged the credit
3. Financial Ombudsman Service (FOS)
4. Financial Conduct Authority (FCA)
5. A trade body to which the lender/ credit provider belongs
6. A local Trading Standards Service
7. Someone else (write in)
8. Don't know

CC40

[ASK IF CC38=1 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED TO CREDIT PROVIDER)]

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

CC41

[ASK IF CC36=2 OR 3 (ALL WHO HOLD ANY CREDIT OR LOAN PRODUCT NOW OR IN THE LAST 12 MONTHS AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

Why didn't you complain?

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

RANDOMISE LIST EXCEPT CODES 6-7

1. Too trivial/ wasn't worth it
2. Too difficult to complain
3. No point complaining – nothing would happen
4. Didn't know how to complain
5. Didn't have time/ too busy
6. Other (write in)
7. Don't know

9. High-Cost Credit

Section 9 is asked to a random selection of adults using high cost credit (now or in the past 12 months)

HCC_DV1

DERIVED VARIABLE – QUALIFICATION FOR HIGH COST CREDIT SECTION

ALL QUALIFYING PRODUCTS HELD BY RESPONDENT TAKEN OUT IN LAST 12 MONTHS (OR 3 YEARS FOR CATALOGUE CREDIT)

	Name of product	Taken out in last 12 months	Taken out in last 3 years
1	Catalogue credit and shopping accounts		CC1b=3
2	Pawnbroking	IF P_CC18>0 OR DK	
3	Home-collected loan	IF P_CC16>0 OR DK	
4	Payday loan (single payment) OR Short-term instalment loan	IF P_CC22a>0 OR DK OR IF P_CC22b>0 OR DK	

PRODUCT SELECTION RULES:

High cost credit defined as catalogue credit and shopping accounts (revolvers), pawnbroking, home-collected loan, payday loan and short-term instalment loan. To increase sample sizes, payday loans and short-term instalment loans are combined as ONE product type.

Logbook loans and guarantor loans are also defined as high cost credit, but due to small incidence rates are excluded from this question set.

Qualifying respondents are those that hold one or more types of high cost credit product which they took out in the last 12 months (3 years for catalogue credit revolvers) as detailed in HCC_DV1 above.

First random selection of a TYPE of high cost credit product – code to HCC_DV2.

Second random selection of TYPE of high cost credit product (for those that hold more than one TYPE of high cost credit product) – code to HCC_DV3. This must be a different type of product to first selection. If only hold one TYPE of high cost credit product, code HCC_DV3=6).

HCC_DV2

[CODE TO (P_CC18>0 OR DK) OR (IF P_CC16>0 OR DK) OR ((IF P_CC22A>0 OR DK) OR (IF P_CC22B>0 OR DK)) OR (CC1B=3) (ALL WITH A PAWNBROKING LOAN/ WITH A HOME-COLLECTED LOAN/ WITH A PAYDAY LOAN OR SHORT-TERM

INSTALMENT LOAN / REVOLVING A CATALOGUE CREDIT OR SHOPPING ACCOUNT BALANCE] NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CATALOGUE CREDIT) – I.E. ALL IN HIGH COST CREDIT SECTION)]

DERIVED VARIABLE TO ASSIGN THE FIRST OF UP TO TWO QUALIFYING PRODUCTS TO THOSE ANSWERING THE HIGH COST CREDIT SURVEY SECTION - THIS ENSURES QUALIFYING RESPONDENTS ARE ASKED THE DETAILED QUESTIONS ABOUT A RANDOMLY SELECTED HIGH COST CREDIT PRODUCT THEY HOLD

1. Catalogue credit and shopping accounts
2. Pawnbroking
3. Home-collected loan
4. Payday loan (single payment) or short-term instalment loan

HCC_DV3

[CODE TO (P_CC18>0 OR DK) OR (IF P_CC16>0 OR DK) OR ((IF P_CC22A>0 OR DK) OR (IF P_CC22B>0 OR DK)) OR (CC1B=3) (ALL WITH A PAWNBROKING LOAN/ WITH A HOME-COLLECTED LOAN/ WITH A PAYDAY LOAN OR SHORT-TERM INSTALMENT LOAN / REVOLVING A CATALOGUE CREDIT OR SHOPPING ACCOUNT BALANCE] NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CATALOGUE CREDIT) – I.E. ALL IN HIGH COST CREDIT SECTION)]

DERIVED VARIABLE TO ASSIGN A SECOND QUALIFYING PRODUCT, IF MORE THAN ONE QUALIFYING PRODUCT IS HELD, TO THOSE ANSWERING THE HIGH COST CREDIT SURVEY SECTION - THIS ENSURES QUALIFYING RESPONDENTS ARE ASKED THE DETAILED QUESTIONS ABOUT A SECOND RANDOMLY SELECTED HIGH COST CREDIT PRODUCT THEY HOLD (UP TO A MAXIMUM OF TWO TYPES HELD

1. Catalogue credit and shopping accounts
2. Pawnbroking
3. Home-collected loan
4. Payday loan (single payment) or short-term instalment loan
5. [DELETED]
6. No second product type (only one type of qualifying HCC product taken out in the last 12 months (3 years for catalogue credit revolvers)

FIRST HCC SELECTED PRODUCT (BASED ON HCC_DV2)

TEXT SUBSTITUTION FOR [SELECTED PRODUCT 2]

	Category	Text substitution
1	Catalogue credit and shopping accounts	catalogue credit or shopping account
2	Pawnbroking	loan from a pawnbroker
3	Home-collected loan	home-collected loan
4	Payday loan (single payment) OR Short-term instalment loan	payday or short-term instalment loan

HCC_INTRO

[STATE IF HCC_DV2=1-4 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/SHORT TERM INSTALMENT LOAN)]

We now have some questions about the **[SELECTED PRODUCT 2]** you have taken out in the last **[IF HCC_DV2=2-5: 12 months/ IF HCC_DV2=1: 3 years]**.

If you have taken out more than one **[SELECTED PRODUCT 2]** in the last **[IF HCC_DV2=2-5: 12 months/ IF HCC_DV2=1: 3 years]**, answer only for the **[SELECTED PRODUCT 2]** you have taken out most recently.

[ADD IF HCC_DV2=1 (SELECTED PRODUCT IS CATALOGUE CREDIT):

<FCABlue>

As a reminder, a catalogue credit or shopping account is where you have a credit account you can use to buy goods (not a credit card or store card) – for example, from a catalogue or mail order company or an online retailer.

</FCABlue>]

[ADD IF HCC_DV2=2 (SELECTED PRODUCT IS PAWNBROKING):

<FCABlue>

As a reminder, pawnbroking is where you borrow money against an item you have pawned (but not where you sell goods with an option to buy them back).

</FCABlue>]

[ADD IF HCC_DV2=3 (SELECTED PRODUCT IS HOME-COLLECTED LOAN):

<FCABlue>

As a reminder, a home-collected loan is where an agent comes to your home to collect your repayments.

</FCABlue>]

[ADD IF HCC_DV2=4 (SELECTED PRODUCT IS PAYDAY/ SHORT TERM INSTALMENT LOAN):

<FCABlue>

As a reminder, a payday or short-term instalment loan is a loan repayable on your next payday or within a short period of time (less than 12 months).

</FCABlue>]

HCC60

[ASK IF HCC_DV2=2-4 (SELECTED PRODUCT IS PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN)]

Thinking about the **[SELECTED PRODUCT 2]** you took out most recently...

What were the **main reasons** you took out your **[SELECTED PRODUCT 2]**?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

1. One-off large expense, e.g. a holiday, car, wedding
2. To cover rent or mortgage payments
3. To pay off a debt

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

HCC15a

[ASK IF HCC_DV2=1-4 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN)]

Thinking about the [**SELECTED PRODUCT 2**] you took out most recently...

When you took out your [**SELECTED PRODUCT 2**], did you consider choosing a different form of credit instead of a [**SELECTED PRODUCT 2**]?

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

HCC15

[ASK IF HCC_DV2=2-4 (SELECTED PRODUCT IS PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN)]

Thinking about the [**SELECTED PRODUCT 2**] you took out most recently...

[IF HCC15a=1 (CONSIDERED A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT): Why did you choose a [**SELECTED PRODUCT 2**] rather than a different form of credit?

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

[IF HCC15a=2-3 (DID NOT CONSIDER A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT OR DON'T KNOW): Which of the following were important in your decision to take out a [**SELECTED PRODUCT 2**] rather than considering any other form of credit?]

RANDOMISE LIST EXCEPT CODES 18-19

1. The interest rate or APR
2. Other fees and charges [**ALWAYS APPEARS AFTER CODE 1**]
3. How much each repayment would be
4. Frequency of repayments
5. Duration of agreement
6. Total amount payable
7. Fixed rather than variable rates

8. Affordability of repayments
9. Any introductory rate/ discount
10. Any offers/ rewards
11. No/ low default fees
12. No/ low early settlement charges
13. Payment holidays available
14. Likely to be eligible for the credit
15. Speed/ease of application
16. Linked to something I wanted to buy
17. Have taken out a similar product before
18. Other (write in)
19. Don't know

HCC15b

[ASK IF HCC_DV2=1 (SELECTED PRODUCT IS CATALOGUE CREDIT)]

Thinking about the catalogue credit or shopping account you took out most recently...

[IF HCC15a=1 (CONSIDERED A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT): Why did you choose a **[SELECTED PRODUCT 2]** rather than a different form of credit?

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

[IF HCC15a=2-3 (DID NOT CONSIDER A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT OR DON'T KNOW): Which of the following were important in your decision to choose to take out a **[SELECTED PRODUCT 2]** rather than considering any other form of credit?]

RANDOMISE LIST EXCEPT CODES 13-14

1. The APR
2. The interest rate for new purchases
3. No annual/ monthly fee
4. No/ low default fees
5. Interest-free period
6. 'Buy now pay later' option
7. Being able to draw down credit when I want
8. Flexibility of repayments
9. Likely to be eligible for the credit
10. Speed/ ease of application
11. Linked to something I wanted to buy
12. Have taken out a similar product before
13. Other (write in)
14. Don't know

HCC20

[ASK IF HCC_DV2=1-4 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN)]

Thinking about the **[SELECTED PRODUCT 2]** you took out most recently...

Before you took out your **[SELECTED PRODUCT 2]**, did you compare products from two or more different providers by looking at the product features or prices?

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

HCC17

[ASK IF HCC_DV2=3-4 (SELECTED PRODUCT IS HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN)]

Thinking about the **[SELECTED PRODUCT 2]** you took out most recently...

Were you approached by the provider about taking out your **[SELECTED PRODUCT 2]**, or did you approach them?

They approached me

1. I was approached by the provider
2. I was approached by someone acting for the provider
3. I was approached by a credit broker

I approached them

4. I approached the provider directly
5. I approached the provider via a broker
6. I went via a price comparison website
7. Other (write in)
8. Don't know

SECOND HCC SELECTED PRODUCT (BASED ON HCC_DV3)

Note: Second HCC selected product must be a different product type to first HCC selected product

TEXT SUBSTITUTION FOR [SELECTED PRODUCT 3]

	Category	Text substitution
1	Catalogue credit and shopping accounts	catalogue credit or shopping account
2	Pawnbroking	loan from a pawnbroker
3	Home-collected loan	home-collected loan
4	Payday loan (single payment) OR Short-term instalment loan	payday or short-term instalment loan

HCC_INTRO_2

[STATE IF HCC_DV3=1-4 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, OR PAYDAY/SHORT TERM INSTALMENT LOAN)]

We now have some questions about the **[SELECTED PRODUCT 3]** you have taken out in the last **[IF HCC_DV3=2-4: 12 months/ IF HCC_DV3=1: 3 years]**.

If you have taken out more than one **[SELECTED PRODUCT 3]** in the last **[IF HCC_DV3=2-4: 12 months/ IF HCC_DV3=1: 3 years]**, answer only for the **[SELECTED PRODUCT 3]** you have taken out most recently.

[ADD IF HCC_DV3=1 (SELECTED PRODUCT IS CATALOGUE CREDIT):

<FCABlue>

As a reminder, a catalogue credit or shopping account is where you have a credit account you can use to buy goods (not a credit card or store card) – for example, from a catalogue or mail order company or an online retailer.

</FCABlue>]

[ADD IF HCC_DV3=2 (SELECTED PRODUCT IS PAWNBROKING):

<FCABlue>

As a reminder, pawnbroking is where you borrow money against an item you have pawned (but not where you sell goods with an option to buy them back).

</FCABlue>]

[ADD IF HCC_DV3=3 (SELECTED PRODUCT IS HOME-COLLECTED LOAN):

<FCABlue>

As a reminder, a home-collected loan is where an agent comes to your home to collect your repayments.

</FCABlue>]

[ADD IF HCC_DV3=4 (SELECTED PRODUCT IS PAYDAY/ SHORT TERM INSTALMENT LOAN):

<FCABlue>

As a reminder, a payday or short-term instalment loan is a loan repayable on your next payday or within a short period of time (less than 12 months).

</FCABlue>]

HCC60_2

[ASK IF HCC_DV3=2-4 (SELECTED PRODUCT IS PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN)]

Thinking about the **[SELECTED PRODUCT 3]** you took out most recently...

What were the **main reasons** you took out your **[SELECTED PRODUCT 3]**?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 12-13

1. One-off large expense, e.g. a holiday, car, wedding
2. To cover rent or mortgage payments
3. To pay off a debt

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

HCC15a_2

[ASK IF HCC_DV3=1-4 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN)]

Thinking about the [**SELECTED PRODUCT 3**] you took out most recently...

When you took out your [**SELECTED PRODUCT 3**], did you consider choosing a different form of credit instead of a [**SELECTED PRODUCT 3**]?

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

HCC15_2

[ASK IF HCC_DV3=2-4 (SELECTED PRODUCT IS PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN)]

Thinking about the [**SELECTED PRODUCT 3**] you took out most recently...

[IF HCC15a_2=1 (CONSIDERED A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT): Why did you choose a [**SELECTED PRODUCT 3**] rather than a different form of credit?

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

[IF HCC15a_2=2-3 (DID NOT CONSIDER A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT OR DON'T KNOW): Which of the following were important in your decision to take out a [**SELECTED PRODUCT 3**] rather than considering any other form of credit?]

RANDOMISE LIST EXCEPT CODES 18-19

1. The interest rate or APR
2. Other fees and charges [**ALWAYS APPEARS AFTER CODE 1**]
3. How much each repayment would be
4. Frequency of repayments
5. Duration of agreement
6. Total amount payable
7. Fixed rather than variable rates

8. Affordability of repayments
9. Any introductory rate/ discount
10. Any offers/ rewards
11. No/ low default fees
12. No/ low early settlement charges
13. Payment holidays available
14. Likely to be eligible for the credit
15. Speed/ease of application
16. Linked to something I wanted to buy
17. Have taken out a similar product before
18. Other (write in)
19. Don't know

HCC15b_2

[ASK IF HCC_DV3=1 (SELECTED PRODUCT IS CATALOGUE CREDIT)]

Thinking about the catalogue credit or shopping account you took out most recently...

[IF HCC15a_2=1 (CONSIDERED A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT): Why did you choose a **[SELECTED PRODUCT 3]** rather than a different form of credit?

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

[IF HCC15a_2=2-3 (DID NOT CONSIDER A DIFFERENT FORM OF CREDIT BEFORE TAKING OUT SELECTED PRODUCT OR DON'T KNOW): Which of the following were important in your decision to choose to take out a **[SELECTED PRODUCT 3]** rather than considering any other form of credit?]

RANDOMISE LIST EXCEPT CODES 13-14

1. The APR
2. The interest rate for new purchases
3. No annual/ monthly fee
4. No/ low default fees
5. Interest-free period
6. 'Buy now pay later' option
7. Being able to draw down credit when I want
8. Flexibility of repayments
9. Likely to be eligible for the credit
10. Speed/ ease of application
11. Linked to something I wanted to buy
12. Have taken out a similar product before
13. Other (write in)
14. Don't know

HCC20_2

[ASK IF HCC_DV3=1-4 (SELECTED PRODUCT IS CATALOGUE CREDIT, PAWNBROKING, HOME-COLLECTED LOAN, PAYDAY/ SHORT TERM INSTALMENT LOAN)]

Thinking about the **[SELECTED PRODUCT 3]** you took out most recently...

Before you took out your **[SELECTED PRODUCT 3]**, did you compare products from two or more different providers by looking at the product features or prices?

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

HCC17_2

[ASK IF HCC_DV3=3-4 (SELECTED PRODUCT IS HOME-COLLECTED LOAN, PAYDAY/SHORT TERM INSTALMENT LOAN)]

Thinking about the **[SELECTED PRODUCT 3]** you took out most recently...

Were you approached by the provider about taking out your **[SELECTED PRODUCT 3]**, or did you approach them?

They approached me

1. I was approached by the provider
2. I was approached by someone acting for the provider
3. I was approached by a credit broker

I approached them

4. I approached the provider directly
5. I approached the provider via a broker
6. I went via a price comparison website

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

10. Credit & Loans 1

Section 10 is asked to a random selection of adults revolving a credit card balance or with a personal loan or a loan to buy a vehicle (now or in the past 12 months)

CC_DV1

DERIVED VARIABLE – QUALIFICATION FOR CREDIT & LOANS 1 SECTION

ALL QUALIFYING PRODUCTS HELD BY RESPONDENT TAKEN OUT IN LAST 12 MONTHS (OR 3 YEARS FOR CREDIT CARD REVOLVERS)

	Name of product	Taken out in last 12 months	Taken out in last 3 years
1	Credit card (revolver)		IF CCRev1=1
3	Motor finance arranged with hire purchase (HP), personal contract purchase (PCP) or conditional sale	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 MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CREDIT & LOANS 1 SECTION)]

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, 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	credit card
2	Motor finance arranged with hire purchase, personal contract purchase (PCP) or conditional sale	motor finance agreement

3	Personal loan or Personal loan to buy a vehicle	personal loan
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CIINTRO

[ASK IF CC1=1 OR ((P_CC22C>0 OR DK) OR CC1=7) OR CCREV1=1 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CREDIT & LOANS 1 SECTION)]

[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 three years. We now have a few more detailed questions about this card.

If you have more than one such card, think about the one that you took out most recently.]

[IF CC_DV3=2 (SELECTED PRODUCT IS MOTOR FINANCE): You told us earlier that you have a motor finance agreement that you arranged with hire purchase, 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)]

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.

RANDOMISE LIST EXCEPT CODES 12-13

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

CC61

[ASK IF CC_DV3=1 OR 3 (SELECTED PRODUCT IS CREDIT CARD OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE)]

Thinking about the [**SLECTED PRODUCT**] you took out most recently...

[IF CC_DV3=3 (SELECTED PRODUCT IS PERSONAL LOAN OR PERSONAL LOAN TO BUY A VEHICLE): And, 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.

RANDOMISE LIST EXCEPT CODES 12-13

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

CC20

[ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CREDIT & LOANS 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently...

Before you took out your **[SELECTED PRODUCT 1]**, did you compare products from two or more different providers by looking at the product features or prices?

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

CC20a

[ASK IF CC20=2 (SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE, AND DIDN'T SHOP AROUND)]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently...

There are many reasons why people may choose not to compare different providers before taking out a **[SELECTED PRODUCT 1]**.

Why did you not compare products from different providers?

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

RANDOMISE LIST EXCEPT CODES 12-14

1. It takes too much time
2. It's too difficult to compare
3. It's not worth it as there's no real difference between credit providers
4. I wouldn't know what to look for
5. Shopping around could damage my credit rating
6. The offer from the credit provider I chose was just what I wanted
7. I feel loyalty to the credit provider I chose
8. The credit provider I chose had a good choice of products
9. I have dealt with the credit provider before
10. The credit provider was recommended to me
11. I didn't think I would get a loan or credit elsewhere
12. I didn't really think about comparing products or providers
13. Other (write in)
14. Don't know

CC19

[ASK IF CC20=1 (SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE, AND SHOPPED AROUND)]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently...

How did you compare products from different providers?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-7

1. Checked best-buy tables, e.g. internet, newspaper
2. Used a price comparison website
3. Checked websites of individual providers
4. Contacted providers for information
5. Used a credit broker
6. Other (write in)
7. Don't know

CC16

[ASK IF CC20=1 (SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE, AND SHOPPED AROUND)]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently...

Why did you choose the provider of this **[SELECTED PRODUCT 1]** rather than another provider?

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

RANDOMISE LIST EXCEPT CODES 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)]**
12. I trusted them to treat me fairly
13. Other reason (write in)
14. Don't know

CC25

[ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E.

ALL IN CREDIT & LOANS 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently...

When you took out this **[SELECTED PRODUCT 1]**, which of the following best describes how you read the credit agreement and pre-contract information?

1. Read it all carefully
2. Just read the important bits
3. Looked at it briefly
4. Did not read any of it
5. Don't recall receiving any information
6. Don't know

CC26

[ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CREDIT & LOANS 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE] COLLAPSIBLE GRID

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently...

When you took out this **[SELECTED PRODUCT 1]**, how much do you agree or disagree with each of the following statements?

1. I was given an adequate explanation of the credit product
2. I was encouraged to ask questions if I didn't understand something
3. I was given clear answers to questions I asked
4. I felt I understood the product well
5. I felt rushed into making a decision

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

NOT APPLICABLE CODES NEEDED

FOR a=7. I was given no explanation

FOR c=8. I asked no questions

CC29b

[ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E.

ALL IN CREDIT & LOANS 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently...

Select all that apply.

1. Your own income
2. The income of your spouse or partner
3. Mortgage or rent payments
4. Other credit commitments
5. Other regular outgoings
6. Whether you could use savings instead
7. Any possible changes in employment or income
8. Any possible increases in expenditure or outgoings
9. Other possible changes of circumstances
10. What could happen if interest rates increased
11. What could happen if you missed a payment
12. Other (write in)
13. None of these
14. Don't know

CC30

[ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CREDIT & LOANS 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently...

When you took out this **[SELECTED PRODUCT 1]**, how confident were you that you would be able to make the required repayment(s)?

1. Very confident
2. Fairly confident
3. Not very confident
4. Not at all confident
5. Don't know

CC31

[ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CREDIT & LOANS 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently...

Overall, how satisfied are you with the provider of your **[SELECTED PRODUCT 1]**?

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

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

CC34

[ASK IF CC_DV3=1-3 (ALL REVOLVING A CREDIT CARD BALANCE/ WITH MOTOR FINANCE/ WITH A PERSONAL LOAN OR A PERSONAL LOAN TO BUY A VEHICLE NOW (OR HAVE HELD IN THE LAST 12 MONTHS) AND HAVE TAKEN OUT THAT PRODUCT IN THE LAST 12 MONTHS (OR LAST 3 YEARS FOR CREDIT CARDS) – I.E. ALL IN CREDIT & LOANS 1 SECTION: SELECTED PRODUCT IS A CREDIT CARD, MOTOR FINANCE OR PERSONAL LOAN/ PERSONAL LOAN TO BUY A VEHICLE]

Thinking about the **[SELECTED PRODUCT 1]** you took out most recently...

How much trust do you have in the provider of your **[SELECTED PRODUCT 1]**?

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

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

11. General Insurance and Protection

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 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) WITH A SELECTED PRODUCT]

The following questions will ask you about your **[SELECTED PRODUCT 4]** in more detail.

GI_P1a

[ASK IF GI1c=1,2,4,6,7,24 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) WITH A SELECTED PRODUCT EXCEPT SINGLE-TRIP TRAVEL INSURANCE)]

How many **[SELECTED PRODUCT 4]** policies do you currently hold in your own name or in joint names?

1. One
2. More than one

GI_P1b

[ASK IF GI1c=23 (SELECTED PRODUCT IS SINGLE-TRIP TRAVEL INSURANCE)]

How many single-trip travel insurance policies have you held in your own name or in joint names in the last 12 months?

1. One
2. More than one

GI_Text

[STATE IF GI_P1a=2 OR GI_P1b=2 (MORE THAN ONE PRODUCT OF THE TYPE SELECTED)]

You mentioned that you **[IF GI1c NE 23 (ALL SELECTED PRODUCT EXCEPT SINGLE-TRIP TRAVEL INSURANCE): hold; IF GI1c=23 (SINGLE-TRIP TRAVEL INSURANCE): have held]** more than one **[SELECTED PRODUCT 4]** policy **[IF GI1c=23: in the last 12 months]**.

Answer the following questions in relation to the **[SELECTED PRODUCT 4]** you took out most recently.

GI3

[ASK IF GI1c=1,2,4,6,7,24 (HAVE A SELECTED PRODUCT EXCEPT SINGLE-TRIP TRAVEL 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?

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?

1. It was a new policy that I didn't already hold
2. Switched from another provider
3. Don't know

GI1a

[ASK IF GI3=2-4 (HELD SELECTED PRODUCT WITH PROVIDER 1-5 YEARS)]

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?

1. It was a new policy that I didn't already hold
2. Switched from another provider
3. Don't know

GIP_DV3

[CODE TO ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) WITH A SELECTED PRODUCT]

DERIVED VARIABLE TO ASCERTAIN IF SELECTED PRODUCT TYPE IS CLASSIFIED AS GENERAL INSURANCE

1. General Insurance **[CODE IF GI1c=1-2,4,67,23]**
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) (I.E. ALL IN GI&P SECTION) 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	GROUP 6

	was a new policy when taken out or don't know whether was a new policy or a switch when taken out)	
IF GI1c=24 AND GI3=2-3	LIFE INSURANCE RECENT PURCHASERS (held life insurance with provider 1- <3 years)	GROUP 7
IF GI1c=24 AND GI3=4-7	LIFE INSURANCE OLD PURCHASERS (held life insurance with provider 3+ years (or don't know how long product held))	GROUP 8
Everyone else without a selected product		Not allocated

GI28

[ASK IF GROUP 1-3 OR 5-7 AND NOT GIP_DV4=1 (TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO AND NOT PART OF AN EMPLOYEE BENEFITS PACKAGE ONLY)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently...

