

**THE CHILD TRUST FUND  
FINDINGS FROM THE WAVE 2 EVALUATION  
APPENDICES**

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# 1 Technical appendix for quantitative work

## 1.1 Summary of research design

The Personal Finance Research Centre (PFRC) at the University of Bristol and TNS-BMRB were commissioned to conduct the second wave of research as part of the ongoing evaluation of the Child Trust Fund (CTF). This appendix focuses on the quantitative telephone (CATI) survey of parents and guardians of children both eligible and ineligible for CTF payments.

A sample of children born between 1<sup>st</sup> September 2000 and 31<sup>st</sup> December 2009, for whom Child Benefit was paid, was drawn from the Child Benefit Register. The sample was divided into five groups – four where the child was eligible was the Child Trust Fund (those born between 1<sup>st</sup> September 2002 and 31<sup>st</sup> December 2009) and one where the child was not eligible (those born between 1<sup>st</sup> September 2000 and 31<sup>st</sup> August 2002).

Fieldwork was carried out between 24<sup>th</sup> February and 24<sup>th</sup> March 2010. A total of 2,549 usable interviews were conducted with a parent or guardian of the sampled reference children. Of these, 2,027 were with parents of children who were eligible for the CTF and 522 with parents of children not eligible for the CTF (the comparator group). The response rate achieved was 49%.

## 1.2 Sample design

### 1.2.1 *Sample universe and sampling frame*

The universe for the survey was defined as children in England, Scotland, Wales and Northern Ireland who were born between 1<sup>st</sup> September 2000 and 31<sup>st</sup> December 2009 and for whom Child Benefit was paid. The sampling frame from which the sample was drawn was the UK Child Benefit Register as at 31/12/2009.

### 1.2.2 *Sample size and composition*

A number of factors were considered in deciding how many interviews should be attempted and how these should be distributed within the sample population. The key considerations were:

- To reflect the need for detailed analysis of families where the reference child was eligible for the CTF;
- To enable reliable analysis of various age groups of children within those that are eligible for the CTF;
- To allow reliable comparisons to be made with a ‘comparator’ group who are not eligible for the CTF;
- To obtain useful information about the characteristics and decision making process of those with Revenue Allocated Accounts.

It was decided that 2,500 interviews should be conducted – 2,000 with parents of children eligible for the CTF and 500 with parents of children not eligible for the CTF. It was also decided that the sample should be drawn disproportionately in relation to age – specifically to over-sample those aged between 12 and 24 months (i.e. those who have recently reached the stage where their parents must either have opened the account themselves or had the CTF payment placed in a Revenue Allocated Account (RAA)). For these parents, the experience of deciding what type of CTF account to open, and actually opening (or in some cases not opening) the account, was more likely to be recalled with accuracy than by those with older children. Parents in this group were also more likely to have views about the delivery of the CTF, and to have sought guidance recently about the scheme.

The sample universe was divided into five cohorts based on the age of child:

- Cohort A – those born between 1<sup>st</sup> September 2000 and 31<sup>st</sup> August 2002 (comparator group)
- Cohort B – those born between 1<sup>st</sup> September 2002 and 31<sup>st</sup> December 2004
- Cohort C – those born between 1<sup>st</sup> January 2005 and 31<sup>st</sup> December 2007
- Cohort D – those born between 1<sup>st</sup> January 2008 and 31<sup>st</sup> December 2008
- Cohort E – those born between 1<sup>st</sup> January 2009 and 31<sup>st</sup> December 2009

**Table 1      Distribution of survey population and target samples**

Cohort	Survey population	% of total	Target sample if proportionate design	% of total	Target sample based on actual design	% of total
A	1,361,133	20.6	515	20.6	500	20.0
B	1,654,935	25.1	628	25.1	800	32.0
C	2,221,243	33.6	840	33.6	200	8.0
D	767,523	11.6	290	11.6	800	32.0
E	598,480	9.1	227	9.1	200	8.0
<b>Total</b>	<b>6,603,314</b>	<b>100.0</b>	<b>2,500</b>	<b>100.0</b>	<b>2,500</b>	<b>100.0</b>

Table 1 shows the distribution of the survey population by cohort, the distribution that would result within a sample of 2,500 assuming a proportionate sample were drawn and the distribution that the sample design adopted for the survey aimed to achieve.

### 1.2.3 Sample selection

The following steps were taken to select the sample:

- 1) The sample frame was sorted by the following key variables:
  - a. Child's birth date group ('cohort', as above)
  - b. Type of account (RAA Stakeholder, Parent-opened Stakeholder, Parent-opened Shares, Parent-opened Cash)
  - c. Government Office Region (12 categories)

Children in the same stratum were then further sorted by (i) postcode, (ii) address of recipient, (iii) birthday.