Who did you buy your **[SELECTED PRODUCT 4]** with or arrange it through?

RANDOMISE LIST EXCEPT CODES 9-10

1. Bought direct from provider
2. Bank or building society
3. Price comparison site
4. Insurance broker
5. Utility provider, e.g. gas, water, electric
6. Retailer, e.g. furniture store, car dealership, supermarket, vet
7. Independent Financial Adviser
8. My employer
9. Other (write in)
10. 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)] (HAS A SELECTED PRODUCT THAT IS MOTOR, HOME CONTENTS, COMBINED OR PET INSURANCE AND PAYS MONTHLY FOR THIS SELECTED PRODUCT)]

You mentioned earlier that you pay monthly in instalments for your **[SELECTED PRODUCT 4]** policy rather than in a single annual payment.

Why do you pay monthly?

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)

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)) (HAS A SELECTED PRODUCT THAT IS MOTOR, HOME CONTENTS, COMBINED OR PET INSURANCE AND PAYS MONTHLY FOR THIS SELECTED PRODUCT)]

By paying monthly 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?

1. A lot more
2. A little more
3. The same
4. A little less
5. A lot less
6. Don't know

GI44_1

[ASK IF GROUP 1-3 OR 5-7 (TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently...

Before you **[IF GROUP 1,2 OR 5-7: took out/ IF GROUP 3: renewed]** your **[SELECTED PRODUCT 4]**, do you recall getting an Insurance Product Information document?

<FCABlue>

This is a short document that summarises your policy, designed to help consumers more easily compare policies between different providers.

</FCABlue>

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

GI44

[ASK IF GROUP 1-3 OR 5-7 (TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO)]

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?

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 GROUPS 3-4 OR 7-8 (HELD POLICY WITH SAME PROVIDER >1 TO 10+ YEARS)]

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?

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 (ALL IN GI&P SECTION WITH A SELECTED PRODUCT)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently...

How well do you understand what your **[SELECTED PRODUCT 4]** covers you for?

1. Very well
2. Fairly well
3. Not very well
4. Not at all well
5. Don't know

GI43

[ASK IF GI1c=1,2,4,6,7,23,24 AND NOT (GIP_DV4=1 OR GI28=8) (ALL IN GI&P SECTION WITH A SELECTED PRODUCT NOT PART OF AN EMPLOYEE BENEFIT PACKAGE)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently...

Why did you choose the provider of your **[SELECTED PRODUCT 4]**?

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

RANDOMISE LIST EXCEPT CODES 17-18

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 good deal
12. I trusted them to treat me fairly
13. It was the most convenient for me
14. Low premium
15. Good policy cover
16. I didn't choose – the insurance was included with my current account
17. Other (write in)
18. Don't know

GI54

[ASK IF GI1c=1,2,4,6,7,23,24 (ALL IN GI&P SECTION WITH A SELECTED PRODUCT)]

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 (ALL IN GI&P SECTION WITH A SELECTED PRODUCT)]

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 GROUPS 1,3,4 (ALL GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO 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?

<FCABlue>

By renewal notice we mean the communication you may or may not have received from your **[IF GROUP 1: previous]** provider to let you know that your policy was due for renewal.

</FCABlue>

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

GI20a

[ASK GROUPS 1,3,4 AND GI20=1 (ALL GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE SWITCHERS OR RENEWERS, AND RECEIVED A RENEWAL NOTICE)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently...

Did your renewal notice state the amount you paid for your **[SELECTED PRODUCT 4]** in the previous year?

<inf>

<FCABlue>

By renewal notice we mean the communication you received from your **[IF GROUP 1: previous]** provider to let you know that your policy was due for renewal.

</FCABlue>

</inf>

- 1. Yes, I recall seeing this
- 2. No, I do not recall seeing this
- 3. Don't know

GI8

[ASK GROUPS 3,4 (ALL GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE RENEWERS)]

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?

1. It renewed automatically
2. I gave instructions to renew, e.g. rang up provider
3. Don't know

GI9

[ASK IF GI8=1 (ALL GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE RENEWERS FOR WHICH THE POLICY RENEWED AUTOMATICALLY)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently...

Were you aware that the policy was going to auto-renew?

1. Yes
2. No, but I was fine with it
3. No, and I was unhappy with it
4. Don't know

GI23

[ASK IF GI GROUP 1, 3-5 (GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE SWITCHERS OR RENEWERS AND THOSE HOLDING LIFE INSURANCE AS THE SELECTED PRODUCT WHO ARE SWITCHERS)]

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?

1. Yes, my premium had increased
2. No, my premium was the same/ very similar
3. No, my premium had decreased
4. Don't know

GI31

[ASK IF GROUP 1-3 OR 5-7 (GROUPS HOLDING GI OR LIFE INSURANCE AS THE SELECTED PRODUCT WHO HAVE TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AGO)]

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 (GROUPS HOLDING GI OR LIFE INSURANCE AS THE SELECTED PRODUCT WHO HAVE TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AND DIDN'T SHOP AROUND BEFORE DOING SO)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently...

There are many reasons why people may choose not to compare different policies before taking out a **[SELECTED PRODUCT 4]**.

Why did you not compare products from different providers?

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

RANDOMISE LIST EXCEPT CODES 14-15

1. It takes too much time
2. It's too difficult to compare
3. It's not worth it as there's no real difference between insurance providers
4. I wouldn't know what to look for
5. Shopping around could damage my credit rating
6. The offer from the insurance provider I chose was just what I wanted
7. I feel loyalty to the insurance provider I chose
8. The insurance provider I chose had a good choice of products
9. I have dealt with the insurance provider I chose before
10. The insurance provider was recommended to me
11. I didn't think I would get the insurance product elsewhere
12. I didn't really think about comparing insurance products or providers
13. It was arranged by my employer **[SHOW IF GIP_DV4=1 OR GI28=8 (POLICY WAS PART OF AN EMPLOYEE BENEFIT PACKAGE)]**
14. Other (write in)
15. Don't know

GI33

[ASK IF GI31=1 (GROUPS HOLDING GI OR LIFE INSURANCE AS THE SELECTED PRODUCT WHO HAVE TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AND SHOPPED AROUND BEFORE DOING SO)]

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.

RANDOMISE LIST EXCEPT CODES 6-7

1. Checked best-buy tables, e.g. internet, newspaper
2. Used price comparison website(s)
3. Checked websites of individual providers
4. Contacted providers for information
5. Used a broker
6. Other (write in)
7. Don't know

GI35

[ASK IF GI31=1 (GROUPS HOLDING GI OR LIFE INSURANCE AS THE SELECTED PRODUCT WHO HAVE TAKEN OUT/RENEWED/SWITCHED POLICY <3 YEARS AND SHOPPED AROUND BEFORE DOING SO)] CAROUSEL GRID

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?
1. Very easy
 2. Fairly easy
 3. Neither easy nor difficult
 4. Fairly difficult
 5. Very difficult
 6. Don't know

GI41

[ASK IF GROUP 1 OR 5 (GROUPS HOLDING GI OR LIFE INSURANCE WHO ARE SWITCHERS)]

What prompted you to switch provider for your **[SELECTED PRODUCT 4]**?

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

RANDOMISE LIST EXCEPT CODES 17-18

1. Lower premium
2. Lower charges
3. A financial Incentive
4. Dissatisfaction with my previous provider's quality of service
5. Unexpected charges or penalties applied by my previous provider
6. I wanted better online access
7. I wanted a better app for mobile use
8. Merging two or more insurance policies into one with the new provider
9. [DELETED]
10. A recommendation from a family member, friend or colleague
11. A recommendation from a retailer, e.g. furniture store, car dealership, supermarket, vet

12. A recommendation from a broker or financial adviser
13. Unsatisfactory claims experience with my previous provider
14. Better policy cover with the new provider
15. My previous provider didn't offer the option I wanted
16. I saw how much my premium had increased on renewal
17. Other (write in)
18. Don't know

GI41a

[ASK IF GROUP 3,4,7,8 (GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE RENEWERS OR THOSE HOLDING LIFE INSURANCE AS THE SELECTED PRODUCT WHO ARE RECENT PURCHASERS OR OLD PURCHASERS)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently...

Have you ever considered switching provider for your **[SELECTED PRODUCT 4]**?

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

GI41b

[ASK IF GI41a=1 (GROUPS HOLDING GI AS THE SELECTED PRODUCT WHO ARE RENEWERS OR THOSE HOLDING LIFE INSURANCE AS THE SELECTED PRODUCT WHO ARE RECENT PURCHASERS OR OLD PURCHASERS, WHO HAVE EVER CONSIDERED SWITCHING SELECTED PRODUCT PROVIDER)]

Thinking about the **[SELECTED PRODUCT 4]** you took out most recently...

Why did you decide not to switch provider for your **[SELECTED PRODUCT 4]** on this occasion?

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

RANDOMISE LIST EXCEPT CODES 11-12

1. I am happy with my existing provider
2. It's too much hassle. I didn't have time to look elsewhere
3. I tried to switch, but couldn't cancel with my existing provider
4. I didn't want to in case I got emails, calls or letters from companies I didn't know
5. I didn't know how to change provider
6. I worry about something going wrong if I change provider
7. There's no real difference between providers, so it's not worthwhile
8. It is too difficult to compare providers
9. I get a discount with current provider, e.g. no claims bonuses, holding multiple products
10. I have an ongoing claim with my provider
11. Other (write in)
12. Don't know

GI_Text2

[STATE TO P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)]

For the next few questions, we would like to understand more about your attitudes and experience in relation to insurance.

GI38

[ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)] CAROUSEL GRID

How much do you agree or disagree with each of the following statements about **price comparison websites**?

RANDOMISE STATEMENTS

- a. They offer good information as to which insurance product I should be buying
 - b. They can be trusted to provide me with the best deal
-
- 1. Strongly agree
 - 2. Slightly agree
 - 3. Neither agree nor disagree
 - 4. Slightly disagree
 - 5. Strongly disagree
 - 6. Don't know

GI40

[ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)]

In your view, do price comparison websites cover all insurance providers?

- 1. Yes, all of them do
- 2. Yes, some of them do
- 3. No, none of them do
- 4. Don't know

GI37

[ASK IF GI28 NE 3 AND GI33 NE 2 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) WHO DIDN'T ARRANGE THROUGH PCWS OR DID NOT USE THEM TO SHOP AROUND)]

Have you ever used any price comparison websites to compare or buy insurance?

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

GI100

[ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)] CAROUSEL GRID

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

RANDOMISE STATEMENTS

- a. There is not enough information for me to make decisions on the quality of different policies
 - b. When buying insurance, I tend to opt for the cheapest rather than compare what different policies cover
 - c. I will get better cover, the more I pay for the policy
 - d. I would pay more for a brand I know
 - e. No claims protection means my motor insurance premium will not rise as a result of making a claim **[SHOW IF P_GI1d=1 (HAVE MOTOR INSURANCE)]**
 - f. Insurance companies rarely pay out
-
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

GI73

[ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)]

Do you have any insurance policies which you are unable to switch away from, as you have been refused cover or been unable to get cover from another provider?

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

GIText3

[STATE TO P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)]

Again thinking about all the insurance policies you currently hold **[IF P_GI4=1 (HOLD SINGLE-TRIP TRAVEL)]**: and the single-trip travel insurance you have held in the last 12 months]...

GI68a

[ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)]

Would you say you have experienced a problem with any of the following insurance policies or with any advice received about this/ these in the last 12 months?

[LIST ALL PRODUCTS HELD AT P_GI1d]

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

GI68

[ASK IF P_GI1d=1-30 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) – I.E. ALL IN GI&P SECTION)]

[IF GI68a=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: in the last 12 months have you experienced any of the following problems with any of these policies?]

[IF GI68a=1 (EXPERIENCED A PROBLEM WITH THEIR INSURANCE IN THE LAST 12 MONTHS): Which of these problems did you experience?]

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 18-20

1. Sales pressure
2. Poor advice from a financial adviser
3. Unexpected fees or charges
4. Complex fees and charges
5. Policy costing me more than expected
6. Unexpected changes to terms and conditions
7. Unexpected termination of my policy
8. Complex policy information
9. IT system failure/ service disruption
10. Provider errors/ not following instructions
11. Delays when making changes to my policy
12. Delays when arranging my policy
13. Poor customer service
14. Unsuitable channel <inf><FCABlue>(phone, online, face-to-face)</FCABlue></inf> to contact the provider
15. Not eligible for the policy I wanted
16. Unfair treatment when making a claim
17. Fees and costs are not reasonable
18. Other (write in)
19. None of these **[SHOW IF GI68a=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]**
20. Don't know

GI69

[ASK IF MORE THAN ONE RESPONSE SELECTED AT GI68, 1-18 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

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

ONLY SHOW ANSWERS CODED AT GI68, 1-18 (INCLUDING NAME OF PROBLEM WRITTEN AT GI68,18)

GIINT

[STATE IF MORE THAN ONE RESPONSE SELECTED AT GI68,1-18 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

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

SHOW ANSWER AT GI69

GI69b

[ASK IF G68=1-18 AND MORE THAN ONE CODE SELECTED AT P_GI1d (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND EXPERIENCED A PROBLEM IN THE LAST 12 MONTHS AND HAVE MORE THAN ONE GI&P PRODUCT)]

Which insurance policy did this problem relate to?

[LIST PRODUCTS HELD AT P_GI1d]

Don't know

TEXT SUBSTITUTION FOR PRODUCTS EXPERIENCING A PROBLEM WITH

	Category	Text sub
1	Motor insurance	your motor insurance
2	Home insurance - contents and buildings combined	your home contents and buildings insurance
3	Home insurance -buildings only	your home buildings insurance
4	Home insurance - contents only	your home contents insurance
5	Motor breakdown cover	your motor breakdown cover
6	Multi-trip travel insurance	your multi-trip travel insurance
7	Pet insurance	your pet insurance
8	Mobile phone insurance	your mobile phone insurance
9	Gadget insurance	your gadget insurance
10	Insurance for high value/ non-standard items not covered by another policy	your insurance for high value/ non-standard items
11	Home emergency cover	your home emergency cover

12	Legal expenses/ protection insurance	your legal expenses/ protection insurance
13	Extended warranty	your extended warranty
14	Credit card protection	your credit card protection
15	Payment Protection Insurance (PPI)	your payment Protection Insurance (PPI)
16	Mortgage Protection Insurance (MPPI)	your mortgage Protection Insurance (MPPI)
17	Unemployment/redundancy insurance	your unemployment/redundancy insurance
18	ID theft insurance	your ID theft insurance
19	GAP (Guaranteed Asset Protection) insurance	your GAP (Guaranteed Asset Protection) insurance
20	Private medical insurance	your private medical insurance
21	Healthcare cash plans	your healthcare cash plan
22	Personal accident insurance	your personal accident insurance
23	Single-trip travel insurance (held in the last 12 months)	your single-trip travel insurance
24	Life insurance	your life insurance
25	Critical illness cover	your critical illness cover
26	Income protection insurance	your income protection insurance
27	Long-term care insurance	your long-term care insurance
28	Immediate needs annuity	your immediate needs annuity
29	Over 50s insurance plan	your over 50s insurance plan
30	Pre-paid funeral plan	your funeral plan
	Don't know [IF DK AT GI69b]	one of your insurance policies

GI69a

[ASK IF GI68=1-18 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND EXPERIENCED A PROBLEM IN 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.

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=1-18 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND EXPERIENCED A PROBLEM IN 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?

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

GI70

[ASK IF GI69c=1 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED)]

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.

1. My insurance provider
2. The person who sold me the policy (if different to provider)
3. Financial Ombudsman Service (FOS)
4. Financial Conduct Authority (FCA)
5. Chartered Insurance Institute (CII)
6. Someone else (write in)
7. Don't know

GI70b

[ASK IF GI70=1 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED TO INSURANCE PROVIDER)]

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

[ASK IF GI69c=2 OR 3 (ALL WITH GENERAL INSURANCE OR PROTECTION PRODUCT(S) (I.E. ALL IN GI&P SECTION) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

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?

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

RANDOMISE LIST EXCEPT CODES 6-7

1. Too trivial/ wasn't worth it
2. Too difficult to complain
3. No point complaining – nothing would happen
4. Didn't know how to complain
5. Didn't have time/ too busy
6. Other (write in)
7. Don't know

12. Pension Accumulation

Section 12 is asked to 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 – I.E. ALL IN ACCUMULATION SECTION)]

DERIVED VARIABLE TO ESTABLISH FOR EVERYONE IN THE SECTION WHETHER THEY HOLD A WORKPLACE PENSION, NON-WORKPLACE PENSION OR DB PENSION. THIS DERIVED VARIABLE IS USED FOR ROUTING PURPOSES WITHIN THE PENSIONS ACCUMULATION SECTION.

Code	Description	Definition
1. Workplace DC pension	DC Employer Scheme currently contributing to/ not contributing to (also includes those who are currently contributing/ not contributing to an employer pension, but are not sure of type)	P_AC8_DV=2 or 3 (currently) OR P_AC8a_DV=2 or 3 (no longer)
2. Non-workplace DC pension	Non-workplace pension currently contributing to/ not contributing to	P_AC6=2 (currently) OR P_AC6a=2 (no longer) OR P_AC7=2 OR P_AC7=3 (currently) OR P_AC7a=2 OR P_AC7a=3 (no longer)
3. Also have a DB pension	DB pension they are currently contributing to/ not contributing to	P_AC8_DV= 1 OR P_AC8a_DV=1

P_DV1

[CODE TO P_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	<i>Workplace pension only:</i> A DC Employer Scheme currently contributing to/ not contributing to (also includes those who are currently contributing/ not contributing to an employer pension, but are not sure of type)	P_DV1a=1 and P_DV1a NE 2,3
GROUP 2	<i>Non-workplace pension only:</i> Non-workplace pension currently contributing to/ not contributing to	P_DV1a=2 and P_DV1a NE 1,3
GROUP 3	<i>Workplace pension & non-workplace pension only:</i> A DC Employer Scheme currently contributing to/ not contributing to (also includes those who are currently contributing/ not contributing to an employer pension, but are not sure of type) AND A non-workplace pension currently contributing to/ not contributing to	P_DV1a=1 and P_DV1a=2 and P_DV1a NE 3
GROUP 4	<i>Non-workplace pension & DB pension only:</i> A non-workplace pension currently contributing to/ not contributing to AND A DB pension they are currently contributing to/ not contributing to	P_DV1a=2 and P_DV1a=3 and P_DV1a NE 1
GROUP 5	<i>Workplace pension and DB pension only:</i> A DC Employer Scheme currently contributing to/ not contributing to (also includes those who are currently contributing/ not contributing to an employer pension, but are not sure of type) AND A DB pension they are currently and/or no longer contributing to	P_DV1a=1 and P_DV1a=3 and P_DV1a NE 2
GROUP 6	<i>Workplace, non-workplace pension and DB pension:</i> A DC Employer Scheme currently contributing to/ not contributing to (also includes those who are currently contributing/ not contributing to an employer pension, but are not sure of type) AND A non-workplace pension currently contributing to/ not contributing to AND	P_DV1a=1 and P_DV1a=2 and P_DV1a=3

	A DB pension they are currently contributing to/ not contributing to	
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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 – I.E. ALL IN ACCUMULATION SECTION)]

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. 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).]

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 (DON'T KNOW AMOUNT CONTRIBUTED AND HAVE MORE THAN ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

Do you know how you would find out about how much you and/ or your employer contribute into your pensions?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).]

1. Yes, for all of them
2. Yes, for some of them
3. No

P13b_1

[ASK IF P8B=2 (DON'T KNOW AMOUNT CONTRIBUTED AND HAVE ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

Do you know how you would find out about how much you and/ or your employer contribute into your pension?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).]

1. Yes
2. No

P55a

[ASK IF P_ACDV2=3 (HAVE MORE THAN ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

In the last 3 years have you chosen to increase the percentage of your salary you personally contribute to your pensions?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).]

1. Yes, for all of them
2. Yes, for some of them
3. No
4. Don't know

P55b

[ASK IF P_ACDV2=2 (HAVE ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE)]

In the last 3 years have you chosen to increase the percentage of your salary you personally contribute to your pension?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).]

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

P61

[ASK IF (P_ACDV2=2 OR 3) AND (P55a=3 OR 4 OR P55b=2 OR 3) (HAVE AT LEAST ONE DC PENSION SCHEME INTO WHICH CONTRIBUTIONS ARE CURRENTLY BEING MADE AND HAVE NOT INCREASED THE PERCENTAGE OF THEIR SALARY THEY PERSONALLY CONTRIBUTE TO THEIR DC PENSION(S) OR DON'T KNOW IF THEY HAVE)]

Before today, did you know that you could change the percentage of your salary that you personally contribute to your pension?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).]

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

P13c

[ASK IF P_ACDV6=2 (HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

For your defined contribution pension you will have a pot of money.

In the last 12 months have you reviewed how much your defined contribution pension pot is worth?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).]

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

P13e

[ASK IF P_ACDV6=3 OR 4 (HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL))]

For each of your defined contribution pensions you will have a pot of money.

In the last 12 months have you reviewed how much your defined contribution pension pots are worth?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).]

1. Yes, I have reviewed all of them
2. Yes, I have reviewed some but not all of them
3. No, I haven't reviewed any of them
4. Don't know

P13d

[ASK IF P_ACDV6=2 AND B3=20 (HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND DON'T KNOW PENSION POT SIZE)]

You mentioned earlier that you do not know the current size of your defined contribution pension pot.

Do you know how you would find out the amount you have in your defined contribution pension pot?

[IF GROUP 4, 5, 6: 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 MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL) AND DON'T KNOW TOTAL PENSION POT SIZE)]

You mentioned earlier that you do not know the current size of your defined contribution pension pots in total.

Do you know how you would find out the amount you have in your defined contribution pension pots?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).]

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 – I.E. ALL IN ACCUMULATION SECTION)]

Have you ever thought about how much you should be paying into your defined contribution pension(s) each year to maintain a reasonable standard of living when you come to retire?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).]

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).]

1. Yes, I recall receiving it and have read it
2. Yes, I recall receiving it but haven't read it
3. No, I do not recall receiving it

P20b

[ASK IF P_ACDV6=3 OR 4 (HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL))]

Do you recall receiving an annual statement from your defined contribution pension providers in the last 12 months?

This may have been a paper statement or you may have gone online to see this.

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).]

1. Yes, I received an annual statement for all of my pensions
2. Yes, I received an annual statement for some of my pensions
3. No, I do not recall receiving an annual statement for any of my pensions

P20c

[ASK IF P20b=1 or 2 (HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL) AND RECALL RECEIVING AT LEAST ONE ANNUAL STATEMENT)]

Did you read the annual statement(s) you received in the last 12 months?

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).]

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 ONE OR MORE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL) AND RECALL RECEIVING AT LEAST ONE ANNUAL STATEMENT 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.

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) 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).]

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 – I.E. ALL IN ACCUMULATION SECTION)]

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.

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)** – e.g. through an app, website or portal
4. None of these
5. Don't know

P26d

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL– I.E. ALL IN ACCUMULATION SECTION)]

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 (KNOW THAT FEES CHARGED ON DC PENSIONS AND HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

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.]

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 (KNOW THAT FEES CHARGED ON DC PENSIONS AND HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

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.]

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.]

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 – I.E. ALL IN ACCUMULATION SECTION)]

How important do you think it is to know how much you pay for your defined contribution pension(s)?

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 – I.E. ALL IN ACCUMULATION SECTION)]

[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.

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 – I.E. ALL IN ACCUMULATION SECTION)]

The money in your defined contribution pension(s) is invested. In some years, these investments may perform well and go up in value. In other years they may go down in value.

Before today, were you aware that your defined contribution pension(s) are invested?

1. Yes, I was aware
2. No, I was not aware

P27_1a

[ASK IF P_ACDV6=2 (HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL)]

When you joined/ set up your defined contribution pension, did you choose where your pension contributions are invested?

[IF GROUP 4, 5, 6: 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

P27_1b

[ASK IF P_ACDV6=3 OR 4 (HAVE MORE THAN ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL OR DON'T KNOW NUMBER OF DC PENSION SCHEMES THAT HAVE NOT BEEN DECUMULATED AT ALL (BUT HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL))]

When you joined/ set up your defined contribution pensions, did you choose where your pension contributions are invested?

[IF GROUP 4, 5, 6: 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 – I.E. ALL IN ACCUMULATION SECTION)]

Have you **[IF P27_1b=1 OR P27_1a=1: since; OTHERWISE: ever]** reviewed where your defined contribution pension(s) are invested?

[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.]

[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).]

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

P_ESGINTRO_2

[STATE IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

The next few questions are about responsible investments.

So that you can answer the following questions, **please read this definition of responsible investment carefully**.

<FCABlue>

Responsible investment means investing in a way that takes into account not just how companies are managed, but other issues too, from the impact they have on the environment to the role they play in society. People do this because there's evidence that these issues affect how companies perform over the long term - and therefore what happens to the money that's invested in them.

For example, if a company you invested in was involved in an oil spill, found to be treating its workers poorly, or accused of bribing politicians in another country, it would damage that company's reputation and its share price. If that happened, you'd lose money.

Ignoring issues like these might mean you miss out on opportunities too. For example, a company manufacturing hybrid cars might do better over the long term than one making diesel cars. A company that invests in training its workforce might outperform its competitors. A company paying its executives reasonable bonuses might return more value to its shareholders. In each of these examples, considering how the company treats the environment, how it treats people, and how it's managed, over the long term could enhance the company's performance and may make you more money.

</FCABlue>

P66

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

Is your defined contribution pension invested in this way, i.e. invested responsibly?

[IF P_ACDV6=3 OR 4: If you have more than one defined contribution pension, think about the one you are currently contributing to, or the one you consider to be your main defined contribution pension.]

1. Yes, I'm sure it is
2. I'm not sure, but I assume it is
3. I'm not sure, but I assume it is not
4. No, I am sure it's not
5. I really don't know

P67

[ASK IF P66=1-2 (SURE THAT THE DC PENSION THEY CURRENTLY CONTRIBUTE TO OR THEIR 'MAIN' DC PENSION IS RESPONSIBLY INVESTED OR ASSUME THAT IT IS)]

Did you make an active choice to put your pension savings into a fund which invests responsibly?

1. Yes, I chose a pension provider which invests responsibly
2. Yes, I opted for a responsible investment fund offered by my pension provider
3. No, **[IF P66=2 (assume their DC pension is responsibly invested): I assume]** my pension provider just invests in this way
4. No, **[IF P66=2 (assume their DC pension is responsibly invested): I assume]** my employer chose a pension provider that invests in this way
5. Don't know

P68

[ASK IF P66=1-2 (SURE THAT THE DC PENSION THAT THEY CURRENTLY CONTRIBUTE TO OR THEIR MAIN DC PENSION IS RESPONSIBLY INVESTED OR ASSUME THAT IT IS)] COLLAPSIBLE GRID

Do you think that your pension being invested responsibly has made you...

- 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

P69

[ASK IF P66=3-5 (DC PENSION THAT THEY CURRENTLY CONTRIBUTE TO OR THEIR MAIN DC PENSION IS NOT RESPONSIBLY INVESTED OR DON'T KNOW IF IT IS)] COLLAPSIBLE GRID

If your pension provider invested responsibly, do you think you would...

- 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

P36

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

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.

- 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 CONSOLIDATED A DC PENSION IN THE LAST 3 YEARS)]

Which type of pension did you move the money or funds **out of?**

<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.

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 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.

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 CONSOLIDATED A DC PENSION IN THE LAST 3 YEARS)]

Why did you consolidate your defined contribution pensions?

Select 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 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.

RANDOMISE LIST EXCEPT CODES 7-8

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. Other (write in)
8. 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 – I.E. GROUPS 2,3,4,6)]

Thinking about the defined contribution pension(s) you set up yourself (not through an employer), have you ever switched the provider of these pension(s)?

This may have been done on your behalf by a financial adviser.

1. Yes – in the last 12 months
2. Yes – longer than 12 months but less than 3 years ago
3. Yes – over 3 years ago
4. No
5. Don't know

P38c

[ASK IF P38=4-5 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL, AND AT LEAST ONE IS A NON-WORKPLACE PENSION, AND HAVE NOT SWITCHED PROVIDER OF THEIR NON-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?

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

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?

<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 D2=45+ OR D3=8-16 (AGED 45+ WITH AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL)] CAROUSEL GRID

Thinking about the money you will get from your defined contribution pension(s), how much do you agree or disagree with the following?

RANDOMISE STATEMENTS

- a. I am confident my pension(s) will give me the income I hope for in retirement
 - b. My pension(s) alone will not be enough for me to live on in retirement
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

P55

[ASK IF D2=45+ OR D3=8-16 (AGED 45+ WITH AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL)]

Do you know how much annual income you expect to have from your defined contribution pension(s)?

1. Yes, I have a very good idea
2. Yes, I have a good idea
3. I have relatively little idea

4. I have no idea
5. I will not use my pension to generate an annual or regular income

P56

[ASK IF D2=45+ OR D3=8-16 (AGED 45+ WITH AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL)]

Before today, to what extent have you considered whether your outgoings will increase or decrease as you go through retirement?

<FCABlue>

By 'considering your outgoings' we mean taking into account potential increases or decreases in, for example, housing costs, day-to-day expenditure, support for dependants, cost of healthcare or care in later life, or travel plans.

</FCABlue>

1. I have considered it a great deal
2. I have considered it but not in any detail
3. I haven't really considered it
4. Don't know

P32b

[ASK IF D2=45+ OR D3=8-16 (AGED 45+ WITH AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL)]

When you come to take money from your defined contribution pension(s), you will have to make a choice as to how you take this money to fund your retirement.

This might involve choosing a product, e.g. an annuity or entering into income drawdown or taking a cash payment from your pension.

How much consideration have you given to your options so far?

1. I have a clear plan about what I will do
2. I do not have a clear plan but I know I have to make a choice
3. I didn't know I had to make a choice
4. Don't know

P57

[ASK IF D2=45+ OR D3=8-16 (AGED 45+ WITH AT LEAST ONE DC PENSION THAT HAS NOT BEEN DECUMULATED AT ALL)]

How well would you say you understand the different options you can choose from in order to take money from your defined contribution pension(s)?

1. I understand my options very well
2. I understand my options to some extent
3. I don't understand my options very well
4. I don't understand my options at all

5. Don't know

P58

[ASK IF ((P_ACDV7=3 AND (D2=50-69 OR D3=9-12)) OR (P_AC12=1)) (HAVE AT LEAST ONE DC PENSION SCHEMETHAT 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)?

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.

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?

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.

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 (incorporating The Pensions Advisory Service and the Money Advice 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

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 – I.E. ALL IN ACCUMULATION SECTION)]

[IF P_ACDV2=2 (ONE DC PENSION WITH CONTRIBUTIONS): Who is the provider of your defined contribution pension, into which contributions are currently being made?]

[IF P_ACDV2=3 (MORE THAN ONE DC PENSION WITH CONTRIBUTIONS): You told us you have contributions going into more than one defined contribution pension. Who is the provider of the pension you started most recently?]

[IF P_ACDV2=1 AND P_ACDV6=2 (HAVE ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL AND IT DOESN'T HAVE CONTRIBUTIONS): Who is the provider of your defined contribution pension?]

[IF P_ACDV2=1 AND P_ACDV6=3 OR 4 (NO PENSION WITH CURRENT CONTRIBUTIONS AND MORE THAN ONE PENSION): You told us you have more than one defined contribution pension. Who is the provider of the pension you started most recently?]

[IF GROUP 4, 5, 6: Do not think about your final salary or career average pension(s).]

ORDER ALPHABETICALLY EXCEPT CODES 21 AND 22

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
14. ReAssure / Old Mutual Wealth
15. Royal London

16. Smart Pension
17. Standard Life
18. Sun Life of Canada
19. The People's Pension/ B&CE
20. Zurich
21. Other (write in)
22. Don't know

P42

[ASK IF P41=1-20,23,24 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 (NOT DON'T KNOW/OTHER) AND HOLD BOTH EMPLOYER DC AND NON-WORKPLACE PENSION (THAT HAS NOT BEEN DECUMULATED AT ALL)]

You said your provider is **[INSERT NAME FROM P41]**. Which of your pensions is this the provider of?

1. A pension I set up myself
2. A defined contribution employer pension
3. Don't know

P43

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

[IF P41=22 (DK NAME OF PROVIDER): Even though you don't know the name of this provider, overall how satisfied are you with them?]

[IF P41=1-21, 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 – I.E. ALL IN ACCUMULATION SECTION)]

[IF P41=22 (DK NAME OF PROVIDER): How much trust do you have in this provider?]

[IF P41=1-21, 23, 24: How much trust do you have in **[INSERT PROVIDER NAME FROM P41 INCLUDING NAME OF PROVIDER WRITTEN AT P41, CODE 21]?**]

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

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

P46

[ASK IF P_ACDV7=3 (HAVE AT LEAST ONE DC PENSION SCHEME THAT HAS NOT BEEN DECUMULATED AT ALL – I.E. ALL IN ACCUMULATION SECTION)]

Would you say you have experienced a problem with any of your defined contribution pension(s) or with any advice you have received about this/ these in the last 12 months?

[SHOW IF GROUP 4, 5, 6: 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 – I.E. ALL IN ACCUMULATION SECTION)]

[IF P46=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: in the last 12 months have you experienced any of the following problems related to your defined contribution pension(s) or with any advice you have received in relation to this/ these?]

[IF P46=1 (EXPERIENCED A PROBLEM WITH THEIR DC PENSION IN THE LAST 12 MONTHS): Which of these problems did you experience?]

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 19-21

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 P46=2 OR 3 (NO PROBLEM EXPERIENCED OR DON'T KNOW)]**
21. 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?

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

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?

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.

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

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 to 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 FOUR YEARS

Product held	Coding for product held
ALL AGED 50+ WITH A DC PENSION SCHEME (WHO HAVE STARTED TO TAKE PENSION INCOME IN LAST 4 YEARS)	IF P_DEC5=1,2,4 OR 5

Note: within this section, where the question routing says 'decumulated (or accessed) a DC pension pot in the last 4 years' this means 'have at least one defined contribution (DC) pension they have accessed in the last four years by taking out an annuity, taking cash out of pension and leaving remainder invested, taking it all as cash or accessed pension but not sure how'.

PINTRO

[STATE TO P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

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 FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

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?

<FCABlue>

By 'different pensions pots' we mean you may have had a number of pensions from different employers or different pensions you set up yourself.

</FCABlue>

1. 1
2. 2
3. 3
4. 4 or more
5. I don't know exactly, but more than 1 pension pot
6. Don't know

P13A

[ASK IF P7N=1 OR 6 (AGED 50+ AND DECUMULATED ONE DC PENSION POT OR DON'T KNOW HOW MANY PENSION POTS IN THE LAST 4 YEARS)]

Was this pension arranged through your employer, either a current or previous employer?

1. Yes, arranged by an employer
2. No, I set it up myself (or adviser set it up on my behalf)
3. Don't know

P14

[ASK IF P7N=2-5 (AGED 50+ AND DECUMULATED MORE THAN ONE DC PENSION POT IN THE LAST 4 YEARS)]

Were these pensions set up through your employer, either a current or previous employer?

1. Yes, all arranged by an employer
2. Yes, some arranged by an employer, and some I set up myself
3. No, I set them all up myself (or adviser set them up on my behalf)
4. Don't know

P14a

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

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)

P14b

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

Did you consider leaving your pension invested and starting to take it when you were older?

1. Yes, I considered it
2. No, I didn't consider it
3. Don't know

PD11

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)] COLLAPSIBLE GRID

What was the total value of the pension pot(s) you...

[ASK FOR EACH OPTION]

- 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 **[SHOW IF P_DEC5=2]**
- c. took fully as cash in the last 4 years **[SHOW IF P_DEC5=4]**

d. took income or cash lump sum(s) from in the last 4 years? **[SHOW IF P_DEC5=5]**

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 FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

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?

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 FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)] CAROUSEL GRID

Thinking about the money you get or have taken from your pensions(s) in the last 4 years, how much do you agree or disagree with the following:

- a. The money I have from my pension(s) is more than I had expected
- b. My financial standard of living has improved since taking my pension(s)
- c. My pension(s) income alone is not enough for me to live on

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

PD22

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

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

- 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 FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

Before today how much would you say you had considered whether your outgoings will increase or decrease as you go through retirement?

<FCABlue>

By 'considered your outgoings' we mean taking into account potential increases or decreases in, for example, housing costs, day-to-day expenditure, support for dependants, cost of healthcare or care in later life, or travel plans.

</FCABlue>

1. I have considered it a great deal
2. I have considered it but not in any detail
3. I haven't really considered it
4. Don't know

PD81N

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

When thinking about taking money from your pension(s), which of the following approaches do you prefer?

RANDOMISE LIST EXCEPT CODE 5

1. I prefer to spend my entire pension(s) in the early years of retirement, or even before I give up work. I am less worried about keeping money for the long term
2. I prefer to have flexibility to choose how much I take throughout my retirement. I am willing to risk running out of money in the long term
3. I prefer my pension(s) to provide me with a guaranteed income for as long as I live. I am willing not to be able to take more or less money when I want
4. I prefer to only spend 'extra' money that my pension(s) investments make (i.e. interest or dividends) so I can leave the remaining pension pot(s) as an inheritance
5. Don't know

PD30

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

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

1. How long I am likely to live
2. My health

3. The risk of losing money in investments
4. The State pension
5. My dependants
6. Being able to leave an inheritance
7. The tax implications of my choices
8. The monthly income I want
9. How much money I need to last me in retirement
10. Other sources of income I have
11. The effect of inflation
12. Guarantees or safeguarded benefits (such as guaranteed annuity rates)
13. Interest rates
14. Some other consideration (write in)
15. None of these
16. Don't know

PD30b

[ASK IF P_DEC5=2, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED OR ACCESSED PENSION BUT NOT SURE HOW IT WORKS)]

Thinking about the pension you have started to take money from and left the remainder invested...

Which of the following describe how you are 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.

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 FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED OR ACCESSED PENSION BUT NOT SURE HOW IT WORKS)] CAROUSEL GRID

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 do not consider how long my money will last and just withdraw what I need now
- f. [DELETED]

- g. I review 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 feel cautious about spending my pension in case it runs out

- 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 FOUR 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?

<FCABlue>

An annuity gives you a guaranteed income typically for the rest of your life.

</FCABlue>

- 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

- 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=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...

What have you done or plan to do with any **tax-free** cash lump sum(s) taken from your pension(s) in the last 4 years?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 4-5,15-16

1. Put in savings/ current account to pay for day-to-day living costs/ expenses
2. Put in savings/ current account to keep for a rainy day
3. Put into a cash ISA
4. Put into a stocks and shares ISA
5. Put into other investments
6. Home repair and improvements
7. Given money to family
8. Paid for a special occasion/celebration
9. Used for holidays
10. Bought a car
11. Paid off a loan or other debt (in part or full)
12. Paid off a mortgage (in part or full)
13. Used to pay for long-term care
14. I have not taken any cash lump sum(s)
15. Other (write in)
16. Don't know

PD35

[ASK IF P_DEC5=4 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED BY TAKING WHOLE PENSION POT AS CASH IN THE LAST 4 YEARS)] CAROUSEL GRID

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 feel cautious about spending my pension in case it runs out
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

PD8

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

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)?

1. I understood my options very well
2. I understood my options to some extent
3. I didn't understand my options very well
4. I didn't know I had options
5. Don't know

PD8a

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)] COLLAPSIBLE GRID

Here are some options about taking money from your pension, and some descriptions about how they work. In each case try to match the description to the option it applies to.

More than one description may match the same option.

- a. Single life annuity
 - b. Income drawdown
 - c. UFPLS (Uncrystallised Fund Pension Lump Sum)
1. This gives you a guaranteed income for the rest of your life
 2. There is the risk that the value of your fund can go up or down
 3. You can leave your pot to someone when you die

4. Every time you withdraw cash, 25% of that amount will be tax-free
5. Never heard of it [**SINGLE CODE**]

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 FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

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 (ALL WHO HAVE DECUMULATED AT LEAST ONE DC PENSION IN THE LAST FOUR 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.

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 (incorporating The Pensions Advisory Service and the Money Advice 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 FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

[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 FOUR YEARS)]

You mentioned earlier that you have chosen to take some cash out of your pension and have left the remainder invested in the last 4 years.

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 FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

The next few questions are about any advice or information you received when deciding what options to choose in order to take your pension(s).

PD2

[ASK IF B1XX NE 1 AND B1a_1=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS AND HAVE NOT USED PENSION WISE IN THE LAST 12 MONTHS BUT AWARE OF IT)]

Have you used the Pension Wise service in the last 4 years?

Select all that apply.

1. Yes, I had a telephone conversation with a Pension Wise specialist
2. Yes, I had a face-to-face conversation with a Pension Wise specialist
3. Yes, I accessed the Pension Wise website for information
4. No, I haven't used the Pension Wise service **[SINGLE CODE]**
5. Don't know

PD2a

[ASK IF B1XX=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS AND HAVE USED PENSION WISE IN THE LAST 12 MONTHS)]

You said you have used Pension Wise service. How have you accessed this service over the last 4 years?

Select all that apply.

1. I had a telephone conversation with a Pension Wise specialist
2. I had a face-to-face conversation with a Pension Wise specialist
3. I accessed the Pension Wise website for information
4. Don't know

PD3

[ASK IF PD2=1 OR 2 OR 3 OR B1XX=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS AND HAVE USED PENSION WISE IN THE LAST 4 YEARS)]

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

Pension Wise has helped me to understand what options I have when taking my pension(s).

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

PD71b

[ASK IF P_DEC5=1, 2, 4, 5 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

Did you receive any information or guidance from any of the following sources specifically when deciding to **[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)]**.

<FCABlue>

Information or guidance is an impartial service which helps you to identify your options and narrow down your choices, but will not tell you what to do or which product to buy; the decision is yours. Information or guidance is usually free.

</FCABlue>

Select all that apply.

1. An adviser arranged by your employer (contacted in person or by phone)
2. Another professional, e.g. accountant or solicitor

3. Other government/ consumer website(s) or services, e.g. Citizens Advice, MoneyHelper from the Money & Pensions Service (incorporating The Pensions Advisory Service and Money Advice Service), GOV.UK<inf><FCABlue>Other examples are Step Change, This is Money</FCABlue></inf>
4. Website or other literature from an insurance/ investment/ pension provider
5. Private sector money advice websites, e.g. moneysavingexpert.com, moneysupermarket.com, Which?
6. Price comparison sites
7. Media/ newspapers or their websites, e.g. Daily Mail, Guardian, BBC
8. Any information or guidance provided at your workplace (other than through an adviser)
9. Any information or guidance from family or friends
10. Other (write in)
11. None of these
12. Don't know

P11a

[ASK IF PD71b=1-10 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS AND RECEIVED INFORMATION OR GUIDANCE WHEN DECUMULATING A DC PENSION)]

Overall, how easy or difficult was it to access this information or guidance?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

P53N

[ASK PD71b=1-10 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS AND RECEIVED INFORMATION OR GUIDANCE WHEN DECUMULATING A DC PENSION)]

Overall, did the information or guidance you received help you to make a decision?

1. Yes, it helped a lot
2. Yes, it helped a little
3. No, it didn't help me
4. Don't know

P54N

[ASK IF PD71b=11 OR ONLY CODE 9 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS AND HAVEN'T RECEIVED ANY INFORMATION OR GUIDANCE LISTED AT PD71B OR ONLY ASKED FAMILY/ FRIENDS WHEN DECUMULATING A DC PENSION)]

[IF PD71b=11: Why didn't you use any information or guidance when deciding which option to choose when taking your pension?]

[IF PD71b=9 (ONLY HAD INFORMATION/ GUIDANCE FROM FRIENDS/ FAMILY):

Why didn't you use any other sources of information or guidance other than from friends or family?]

Select 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. Some other reason (write in)
6. Don't know

PD45

[ASK IF P_DECE5=2 (AGED 50+ AND HAVEN'T TAKEN REGULATED ADVICE WHEN DECUMULATING A DC PENSION IN THE LAST FOUR YEARS)]

Earlier you told us you did not receive any regulated advice **[PROGRAMMER INSTRUCTION: ADD i BUTTON WITH THE DEFINITION OF REGULATED ADVICE SAME AS THE ONE USED AT P_DECE5 PASTED BELOW]** from different types of advisers when deciding to **[IF P_DECE5=1: take out your annuity/ annuities; IF P_DECE5=2: start to take money from your pension(s); IF P_DECE5=4: take your pension(s) fully as cash; IF P_DECE5=5: take income or cash lump sum(s) from your pension(s)]**. Which of the following reasons describe why?

<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

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 FOUR YEARS – I.E. ALL WHO DECUMULATED IN THE LAST FOUR YEARS SECTION)]

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 12-13

1. The state of your health
2. Potential loss of any guarantees attached to your pension(s)
3. Whether you have a partner or other dependants
4. Your understanding of the effect of inflation on your choice
5. Whether you have shopped around
6. How long your income might last
7. Tax implications
8. Charges for drawdown
9. Impact on means-tested benefits when receiving an income from a pension
10. Any debt you have
11. If you were aware of investment scams and how to avoid these
12. None of these
13. Don't know

PD75a

[ASK IF PD74 =1-11 (AGED 50+ AND REMEMBER PROVIDER ASKING QUESTIONS/ GIVING INFORMATION WHEN THEY DECUMULATED A DC PENSION IN THE LAST FOUR YEARS)]

And, how well did you understand the information given to you by your provider?

1. Very well
2. Fairly well
3. Not very well

4. Not at all well
5. I didn't open/ read the information
6. Don't know

PD57_1

[ASK IF P_DEC5=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY)]

You mentioned earlier that you have taken out an annuity in the last 4 years. Which provider have you done this with?

If you have taken out more than one annuity in the last 4 years, think about the one you took out most recently.

1. AEGON
2. AJ Bell
3. Aviva/ Friends Life
4. Canada Life
5. [DELETED]
6. [DELETED]
7. Just (formerly Just Retirement/ Partnership)
8. Legal and General
9. Scottish Widows
10. Phoenix
11. Prudential
12. ReAssure
13. Royal London
14. Standard Life
15. Sun Life of Canada
16. [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 FOUR 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 FOUR 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 FOUR YEARS BY TAKING OUT AN ANNUITY AND SHOPPED AROUND WHEN DOING SO)]

How easy or difficult was it to compare the options different providers offered?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PD47B_1

[ASK IF P_DEC5=1 AND PD47_1=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY AND DID NOT SHOP AROUND BEFORE DOING SO)]

There are many reasons why you may not have compared different providers before taking out your annuity.

Which of the following apply?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-12

1. It takes too much time
2. I didn't know I could choose a different provider
3. It's too difficult to compare
4. It's not worth it as there's no real difference between providers
5. I wouldn't know what to look for
6. I didn't have the time to compare different providers
7. The offer from the provider was just what I wanted
8. The provider had a good choice of products
9. I have dealt with the provider before
10. I didn't really think about comparing products or providers
11. Some other reason (write in)
12. Don't know

PD36_1

[ASK IF PD33_1=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY WITH THE SAME PROVIDER THAT THEY USED TO SAVE FOR THEIR PENSION)]

Thinking about the annuity you took out most recently...

Why did you choose to take out your annuity with your existing pension provider?

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

RANDOMISE LIST EXCEPT CODES 12-13

1. The annuity offered one of the best rates available
2. My existing provider offered a Guaranteed Annuity Rate
<inf>
<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 FOUR 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?

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

RANDOMISE LIST EXCEPT CODES 9-10

1. Better annuity rate
2. Lower charges
3. Dissatisfaction with my existing provider's quality of service
4. I didn't feel my money was safe with my existing provider

5. A recommendation from a family member, friend or colleague
6. A recommendation from a financial adviser
7. The existing provider didn't offer the option I wanted
8. A recommendation by my existing provider
9. Other (write in)
10. Don't know

PD38_1

[ASK IF PD33_1=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY WITH A DIFFERENT PROVIDER FROM THE ONE THEY USED TO SAVE FOR THEIR PENSION)]

Thinking about the annuity you took out most recently...

How easy or difficult was it to change provider for your annuity?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PD40_1

[ASK IF P_DEC5=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY)]

Thinking about the annuity you took out most recently...

How many different annuity quotes did you receive when you took your pension(s)?

1. None
2. 1 from your pension provider
3. 1 from a different provider
4. 2-3
5. 4-5
6. 6+
7. Don't remember

PD49_1

[ASK IF P_DEC5=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING OUT AN ANNUITY)]

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 FOUR 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 FOUR 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

PD57_2

[ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

You mentioned earlier that you have chosen to start to take money from your pension in the last 4 years. Which provider have you done this with?

If you have started to take money from more than one pension in the last 4 years, think about the one you started to take money from most recently.

1. AEGON
2. AJ Bell
3. Aviva/ Friends Life
4. Canada Life
5. Hargreaves Lansdown
6. James Hay
7. Just (formerly Just Retirement/ Partnership)
8. Legal and General
9. NEST (National Employment Savings Trust)
10. Now Pensions
11. Scottish Widows
12. Phoenix
13. Prudential
14. ReAssure
15. Royal London
16. Smart Pension
17. Standard Life
18. Sun Life of Canada
19. The People's Pension/ B&CE
20. Zurich
21. Liverpool Victoria
22. Old Mutual Wealth
23. St James's Place Wealth Management
24. Other (write in)

25. Don't know

PD33_2

[ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

Thinking about when you started taking money from your pension most recently...

Was this with the same provider you used to save for your pension?

1. Yes, the same provider
2. No, a different provider
3. Don't know

PD47_2

[ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

Thinking about when you started taking money from your pension most recently...

Before you decided which provider to use, did you compare two or more providers by looking at the products, prices or the terms and conditions offered?

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

PD47a_2

[ASK IF PD47_2=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED AND SHOPPED AROUND BEFORE DOING SO)]

How easy or difficult was it to compare the options different providers offered?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PD47B_2

[ASK IF P_DEC5=2 AND PD47_2=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING

SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED AND DID NOT SHOP AROUND BEFORE DOING SO)]

There are many reasons why you may not have compared different providers before you started taking money from your pension.

Which of the following apply?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-12

1. It takes too much time
2. I didn't know I could choose a different provider
3. It's too difficult to compare
4. It's not worth it as there's no real difference between providers
5. I wouldn't know what to look for
6. I didn't have the time to compare different providers
7. The offer from the provider was just what I wanted
8. The provider had a good choice of products
9. I have dealt with the provider before
10. I didn't really think about comparing products or providers.
11. Some other reason (write in)
12. Don't know

PD36_2

[ASK IF PD33_2=1 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED, WITH THE SAME PROVIDER THAT THEY USED TO SAVE FOR THEIR PENSION)]

Thinking about when you started taking money from your pension most recently...

Why did you choose the same provider with whom you saved for your pension?

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

RANDOMISE LIST EXCEPT CODES 11-12

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 FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED, WITH A DIFFERENT PROVIDER FROM THE ONE THEY USED TO SAVE FOR THEIR PENSION)]

Thinking about when you started taking money from your pension most recently...

What prompted you to use a different provider?

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

RANDOMISE LIST EXCEPT CODES 9-10

1. Better rate of return
2. Lower charges
3. Dissatisfaction with my existing provider's quality of service
4. I didn't feel my money was safe with my existing provider
5. A recommendation from a family member, friend or colleague
6. A recommendation from a financial adviser
7. The existing provider didn't offer the option I wanted
8. A recommendation by my existing provider
9. Other (write in)
10. Don't know

PD38_2

[ASK IF PD33_2=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED, WITH A DIFFERENT PROVIDER FROM THE ONE THEY USED TO SAVE FOR THEIR PENSION)]

Thinking about the when you started taking money from your pension most recently...