- 2) Separate samples were drawn from within each cohort. For each cohort a sampling interval ( $n$ ) was applied. Every  $n$ th case was sampled, starting from case  $x$ , where  $x$  is a random number between 1 and  $n$ .

In calculating the number of records that would need to be selected in order to achieve the target sample size the following assumptions were made:

- 90 per cent have correct contact details, *of whom*
- 90 per cent do not opt-out of the research, *of whom*
- 60 per cent are linked to a working telephone number, *of whom*
- 55 per cent cooperate with the interview request.

The sample selected also included a 20% contingency, in the event that the assumptions above proved optimistic, and sufficient additional sample to select a small sub-sample (600 records) for the pilot stage. Based on this, an initial total sample of 14,614 was selected by HM Revenue & Customs and passed to TNS-BMRB.

From the sample of 14,614 records a sub-sample of 600 records was selected for the pilot stage. The following records were excluded from this selection:

- Those without sample information on type of account and contributions to account<sup>1</sup>;
- Those without a telephone number in the sample<sup>2</sup>.

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<sup>1</sup> Quotas were set at the pilot stage based on these variables and so records without this information could not be included.

The following further steps were then taken to select a sample for the main stage:

- The 600 records selected for the pilot stage were removed. This left a total of 14,014 records.
- All records without a valid telephone number ( $n = 3,881$ ) were sent for look-up. This provided numbers for 712 of the 3,881 records. This left a total of 10,845 records.
- The 10,845 records were sent for address checking. This removed 230 further records and left a total of 10,615 records from which to select the main stage sample<sup>3</sup>.
- It was calculated that a total of 9,350 records would need to be selected for the main stage sample<sup>4</sup>, though 1 in 5 of these would be allocated to a reserve sample.
- To select the sample of 9,350 records, the remaining 10,615 records were divided by cohort. Within cohorts B, C and D<sup>5</sup> they were then sorted by type of account, and then by whether contributions were made to the account in the year ending April 2009. A 1 in  $n$  selection was then conducted to select the required number of records (based on the target proportions in the final column of table 1).
- The selected 9,450 records were then put into one file and sorted by cohort, then by type of account and then by whether contributions were made in the year ending April 2009. A 1 in 5 selection was conducted to remove the records for the reserve sample from this file. This left 7,480 records which constituted the main stage sample that advance letters would be sent to. Table 2 shows the composition of this sample by cohort.

In the event, the sample assumptions made proved to be accurate and the reserve sample was not required. The sample of 7,480 delivered a total of 2,550 interviews (see fieldwork section for further details).

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<sup>2</sup> From the sample of 14,614 records received from HMRC approximately 25% did not have a phone number. There was not time to send these numbers for telephone look-up before the pilot stage and so any record without a phone number was excluded.

<sup>3</sup> As there was a need to inform respondents in advance about the survey (through advance letters) it was decided that records without a valid address should be excluded.

<sup>4</sup> This figure was based on revised assumptions about the sample following the pilot. In particular it was found that only one per cent of the sample was likely to opt-out of the research in advance and the sample effectiveness (i.e. the proportion linked to a working telephone number) was in the region of 70%. The response rate target was slightly reduced from the originally assumed 55% (to 45%) based on a shorter than initially planned fieldwork period, caused by the need to complete before the General Election was called.

<sup>5</sup> This information was not available in the sample file for cohort E (the youngest group) and was not relevant for cohort A (the oldest group, who did not have CTF accounts).

**Table 2 Breakdown of final selected sample**

Cohort	Number selected	% of total
A	1,496	20
B	2,393	32
C	599	8
D	2,393	32
E	599	8
Total	7,480	100

### 1.3 Questionnaire design and piloting

The PFRC research team designed the questionnaire in consultation with HM Revenue & Customs and TNS-BMRB. Much of the questionnaire was based on the one used for the baseline survey in 2005 but it also included a number of new questions on the Child Trust Fund to collect data on account opening, contributions and a large number of other issues around CTF accounts.

Following approval of the questionnaire by HM Revenue & Customs, TNS-BMRB produced a CATI version for use in the field.

The final questionnaire included the following sections:

- Household composition
- Child Trust Fund
- Child's savings
- Life insurance, pensions and other investments
- Child saving behaviour
- Attitudes towards saving for children
- Parents own savings and investments
- Attitudes towards saving and borrowing
- Current accounts and borrowing
- Employment and income.

A copy of the final questionnaire is supplied in section 2 of this document.