How easy or difficult was it to change provider to do this?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PD49_2

[ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

[IF PD57_2=1-21: Overall, how satisfied are you with [INSERT PROVIDER NAME FROM PD57_2 INCLUDING NAME OF PROVIDER WRITTEN AT PD57_2, 21]?)

[IF PD57_2=22 (DK NAME OF PROVIDER): Overall, how satisfied are you with your provider? If you have started to take money from more than one pension in the last 4 years, think about the one you have taken money from most recently.]

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

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

PD48_2

[ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

Thinking about when you started to take money from your pension most recently...

[IF PD57_2=1-21: How much trust do you have in **[INSERT PROVIDER NAME FROM PD57_2 INCLUDING NAME OF PROVIDER WRITTEN AT PD57_2, 21]?]**

[IF PD57_2=22 (DK NAME OF PROVIDER): How much trust do you have in your provider?]

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

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

PD58_2

[ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

Thinking about when you started to take money from your pension 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

PD59

[ASK IF P_DEC5=2 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

Thinking about the money you have you left in your pension...

How have you chosen where this money is invested?

RANDOMISE LIST EXCEPT CODE 5

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 FOUR YEARS BY TAKING SOME CASH OUT OF PENSION AND LEAVING REMAINDER INVESTED)]

Thinking about the pension you started to take money from most recently...

When did you last review where this pension is invested?

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. Don't know

PD57_4

[ASK IF P_DEC5=4 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING A WHOLE PENSION IN CASH IN ONE GO)]

You mentioned earlier that you have taken a whole pension fully as cash in the last 4 years. Which provider have you done this with?

If you have taken more than one whole pension in cash in the last 4 years, think about the one you cashed in most recently.

1. AEGON
2. AJ Bell
3. Aviva/ Friends Life
4. Canada Life
5. Hargreaves Lansdown
6. James Hay
7. Just (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
14. ReAssure / Old Mutual Wealth
15. Royal London
16. Smart Pension
17. Sun Life of Canada
18. The People's Pension/ B&CE
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 FOUR YEARS BY TAKING A WHOLE PENSION IN CASH IN ONE GO)]

[IF PD57_4=1-21: Overall, how satisfied are you with [INSERT PROVIDER NAME FROM PD57_4 INCLUDING NAME OF PROVIDER AT PD57_4,21]??]

[IF PD57_4=22 (DK NAME OF PROVIDER): Thinking of the provider from whom you took a whole pension fully as cash from the last 4 years. Overall, how satisfied were you with this provider?]

If you have taken more than one pension fully as cash the last 4 years, think about the one you took out most recently.

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

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

PD48a_4

[ASK IF P_DEC5=4 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING A WHOLE PENSION IN CASH IN ONE GO)]

Thinking about the pension(s) you took fully as cash most recently...

[IF PD57_4=1-21: How much trust do you have in [INSERT PROVIDER NAME FROM PD57_4 INCLUDING NAME OF PROVIDER AT PD57_4,21]?]

[IF PD57_4=22 (DK NAME OF PROVIDER): How much trust do you have in your pension provider?]

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

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

PD58_4

[ASK IF P_DEC5=4 (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS BY TAKING A WHOLE PENSION IN CASH IN ONE GO)]

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 ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS)]

Would you say you have experienced a problem **[IF P_DEC5=1:** with your annuity /annuities; **IF P_DEC5=4:** when you took your pension(s) fully as cash; **IF P_DEC5=5,2:** when you took income or cash lump sum(s) from your pension(s)] or with any advice you have received about this/ these in the last 12 months?

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

PD52aN

[ASK ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS)]

[IF PD52N=2 OR 3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: in the last 12 months have you experienced any of the following problems related to **[IF P_DEC5=1:** your annuity/ annuities; **IF P_DEC5=4:** when you took your pension(s) fully as cash; **IF P_DEC5=5,2:** when you took income or cash lump sum(s) from your pension(s)] or with any advice you have received about this/ these in the last 12 months?]

[IF PD52N=1 (EXPERIENCED A PROBLEM WITH THEIR PENSION DECUMULATION IN THE LAST 12 MONTHS): Which of these problems did you experience?]

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 19-21

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 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

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

ONLY SHOW ANSWERS CODED AT PD52aN, 1-19 (INCLUDING NAME OF PROBLEM WRITTEN AT PD52aN,19)

PDINTN

[STATE IF MORE THAN ONE RESPONSE SELECTED AT PD52a, 1-19 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

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

SHOW ANSWER AT PD52bN

PD52d

[ASK IF PD52aN=1-19 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

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.

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 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS)]

Thinking about the **[IF NUMBER OF RESPONSES AT PD52aN>1: most serious]** problem you experienced with your pension(s)...

Did you complain about this?

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

PD54N

[ASK IF PD53B=1 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED)]

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.

1. My pension provider
2. My financial adviser
3. The Financial Ombudsman Service (FOS)
4. The Pension Ombudsman Service
5. The Financial Conduct Authority (FCA)
6. The Pensions Regulator (TPR)
7. Someone else (write in)
8. Don't know

PD56N

[ASK IF PD54N=1 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND COMPLAINED TO THEIR PENSION PROVIDER)]

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 (ALL WHO DECUMULATED IN LAST FOUR YEARS SECTION (AGED 50+ WHO HAVE AT LEAST ONE DC PENSION SCHEME THEY HAVE ACCESSED IN THE LAST FOUR YEARS) AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND WANTED TO COMPLAIN BUT DIDN'T, OR DIDN'T WANT TO COMPLAIN)]

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

1. Too trivial/ wasn't worth it
2. Too difficult to complain
3. No point complaining – nothing would happen
4. Didn't know how to complain
5. Didn't have time/ too busy
6. Other (write in)
7. Don't know

15. Advice and Guidance

15.2 Advice & Guidance 1

Section 15.2 is asked to a random selection of adults (1 in N) who have had regulated financial advice in the last 12 months related to investments, pensions or retirement

ADV_INTROTEXT3

[STATE IF DV1=1 (HAD REGULATED ADVICE IN THE LAST 12 MONTHS)]

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 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND MOST RECENT ADVICE WAS FROM AN IFA, ADVISER AT BANK/BSOC, OR ADVISER FROM INSURANCE, INVESTMENT OR PENSION COMPANY)]

Thinking of this advice you received from **[ANSWER AT DV4]**, how was the advice delivered?

Select all that apply.

1. Face to face
2. Over the phone
3. A video call (such as Skype, GoToMeeting, WebEx or FaceTime)
4. Other (write in)
5. Don't know

Adv_D3a

[ASK IF DV1=1 AND DV4=1-3 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND MOST RECENT ADVICE WAS FROM AN IFA, ADVISER AT BANK/BSOC, OR ADVISER FROM INSURANCE, INVESTMENT OR PENSION COMPANY)]

[AUTOCOMPLETE Adv_D3a=1 IF Adv_D3=3 (ADVICE RECEIVED WAS DELIVERED BY VIDEO CALL)]

Has your financial adviser ever offered you the option of alternative ways of meeting, for example using Skype, Microsoft Teams, Zoom, GoToMeeting, WebEx or FaceTime?

1. Yes

2. No
3. Don't know

Adv_D5

[ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

Still thinking about the most recent regulated advice you received in the last 12 months from **[ANSWER AT DV4]**, who or what prompted you to seek advice on this occasion?

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

RANDOMISE LIST EXCEPT CODES 11-12

1. A family member, friend, or colleague
2. My employer
3. My bank
4. I have sought advice before
5. I take advice regularly
6. I wanted some help to decide what to do with my pension/s
7. A significant change in my circumstances, e.g. birth, death, marriage, divorce, inheritance
8. Advertising
9. Information I read in the media or online
10. It was about time I reviewed my investments
11. Other (write in)
12. Don't know

Adv_D4

[ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

Still thinking about the most recent regulated advice you received in the last 12 months, what did you want advice about?

Select all that apply.

1. Investments for retirement
2. Investments to build up funds for something other than retirement
3. Switching funds/ assets in existing investment(s)
4. Setting up a pension(s)
5. Transferring one pension(s) into another
6. Changing the provider of a pension(s)
7. Changing where my pension(s) is invested
8. Annual review of my investment(s) or pension(s)
9. Taking some money out of my pension(s)
10. Cashing in my whole pension(s)
11. Other (write in)
12. Don't know

Adv_D9**[ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]**

Still thinking about the **[IF C5 NE 1: most recent]** regulated advice you received from **[ANSWER AT DV4]**, how was the adviser/ firm paid?

<FCABlue>

If you did pay, you may have paid the adviser directly or you may have paid through the product. 'Paying through the product' means that the investment or pension provider deducts the fee from the investment amount(s) received and then pays it to the adviser.

</FCABlue>

1. As a one-off fee specifically for this advice
2. As part of an ongoing charge I pay
3. I didn't pay a fee, because payment was dependent on taking out an investment or pension product and I didn't do so
4. I don't know how I paid

Adv_D9a**[ASK IF Adv_D9=1-2 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND PAID A ONE-OFF FEE OR ONGOING CHARGE)]**

Did you pay through the product, pay the adviser/ firm directly, or pay in some other way?

1. Paid through the product, i.e. the provider deducted the fee from the investment I made and paid it to the adviser
2. Paid the adviser directly, e.g. cash, cheque or via a Direct Debit
3. Paid in some other way (write in)
4. I don't know how I paid

Adv_D10**[ASK IF Adv_D9=1-2 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND PAID A ONE-OFF FEE OR ONGOING CHARGE)]**

What was your perception of the fee you paid for your **[IF C5 NE 1: most recent]** advice from **[ANSWER AT DV4]**?

1. I thought it seemed low
2. I thought it was good value/ about right
3. I thought it was too expensive
4. Don't know

Adv_D6a**[ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]**

How long have you been using this adviser/ firm?

1. This was the first time I used this adviser/ firm
2. Around a year

3. Around 2-3 years
4. Around 4-5 years
5. For longer than 5 years
6. Don't know how long

Adv_D6b

[ASK IF DV1=1 AND Adv_D6a NE 1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND USED THAT ADVISER/ FIRM BEFORE OR DON'T KNOW HOW LONG USED ADVISER/ FIRM)]

Do you generally use the same adviser/ firm for regulated advice about investments, saving into a pension and/ or retirement planning?

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

Adv_D7

[ASK IF DV1=1 AND Adv_D6a 1-3 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS, AND ADVISER/ FIRM USED FOR AROUND 2-3 YEARS OR LESS)]

Before you chose this adviser/ firm, did you compare two or more different advisers or firms by looking at the services and rates offered?

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

Adv_D7c

[ASK IF Adv_D7=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND ADVISER/ FIRM USED FOR AROUND 2-3 YEARS OR LESS AND DID COMPARE DIFFERENT ADVISERS WHEN CHOOSING THE ADVISER/ FIRM)]

When you compared different advisers or firms, what did you look at?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-11

1. Their location
2. Availability or willingness to take you on as a client
3. Professional credentials or qualifications
4. Their fees or charges
5. The sort of financial advice they are offering, i.e. whether they offer independent advice on a full range of products and providers or restricted advice that focuses on a limited selection of products or providers
6. That they are listed on the FCA's Financial Services Register of firms

<inf>

<FCABlue>

The Financial Services Register is a public record of firms, individuals and other bodies that are, or have been, regulated by the Prudential Regulatory Authority and/ or the Financial Conduct Authority (FCA)

</FCABlue>

</inf>

7. Recommendations, such as from a family member, friend or colleague
8. The range of services they offer
9. Any special offers provided, e.g. a free financial healthcheck
10. None of these
11. Don't know

Adv_D7d

[ASK IF Adv_D7=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND ADVISER/ FIRM USED FOR AROUND 2-3 YEARS OR LESS AND DID COMPARE DIFFERENT ADVISERS WHEN CHOOSING THE ADVISER/ FIRM)]

How easy or difficult was it for you to compare different advisers or firms?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

Adv_D7b

[ASK IF Adv_D7=2 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS AND ADVISER/ FIRM USED FOR AROUND 2-3 YEARS OR LESS AND DID NOT COMPARE DIFFERENT ADVISERS WHEN CHOOSING THE ADVISER/ FIRM)]

There are many reasons why people may choose not to compare different advisers or firms.

Why did you not compare different advisers or firms?

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

RANDOMISE LIST EXCEPT CODES 11-13

1. It takes too much time
2. It's too difficult to compare
3. It's not worth it as there's no real difference between advisers/ firms
4. I wouldn't know what to look for
5. The offer from the adviser/ firm I chose was just what I wanted
6. The adviser/ firm had a good choice of services
7. I feel loyalty to the adviser/ firm I chose
8. I have dealt with the adviser/ firm I chose before
9. The adviser/ firm I chose was recommended to me
10. I didn't think I would be able to get advice elsewhere
11. I didn't really think about comparing advisers/ firms
12. Other (write in)
13. Don't know

Adv_DNEW

[ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

Still thinking about the **[IF C5 NE 1: most recent]** advice you received from **[ANSWER AT DV4]**, overall how satisfied were you with your adviser/ firm?

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

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

Adv_DNEWa

[ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

How much confidence did you have in the advice given?

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

0 - Not at all confident

1

2

3

4

5

6

7

8

9

10 - Completely confident

Don't know

Adv_DNEWb

[ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

To what extent would you say the advice you received was clear and understandable?

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

0 - Not at all clear or understandable

1

2

3

4

5

6

7

8

9

10 - Completely clear and understandable

Don't know

Adv_DNEWd

[ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

How likely or unlikely is it that you would use the same adviser/ firm again in the future?

1. Very likely
2. Fairly likely
3. Neither likely nor unlikely
4. Fairly unlikely
5. Very unlikely
6. Don't know

Adv_D24

[ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)] CAROUSEL GRID

To what extent would you value your adviser/ firm offering in the future advice related to?

- a. an inheritance
- b. planning and funding long-term care
- c. transferring money from a final salary to a defined contribution pension
- d. releasing equity in your home, e.g. lifetime mortgage/ equity release
- e. protection insurance, e.g. life insurance, critical illness or private healthcare

1. Value a lot
2. Value a little
3. Not value very much
4. Not value at all
5. Don't know

Adv_D18

[ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

How much did you trust this adviser/ firm?

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

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

Adv_D19

[ASK IF DV1=1 (RECEIVED REGULATED ADVICE IN LAST 12 MONTHS)]

Which, if any, of the following contribute to the level of trust you have in your adviser?

Select all that apply.

1. The brand or reputation of the adviser's firm
2. That the adviser was recommended by a friend or relative
3. That the adviser was recommended by an employer, accountant, or solicitor
4. The professional credentials or qualifications of the adviser (e.g. a Diploma in Financial Planning)
5. That the adviser is regulated by the Financial Conduct Authority (FCA)
6. That you can seek compensation, if the advice is unsuitable or not in your best interests
7. Other (write in)
8. None of these

Adv_D20

[ASK IF DV1=1 AND B1XX=1-8 (RECEIVED REGULATED ADVICE AND USED GUIDANCE SOURCES IN THE LAST 12 MONTHS)]

Still thinking about the **[IF C5 NE 1: most recent]** advice you received from **[ANSWER AT DV4]**: as well as seeking advice, did you also use information or guidance from any of these sources?

Include contacts you have had face to face, by telephone, or online.

Select all that apply.

[ONLY SHOW CODES USED AT B1XX,1-8]

1. Pension Wise **[SHOW IF D2>49 OR D3=9-16 (AGED 50+)]**
2. The Pensions Advisory Service (TPAS)

3. Other government/ consumer website(s) or services, e.g. Citizens Advice, MoneyHelper from the Money & Pensions Service (incorporating The Pensions Advisory Service and the Money Advice Service), GOV.UK <inf><FCABlue>Other examples are Step Change, This is Money</FCABlue></inf>
4. Website or other literature from a bank, building society or other insurance/ investment/ pension provider
5. Private sector money advice websites, e.g. moneysavingexpert.com, moneysupermarket.com, Which?
6. Media, e.g. newspapers, TV, radio, podcasts, or media websites, e.g. Daily Mail, Guardian, BBC
7. Any information or guidance provided at your workplace
8. Any information or guidance from family or friends (including from social media groups)
9. Other (write in)
10. None of these
11. Don't know

Adv_F3_X

[ASK IF DV3=4 AND DV4 NE 4 (USED AUTOMATED ADVICE IN LAST 12 MONTHS AND NOT BEEN ASKED ABOUT IT ALREADY)]

You mentioned that you had used automated advice in the last 12 months related to investments or saving into a pension and/ or retirement planning.

<inf>

<FCABlue>

This is personalised advice which usually incurs a charge, where you input information about yourself and your objectives and this information is used to generate suitable recommendations in relation to your financial affairs. It does not include simple online tools, apps and calculators.

</FCABlue>

</inf>

Did the automated advice help you to make a decision, even if that decision was to do nothing?

If you have used automated advice from more than one provider in the last 12 months, think about the automated advice you used most recently.

1. Yes, it helped a lot
2. Yes, it helped a little
3. No, it didn't help me
4. Don't know

Adv_D10_X

[ASK IF DV3=4 AND DV4 NE 4 (USED AUTOMATED ADVICE IN LAST 12 MONTHS AND NOT BEEN ASKED ABOUT IT ALREADY)]

What is your perception of the cost of the automated advice you used?

1. I thought it seemed low
2. I thought it was good value/ about right

3. I thought it was too expensive
4. Don't know

ADV_D_NEW_X

[ASK IF DV3=4 DV4 NE 4 (USED AUTOMATED ADVICE IN LAST 12 MONTHS AND NOT BEEN ASKED ABOUT IT ALREADY)]

Overall, how satisfied were you with the automated advice provider?

If you have used automated advice on more than one occasion, think about the provider you used most recently.

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

0 - Not at all satisfied

1

2

3

4

5

6

7

8

9

10 - Completely satisfied

Don't know

Adv_D17_X

[ASK IF DV3=4 AND DV4 NE 4 (USED AUTOMATED ADVICE IN LAST 12 MONTHS AND NOT BEEN ASKED ABOUT IT ALREADY)]

How much trust do you have in this automated advice provider?

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

0 - Do not trust at all

1

2

3

4

5

6

7

8

9

10 - Trust completely

Don't know

15.3 Advice & Guidance 2

Section 15.3 is asked to a random selection of adults with £10k+ investable assets (or £10k+ in a DC pension and plan to retire in the next 2 years) but have not had regulated financial advice in the last 12 months related to investments, pensions or retirement

ADV_INTROTEXT4

[STATE IF DV1=2 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS)]

In the last 12 months, you have **not had any regulated advice** about investments, saving into a pension or retirement planning, and we would like to understand more about why that is.

<inf>

<FCABlue>

By 'regulated advice' we mean advice that is paid for, or would be paid for if you took out a product, from one of the following advisers:

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

</FCABlue>

</inf>

Adv_E2

[ASK IF DV1=2 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS)]

Which of the following reasons, if any, describe why you have not used a regulated financial adviser over the last 12 months?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 17-18

1. I decided I could make any decisions on my own
2. I had no need for using an adviser over the last 12 months
3. I couldn't find an adviser willing or able to offer me advice
4. I couldn't find a suitable adviser
5. I didn't know how to find a suitable adviser
6. I didn't know enough about financial advisers and what they can offer
7. I couldn't afford/ didn't want to pay the adviser's fees
8. No flexibility from advisers in how to pay their fees
9. There was enough information or guidance available online
10. Enough information was provided by my existing product provider
11. I took advice from someone else

12. I am not confident about finding the right adviser for me
13. I have little confidence in the quality of financial advice
14. I do not trust financial advisers
15. I didn't think about it
16. Not got around to it yet
17. Other (write in)
18. Don't know

Adv_E10

[ASK IF DV1=2 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS)] CAROUSEL GRID

We would like to understand the support you may need when making different types of financial decisions 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 the FTSE 100, which is the main UK stock market index, and need to decide what investments to make.
 - b. You receive an unexpected inheritance of £100,000. You decide to put the money into a pension. You need to decide which pension company to use, and what investments to choose within the pension.
 - c. You are about to retire and have saved £100,000 in your pension. You need to make some choices on how to take this money.
 - d. [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.
1. I would want to speak to an expert who would charge me a fee to help me make the right choice by recommending a course of action
 2. I would want to have access to impartial information to help me make the choice myself
 3. I am confident I could make the decision myself without any help
 4. Don't know

Adv_E11

[ASK IF DV1=2 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS)] CAROUSEL GRID

Imagine, again, you receive an unexpected inheritance of £100,000 and decide to invest the money in the FTSE 100, which is the main UK stock market index, and need to decide what investments to make.

You have done some research and have found a number of different options are available to help you make a decision. To what extent would you consider?

- a. **One-off advice from a financial adviser in your local area**: The adviser will meet with you to understand your needs and financial goals and advise you how to

invest the money. They will set up the investments for you. They will charge you a one-off fee of £1,500 for the advice, which can be deducted from your investments.

- b. **Ongoing advice from a financial adviser in your local area**: Similar to one-off advice, but the adviser will also manage your investments for you over time and provide ongoing advice for as long as your money is invested. After the initial fee of £1,500, they will charge you £750 every year, deducted from your investments.
 - c. **Simplified advice from an automated advice service**: A well-known financial services company is offering an online investment service. This online service asks you to enter some information about yourself and your attitudes to risk. Based on the information you enter, it will recommend a suitable investment. The service will charge you £500 every year, deducted from your investments.
 - d. **Guidance**: A well-known money advice website provides some information to help you identify your options and narrow down your choices, but will not tell you what to do or where to invest; the decision is yours. There is no cost for this service.
 - e. I would make the decision myself without any advice or guidance. There is no cost for this.
1. Definitely consider this option
 2. Probably consider this option
 3. Probably not consider this option
 4. Definitely not consider this option
 5. Don't know

Adv_E16

[ASK IF DV1=2 AND P_RIDV1 NE 19 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS 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?

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 AND P_RIDV1 NE 19 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS 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.

RANDOMISE LIST EXCEPT CODES 10-14

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 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)**]
11. I have investment properties instead, e.g. buy-to-let, second home or other investment property [**SHOW IF P_RIDV1=6 (HAVE INVESTMENT PROPERTIES)**]
12. I have other 'real' investments instead, e.g. wine, art, jewellery, antiques, vintage car, collectibles [**SHOW IF P_RIDV1=7 (HAVE OTHER 'REAL' INVESTMENTS)**]
13. Other (write in)
14. Don't know

Adv_E18

[ASK IF DV1=2 (MIGHT NEED REGULATED ADVICE BUT NOT HAD IT IN THE LAST 12 MONTHS)] CAROUSEL GRID

How much do you agree or disagree with the following statements about cash savings and investments?

- a. Holding money in cash savings involves no risk
 - 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
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 few questions are more 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)?

1. More than £110
2. Exactly £110
3. Less than £110
4. It is impossible to tell from the information given
5. Don't know

NUM3 [ASK ALL]

If the inflation rate is 5% and the interest rate you get on your savings is 3%, will your savings have more, less or the same amount of buying power in a year's time?

1. More
2. The same
3. Less
4. Don't know

NUM4

[ASK ALL]

Is the following statement true or false?

Buying shares in a single company usually provides a safer return than buying shares in a range of companies.

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

17. Cross-Sector and Topic-based Short Question Sets

17.1 Non-advised Platforms

Section 17.1 is asked to all adults using a D2C investment platform

PL_INTRO

[ASK IF P_R18A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE RETAIL INVESTMENT PRODUCT ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE OR HAVE A PENSION IN ACCUMULATION ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE OR HAVE A PENSION IN DECUMULATION ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

[IF P_R18A=1 AND P_AC15A NE 1 AND P_DEC6A NE 1 (INVESTMENTS ON PLATFORM BUT NOT PENSION ON PLATFORM): The next few questions will ask you about the investments you hold on an online investment platform(s)).

<FCABlue>

Online investment platforms allow investors to hold, buy and sell investments through their websites. Examples of platforms include Hargreaves Lansdown, Interactive Investor, BestInvest, Barclays Stockbrokers, Fidelity Personal Investing, AJ Bell (Youinvest), and HSBC Invest Direct.

</FCABlue>]

[IF (P_AC15A=1 OR P_DEC6A=1) AND P_R18A NE 1 (PENSION ON PLATFORM BUT NO OTHER INVESTMENTS ON PLATFORM): The next few questions will ask you about the pension(s) you hold on an online investment platform(s).

<FCABlue>

Online platforms allow pension investors to hold, buy and sell investments through their websites. Examples of companies that offer online platforms for pensions are: Hargreaves Lansdown, AJ Bell (Youinvest), Quilter (Old Mutual), Standard Life and Aegon.

</FCABlue>]

[IF P_R18A=1 AND (P_AC15A=1 OR P_DEC6A=1) (INVESTMENTS AND PENSION(S) ON PLATFORM): The next few questions will ask you about the pension(s) and investments you hold on an online investment platform(s).

<FCABlue>

Online investment platforms allow investors to hold, buy and sell investments through their websites. Examples of platforms include Hargreaves Lansdown, Interactive Investor, BestInvest, Barclays Stockbrokers, Fidelity Personal Investing, AJ Bell (Youinvest), and HSBC Invest Direct.

</FCABlue>]

PL14

[ASK IF P_R18A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE RETAIL INVESTMENT PRODUCT ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE OR HAVE A PENSION IN ACCUMULATION ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE OR HAVE A PENSION IN DECUMULATION ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

How many online investment platforms do you have in total, that you manage yourself?

Do not include platforms that are managed for you by a financial adviser.

1. One
2. More than one
3. Don't know

PL14_TEXT

[ASK IF PL14=2-3 (HAVE MORE THAN ONE ONLINE INVESTMENT PLATFORM THEY MANAGE THEMSELVES WITHOUT ADVICE, OR DON'T KNOW HOW MANY THEY HAVE)]

For the next few questions, think about the online investment platform you manage yourself that you **took out most recently**.

RI5b

[ASK IF P_R18A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE RETAIL INVESTMENT PRODUCT ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE OR HAVE A PENSION IN ACCUMULATION ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE OR HAVE A PENSION IN DECUMULATION ON PLATFORM WHICH THEY MANAGE THEMSELVES WITHOUT ADVICE)]

How easy or difficult was the process of choosing an online investment platform?

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

PL1

[ASK IF P_R18A=1 OR P_AC15A=1 OR P_DEC6A=1 AND RI5b NE 7 (HAVE RETAIL INVESTMENT PRODUCT ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN ACCUMULATION ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN DECUMULATION ON PLATFORM WITHOUT ADVICE AND ARE NOT AN ORPHANED CLIENT)]

Before choosing your online investment platform, did you compare two or more different providers by looking at their prices or the service that they offered?

Select all that apply.

PROGRAMMER INSTRUCTIONS: CODES 1-2 MULTI-CODE, CODES 3-4 SINGLE CODE

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 RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND ARE NOT AN ORPHANED CLIENT AND COMPARED PLATFORMS BY LOOKING AT PRICES OR SERVICES OFFERED)]

How did you compare online investment platforms?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 10-11

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, 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 RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND ARE NOT AN ORPHANED CLIENT AND COMPARED PLATFORMS BY LOOKING AT PRICES)]

How easy or difficult was the process of comparing online investment platforms in terms of the total cost of investing?

<FCABlue>

This is the total cost you pay, including any platform fees, fund charges, and dealing charges.

</FCABlue>

1. Very easy
2. Fairly easy
3. Neither easy nor difficult

4. Fairly difficult
5. Very difficult
6. Don't know

PL3b

[ASK IF PL1=2 (HAVE RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM 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 online investment platforms in terms of the services they offer?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

PL10

[ASK IF P_R18A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE RETAIL INVESTMENT PRODUCT ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN ACCUMULATION ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN DECUMULATION ON PLATFORM WITHOUT ADVICE)]

Do you know the total amount you are charged for investing on your investment platform?

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 RETAIL INVESTMENT PRODUCT ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN ACCUMULATION ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN DECUMULATION ON PLATFORM WITHOUT ADVICE; AND KNOW EXACTLY OR ROUGHLY HOW MUCH THEY ARE CHARGED)]

Does the cost of investing on your platform match the cost you thought you would be charged when you signed up?

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

PL5

[ASK IF P_R18A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE RETAIL INVESTMENT PRODUCT ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN ACCUMULATION ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN DECUMULATION ON PLATFORM WITHOUT ADVICE)]

In the last 12 months, have you switched the provider of your online investment platform?

<FCABlue>

By 'switching' we mean moving any of your investments to another provider.

</FCABlue>

1. Yes, to another online investment platform
2. Yes, to another type of provider (i.e. not a platform)
3. No
4. Don't know

PL6

[ASK IF PL5=1-2 (HAVE RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND HAVE SWITCHED PROVIDER IN THE LAST 12 MONTHS)]

Did you experience any of the following problems when switching your online investment platform provider?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 9-11

1. I didn't like having to pay an exit fee
2. Exit fees were too expensive
3. I lost time out of the market while my investments were moved across
4. I found it difficult getting used to a new website
5. The process was too complex, e.g. providing identification, passing checks
6. The process was too time-consuming
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 RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND HAVE NOT SWITCHED PROVIDER IN THE LAST 12 MONTHS)]

When thinking about switching the provider of your online investment platform, which of the following best applies to you?

1. I would like to switch, but haven't tried to do so
2. I would like to switch, and have tried to do so

3. I do not wish to switch
4. Don't know

PL8

[ASK IF PL7=1 OR 3 OR 4 (HAVE RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND HAVE NOT SWITCHED PROVIDER IN THE LAST 12 MONTHS AND EITHER WOULD LIKE TO SWITCH, BUT HAVENT TRIED TO DO SO OR DO NOT WISH TO SWITCH OR DON'T KNOW WHETHER THEY WOULD LIKE TO SWITCH)]

Are any of the following reasons why you have not switched the provider of your online investment platform?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 9-11

1. I would have to pay exit fees
2. Exit fees would be too expensive
3. I would lose time out of the market while my investments are moved across
4. I would have to get used to a new website
5. The process would be too complex, e.g. providing identification, passing checks
6. The process would be too time-consuming
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 **[SINGLE CODE]**

PL9

[ASK IF PL7=2 (HAVE RETAIL INVESTMENT PRODUCT OR PENSION ON PLATFORM WITHOUT ADVICE AND HAVE NOT SWITCHED PROVIDER IN THE LAST 12 MONTHS AND WOULD LIKE TO SWITCH AND HAVE TRIED TO DO SO)]

Which of the following prevented you from switching the provider of your online investment platform?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 11-12

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 P_R18A=1 OR P_AC15A=1 OR P_DEC6A=1 (HAVE RETAIL INVESTMENT PRODUCT ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN ACCUMULATION ON PLATFORM WITHOUT ADVICE OR HAVE A PENSION IN DECUMULATION ON PLATFORM WITHOUT ADVICE THAT THEY ONLY MANAGE THEMSELVES)]

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?

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

17.2 High-Risk Investments

Section 17.2 is asked to a random selection of adults with a high risk investment product

HRIINTRO

[STATE IF P_RIDV1=24 (HOLD ONE OR MORE HIGH RISK INVESTMENT PRODUCTS)]

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 NFTs **[SHOW IF P_RIDV1=12]**
- Mini bond (also known as high interest returning bond) **[SHOW IF P_RIDV1=21]**
- Contract for Difference (CFD) **[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 HIGH RISK INVESTMENT PRODUCTS)]

[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 (WE DON'T KNOW HOW MUCH THEY HAVE IN INVESTIBLE ASSETS OR THEY 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.

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 HIGH RISK INVESTMENT PRODUCTS)]
COLLAPSIBLE GRID**

How long ago did you first invest in the following non-mainstream investment products...?

- 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 NFTs **[SHOW IF P_RIDV1=12]**
 - f. Mini bond (also known as high interest returning bond) **[SHOW IF P_RIDV1=21]**
 - g. Contract for Difference (CFD) **[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

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

Still thinking about the non-mainstream investment products you hold...

Why do you invest in these products?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 14-15

1. To make my savings work harder
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. Other (write in)
15. Don't know

HRI4

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

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.

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

HRI5

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

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.

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 HIGH RISK INVESTMENT PRODUCTS)]

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.

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 **[SINGLE CODE]**

HRI7

[ASK IF P_RIDV1=4,11,17,20,21 (HOLD INVESTMENT-BASED CROWDFUNDING, PEER-TO-PEER LENDING, IFISA, 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 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.

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 the above **[SINGLE CODE]**

HRI8

[ASK IF P_RIDV1=4,11,17,20,21 (HOLD INVESTMENT-BASED CROWDFUNDING, PEER-TO-PEER LENDING, IFISA, 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?

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 HIGH RISK INVESTMENT PRODUCTS)]
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.

RANDOMISED STATEMENTS a-h

- 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
 - e. Peer-to-peer lending
 - f. Innovative Finance ISA (IFISA)
 - g. Mini bond (also known as high-interest returning bond)
 - h. Cryptocurrencies or cryptoassets, e.g. Bitcoin, Ether and NFTs
-
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

17.3 Responsible Investments

Section 17.3 is asked to a random selection of all adults (1 in N); results are therefore reported as a proportion of all relevant UK adults (nationally representative)

AT18_INTRO

[ASK ALL IN RESPONSIBLE INVESTMENTS SECTION]

The next few questions are about the environment and responsible investment.

AT18

[ASK ALL IN RESPONSIBLE INVESTMENTS SECTION] CAROUSEL GRID

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

RANDOMISE STATEMENTS

- a. [DELETED]
 - b. Environmental issues are really important to me
 - c. I strongly believe that businesses have a duty to pay their employees fairly, have a diverse workforce, and control executive pay
 - d. Businesses have a wider social responsibility than simply making a profit
 - e. It is important to me that the vulnerable in society are protected
-
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

P_ESGINTRO

[STATE TO ALL IN RESPONSIBLE INVESTMENTS SECTION]

So that you can answer these questions, **please read this definition of responsible investment carefully**.

<FCABlue>

Responsible investment means investing in a way that takes into account not just how companies are managed, but other issues too, from the impact they have on the environment to the role they play in society. People do this because there's evidence that these issues affect how companies perform over the long term - and therefore what happens to the money that's invested in them.

For example, if a company you invested in was involved in an oil spill, found to be treating its workers poorly, or accused of bribing politicians in another country, it would damage that company's reputation and its share price. If that happened, you'd lose money.

Ignoring issues like these might mean you miss out on opportunities too. For example, a company manufacturing hybrid cars might do better over the long term than one making diesel cars. A company that invests in training its workforce might outperform its competitors. A company paying its executives reasonable bonuses might return more value to its shareholders. In each of these examples, considering how the company treats the environment, how it treats people, and how it's managed, over the long term could enhance the company's performance and may make you more money.

</FCABlue>

P_ESG1

[ASK ALL IN RESPONSIBLE INVESTMENTS SECTION]

Before today, have you heard of this type of investing?

1. Yes, I am very aware of it
2. Yes, I have heard of it, but I don't know much about it
3. I'm not sure
4. No, I have never heard of it

P_ESG2

[ASK IF P_RIDV1=18 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY RETAIL INVESTMENT, OR HAVE A DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION 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.

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 RETAIL INVESTMENT, OR HAVE A DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND HAVE INVESTED IN THIS WAY BEFORE WITH PENSION SAVINGS OR OTHER INVESTMENTS)]

What type(s) of responsible investment have you made?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-7

1. Investing in 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_ESG4

[ASK IF P_RIDV1=18 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY RETAIL INVESTMENT OR HAVE A DC PENSION IN ACCUMULATION OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)]

How interested are you in investing in responsible investments in the future?

1. Very interested
2. Somewhat interested
3. Not very interested
4. Not interested at all
5. Don't know

P_ESG5

[ASK IF P_RIDV1=18 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY RETAIL INVESTMENT OR HAVE A DC PENSION IN ACCUMULATION OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)] CAROUSEL GRID

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. knowing that my money is being used to build social housing or local hospitals, tackle modern slavery, or provide access to education or clean water

g. I would like to invest in companies that have **strong governance practices**, e.g. those who pay their employees fairly, who have a diverse workforce, and monitor executive pay

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=18 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY RETAIL INVESTMENT OR HAVE A DC PENSION IN ACCUMULATION OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)] CAROUSEL GRID

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

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

P_ESG6

[ASK IF NOT ASKED P_ESG2 (P_RIDV1 NE 18 AND P_ACDV7 NE 3 AND P_DEC5 NE 1,2,4,5 OR 6) (ALL THAT HAVE NO RETAIL INVESTMENT PRODUCTS, NO DC PENSION IN ACCUMULATION, AND HAVE NOT DECUMULATED A DC PENSION IN THE LAST 4 YEARS)]

Imagine you were in a position to invest some money tomorrow, e.g. in a pension or an investment product like a stocks and shares ISA. How likely or unlikely would you be to invest your money in Responsible Investments?

PROGRAMMER INSTRUCTION: INSERT i BUTTON FROM P_ESGINTRO

1. Very likely
2. Quite likely
3. Neither likely nor unlikely
4. Quite unlikely
5. Very unlikely
6. Don't know

P_ESG7

[ASK IF P_RIDV1=18 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY RETAIL INVESTMENT OR HAVE A DC PENSION IN ACCUMULATION OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS)]

Imagine that you had £10,000 in pension savings (or other investments) invested with a provider who charges you £25 per year to manage these investments.

You decide that you want to move this money to a new provider who will invest your money responsibly, taking into consideration environmental, social and governance factors.

[IF P_ESG5_2e=1-3,6 (WOULD BE PREPARED TO PAY HIGHER COSTS OR DON'T KNOW IF THEY WOULD): Thinking only about the charges involved, what amount of extra fees on top of the £25 would you be willing to pay for your pension or investments to be invested responsibly?]

[IF P_ESG5_2e=4-5 (NOT BE PREPARED TO PAY HIGHER COSTS): Although you said you would not be willing to accept higher costs with a responsible investment than a traditional investment, would you be willing to pay more than £25?]

Please select the **highest amount** more than £25 per year you would be willing to pay.

1. £0 more per year (not be willing to pay more) **[SHOW IF P_ESG5_2e=4-5]**
2. £10 more per year
3. £25 more per year
4. £50 more per year
5. £75 more per year
6. £100 more per year
7. Don't know

P_ESG8

[ASK IF P_RIDV1=18 OR P_ACDV7=3 OR P_DEC5=6 (HAVE ANY RETAIL INVESTMENT OR HAVE A DC PENSION IN ACCUMULATION OR HAVE DECUMULATED A DC PENSION 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?

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 RETAIL INVESTMENT, OR HAVE A DC PENSION IN ACCUMULATION, OR HAVE DECUMULATED A DC PENSION IN THE LAST 4 YEARS AND HAVE INVESTED IN THIS WAY BEFORE WITH PENSION SAVINGS OR OTHER INVESTMENTS)] CAROUSEL GRID

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-e

- 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 (e.g. from a ratings company such as MSCI)
 - 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
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

P_ESG10

[ASK ALL IN RESPONSIBLE INVESTMENTS SECTION]

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?

1. Yes, definitely
2. Yes, maybe
3. No
4. Don't know

17.4 Unbanked

Section 17.4 is asked to 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 ONE WITH E-MONEY ACCOUNT INSTITUTION OR DON'T KNOW IF HAVE ONE, I.E. UNBANKED)]

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 ONE WITH E-MONEY ACCOUNT INSTITUTION OR DON'T KNOW IF HAVE, I.E. UNBANKED)]

Why do you not have a current account?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 8-9

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. Other (write in)
9. Don't know

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 E-MONEY ACCOUNT INSTITUTION OR DON'T KNOW IF HAVE, I.E. UNBANKED, APART FROM THOSE WHO DO NOT NEED A CURRENT ACCOUNT)]

Right now, would you like to have a current account?

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

UN5

[ASK IF P_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 ONE WITH E-MONEY ACCOUNT INSTITUTION OR DON'T KNOW IF HAVE, I.E. UNBANKED)]

Have you ever tried, unsuccessfully, to open a current account?

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 ONE WITH E-MONEY ACCOUNT INSTITUTION OR DON'T KNOW IF HAVE, I.E. UNBANKED)]

Before today, were you aware that the largest banks have to offer everyone a **basic bank account**?

<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 and would not qualify for a standard current account, perhaps because they have a poor credit rating. Banks can reject applicants who are considered to be a criminal risk.

</FCABlue>

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

17.5 Savings

Section 17.5 is asked to a random selection of adults with a savings account

SAVER2

DERIVED VARIABLE – QUALIFICATION FOR 17.7 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 SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

The next few questions are about your savings. Earlier you told us you have the following savings products:

PROGRAMMER INSTRUCTION: LIST ALL PRODUCTS HELD FROM:

SHOW IF P_RBDV1=2	Savings account with a bank or building society or with National Savings and Investments (NS&I)	Including instant access, notice, regular and fixed term accounts; not including any NS&I bonds
SHOW IF P_RBDV1=5	National Savings and Investment (NS&I) bond	Including pensioner bonds, income bonds and children's bonds; not including any premium bonds or any other bonds
SHOW IF P_RBDV1=6	Credit union savings account	
SHOW IF P_RB3=1	Cash ISA	

RB102

[ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 13-14

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. Other (write in)
14. Don't know

RB98c

[ASK IF SAVER2=1 AND P_RBDV1=2 AND P_RBDV1=1 (HAVE SAVINGS ACCOUNT AND A CURRENT ACCOUNT)]

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)]

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 SAVINGS ACCOUNT OR CASH ISA WITH CURRENT ACCOUNT PROVIDER)]

Are there any particular reasons why you have a savings account and/ or a cash ISA with the same provider as your main current account?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 6-8

1. Preferential interest rates
2. Easy to transfer money
3. I like having my accounts all in the same place
4. I had an existing relationship with that provider
5. It was offered when I opened my current account
6. Another reason (write in)
7. No particular reason
8. Don't know

RB98b

[ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

Thinking about all your savings accounts (including any cash ISAs, NS&I bonds and credit union savings accounts), how many providers do you hold savings accounts with?

1. 1
2. 2-4
3. 5-9
4. 10 or more
5. Don't know

PRODUCT SELECTION RULES for questions about a specific product:

- Select a type at random from: savings account 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 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 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?

LIST OPTIONS SELECTED AT P_RB3d, 1-4 – ONLY ALLOW ONE OPTION TO BE SELECTED

RB127

[ASK IF SAVER2=1 AND SAVING_TS=1 OR 4 (SELECTED PRODUCT IS A SAVINGS ACCOUNT OR CASH ISA)]

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]**?

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. Monzo
11. National Savings and Investments (NS&I)
12. Nationwide
13. NatWest
14. Post Office (Bank of Ireland provides these accounts)
15. Royal Bank of Scotland (RBS)
16. Santander
17. TSB
18. Virgin Money
19. Yorkshire Building Society
20. Other (write in)
21. Don't know

RB111

[ASK IF SAVER2=1 AND SAVING_TS=1,4 (SELECTED PRODUCT IS A SAVINGS ACCOUNT 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 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

RB99

[ASK IF SAVER2=1 AND SAVING_TS=1,4 (SELECTED PRODUCT IS A SAVINGS ACCOUNT OR CASH ISA)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently...

How long have you had your **[SELECTED PRODUCT 5]**?

1. Less than 1 year

2. 1 year to less than 2 years

3. 2 years to less than 3 years

4. 3 years to less than 5 years
5. 5 years to less than 10 years
6. 10 years or more
7. Don't know, but less than 3 years ago
8. Don't know, but 3 or more years ago
9. Don't know

RB102b

[ASK IF RB99=1-3, 7 (SELECTED PRODUCT IS A SAVINGS ACCOUNT 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:

1. Switching from an alternative provider
2. Opening a new account with your existing provider
3. Opening a new account with a new provider (and keeping your previous account where it is)
4. Opening a new account – didn't have an account previously
5. Don't know

RB561

[ASK IF RB102b=1-3 (SELECTED PRODUCT IS A SAVINGS ACCOUNT 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 OR OPENED AS AN ADDITIONAL ACCOUNT)]

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]**?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

RB101

[ASK IF RB102b=1-3 (SELECTED PRODUCT IS A SAVINGS ACCOUNT 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 OR OPENED AS AN ADDITIONAL ACCOUNT)]

Thinking about the **[SELECTED PRODUCT 5]** you opened most recently...

How did you arrange your **[SELECTED PRODUCT 5]**?

Select all that apply.

1. Face to face, in branch
2. By telephone
3. By post
4. Online at the provider's website
5. Through a mobile app
6. Other (write in)
7. Don't know

RB120

[ASK IF RB99=1-3, 7 (SELECTED PRODUCT IS A SAVINGS ACCOUNT 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 OR CASH ISA, AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS, AND DIDN'T 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

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 OR CASH ISA, AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS, AND SHOPPED 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.

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 OR CASH ISA, AND HAD SELECTED PRODUCT FOR LESS THAN 3 YEARS, AND SHOPPED 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?

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 OR CASH ISA, AND HAD SELECTED PRODUCT FOR 3 YEARS OR LONGER, EXCLUDING THOSE WHOSE SELECTED PRODUCT IS NS&I BOND)]

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

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 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...?

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 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]**?

1. Very well
2. Fairly well
3. Not very well
4. Not at all well
5. Don't recall receiving any information
6. Don't know

RB113a

[ASK IF SAVER2=1 (HAVE SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

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 SAVINGS ACCOUNT, NS&I BOND, CREDIT UNION SAVING ACCOUNT, CASH ISA)]

[IF RB113a=2-3 (NOT EXPERIENCED A PROBLEM OR DON'T KNOW IF THEY HAVE OR NOT): Just to check: In the last 12 months have you experienced any of the following problems with any of your savings accounts or with any advice you have received in relation to this/ these?]

[IF RB113a=1 (EXPERIENCED A PROBLEM WITH THEIR SAVINGS IN THE LAST 12 MONTHS): Which of these problems did you experience?]

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

Select all that apply.

RANDOMISE LIST EXCEPT CODES 17-19

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 SAVINGS ACCOUNT, NS&I BOND, CASH ISA OR CREDIT UNION SAVINGS ACCOUNT AND MORE THAN ONE PROBLEM EXPERIENCED IN LAST 12 MONTHS)]

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

ONLY SHOW ANSWERS CODED AT 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 SAVINGS ACCOUNT, NS&I BOND, CASH ISA OR CREDIT UNION SAVINGS ACCOUNT AND EXPERIENCED A PROBLEM IN LAST 12 MONTHS AND HAVE MORE THAN ONE SAVINGS PRODUCT)]

Which savings product did this problem relate to?

[LIST PRODUCTS HELD AT P_RBDV1=2,5,6 OR P_RB3=1]

Don't know

RB115

[ASK IF RB113=1-17 (HAVE SAVINGS ACCOUNT, NS&I BOND, CASH ISA OR CREDIT UNION SAVINGS ACCOUNT AND EXPERIENCED A PROBLEM IN 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

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 SAVINGS ACCOUNT, NS&I BOND, CASH ISA OR CREDIT UNION SAVINGS ACCOUNT AND EXPERIENCED A PROBLEM IN 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?

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

Section 17.6 is asked to a random selection of all adults (1 in N); results are therefore reported as a proportion of all relevant UK adults (nationally representative)

DVPAYMENTS

[STATE TO ALL IN PAYMENTS SECTION]

USED/ OWNED PAYMENT PRODUCTS NOW OR IN PAST 12 MONTHS AND ESTABLISHED OUTSIDE OF SECTION

1. Have a current account with a bank, building society, credit union or e-money account institution **[IF P_RBDV1=1 OR P_RBDV1=7]**
2. Hold a credit card now or in last 12 months **[IF P_CC3_1=1 OR P_CC4_1=1]**
3. Hold a store card now or in 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_DV=1]**
6. Used an international money transfer service in the last 12 months **[IF P_RB7_2=1]**
7. Bought any goods on a 'Buy Now, Pay Later' offer in the last 12 months **[IF P_CC70=1]**
8. Used a payment initiation service in the last 12 months **[IF P_RB7a=1]**
9. Not used any of these payment methods **[IF DVPAYMENTS NE 1-8]**

PAY_INTRO

[STATE TO ALL IN PAYMENTS SECTION]

The next few questions ask about how you make payments for goods and services.

PAY1

[ASK ALL IN PAYMENTS SECTION]

In the last 12 months, have you done any of the following?

Select 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 or made a payment with a cheque
3. Received or sent money using Paym or Pingit or a similar mobile payment service provided by a bank or building society
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.

1. One-off bank transfer to an individual or firm
2. Direct Debit
3. Standing order
4. CHAPS
5. Don't know

P_RB1b

[ASK ALL IN PAYMENTS SECTION]

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

<FCABlue>

This is where you can pay for items with your card or mobile device 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.

1. By tapping your debit card **[SHOW IF DVPAYMENTS=1 (HAVE CURRENT ACCOUNT)]**
2. By tapping your credit card **[SHOW IF DVPAYMENTS=2 (HAVE CREDIT CARD)]**
3. By tapping your mobile device linked to your debit card **[SHOW IF DVPAYMENTS=1 (HAVE CURRENT ACCOUNT)]**
4. By tapping your mobile device linked to your credit card **[SHOW IF DVPAYMENTS=2 (HAVE CREDIT CARD)]**
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

PAY3_INTRO

[ASK ALL IN PAYMENTS SECTION]

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 IN PAYMENTS SECTION] 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, water, telephone/ mobile 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** 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>
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, such as a one-off bank transfer, Direct Debit or standing order
 7. Mobile/digital wallet **[SHOW IF DVPAYMENTS=5]**
 8. Buy Now, Pay Later
<inf>
<FCABlue>

Here This is we mean 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). You may have seen this option offered when shopping online at the checkout page, and being offered by firms such as Klarna or Clearpay.

</FCABlue>

</inf> **[SHOW IF DVPAYMENTS=7] [ONLY SHOW FOR PAY3e-f]**

9. PayPoint **[ONLY SHOW FOR PAY3a-b]**
10. Other
11. Not made this type of payment recently

PAY6

[ASK ALL IN PAYMENTS SECTION] COLLAPSIBLE GRID

When you use the following types of payment, what are the main reasons for choosing this method?

Select all that apply.

- a. Cash
 - b. Debit card **[SHOW IF DVPAYMENTS=1]**
 - c. Credit card **[SHOW IF DVPAYMENTS=2]**
 - d. Store card **[SHOW IF DVPAYMENTS=3]**
 - e. Loadable pre-paid card **[SHOW IF DVPAYMENTS=4]**
 - f. Mobile/digital wallet **[SHOW IF DVPAYMENTS=5]**
 - g. Direct bank transfer, such as a one-off bank transfer, Direct Debit or standing order **[SHOW IF DVPAYMENTS=1]**
 - h. PayPoint
-
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 PAY6b,c,d]**
 5. I don't have to pay straightaway **[SHOW IF PAY6c,d]**
 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. Not applicable: I don't use this payment method **[SHOW IF PAY6a,g,h]**

PAY7

[ASK ALL IN PAYMENTS SECTION] CAROUSEL GRID

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

- a. I have a range of methods that allow me to make payments securely
 - b. I often get confused about the best way to pay for things because there are too many options
 - c. I prefer to use a single type of payment method for all my purchases
-
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree

4. Slightly disagree
5. Strongly disagree
6. Don't know

PAY8

[ASK IF DVPAYMENTS=4 (USED A LOADABLE PRE-PAID CARD IN LAST 12 MONTHS)]

What are the main reasons you chose to use a loadable pre-paid card in the last 12 months?

Select all that apply.

1. It is easy to set up and manage
2. It helps me manage my spending/ ensures I do not go overdrawn
3. It provides cheaper travel money
4. It is accepted everywhere
5. I am unable to access other card payment options
6. To teach my children about money
7. Other (write in)
8. Don't know

F13

[ASK ALL IN PAYMENTS SECTION] CAROUSEL GRID

How often do you:

RANDOMISE STATEMENTS

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

PAY9

[ASK ALL IN PAYMENTS SECTION]

Thinking about the last time you made an online card payment, do you recall having to confirm your details through a text message, email or through an app on a mobile device?

<FCABlue>

The process of confirming details like this is called **Strong Customer Authentication (SCA)**. 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>

1. Yes
2. No
3. Have not made any online payments in last 12 months
4. Don't know

PAY10

**[ASK IF PAY9=1 (RECALL HAVING TO CONFIRM OWN DETAILS THROUGH A TEXT MESSAGE, EMAIL OR MOBLE APP WHEN MAKING AN ONLINE CARD PAYMENT)]
CAROUSEL GRID**

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)**

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 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 (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.

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 to all adults with a pre-paid funeral plan

FPIntro

[ASK IF P_GI8_DV=10 (HOLD 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 PRE-PAID FUNERAL PLAN)]

Did you pay for your pre-paid funeral plan in full when you took out the plan, or did you pay in instalments?

1. Paid in full when I took out the plan
2. Paid in instalments – over 12 months or less
3. Paid in instalments – over more than 12 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.

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 site
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.

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 GRID

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. Pre-paid funeral plans are well regulated

- 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 to a random selection of adults who use a Buy Now Pay Later payment service now or in the last 12 months

DPC_INTRO

[STATE 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 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.

<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). You may have seen this option offered when shopping online at the checkout page, and being offered by firms such as Klarna and Clearpay.

</FCABlue>

DPC1

[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)]

Why do you choose to use this type of payment service?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 13-14

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. It allows me to buy goods or services where other credit isn't available
5. It is often the only way to pay when you get to the online checkout
6. It allows me to try items before spending any money
7. It helps me budget
8. There are no late payment fees
9. Because it is interest-free
10. I took it out by accident
11. It stops me missing payments, e.g. because they are easy to track, they can be snoozed
12. Using it does not affect my credit score
13. Other (write in)
14. Don't know

DPC2

[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)]

How much do you agree or disagree with the following statement about this type of payment service ...?

"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."

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 (USED ANY BUY, NOW PAY LATER PAYMENT SERVICE, WHERE THEY NEVER PAY ANY INTEREST BUT DEFER OR SPLIT PAYMENTS, 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?

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult
6. Don't know

DPC4

[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)]

Thinking about all the times you have bought goods or services using this type of payment service in the last 12 months, have you ever paid a fee for late payment?

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

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)]

Thinking about all of purchases you have made recently using this type of payment service, how much do you currently have outstanding (i.e. left to pay)?

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

DPC6

[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)]

[SHOW IF P_CC70b NE 1 (HAVE USED ANY BUY NOW, PAY LATER PAYMENT SERVICE MORE THAN ONCE IN THE LAST 12 MONTHS): Thinking about all the times you have bought goods using this type of payment service, did you use the 'Pay Later' option, the instalment option or both?]

[SHOW IF P_CC70b=1 (HAVE USED ANY BUY NOW, PAY LATER PAYMENT SERVICE ONLY ONCE IN THE LAST 12 MONTHS): Did you use the 'Pay Later' option or the instalment option?]

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

Select all that apply.

1. The 'Pay Later' option, where you repay in one go after a set period, e.g. 30 days
2. The instalment option, where you repay in multiple instalments over a set period
3. Don't know **[SINGLE CODE]**

DPC8

[ASK IF DPC7=1, 3, OR 4 (USED ANY BUY NOW, PAY LATER PAYMENT SERVICE, WHERE THEY NEVER PAY ANY INTEREST BUT DEFER OR SPLIT PAYMENTS AND USED CLEARPAY, LAYBUY OR OPENPAY IN THE LAST 12 MONTHS)]

You said earlier that you used either Clearpay, Laybuy or Openpay in the last 12 months.

Were you aware that a fee could be payable, if you missed a payment with one of these 'Buy Now Pay Later' payment service providers?

1. Yes
2. No

17.9 Access

Section 17.9 is asked to 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=1-20 AND AC7 NE 1-20 (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 two years.

ACACINTRO2

[STATE IF AC7=1-20 AND AC1NEW NE 1-20 (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 two years at a price, or with terms and conditions, you felt to be completely unreasonable.

ACACINTRO3

[STATE IF AC1NEW=1-20 AND AC7=1-20 (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 two 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, 1-20 (MORE THAN ONE TYPE OF FINANCIAL PRODUCT OR SERVICE DECLINED IN LAST TWO YEARS)]

You said earlier that you have been declined more than one financial product or service in the last two years. Which was the most serious for you?

ONLY SHOW ANSWERS CODED AT AC1NEW, 1-20

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. Life insurance
10. Critical illness cover
11. Mortgage
12. Personal loan
13. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
14. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
15. One of the following credit products: payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans
16. Current account
17. Basic bank account
18. An arranged overdraft
19. Financial advice
20. **[SHOW ANSWERS AT AC1NEW=20]**

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	Life insurance	AC5=9 OR (AC1NEW=9 AND AC1NEW SINGLE CODED)
10	Critical illness cover	AC5=10 OR (AC1NEW=10 AND AC1NEW SINGLE CODED)
11	A mortgage	AC5=11 OR (AC1NEW=11 AND AC1NEW SINGLE CODED)
12	A personal loan	AC5=12 OR (AC1NEW=12 AND AC1NEW SINGLE CODED)
13	Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)	AC5=13 OR (AC1NEW=13 AND AC1NEW SINGLE CODED)
14	Retail credit including catalogue credit, retail instalment credit or retail hire purchase	AC5=14 OR (AC1NEW=14 AND AC1NEW SINGLE CODED)
15	Payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans	AC5=15 OR (AC1NEW=15 AND AC1NEW SINGLE CODED)
16	A current account	AC5=16 OR (AC1NEW=16 AND AC1NEW SINGLE CODED)
17	A basic bank account	AC5=17 OR (AC1NEW=17 AND AC1NEW SINGLE CODED)
18	An arranged overdraft	AC5=18 OR (AC1NEW=18 AND AC1NEW SINGLE CODED)
19	Financial advice	AC5=19 OR (AC1NEW=19 AND AC1NEW SINGLE CODED)
20	Other financial product	AC5=20 OR (AC1NEW=20 AND AC1NEW SINGLE CODED) [FEED THROUGH OTHER SPECIFY TEXT FROM AC5 OR AC1NEW]
21	None of these	AC1NEW=21 OR 22

AC6

[ASK IF AC1NEW=1-20 (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.

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, 12-15,18 (CREDIT PRODUCT)]**
7. Cut back on your spending **[SHOW IF AC5DV = 1-2, 12-15,18 (CREDIT PRODUCT)]**
8. Sold something **[SHOW IF AC5DV = 1-2, 12-15,18 (CREDIT PRODUCT)]**
9. Saved up until I had the money I needed **[SHOW IF AC5DV = 1-2, 12-15,18 (CREDIT PRODUCT)]**

10. Borrowed from a family member or friend [**SHOW IF AC5DV = 1-2, 12-15,18 (CREDIT PRODUCT)**]
11. Borrowing from an unlicensed moneylender or another informal lender [**SHOW IF AC5DV = 1-2, 12-15,18 (CREDIT PRODUCT)**]
12. Defaulted on another loan/ bill / payment [**SHOW IF AC5DV = 1-2,12-15,18 (CREDIT PRODUCT)**]
13. Requested more time to pay the money I owed [**SHOW IF AC5DV = 1-2, 12-15,18 (CREDIT PRODUCT)**]
14. Other (write in)
15. Don't know

AC6a

[ASK IF AC5DV=1-15,18 AND AC6=4,5) (DECLINED FOR A CREDIT PRODUCT, INSURANCE PRODUCT, 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

AC9

[ASK IF AC1NEW=1-20 (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 16-18

1. Your age
2. Your health
3. Your income
4. Your employment status
5. Your credit history
6. Your postcode
7. Your gender
8. Your sexuality
9. Your ethnicity
10. Your religion
11. Your socio-economic background, i.e. a combination of your income, occupation and social background
12. Not having a bank account
13. Your existing debts
14. Unable to provide adequate proof of identification

15. Your criminal record or a household member's criminal record (any unspent criminal convictions you, or other people in your household, have)
16. Other (write in)
17. None of these
18. Don't know

AC7b

[ASK IF MORE THAN ONE OPTION CODED AT AC7, 1-20 (MORE THAN ONE TYPE OF FINANCIAL PRODUCT OR SERVICE OFFERED IN LAST TWO YEARS AT A PRICE, OR WITH TERMS AND CONDITIONS, FELT TO BE COMPLETELY UNREASONABLE)]

You said that you have been offered more than one financial product or service in the last two years at a price, or with terms and conditions, you felt to be completely unreasonable. Which was the most serious for you?

ONLY SHOW ANSWERS CODED AT AC7, 1-20

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. Life insurance
10. Critical illness cover
11. Mortgage
12. Personal loan
13. Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)
14. Retail credit including catalogue credit, retail instalment credit or retail hire purchase
15. One of the following credit products: payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans
16. Current account
17. Basic bank account
18. An arranged overdraft
19. Financial advice
20. **[SHOW ANSWERS AT AC7=20]**

AC7DV

[CODE TO ALL ANSWERING ACCESS SECTION]

DERIVED VARIABLE which establishes 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	Life insurance	AC7b=9 OR (AC7=9 AND AC7 SINGLE CODED)
10	Critical illness cover	AC7b=10 OR (AC7=10 AND AC7 SINGLE CODED)
11	A mortgage	AC7b=11 OR (AC7=11 AND AC7 SINGLE CODED)
12	A personal loan	AC7b=12 OR (AC7=12 AND AC7 SINGLE CODED)
13	Motor finance (hire purchase (HP), personal contract purchase (PCP), or conditional sale)	AC7b=13 OR (AC7=13 AND AC7 SINGLE CODED)
14	Retail credit including catalogue credit, retail instalment credit or retail hire purchase	AC7b=14 OR (AC7=14 AND AC7 SINGLE CODED)
15	Payday loans, short-term instalment loans, home-collected credit, pawnbroking loans or logbook loans	AC7b=15 OR (AC7=15 AND AC7 SINGLE CODED)
16	A current account	AC7b=16 OR (AC7=16 AND AC7 SINGLE CODED)
17	A basic bank account	AC7b=17 OR (AC7=17 AND AC7 SINGLE CODED)
18	An arranged overdraft	AC7b=18 OR (AC7=18 AND AC7 SINGLE CODED)
19	Financial advice	AC7b=19 OR (AC7=19 AND AC7 SINGLE CODED)
20	Other financial product	AC7b=20 OR (AC7=20 AND AC7 SINGLE CODED) [FEED THROUGH OTHER SPECIFY TEXT FROM AC7b OR AC7]
21	None of these	AC7=21 OR 22

AC7c

[ASK IF AC7=1-20 (OFFERED A FINANCIAL PRODUCT OR SERVICE IN LAST TWO 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.

1. The price
2. The terms and conditions
3. Both the price and the terms and conditions
4. Don't know

AC8

[ASK IF AC7=1-20 (OFFERED PRODUCT OR SERVICE IN 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]**?

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=1-20 (OFFERED PRODUCT OR SERVICE IN LAST TWO YEARS AT A PRICE, OR WITH TERMS AND CONDITIONS, FELT TO BE COMPLETELY UNREASONABLE)]

Do you think any of the following circumstances contributed to your not being able to find **[ANSWER AT AC7DV]** at a price, or with terms and conditions, you thought reasonable?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 16-18

1. Your age
2. Your health
3. Your income
4. Your employment status
5. Your credit history
6. Your postcode
7. Your gender
8. Your sexuality
9. Your ethnicity
10. Your religion
11. Your socio-economic background, i.e. a combination of your income, occupation and social background
12. Not having a bank account

13. Your existing debts
14. Unable to provide adequate proof of identification
15. Your criminal record or a household member's criminal record (any unspent criminal convictions you, or other people in your household, have)
16. Other (write in)
17. None of these
18. Don't know

17.10 Communication Problems

Section 17.10 is asked to a random selection (1 in N) of adults who hold a financial product (see codes 1-8 at ON2)

CD_INTRO

[ASK IF HAVE ANY FINANCIAL PRODUCTS [SEE DEFINITION OF CODES 1-8 AT ON2]]

The next few questions ask you to think about any **customer service and communication problems** you have had in the last 12 months, with any of your financial services providers.

CD1

[ASK IF HAVE ANY FINANCIAL PRODUCTS [SEE DEFINITION OF CODES 1-8 AT ON2]]

In the last 12 months have you had a situation where you tried to get in touch with one of your financial services providers, **but could not get through**?

This could have been by telephone, online chat/chatbot, by email, social media, by post or by meeting them in person.

If so, which type(s) of financial services product was this related to?

Select all that apply.

	Category	SHOW IF	SEMANTIC EXPANSION
1	Yes - current account(s)	P_RBDV1=1,7	Current account with bank, building society or credit union Current account with e-money account institution
2	Yes - savings product(s), e.g. savings account with a bank or building society, cash ISA	P_RBDV1=2,4-6 OR P_RB3=1,4 OR P_RB3b=1,3	A savings account with a bank or building society or with National Savings and Investments (NS&I) Premium bonds A National Savings and Investment (NS&I) bond A credit union savings account Cash ISA Help to Buy ISA Lifetime ISA (LISA) in cash savings Lifetime ISA (LISA) and do not know whether it is in cash savings or invested
3	Yes - investment product(s), e.g. stocks and shares ISA	P_RIDV1=19	Any investment (excluding those who only hold investment property or other real investments)
4	Yes - pension(s), i.e. the pension(s) you are saving into or drawing an income from	P_DEC1=1 OR P_ACDV7=2,3	Any private pension provision: - Pension in decumulation (receiving an income or have taken a cash lump sum from any pension they have or have had; this will include people who have fully encashed their pension) - Pension in accumulation - Pension scheme into which contributions are currently being made (either by themselves or on their behalf)

			- Pension scheme into which no contributions are being made
5	Yes – mortgage(s)	P_M1_DV=1,2 OR P_M1c=1 OR P_M2=1-3	Residential (first charge) mortgage on the property in which you currently live Second charge mortgage or loan Lifetime mortgage Buy-to-let mortgage Commercial mortgage A mortgage on another property, e.g. a second home
6	Yes – credit product(s), e.g. credit card, personal loan, motor finance	P_CC3_2=1 OR P_CC4_2=1 OR P_CC3_1=1 OR P_CC4_1=1 OR P_CC1=1 OR P_CC1a=1 OR ((P_CC3_4_DV=1 OR P_CC4_4_DV=1) AND P_CC7 NE 1) OR P_CC3_4_2=1 OR P_CC4_4_2=1 OR P_CC8a=3 OR P_CC5_DV=9 OR P_CC6_DV=9 OR P_CC7=1 OR P_CC8a=1, 2 OR P_CC3_5=1 or P_CC4_5=1 OR P_CC3_4_DV=3 or P_CC4_4_DV=3 OR P_CC5_DV=4 or P_CC6_DV=4 OR P_CC5_DV=8 or P_CC6_DV=8 OR P_CC5_DV=2 or P_CC6_DV=2 OR P_CC5_DV=15 or P_CC6_DV=15 OR P_CC5_DV=6 or P_CC6_DV=6 OR P_CC5_DV=5 or P_CC6_DV=5 OR P_CC5_DV=3 or P_CC6_DV=3 OR IF P_CC5_DV=7 OR P_CC6_DV=7	Any credit products held now or in the last 12 months from: Store card(s) (transactor or revolver) Credit card(s) (transactor or revolver) Overdraft(s) Hire purchase agreement(s) Rent-to-own agreement (s) Personal loan(s) to buy a vehicle Personal loan(s) HP, PCP or conditional sale agreement(s) Motor finance agreement(s) Catalogue credit or shopping account(s) Instalment credit agreement(s) Logbook loan(s) Short-term instalment loan(s) Credit union loan(s) CDFI loan(s) Home-collected loan(s) Pawnbroking(s) Peer-to-peer loan Payday loans
7	Yes – general insurance product(s), e.g. motor or home insurance <inf> <FCABlue> General insurance products include: Motor insurance; Home insurance (buildings or contents); Motor breakdown cover; Multi-trip or single-trip travel insurance; Legal expenses insurance; Home emergency cover; Mobile phone insurance; Pet insurance; Extended warranty insurance; Insurance for high value or non-standard items; Gadget insurance; GAP insurance; Credit card protection; ID theft insurance </FCABlue> <inf>	P_GI1d=1-14,18,19,23	Any general insurance policy, ie Motor insurance Home insurance – contents and buildings combined Home insurance – building only Home insurance – contents only Motor breakdown cover Pet insurance Home emergency cover Single-trip travel insurance Multi-trip travel insurance Mobile phone insurance Gadget insurance GAP (Guaranteed Asset Protection) insurance Legal expenses/ protection insurance Extended warranty insurance Insurance for high value/non-standard items Credit card protection

8	Yes – protection product(s), e.g. life insurance and critical illness cover <inf> <FCABlue> Protection products include: Life insurance; Private medical insurance; Critical illness cover; Personal accident insurance; Healthcare cash plans; Income protection insurance; Mortgage payment protection insurance; Payment protection insurance (PPI); Pre-paid funeral plans; Over 50s insurance plan; Unemployment/ redundancy insurance; Long-term care insurance; Immediate needs annuity </FCABlue> <inf>	P_GI1d=15-17,20-22,24-30	Any protection policy, ie Payment protection insurance (PPI) ID theft insurance Mortgage Protection insurance (MPPI) Personal accident insurance Term life insurance Whole of life insurance Critical illness cover Income protection insurance Unemployment/ redundancy insurance Private medical insurance Healthcare cash plans (including dental) Long-term care insurance Immediate needs annuity Over 50s insurance plan, also known as a guaranteed whole of life plan Pre-paid funeral plan
9	Yes – another financial services product (write in)	Show all	
10	No	Show all	
11	Don't know	Show all	

CD1a

[ASK IF MORE THAN ONE OPTION SELECTED AT CD1, 1-9 (NOT ABLE TO GET THROUGH TO THEIR PROVIDER IN THE WAY THEY TRIED IN THE LAST 12 MONTHS MORE FOR THAN ONE PRODUCT)]

Thinking about the occasions in the last 12 months where you could not get through to a financial services provider, **which occurred most recently?**

Was it related to a...

ONLY SHOW OPTIONS SELECTED AT CD1, 1-9

1. Current account
2. Savings product
3. Investment product
4. Pension
5. Mortgage
6. Credit product
7. General insurance product
8. Protection product
9. Another financial services product [show the product named at CD1,9]

CD1_TEXT

[CODE IF CD1=1-9 (NOT ABLE TO GET THROUGH TO THEIR PROVIDER IN THE WAY THEY TRIED IN THE LAST 12 MONTHS)]

TEXT SUBSTITUTION FOR PRODUCT INVOLVED IN MOST RECENT INCIDENCE OF NOT BEING ABLE TO GET THROUGH TO THEIR PROVIDER IN THE WAY THEY TRIED

	Text substitution	Code if
1	current account	CD1a ASKED AND CD1a=1 OR CD1=1
2	savings product	CD1a ASKED AND CD1a=2 OR CD1=2
3	investment product	CD1a ASKED AND CD1a=3 OR CD1=3
4	pension product	CD1a ASKED AND CD1a=4 OR CD1=4
5	mortgage	CD1a ASKED AND CD1a=5 OR CD1=5
6	credit product	CD1a ASKED AND CD1a=6 OR CD1=6
7	general insurance policy	CD1a ASKED AND CD1a=7 OR CD1=7
8	protection policy	CD1a ASKED AND CD1a=8 OR CD1=8
9	financial services product	CD1a ASKED AND CD1a=9 OR CD1=9

CD2

[ASK IF CD1=1-9 (NOT ABLE TO GET THROUGH TO THEIR PROVIDER IN THE WAY THEY TRIED IN THE LAST 12 MONTHS)]

In which of the following ways did you try unsuccessfully to contact your **[CD1_TEXT]** provider?

Select all that apply.

1. Telephone
2. Online chat/ chatbot
3. Email
4. Social media
5. Post
6. In person

CD3

[ASK IF CD1=1-9 (NOT ABLE TO GET THROUGH TO THEIR PROVIDER IN THE WAY THEY TRIED IN THE LAST 12 MONTHS)]

Did you manage to find the information or support you required in another way?

1. Yes
2. No
3. Don't know
4. Not applicable – I did not need any information or support

CD4

[ASK IF CD1=1-9 (NOT ABLE TO GET THROUGH TO THEIR PROVIDER IN THE WAY THEY TRIED IN THE LAST 12 MONTHS)]

As a result of not being able to get in touch with your [CD1_TEXT] provider, did any of the following occur?

Select all that apply.

1. I could not cancel my [CD1_TEXT] when I wanted to
2. I could not amend or change my [CD1_TEXT] when I wanted to
3. I did not fully understand the terms and conditions of my [CD1_TEXT]
4. I did not fully understand the costs and fees associated with my [CD1_TEXT]
5. I could not take out a new financial product or service when I wanted to
6. I could not switch to a different financial product or service when I wanted to
7. I made a decision about my finances, without a full understanding of the implications
8. I had to delay, or was unable to make a decision or take any action
9. I could not make a claim on my [CD1_TEXT] [SHOW IF CD1_TEXT= 7-8]
10. I could not make a complaint about my [CD1_TEXT]
11. None of these [SINGLE CODE]

CD5

[ASK IF HAVE ANY FINANCIAL PRODUCTS [SEE DEFINITION OF CODES 1-8 AT ON2]]

In the last 12 months have you had a situation where you were able to contact a financial services provider, **but could not get the information or support you wanted?**

If so, which type(s) of financial services product was this related to?

Select all that apply.

	category	SHOW IF	SEMANTIC EXPANSION
1	Yes - current account(s)	P_RBDV1=1,7	Current account with bank, building society or credit union Current account with e-money account institution
2	Yes - savings product(s), e.g. savings account with a bank or building society, cash ISA	P_RBDV1=2,4-6 OR P_RB3=1,4 OR P_RB3b=1,3	A savings account with a bank or building society or with National Savings and Investments (NS&I) Premium bonds A National Savings and Investment (NS&I) bond A credit union savings account Cash ISA Help to Buy ISA Lifetime ISA (LISA) in cash savings Lifetime ISA (LISA) and do not know whether it is in cash savings or invested
3	Yes - investment product(s), e.g. stocks and shares ISA	P_RIDV1=19	Any investment (excluding those who only hold investment property or other real investments)
4	Yes - pension(s), i.e. the pension(s) you are saving into or drawing an income from	P_DEC1=1 OR P_ACDV7=2,3	Any private pension provision: - Pension in decumulation (receiving an income or have taken a cash lump sum from any pension they have or

			<p>have had; this will include people who have fully encashed their pension)</p> <ul style="list-style-type: none"> - Pension in accumulation - Pension scheme into which contributions are currently being made (either by themselves or on their behalf) - Pension scheme into which no contributions are being made
5	Yes – mortgage(s)	P_M1_DV=1,2 OR P_M1c=1 OR P_M2=1-3	<p>Residential (first charge) mortgage on the property in which you currently live</p> <p>Second charge mortgage or loan</p> <p>Lifetime mortgage</p> <p>Buy-to-let mortgage</p> <p>Commercial mortgage</p> <p>A mortgage on another property, e.g. a second home</p>
6	Yes – credit product(s), e.g. credit card, personal loan, motor finance	P_CC3_2=1 OR P_CC4_2=1 OR P_CC3_1=1 OR P_CC4_1=1 OR P_CC1=1 OR P_CC1a=1 OR ((P_CC3_4_DV=1 OR P_CC4_4_DV=1) AND P_CC7 NE 1) OR P_CC3_4_2=1 OR P_CC4_4_2=1 OR P_CC8a=3 OR P_CC5_DV=9 OR P_CC6_DV=9 OR P_CC7=1 OR P_CC8a=1, 2 OR P_CC3_5=1 or P_CC4_5=1 OR P_CC3_4_DV=3 or P_CC4_4_DV=3 OR P_CC5_DV=4 or P_CC6_DV=4 OR P_CC5_DV=8 or P_CC6_DV=8 OR P_CC5_DV=2 or P_CC6_DV=2 OR P_CC5_DV=15 or P_CC6_DV=15 OR P_CC5_DV=6 or P_CC6_DV=6 OR P_CC5_DV=5 or P_CC6_DV=5 OR P_CC5_DV=3 or P_CC6_DV=3 OR IF P_CC5_DV=7 OR P_CC6_DV=7	<p>Any credit products held now or in the last 12 months from:</p> <p>Store card(s) (transactor or revolver)</p> <p>Credit card(s) (transactor or revolver)</p> <p>Overdraft(s)</p> <p>Hire purchase agreement(s)</p> <p>Rent-to-own agreement (s)</p> <p>Personal loan(s) to buy a vehicle</p> <p>Personal loan(s)</p> <p>HP, PCP or conditional sale agreement(s)</p> <p>Motor finance agreement(s)</p> <p>Catalogue credit or shopping account(s)</p> <p>Instalment credit agreement(s)</p> <p>Logbook loan(s)</p> <p>Short-term instalment loan(s)</p> <p>Credit union loan(s)</p> <p>CDFI loan(s)</p> <p>Home-collected loan(s)</p> <p>Pawnbroking(s)</p> <p>Peer-to-peer loan</p> <p>Payday loan</p>
7	Yes – general insurance product(s), e.g. motor or home insurance <inf> <FCABlue> General insurance products include: Motor insurance; Home insurance (buildings or contents); Motor breakdown cover; Multi-trip or single-trip travel insurance; Legal expenses insurance; Home emergency cover; Mobile phone insurance; Pet insurance; Extended warranty insurance; Insurance for high value or non-standard items; Gadget insurance; GAP insurance; Credit card protection; ID theft insurance </FCABlue>	P_GI1d=1-14,18,19,23	<p>Any general insurance policy, ie</p> <p>Motor insurance</p> <p>Home insurance – contents and buildings combined</p> <p>Home insurance – building only</p> <p>Home insurance – contents only</p> <p>Motor breakdown cover</p> <p>Pet insurance</p> <p>Home emergency cover</p> <p>Single-trip travel insurance</p> <p>Multi-trip travel insurance</p> <p>Mobile phone insurance</p> <p>Gadget insurance</p> <p>GAP (Guaranteed Asset Protection) insurance</p> <p>Legal expenses/ protection insurance</p>

	<inf>		Extended warranty insurance Insurance for high value/non-standard items Credit card protection
8	Yes – protection product(s), e.g. life insurance and critical illness cover <inf> <FCABlue> Protection products include: Life insurance; Private medical insurance; Critical illness cover; Personal accident insurance; Healthcare cash plans; Income protection insurance; Mortgage payment protection insurance; Payment protection insurance (PPI); Pre-paid funeral plans; Over 50s insurance plan; Unemployment/ redundancy insurance; Long-term care insurance; Immediate needs annuity </FCABlue> <inf>	P_GI1d=15-17,20-22,24-30	Any protection policy, ie Payment protection insurance (PPI) ID theft insurance Mortgage Protection insurance (MPPI) Personal accident insurance Term life insurance Whole of life insurance Critical illness cover Income protection insurance Unemployment/ redundancy insurance Private medical insurance Healthcare cash plans (including dental) Long-term care insurance Immediate needs annuity Over 50s insurance plan, also known as a guaranteed whole of life plan Pre-paid funeral plan
9	Yes – another financial services product (write in)	Show all	
10	No	Show all	
11	Don't know	Show all	

CD5a

[ASK IF MORE THAN ONE OPTION SELECTED AT CD5, 1-9 (NOT ABLE TO GET THE INFORMATION OR SUPPORT WANTED IN THE LAST 12 MONTHS FOR MORE THAN ONE PRODUCT)]

Thinking about the occasions in the last 12 months where you could not get the information or support you wanted, **which occurred most recently?**

Was it related to a...

ONLY SHOW OPTIONS SELECTED AT CD5, 1-9

1. Current account
2. Savings product
3. Investment product
4. Pension
5. Mortgage
6. Credit product
7. General insurance product
8. Protection product
9. Another financial services product **[show the product named at CD5,9]**

CD5_TEXT

[CODE IF CD5=1-9 (NOT ABLE TO GET THE INFORMATION OR SUPPORT WANTED)]

TEXT SUBSTITUTION FOR PRODUCT INVOLVED IN MOST RECENT INCIDENCE OF NOT BEING ABLE TO GET THE INFORMATION OR SUPPORT WANTED

Text substitution	Code if
-------------------	---------

1	current account	CD5a ASKED AND CD5a=1 OR CD5=1
2	savings product	CD5a ASKED AND CD5a=2 OR CD5=2
3	investment product	CD5a ASKED AND CD5a=3 OR CD5=3
4	pension product	CD5a ASKED AND CD5a=4 OR CD5=4
5	mortgage	CD5a ASKED AND CD5a=5 OR CD5=5
6	credit product	CD5a ASKED AND CD5a=6 OR CD5=6
7	general insurance policy	CD5a ASKED AND CD5a=7 OR CD5=7
8	protection policy	CD5a ASKED AND CD5a=8 OR CD5=8
9	financial services product	CD5a ASKED AND CD5a=9 OR CD5=9

CD6

[ASK IF CD5=1-9 (NOT ABLE TO GET THE INFORMATION OR SUPPORT WANTED IN THE LAST 12 MONTHS)]

In which of the following ways did you contact your **[CD5_TEXT]** provider, without getting the information or support you wanted?

Select all that apply.

1. Telephone
2. Online chat/ chatbot
3. Email
4. Post
5. In person
6. Social media

CD7

[ASK IF CD5=1-9 (NOT ABLE TO GET THE INFORMATION OR SUPPORT WANTED IN THE LAST 12 MONTHS)] COLLAPSIBLE GRID

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

- a. My **[CD5_TEXT]** provider understood my needs and was supportive in resolving my problem
- b. When I did get through to my **[CD5_TEXT]** provider, they explained my options clearly

Select all that apply.

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

4. Slightly disagree
5. Strongly disagree
6. Don't know
7. Not applicable

CD8

[ASK IF CD5=1-9 (NOT ABLE TO GET THE INFORMATION OR SUPPORT WANTED IN THE LAST 12 MONTHS)]

As a result of not being able to get the information or support you needed, did any of the following occur?

Select all that apply.

1. I could not cancel my **[CD5_TEXT]** when I wanted to
2. I could not amend or change my **[CD5_TEXT]** when I wanted to
3. I did not fully understand the terms and conditions of my **[CD5_TEXT]**
4. I did not fully understand the costs and fees associated with my **[CD5_TEXT]**
5. I could not take out a new financial product or service when I wanted to
6. I could not switch to a different financial product or service when I wanted to
7. I made a decision about my finances, without a full understanding of the implications
8. I had to delay, or was unable to make a decision or take any action
9. I could not make a claim on my **[CD5_TEXT]** **[SHOW IF CD5_TEXT= 7-8]**
10. I could not make a complaint about my **[CD5_TEXT]**
11. None of these **[SINGLE CODE]**

CD9

[ASK IF HAVE ANY FINANCIAL PRODUCTS [SEE DEFINITION OF CODES 1-8 AT ON2]]

In the last 12 months have you had a situation where one of your financial services providers **sent you information that**:

- **you could not understand**
- **was not what you needed**
- **was not timely** e.g. arrived late, not at a suitable time, not when required

This could have been information they sent by post or by email, or information you accessed online.

If so, which type(s) of product was this for?

Select all that apply.

	Product category	SHOW IF	SEMANTIC EXPANSION
1	Yes - current account(s)	P_RBDV1=1,7	Current account with bank, building society or credit union Current account with e-money account institution
2	Yes - savings product(s), e.g. savings account with a bank or building society, cash ISA	P_RBDV1=2,4-6 OR P_RB3=1,4 OR P_RB3b=1,3	A savings account with a bank or building society or with National Savings and Investments (NS&I) Premium bonds

			<p>A National Savings and Investment (NS&I) bond</p> <p>A credit union savings account</p> <p>Cash ISA</p> <p>Help to Buy ISA</p> <p>Lifetime ISA (LISA) in cash savings</p> <p>Lifetime ISA (LISA) and do not know whether it is in cash savings or invested</p>
3	Yes – investment product(s), e.g. stocks and shares ISA	P_RIDV1=19	Any investment (excluding those who only hold investment property or other real investments)
4	Yes – pension(s), i.e. the pension(s) you are saving into or drawing an income from	P_DEC1=1 OR P_ACDV7=2,3	<p>Any private pension provision:</p> <ul style="list-style-type: none"> - Pension in decumulation (receiving an income or have taken a cash lump sum from any pension they have or have had; this will include people who have fully encashed their pension) - Pension in accumulation - Pension scheme into which contributions are currently being made (either by themselves or on their behalf) - Pension scheme into which no contributions are being made
5	Yes – mortgage(s)	P_M1_DV=1,2 OR P_M1c=1 OR P_M2=1-3	<p>Residential (first charge) mortgage on the property in which you currently live</p> <p>Second charge mortgage or loan</p> <p>Lifetime mortgage</p> <p>Buy-to-let mortgage</p> <p>Commercial mortgage</p> <p>A mortgage on another property, e.g. a second home</p>
6	Yes – credit product(s), e.g. credit card, personal loan, motor finance	<p>P_CC3_2=1 OR</p> <p>P_CC4_2=1 OR</p> <p>P_CC3_1=1 OR</p> <p>P_CC4_1=1 OR</p> <p>P_CC1=1 OR P_CC1a=1</p> <p>OR ((P_CC3_4_DV=1</p> <p>OR P_CC4_4_DV=1)</p> <p>AND P_CC7 NE 1) OR</p> <p>P_CC3_4_2=1 OR</p> <p>P_CC4_4_2=1 OR</p> <p>P_CC8a=3 OR</p> <p>P_CC5_DV=9 OR</p> <p>P_CC6_DV=9 OR</p> <p>P_CC7=1 OR P_CC8a=1,</p> <p>2 OR P_CC3_5=1 or</p> <p>P_CC4_5=1 OR</p> <p>P_CC3_4_DV=3 or</p> <p>P_CC4_4_DV=3 OR</p> <p>P_CC5_DV=4 or</p> <p>P_CC6_DV=4 OR</p> <p>P_CC5_DV=8 or</p> <p>P_CC6_DV=8 OR</p> <p>P_CC5_DV=2 or</p> <p>P_CC6_DV=2 OR</p> <p>P_CC5_DV=15 or</p> <p>P_CC6_DV=15 OR</p> <p>P_CC5_DV=6 or</p> <p>P_CC6_DV=6 OR</p> <p>P_CC5_DV=5 or</p> <p>P_CC6_DV=5 OR</p> <p>P_CC5_DV=3 or</p> <p>P_CC6_DV=3 OR IF</p> <p>P_CC5_DV=7 OR</p> <p>P_CC6_DV=7</p>	<p>Any credit products held now or in the last 12 months from:</p> <p>Store card(s) (transactor or revolver)</p> <p>Credit card(s) (transactor or revolver)</p> <p>Overdraft(s)</p> <p>Hire purchase agreement(s)</p> <p>Rent-to-own agreement (s)</p> <p>Personal loan(s) to buy a vehicle</p> <p>Personal loan(s)</p> <p>HP, PCP or conditional sale agreement(s)</p> <p>Motor finance agreement(s)</p> <p>Catalogue credit or shopping account(s)</p> <p>Instalment credit agreement(s)</p> <p>Logbook loan(s)</p> <p>Short-term instalment loan(s)</p> <p>Credit union loan(s)</p> <p>CDFI loan(s)</p> <p>Home-collected loan(s)</p> <p>Pawnbroking(s)</p> <p>Peer-to-peer loan</p> <p>Payday loan</p>

7	Yes – general insurance product(s), e.g. motor or home insurance <inf> <FCABlue> General insurance products include: Motor insurance; Home insurance (buildings or contents); Motor breakdown cover; Multi-trip or single-trip travel insurance; Legal expenses insurance; Home emergency cover; Mobile phone insurance; Pet insurance; Extended warranty insurance; Insurance for high value or non-standard items; Gadget insurance; GAP insurance; Credit card protection; ID theft insurance </FCABlue> <inf>	P_GI1d=1-14,18,19,23	Any general insurance policy, ie Motor insurance Home insurance – contents and buildings combined Home insurance – building only Home insurance – contents only Motor breakdown cover Pet insurance Home emergency cover Single-trip travel insurance Multi-trip travel insurance Mobile phone insurance Gadget insurance GAP (Guaranteed Asset Protection) insurance Legal expenses/ protection insurance Extended warranty insurance Insurance for high value/non-standard items Credit card protection
8	Yes – protection product(s), e.g. life insurance and critical illness cover <inf> <FCABlue> Protection products include: Life insurance; Private medical insurance; Critical illness cover; Personal accident insurance; Healthcare cash plans; Income protection insurance; Mortgage payment protection insurance; Payment protection insurance (PPI); Pre-paid funeral plans; Over 50s insurance plan; Unemployment/ redundancy insurance; Long-term care insurance; Immediate needs annuity </FCABlue> <inf>	P_GI1d=15-17,20-22,24-30	Any protection policy, ie Payment protection insurance (PPI) ID theft insurance Mortgage Protection insurance (MPPI) Personal accident insurance Term life insurance Whole of life insurance Critical illness cover Income protection insurance Unemployment/ redundancy insurance Private medical insurance Healthcare cash plans (including dental) Long-term care insurance Immediate needs annuity Over 50s insurance plan, also known as a guaranteed whole of life plan Pre-paid funeral plan
9	Yes – another financial services product (write in)	Show all	
10	No	Show all	
11	Don't know	Show all	

CD9a

[ASK IF MORE THAN ONE OPTION SELECTED AT CD9, 1-9 (RECEIVED INFORMATION THAT WAS NOT UNDERSTANDABLE, NOT NEEDED, OR NOT TIMELY IN THE LAST 12 MONTHS FOR MORE THAN ONE PRODUCT)]

Thinking about the occasions in the last 12 months where your financial services providers sent you information that you could not understand, was not what you needed, or was not timely, **which occurred most recently**?

Was it related to a...

ONLY SHOW OPTIONS SELECTED AT CD9, 1-9

1. Current account
2. Savings product
3. Investment product
4. Pension
5. Mortgage

6. Credit product
7. General insurance product
8. Protection product
9. Another financial services product [**show the product named at CD9,9**]

CD9_TEXT

[CODE IF CD9=1-9 (RECEIVED INFORMATION THAT WAS NOT UNDERSTANDABLE, NOT WHAT YOU NEEDED, OR NOT TIMELY)]

TEXT SUBSTITUTION FOR PRODUCT INVOLVED IN MOST RECENT INCIDENCE OF RECEIVED INFORMATION THAT WAS NOT UNDERSTANDABLE, NOT WHAT YOU NEEDED, OR NOT TIMELY

	Text substitution	Code if
1	current account	CD9a ASKED AND CD9a=1 OR CD9=1
2	savings product	CD9a ASKED AND CD9a=2 OR CD9=2
3	investment product	CD9a ASKED AND CD9a=3 OR CD9=3
4	pension product	CD9a ASKED AND CD9a=4 OR CD9=4
5	mortgage	CD9a ASKED AND CD9a=5 OR CD9=5
6	credit product	CD9a ASKED AND CD9a=6 OR CD9=6
7	general insurance policy	CD9a ASKED AND CD9a=7 OR CD9=7
8	protection policy	CD9a ASKED AND CD9a=8 OR CD9=8
9	financial services product	CD8a ASKED AND CD9a=9 OR CD9=9

CD10

[ASK IF CD9=1-9 (RECEIVED INFORMATION THAT WAS NOT UNDERSTANDABLE, NOT WHAT YOU NEEDED, OR NOT TIMELY IN THE LAST 12 MONTHS)]

Was the information your [**CD9_TEXT**] provider sent you, or the information you accessed online related to your [**CD9_TEXT**] ...

Select all that apply.

1. Not understandable
2. Not what you needed
3. Not timely, e.g. arrived late, not at a suitable time, not when required

CD11

[ASK IF CD9=1-9 (RECEIVED INFORMATION THAT WAS NOT UNDERSTANDABLE, NOT WHAT YOU NEEDED, OR NOT TIMELY IN THE LAST 12 MONTHS)]

Did you manage to find the information you required in another way?

1. Yes
2. No
3. Don't know
4. Not applicable – I did not need any information

CD12

[ASK IF CD9=1-9 AND CD11=2-3 (RECEIVED INFORMATION THAT WAS NOT UNDERSTANDABLE, NOT WHAT YOU NEEDED, OR NOT TIMELY IN THE LAST 12 MONTHS, AND DID NOT FIND THE INFORMATION IN ANOTHER WAY OR DON'T KNOW IF DID SO)]

As a result of not being able to get information about your **[CD9_TEXT]** that was understandable/ what you needed/ timely, did any of the following occur?

Select all that apply.

1. I could not cancel my **[CD9_TEXT]** when I wanted to
2. I could not amend or change my **[CD9_TEXT]** when I wanted to
3. I don't fully understand the terms and conditions of my **[CD9_TEXT]**
4. I don't fully understand the costs and fees associated with my **[CD9_TEXT]**
5. I could not take out a new financial product or service when I wanted to
6. I could not switch to a different financial product or service when I wanted to
7. I made a decision about my finances, without a full understanding of the implications
8. I had to delay, or was unable to make a decision or take any action
9. I could not make a claim on my **[CD9_TEXT]** **[SHOW IF CD9_TEXT= 7-8]**
10. I could not make a complaint about my **[CD9_TEXT]**
11. None of these **[SINGLE CODE]**

CD13

[ASK IF HAVE ANY FINANCIAL PRODUCTS [SEE DEFINITION OF CODES 1-8 AT ON2]]

[IF CD9=1-9: Thinking now about all of your financial products...]

In the last 12 months, to what extent have communications from financial service providers helped you make informed decisions?

<FCABlue>

By 'communications' we mean information provided by email, post, social media and online messages, as well as conversations in person, by telephone or webchat.

</FCABlue>

1. Helped a lot
2. Helped a little
3. Didn't help at all

4. Don't know
5. Not applicable – Not received any communications to help me make a decision in the last 12 months

CD14

[ASK IF HAVE ANY FINANCIAL PRODUCTS [SEE DEFINITION OF CODES 1-8 AT ON2]]

Thinking about all times you have dealt with your financial service providers' customer services in the last 12 months, to what extent did support from customer services help you to achieve what you wanted to do?

<FCABlue>

For example, this could include things like making general enquiries, raising a complaint, being able to switch or exit from your product, or trying to resolve a problem.

</FCABlue>

1. Helped a lot
2. Helped a little
3. Didn't help at all
4. Don't know
5. Not applicable – Not dealt with any customer services in the last 12 months

17.11 Buying Products Online

Section 17.11 is asked to a random selection (1 in N) of adults who hold a financial product (see codes 1-8 at ON2) and use the internet or get support using the internet

ON_INTRO

[ASK IF HOLD ANY FINANCIAL PRODUCTS [SEE DEFINITION OF CODES 1-8 AT ON2] AND (D16aDV NE 4 OR D20a =2,3) (HAVE ANY FINANCIAL PRODUCTS, AND USED THE INTERNET BEFORE TODAY OR DON'T KNOW WHEN LAST USED INTERNET OR GET SUPPORT USING THE INTERNET)]

The next few questions are about buying products online.

ON2

[ASK IF HOLD ANY FINANCIAL PRODUCTS [SEE DEFINITION OF CODES 1-8 AT ON2] AND (D16aDV NE 4 OR D20a=2,3) (HAVE ANY FINANCIAL PRODUCTS, AND USED THE INTERNET BEFORE TODAY OR DON'T KNOW WHEN LAST USED INTERNET OR GET SUPPORT USING THE INTERNET)]

Thinking about the financial products you currently hold, did you buy any of these products online?

<FCABlue>

This could have been online using a computer, laptop, tablet, or mobile phone, or using an app.

Please think back to when you bought any of the financial products you hold. For credit products (e.g. credit cards or personal loans), also think about any products you have held in the last 12 months but don't hold now.

</FCABlue>

	Product category	SHOW IF	SEMANTIC EXPANSION
1	Yes – current account(s)	P_RBDV1=1,7	Current account with bank, building society or credit union Current account with e-money account institution
2	Yes – savings product(s), e.g. savings account with a bank or building society, cash ISA	P_RBDV1=2,4-6 OR P_RB3=1,4 OR P_RB3b=1,3	A savings account with a bank or building society or with National Savings and Investments (NS&I) Premium bonds A National Savings and Investment (NS&I) bond A credit union savings account Cash ISA Help to Buy ISA Lifetime ISA (LISA) in cash savings Lifetime ISA (LISA) and do not know whether it is in cash savings or invested
3	Yes – investment product(s), e.g. stocks and shares ISA	P_RIDV1=19	Any investment (excluding those who only hold investment property or other real investments)

4	Yes – pension(s), i.e. the pension(s) you are saving into or drawing an income from	P_DEC1=1 OR P_ACDV7=2,3	Any private pension provision: - Pension in decumulation (receiving an income or have taken a cash lump sum from any pension they have or have had; this will include people who have fully encashed their pension) - Pension in accumulation - Pension scheme into which contributions are currently being made (either by themselves or on their behalf) - Pension scheme into which no contributions are being made
5	Yes – mortgage(s)	P_M1_DV=1,2 OR P_M1c=1 OR P_M2=1-3	Residential (first charge) mortgage on the property in which you currently live Second charge mortgage or loan Lifetime mortgage Buy-to-let mortgage Commercial mortgage A mortgage on another property, e.g. a second home
6	Yes – credit product(s), e.g. credit card, personal loan, motor finance	P_CC3_2=1 OR P_CC4_2=1 OR P_CC3_1=1 OR P_CC4_1=1 OR P_CC1=1 OR P_CC1a=1 OR ((P_CC3_4_DV=1 OR P_CC4_4_DV=1) AND P_CC7 NE 1) OR P_CC3_4_2=1 OR P_CC4_4_2=1 OR P_CC8a=3 OR P_CC5_DV=9 OR P_CC6_DV=9 OR P_CC7=1 OR P_CC8a=1, 2 OR P_CC3_5=1 or P_CC4_5=1 OR P_CC3_4_DV=3 or P_CC4_4_DV=3 OR P_CC5_DV=4 or P_CC6_DV=4 OR P_CC5_DV=8 or P_CC6_DV=8 OR P_CC5_DV=2 or P_CC6_DV=2 OR P_CC5_DV=15 or P_CC6_DV=15 OR P_CC5_DV=6 or P_CC6_DV=6 OR P_CC5_DV=5 or P_CC6_DV=5 OR P_CC5_DV=3 or P_CC6_DV=3 OR IF P_CC5_DV=7 OR P_CC6_DV=7	Any credit products held now or in the last 12 months from: Store card(s) (transactor or revolver) Credit card(s) (transactor or revolver) Overdraft(s) Hire purchase agreement(s) Rent-to-own agreement (s) Personal loan(s) to buy a vehicle Personal loan(s) HP, PCP or conditional sale agreement(s) Motor finance agreement(s) Catalogue credit or shopping account(s) Instalment credit agreement(s) Logbook loan(s) Short-term instalment loan(s) Credit union loan(s) CDFI loan(s) Home-collected loan(s) Pawnbroking(s) Peer-to-peer loan Payday loan
7	Yes – general insurance product(s), e.g. motor or home insurance <inf> <FCABlue> General insurance products include: Motor insurance; Home insurance (buildings or contents); Motor breakdown cover; Multi-trip or single-trip travel insurance; Legal expenses insurance; Home emergency cover; Mobile phone insurance; Pet insurance; Extended warranty insurance; Insurance for high value or	P_GI1d=1-14,18,19,23	Any general insurance policy, ie Motor insurance Home insurance – contents and buildings combined Home insurance – building only Home insurance – contents only Home emergency cover Single-trip travel insurance Multi-trip travel insurance Mobile phone insurance Gadget insurance GAP (Guaranteed Asset Protection) insurance

	non-standard items; Gadget insurance; GAP insurance; Credit card protection; ID theft insurance </FCABlue> <inf>		Legal expenses/ protection insurance Extended warranty insurance
8	Yes – protection product(s), e.g. life insurance and critical illness cover <inf> <FCABlue> Protection products include: Life insurance; Private medical insurance; Critical illness cover; Personal accident insurance; Healthcare cash plans; Income protection insurance; Mortgage payment protection insurance; Payment protection insurance (PPI); Pre-paid funeral plans; Over 50s insurance plan; Unemployment/ redundancy insurance; Long-term care insurance; Immediate needs annuity </FCABlue> <inf>	P_GI1d=15-17,20-22,24-30	Any protection policy, ie Payment protection insurance (PPI) ID theft insurance Mortgage Protection insurance (MPPI) Personal accident insurance Term life insurance Whole of life insurance Critical illness cover Income protection insurance Unemployment/ redundancy insurance Private medical insurance Healthcare cash plans (including dental) Long-term care insurance Immediate needs annuity Over 50s insurance plan, also known as a guaranteed whole of life plan Pre-paid funeral plan
9	Yes – another financial services product (write in)	Show all	
10	No	Show all	
11	Don't know	Show all	

ON3

[ASK IF ON2=10 (HAVE ANY FINANCIAL PRODUCTS AND USED THE INTERNET BEFORE TODAY OR DON'T KNOW WHEN LAST USED INTERNET OR GET SUPPORT USING THE INTERNET, AND DID NOT BUY ANY OF THEM ONLINE OR VIA AN APP)]

Which of the following explain why you have not bought any of the financial products you currently hold online or via an app?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 7-10

1. I could not purchase the product(s) I wanted online or via an app
2. I find online purchasing confusing
3. It requires submitting information which I find too complex to do online
4. My personal details would not be safe online
5. I wanted to talk to someone about the product before making a purchase
6. It is simpler to buy products on the telephone or face to face
7. Other (write in)
8. I have not needed to buy any financial products recently **[SINGLE CODE]**
9. None of these **[SINGLE CODE]**
10. Don't know **[SINGLE CODE]**

ON4c

[ASK IF ON2 NE 10 (HAVE ANY FINANCIAL PRODUCTS AND BOUGHT ANY OF THEM ONLINE OR VIA AN APP)]

Generally speaking, how well do you understand how financial firms use your personal data?

1. Very well
2. Fairly well
3. Not very well
4. Not at all well
5. Don't know

ON5

[ASK IF ON2 NE 10 (HAVE ANY FINANCIAL PRODUCTS AND BOUGHT ANY OF THEM ONLINE OR VIA AN APP)] CAROUSEL GRID

Thinking about online financial services, how much do you agree or disagree with the following statements?

RANDOMISE STATEMENTS

- a. Generally speaking, it is easy to compare **insurance products like motor, home contents and travel** online
 - b. Generally speaking, it is easy to compare **other financial products like current accounts, savings accounts and ISAs** online
 - c. Financial products bought online tend to give you the best deal
 - d. More financial products are available online than through other channels
-
1. Strongly agree
 2. Slightly agree
 3. Neither agree nor disagree
 4. Slightly disagree
 5. Strongly disagree
 6. Don't know

17.12 Awareness of the FCA

Section 17.12 is asked to a random selection of all adults (1 in N); results are therefore reported as a proportion of all relevant UK adults (nationally representative)

FCA1

[ASK ALL IN AWARENESS OF THE FCA SECTION]

The next few questions are about the Financial Conduct Authority (FCA).

<FCABlue>

Prior to April 2013, the FCA was known as the Financial Services Authority (FSA).

</FCABlue>

Before you received any correspondence about this survey, had you heard of the FCA?

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

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

- 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 IN AWARENESS OF THE FCA SECTION]

Before today, were you aware of the FCA's Financial Services Register of firms on its website?

<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>

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?

<FCABlue>

The FCA's consumer helpline supports consumers to check the status of a firm, to make a complaint about a firm, or to report a fraud or scam.

</FCABlue>

1. Yes – and have used it
2. Yes – and have not used it
3. No

FCA7

[ASK ALL IN AWARENESS OF THE FCA SECTION]

Before today, were you aware of the FCA's ScamSmart website on how to avoid investment and pension scams? You may have seen the FCA's logo 'Be a ScamSmart Investor'.

<FCABlue>

ScamSmart is a Financial Conduct Authority campaign providing information on how to avoid investment and pension scams.

</FCABlue>



1. Yes – and have used it
2. Yes – and have not used it
3. No

CM10

[ASK IF FCA1=1 (AWARE OF THE FCA)]

From April 2019, the FCA has been responsible for regulating claims management companies.

Before today, were you aware that the FCA is the regulator of claims management companies?

<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>

1. Yes
2. No

FCA9

[ASK ALL IN AWARENESS OF THE FCA SECTION]

Before today, were you aware of the Financial Ombudsman Service?

<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>

1. Yes – and have used it
2. Yes – and have not used it
3. No

18. Closing Demographics

D29INTRO

[ASK ALL]

Now a few 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**.

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 LOOSLY 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.

SEB1

[ASK IF D30=3 (HAVE FOUNDATION DEGREE, HND OR HNC, NVQ LEVEL 4 AND ABOVE, TEACHING OR NURSING QUALIFICATIONS)]

You mentioned you have one of the following qualifications:

- Foundation degree, HND or HNC, NVQ Level 4 and above, teaching or nursing

Did you attend university?

1. Yes
2. No

SEB2

[ASK IF D30=1-2 OR SEB1=1 (HAVE HIGHER DEGREE OR POSTGRADUATE QUALIFICATIONS, DEGREE, OR ATTENDED UNIVERSITY AND HAVE FOUNDATION DEGREE, HND OR HNC, NVQ LEVEL 4 AND ABOVE, TEACHING OR NURSING)]

Were you part of the first generation of your family to attend university, or did your parents go to university?

1. Yes – part of the first generation to go to university
2. No – a parent(s) or step parent(s) went to university

<inf>

<FCABlue>

Include: a parent's unmarried partner living in the household and adoptive parents who throughout the three year period prior to the start of your university course have been living in the same household as you

</FCABlue>

</inf>

3. Don't know

SEB3

[ASK ALL]

When you were a child aged about 14, what was the **occupation of the highest earner in your household**?

1. **Modern professional occupations** such as: teacher – nurse – physiotherapist – social worker – welfare officer – artist – musician – police officer (sergeant or above) – software designer
2. **Clerical and intermediate occupations** such as: secretary – personal assistant – clerical worker – office clerk – call centre agent – nursing auxiliary – nursery nurse

3. **Senior managers or administrators** (usually responsible for planning, organising and co-ordinating work, and for finance) such as: finance manager – chief executive – large business owner
4. **Technical and craft occupations** such as: motor mechanic – fitter – inspector – plumber – printer – tool maker – electrician – gardener – train driver
5. **Semi-routine manual and service occupations** such as: postal worker – machine operative – security guard – caretaker – farm worker – catering assistant – receptionist – sales assistant
6. **Routine manual and service occupations** such as: HGV driver – van driver – cleaner – porter – packer – sewing machinist – messenger – labourer – waiter/waitress – bar staff
7. **Middle or junior managers** such as: office manager – retail manager – bank manager – restaurant manager – warehouse manager – publican
8. **Traditional professional occupations** such as: accountant – solicitor – medical practitioner – scientist – civil/mechanical engineer
9. **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
10. **Long-term unemployed** (claimed Jobseeker’s Allowance or an earlier unemployment benefit for more than a year)
11. **Other** such as: retired, this question does not apply to me, I don’t know
12. Prefer not to say

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?

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 12 MONTHS OR MORE)]

And are these...

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 12 MONTHS OR MORE): Do any of these condition(s) or illness(es) affect you in any of the following ways?]

[IF D33=2-4 (DO NOT HAVE PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) EXPECTED TO LAST 12 MONTHS OR MORE, OR DON'T KNOW, OR PREFER NOT TO SAY): Do you have any health condition(s) or illness(es) that affect you in any of the following ways?]

Select all that apply.

1. Addiction, e.g. drugs, alcohol, gambling
2. Vision, e.g. blindness or partial sight
3. Hearing, e.g. deafness or partial hearing
4. Mobility, e.g. walking short distances or climbing stairs
5. Dexterity, e.g. lifting and carrying objects, or using a keyboard
6. Learning, understanding or concentrating
7. Memory, e.g. forgetting conversations or appointments
8. Mental health
9. Stamina, breathing or fatigue
10. Socially or behaviourally (associated with a mental health condition, or with a developmental disorder like autism or ADHD (attention deficit hyperactivity disorder))
11. Other (write in)
12. None of these **[HIDE IF D33=1]**
13. Don't know
14. Prefer not to say

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.

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?

Select all that apply.

- 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

[ASK IF D33=1 OR D34=1-11OR D35c_a-c=1-2, OR D35d=1-3 (HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) EXPECTED TO LAST 12 MONTHS OR MORE, OR HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) BUT WE DO NOT ASCERTAIN TIME LIKELY TO LAST, HAVE DYSLEXIA, DYSCALCULIA OR DYSPRAXIA, OR HAVE CANCER, HIV OR MS)]

Do any of your conditions or illnesses reduce your ability to carry out day-to-day activities?

1. Yes, a lot
2. Yes, a little
3. Not at all

D35a

[ASK ALL, EXCEPT D33a=2-3 OR D34=8 (HAVE NOT EXPERIENCED A MENTAL HEALTH PROBLEM)]

Have you ever experienced a mental health problem?

1. Yes, in the last 2 years
2. Yes, longer ago
3. No
4. Don't know
5. Prefer not to say

D35b

[ASK IF D33=1 OR D34=1-11 OR D35c_a-c=1-23 OR D35d=1-3 OR D35a=1-2 (HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) EXPECTED TO LAST 12 MONTHS OR MORE, HAS PHYSICAL OR MENTAL HEALTH CONDITION(S)/ ILLNESS(ES) BUT WE DO NOT ASCERTAIN TIME LIKELY TO LAST, 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

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. Cash point
 - c. Bank, building society or credit union
-
- 1. Very easy
 - 2. Fairly easy
 - 3. Neither easy nor difficult
 - 4. Fairly difficult
 - 5. Very difficult
 - 6. Do not wish to go
 - 7. Don't know

D51

[ASK ALL]

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?

- 1. Yes – in the last 12 months
- 2. Yes – not in the last 12 month but longer ago
- 3. No
- 4. Don't know

D52

[ASK IF D51=1 OR 2 (LOOKED FOR A TRAVEL INSURANCE POLICY THAT COVERS A SERIOUS MEDICAL CONDITION IN THE LAST 12 MONTHS OR LONGER AGO)]

What was the outcome, the last time you looked to take out travel insurance covering you for a serious medical condition?

- 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)

D53

[ASK IF D51=1 (LOOKED FOR A TRAVEL INSURANCE POLICY THAT COVERS A SERIOUS MEDICAL CONDITION IN THE LAST 12 MONTHS)]

The Government MoneyHelper website and the British Insurance Broker Association website have a list of providers who specialise in travel insurance for people with serious medical conditions.

Did you use either of these lists when searching for a travel insurance policy?

1. Yes
2. No, but I was aware of the lists
3. No, and I was not aware of the lists
4. Don't know

D54

[ASK IF D51=1 OR 2 (LOOKED FOR A TRAVEL INSURANCE POLICY THAT COVERS A SERIOUS MEDICAL CONDITION IN THE LAST 12 MONTHS OR LONGER AGO)]

We are very keen to hear feedback from people who have looked for travel insurance to cover more serious medical conditions.

Thinking about the process of looking for travel insurance, could you please describe your experience, including whether the process was easy or difficult.

Text [1...2000]

No comment

PD21N1

[ASK ALL]

Do you provide any help or support (**excluding financial support**) for anyone who has a long-term physical or mental health problem or disability or who has problems related to old age?

Do not include any support you provide as part of a paid job, e.g. social services.

Select all that apply.

1. Yes, for someone who lives with me
2. Yes, for someone who does not live with me
3. No **[SINGLE CODE]**
4. Don't know **[SINGLE CODE]**

PD21N

[ASK ALL]

Do you provide any **financial support** to anyone at the moment who has a long-term physical or mental health problem or disability or who has problems related to old age?

Select all that apply.

1. Yes, to someone who lives with me
2. Yes, to someone who does not live with me
3. No **[SINGLE CODE]**
4. Don't know **[SINGLE CODE]**

D27

[ASK ALL]

Do you use any of the following to conduct financial transactions on behalf of someone else?

Include those who live with you or elsewhere.

Select all that apply.

1. A power of attorney
2. A joint account
3. A third-party account, i.e. have the authority to run someone else's bank account
4. A Court of Protection Order or Deputyship
5. They share their PIN or bank card with me
6. They share their online banking account log-in details with me
7. Other (write in)
8. No, I do not conduct financial transactions on behalf of anyone else **[SINGLE CODE]**
9. Don't know

D27a

[ASK IF D27=1,3,4 (POWER OF ATTORNEY, THIRD PARTY ACCOUNT, COURT OF PROTECTION ORDER OR DEPUTYSHIP)]

Have you experienced any of the following difficulties conducting financial matters on behalf of someone else?

[IF (D27=1 OR 3 OR 4) AND (D27= 2 OR 5 OR 6 OR 7) (CONDUCT TRANSACTIONS ON BEHALF OF SOMEONE ELSE USING (POWER OF ATTORNEY, THIRD PART ACCOUNT OR COURT OF PROTECTION ORDER) AND ALSO USING (A JOINT ACCOUNT, SHARED PIN OR SHARED LOG IN DETAILS))]: Please answer this question in relation to **[IF D27=1:** the power of attorney; **IF D27=4:** the Court of Protection Order or Deputyship; **IF D27=3:** the third party account (where you are given the authority to run someone else's bank account but no other financial arrangement)].]

Select all that apply.

1. Poor customer service when dealing with financial providers
2. Poorly trained customer service staff
3. Difficulties or delays registering your authority to run someone else's financial arrangements
4. Difficulties or delays accessing accounts for the first time
5. Mistakes made by the provider, e.g. their bank, like not following instructions or losing paperwork
6. IT system failure/ service disruption

7. Mail, e.g. statements, being delivered to the wrong address
8. A lack of help and guidance
9. Other (write in)
10. None of these
11. Don't know

D21b

[ASK ALL]

People sometimes have to deal with very important or difficult events which can have a big impact on their lives, and sometimes on their finances.

Which of the following events have you **[IF D5=2 OR 6, OR D6=1, 3: or your partner]** experienced in the last 12 months?

Select all that apply.

1. Getting married
2. Receiving an inheritance
3. Moving house
4. New baby
5. Losing your job/ being made redundant
6. Reduction in working hours that you didn't want
7. Being made bankrupt
8. Relationship breakdown/ separation from your partner
9. Divorce
10. Serious accident or illness (yourself)
11. Serious accident or illness of a close family member
12. Death of a parent
13. Death of your partner
14. Death of a child
15. Becoming the main carer for a close family member
16. Retired
17. None of these
18. Don't know
19. Prefer not to say

D21e

[ASK IF D21b=5-15 (RECENT DETRIMENTAL LIFE EVENT)]

For some people, dealing with difficult events can result in a range of issues when dealing with financial services, whilst for other people these issues have no detrimental impact. Do any of the following apply to you?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 7-10

1. I have been turned down for a financial product or service
2. I have fallen into debt because I have not wanted to deal with difficult financial situations

3. I now struggle to cope with managing my money
4. I am frightened to tell my financial service providers about my change of circumstance in case they withdraw insurance cover or charge me more
5. I have fallen behind on debt payments and I don't know what to do
6. I don't want to shop around in case I am turned down because of my change in circumstances
7. Other (write in)
8. None of these [**SINGLE CODE**]
9. Don't know
10. Prefer not to say

D21c

[ASK IF D21b=12-13 (DEATH OF PARENT/ PARTNER)]

Did you deal with your [**IF D21b=12 AND NE 13:** parent's; **IF D21b=13 AND NE 12:** partner's; **IF D21b=12 AND 13:** parent's or partner's] banks or building societies directly when notifying them of their death?

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

D21d

[ASK IF D21c=1 (NOTIFIED BANK/ B.SOC OF DEATH OF PARENT OR PARTER)]

Did you experience any of the following problems when dealing with any of your [**IF D21b=12 AND NE 13:** parent's; **IF D21b=13 AND NE 12:** partner's; **IF D21b=12 AND 13:** parent's or partner's] banks or building societies?

Select all that apply.

RANDOMISE LIST EXCEPT CODES 13-16

1. Poor customer service
2. Slow to respond
3. A lack of empathy in the way they dealt with you
4. Failing to treat you with compassion and respect
5. Processing errors
6. Continuing to send mail addressed to the deceased
7. No private room available in branch
8. Lack of clear information
9. Not able to provide the help and guidance you needed
10. No single point of contact to provide help and guidance
11. Failure to allow necessary payments to you made from the deceased's accounts, e.g. funeral bills, inheritance tax or probate fees
12. Not being able to access an account because you held it jointly with the deceased
13. Other (write in)
14. None of these
15. Don't know
16. Prefer not to say

D43

[ASK ALL]

In general, how easy or difficult do you find it to recover from negative experiences?

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?

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?

1. Heterosexual or Straight
2. Homosexual, Gay/ Lesbian
3. Bi
<FCABlue>
'Bi' is an umbrella term used to describe a romantic and/ or sexual orientation towards more than one gender. Bi people may describe themselves using one or more of a wide variety of terms, including, but not limited to, bisexual, pan, queer, and some other non-monosexual and non-monoromantic identities.'
</FCABlue>
4. Ace or Asexual
5. I use another term (write in)
6. Prefer not to say

D1a**[ASK ALL]**

Is the gender you identify with the same as your sex registered at birth?

1. Yes, my gender is the same as my sex registered at birth
2. No (write in gender identity)
3. Prefer not to say

D44**[ASK ALL]**

What is your main language?

<FCABlue>

Your main language is your first or preferred language.
</FCABlue>

1. English
2. Welsh
3. Other

D44a

[ASK IF D44=3 (MAIN LANGUAGE IS NOT ENGLISH OR WELSH)]

How well can you speak English?

1. Very well
2. Well
3. Not well
4. Not at all

D37

[ASK ALL]

Which of the following kinds of income do you **[IF D4a>1 OR DK OR PNTS: or any other adult in your household]** receive?

Select all that apply.

1. Earnings from employment or self-employment
2. Income from a pension (excluding the State pension)
3. State pension **[AUTOCODE IF P_AC16b=1 AND DO NOT SHOW]**
4. Interest from savings or investments
5. Rental income (from a property or a room that you rent)
6. Other regular allowance from outside the household (not including benefits)
7. None of these
8. Don't know
9. Prefer not to say

D37a

[ASK ALL]

Do you **[IF D4a>1 OR DK OR PNTS: or any other adult in your household]** receive any of the following benefits?

Select all that apply.

1. Universal Credit
2. Child Benefit
3. Housing Benefit/ council tax reduction
4. Working Tax Credits
5. Income Support
6. Jobseeker's Allowance

7. Employment and Support Allowance (ESA)/ Incapacity Benefit
8. Carer's Allowance
9. Disability benefit, e.g. Disability Living Allowance, Personal Independence Payment, Attendance Allowance, car allowance known as mobility, Industrial Injuries Disablement
10. Pension Credit
11. Bereavement Allowance, Widowed Parent's Allowance or Bereavement Support Payment, Armed Forces Compensation Scheme (formerly War Disablement Pension), or War Widow's/ Widower's Pension
12. Other (write in)
13. None of these
14. Don't know
15. Prefer not to say

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.

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

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?

1. Annually
2. Monthly
3. Weekly

D39_1**[ASK IF D39a=1]**

What is your **total annual personal income** from all sources (including benefits) **before tax** and other deductions?

1. Less than £5,000 a year or per annum (pa)
2. £5,000 to £9,999 pa
3. £10,000 to £14,999 pa
4. £15,000 to £19,999 pa
5. £20,000 to £29,999 pa
6. £30,000 to £39,999 pa
7. £40,000 to £49,999 pa
8. £50,000 to £59,999 pa
9. £60,000 to £69,999 pa
10. £70,000 to £99,999 pa
11. £100,000 to £149,999 pa
12. £150,000 to £249,999 pa
13. £250,000 or more pa
14. Don't know
15. Prefer not to say

D39_2**[ASK IF D39a=2]**

What is your **total annual personal income** from all sources (including benefits) **before tax** and other deductions?

If your personal income changes from month to month, please give your typical or average monthly income, as a best estimate.

1. Less than £420 per month (pm)
2. £420 to £830 pm
3. £830 to £1,250 pm
4. £1,250 to £1,670 pm
5. £1,670 to £2,500 pm
6. £2,500 to £3,330 pm
7. £3,330 to £4,170 pm
8. £4,170 to £5,000 pm
9. £5,000 to £5,830 pm
10. £5,830 to £8,330 pm
11. £8,330 to £12,500 pm
12. £12,500 to £21,000 pm
13. More than £21,000 pm
14. Don't know
15. Prefer not to say

D39_3**[ASK IF D39a=3]**

What is your **total annual personal income** from all sources (including benefits) **before tax** and other deductions?

If your personal income changes from week to week, please give your typical or average weekly income, as a best estimate.

1. Less than £100 per week (pw)
2. £100 to £190 pw
3. £190 to £290 pw
4. £290 to £380 pw
5. £380 to £580 pw
6. £580 to £770 pw
7. £770 to £960 pw
8. £960 to £1,150 pw
9. £1,150 to £1,350 pw
10. £1,350 to £1,920 pw
11. £1,920 to £2,880 pw
12. £2,880 to £4,800 pw
13. More than £4,800 pw
14. Don't know
15. Prefer not to say

D38a

[ASK IF D4A>1 OR DK OR PNTS (ALL WITH MORE THAN ONE ADULT IN THE HOUSEHOLD OR 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?

<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. Annually
2. Monthly
3. Weekly

D38_1

[ASK IF D38a=1]

What is your **total annual household income** from all sources (including benefits) **before tax** and other deductions?

<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. Less than £5,000 a year or per annum (pa)
2. £5,000 to £9,999 pa
3. £10,000 to £14,999 pa
4. £15,000 to £19,999 pa
5. £20,000 to £29,999 pa
6. £30,000 to £39,999 pa
7. £40,000 to £49,999 pa
8. £50,000 to £59,999 pa
9. £60,000 to £69,999 pa
10. £70,000 to £99,999 pa
11. £100,000 to £149,999 pa
12. £150,000 to £249,999 pa
13. £250,000 or more pa
14. Don't know
15. Prefer not to say

D38_2

[ASK IF D38a=2]

What is your **total annual household income** from all sources (including benefits) **before tax** and other deductions?

<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.

1. Less than £420 per month (pm)
2. £420 to £830 pm
3. £830 to £1,250 pm
4. £1,250 to £1,670 pm
5. £1,670 to £2,500 pm
6. £2,500 to £3,330 pm
7. £3,330 to £4,170 pm
8. £4,170 to £5,000 pm
9. £5,000 to £5,830 pm
10. £5,830 to £8,330 pm
11. £8,330 to £12,500 pm
12. £12,500 to £21,000 pm
13. More than £21,000 pm
14. Don't know

15. Prefer not to say

D38_3

[ASK IF D38a=3]

What is your **total annual household income** from all sources (including benefits) **before tax** and other deductions?

<inf>

<FCABlue> 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.

1. Less than £100 per week (pw)
2. £100 to £190 pw
3. £190 to £290 pw
4. £290 to £380 pw
5. £380 to £580 pw
6. £580 to £770 pw
7. £770 to £960 pw
8. £960 to £1,150 pw
9. £1,150 to £1,350 pw
10. £1,350 to £1,920 pw
11. £1,920 to £2,880 pw
12. £2,880 to £4,800 pw
13. More than £4,800 pw
14. Don't know
15. Prefer not to say

D38dv

DERIVED VARIABLE TO CLASSIFY ANSWERS FROM D38 AND D39 INTO ANNUAL HOUSEHOLD INCOME BRACKETS

1	Less than £5,000	(D4A=1 and (D39_1=1 OR D39_2=1 OR D39_3=1)) or (D38_1=1 OR D38_2=1 OR D38_3=1)
2	£5,000 to £9,999	(D4A=1 and (D39_1=2 OR D39_2=2 OR D39_3=2)) or (D38_1=2 OR D38_2=2 OR D38_3=2)
3	£10,000 to £14,999	(D4A=1 and (D39_1=3 OR D39_2=3 OR D39_3=3)) or (D38_1=3 OR D38_2=3 OR D38_3=3)
4	£15,000 to £19,999	(D4A=1 and (D39_1=4 OR D39_2=4 OR D39_3=4)) or (D38_1=4 OR D38_2=4 OR D38_3=4)
5	£20,000 to £29,999	(D4A=1 and (D39_1=5 OR D39_2=5 OR D39_3=5)) or (D38_1=5 OR D38_2=5 OR D38_3=5)
6	£30,000 to £39,999	(D4A=1 and (D39_1=6 OR D39_2=6 OR D39_3=6)) or (D38_1=6 OR D38_2=6 OR D38_3=6)

7	£40,000 to £49,999	(D4A=1 and (D39_1=7 OR D39_2=7 OR D39_3=7)) or (D38_1=7 OR D38_2=7 OR D38_3=7)
8	£50,000 to £59,999	(D4A=1 and (D39_1=8 OR D39_2=8 OR D39_3=8)) or (D38_1=8 OR D38_2=8 OR D38_3=8)
9	£60,000 to £69,999	(D4A=1 and (D39_1=9 OR D39_2=9 OR D39_3=9)) or (D38_1=9 OR D38_2=9 OR D38_3=9)
10	£70,000 to £99,999	(D4A=1 and (D39_1=10 OR D39_2=10 OR D39_3=10)) or (D38_1=10 OR D38_2=10 OR D38_3=10)
11	£100,000 to £149,999	(D4A=1 and (D39_1=11 OR D39_2=11 OR D39_3=11)) or (D38_1=11 OR D38_2=11 OR D38_3=11)
12	£150,000 to £249,999	(D4A=1 and (D39_1=12 OR D39_2=12 OR D39_3=12)) or (D38_1=12 OR D38_2=12 OR D38_3=12)
13	£250,000 or more	(D4A=1 and (D39_1=13 OR D39_2=13 OR D39_3=13)) or (D38_1=13 OR D38_2=13 OR D38_3=13)
14	Don't know	(D4A=1 and (D39_1=14 OR D39_2=14 OR D39_3=14)) or (D38_1=14 OR D38_2=14 OR D38_3=14)
15	Prefer not to say	(D4A=1 and (D39_1=15 OR D39_2=15 OR D39_3=15)) or (D38_1=15 OR D38_2=15 OR D38_3=15)

D46

[ASK ALL]

Does your income vary substantially from month to month?

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

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.]

<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. **Modern professional occupations** such as: teacher – nurse – physiotherapist – social worker – welfare officer – artist – musician – police officer (sergeant or above) – software designer
2. **Clerical and intermediate occupations** such as: secretary – personal assistant – clerical worker – office clerk – call centre agent – nursing auxiliary – nursery nurse
3. **Senior managers or administrators** (usually responsible for planning, organising and co-ordinating work, and for finance) such as: finance manager – chief executive – large business owner,
4. **Technical and craft occupations** such as: motor mechanic – fitter – inspector – plumber – printer – tool maker – electrician – gardener – train driver
5. **Semi-routine manual and service occupations** such as: postal worker – machine operative – security guard – caretaker – farm worker – catering assistant – receptionist – sales assistant
6. **Routine manual and service occupations** such as: HGV driver – van driver – cleaner – porter – packer – sewing machinist – messenger – labourer – waiter/waitress – bar staff
7. **Middle or junior managers** such as: office manager – retail manager – bank manager – restaurant manager – warehouse manager – publican
8. **Traditional professional occupations** such as: accountant – solicitor – medical practitioner – scientist – civil/mechanical engineer
9. **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**
10. **Long-term unemployed (claimed Jobseeker's Allowance or an earlier unemployment benefit for more than a year)**
11. **Other such as: this question does not apply to me, I don't know**
12. Prefer not to say

19. Open-ended Questions

Section 19 is asked to all but respondents are only asked one of the three open ended questions included in this section.

OE1

[ASK 1 in 3]

This is the final substantive question in the survey, and it is a little different!

We would like to hear more about your experiences with financial services. Please tell us about a **particularly good experience** you have had with financial services or a financial services provider.

In your response, please mention the financial product or service this experience was related to, and why you found the experience so good.

Text [1...4000]

No comment

OE2

[ASK 1 in 3]

This is the final substantive question in the survey, and it is a little different!

We would like to hear more about your experiences with financial services. Please tell us about a **particularly poor experience** you have had with financial services or a financial services provider or a problem you have experienced.

In your response, please mention the financial product or service this experience was related to, and why you found the experience so poor.

Text [1...4000]

No comment

OE3

[ASK 1 in 3]

This is the final substantive question in the survey, and it is a little different!

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

End of interview⁵
[STATE TO ALL]

Thank you so much for choosing to take part in the Financial Lives survey for the FCA. If there are other adults (aged 18 or over) in your household who haven't yet taken part, please encourage them to do so.

Your answers are hugely valuable in helping the FCA to protect consumers. We really do appreciate your time and input.

We have used the findings from Financial Lives to help make major FCA policy decisions, for example about the availability of banking services, the quality of financial advice and reducing the cost of credit. To find out more about the survey, please see www.fca.org.uk/financial-lives.

If you feel you've been affected by any of the issues covered in this survey and would like further information or help, you may find some of the following resources useful.

⁵ The section used to collect contact details for incentives and future contact is not published. This section appears before the 'end of the interview' screen.