#### 1.3.1 Preliminary qualitative research

The scope and nature of the new questions were informed by two initial focus groups conducted ahead of the quantitative stage in December 2009. The focus groups comprised a total of nine participants with both parents who opened the CTF accounts themselves and those with a Revenue Allocated Account. The focus group discussions lasted approximately 30 minutes and an incentive of £10 was paid to group participants.



### 1.3.2 *Piloting*

Two stages of piloting were conducted ahead of the main stage to assess understanding of survey questions and test the questionnaire length. Advance letters were sent to all records selected for the pilot at least a week before they were contacted.

A total of 75 interviews were conducted across the two stages. Interviewers who worked on the pilot were required to attend a briefing session with TNS-BMRB researchers before starting work. They were also provided with the opportunity to feed-back their views on the questionnaire at a de-brief session following the pilot. A number of the interviews were monitored by researchers from PFRC, TNS-BMRB and HM Revenue & Customs. Changes were made to the questionnaire following both stages of the pilot to produce the final questionnaire for the main stage.

## 1.4 Fieldwork

Fieldwork was carried out by fully-trained interviewers from the Kantar Operations<sup>6</sup> telephone field force using computer-assisted telephone interviewing (CATI). Interviewers assigned to the project received a face-to-face briefing from a member of the TNS-BMRB research team before starting work.

Fieldwork for the main stage was conducted between 24<sup>th</sup> February and 24<sup>th</sup> March 2010. An advance letter was sent to all records selected for the main stage two weeks before the start of main stage fieldwork.

A total of 2,550<sup>7</sup> interviews were completed among parents or guardians of the sampled reference child. The response rate achieved was 48.6%.

Table 3 shows a detailed breakdown of the field outcomes for the survey. Table 4 shows the breakdown of the final figures by cohort against the targets for each group.

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<sup>6</sup> TNS-BMRB is one of the companies within the Kantar Group, the information, insight and consultancy arm of the WPP Group plc. Kantar Operations was formed on 1<sup>st</sup> April 2004 to assume responsibility for the operational capabilities previously owned by the individual companies within the Kantar Group in the UK.

<sup>7</sup> One interview was later deleted due to a discrepancy between the sample information and that received in the interview.

**Table 3 Final fieldwork figures**

	N
Total sample in survey	7,480
Total complete interviews	2,550 <sup>8</sup>
<b>Bad sample / Deadwood – Ineligible</b>	
- Bad number / dead number	1,584
- Modem / Fax / Beeper	33
- Sampled child not recognised at address	437
- Business number	59
- Sampled child no longer living at address	113
- Died	3
- Calls barred	1
Subtotal - Ineligible	2,230
<b>Resolved effective eligible sample</b>	
- Refusal	855
- Opt-out via the office	66
- Deferral	99
- Incapable of interview	96
- Unavailable during fieldwork	132
- Terminated / Abandoned / Incomplete interview	160
- 12+ unsuccessful calls	1,259
- Broken appointment on last call	33
Subtotal – resolved effective eligible sample	2,700
Total Outcomes	7,480
Response rate on effective eligible sample	48.6%

**Table 4 Breakdown of interviews by cohort against targets**

Cohort	Target	% of total	Interviews achieved	% of total
A (comparator)	500	20.0	523	20.5
B	800	32.0	808	31.7
C	200	8.0	185	7.3
D	800	32.0	800	31.4
E	200	8.0	234	9.2
Totals	2,500	100.0	2,550	100.0

<sup>8</sup> One interview was later deleted due to a discrepancy between sample details and information provided in the interview.

## 1.5 Data preparation

### 1.5.1 Coding of open-ended questions

Coding of fully and partially open-ended questions was carried out by a team of coders from the Kantar Operations data capture department, using codeframes developed by the TNS-BMRB and PFRC research teams and approved by the HM Revenue & Customs research team. Coders were briefed by the TNS-BMRB research team before coding started.

### 1.5.2 Data cleaning

The use of CATI removes much of the requirement for post-fieldwork data cleaning, since range, logic and consistency checks can be built into the CATI program. A number of additional checks for filter logic and numerical values were incorporated at the data preparation stage to ensure that the data were clean and complete.

### 1.5.3 Weighting

Two separate weights were applied to the final data. Design weights were first applied to correct for the disproportionate elements in the sample design. Non-response (cell) weights were then applied to correct for the small differences in response between cohorts. This ensured the final weighted data would be representative of the population it was drawn from by cohort. Table 5 compares four percentages - the cohort breakdown of the population from which the sample was drawn, the breakdown of the selected sample, the achieved sample size for each cohort and the weighted achieved sample size for each cohort.

**Table 5** Impact of weights on cohort proportions

Cohort	% of population	% of selected sample	% of unweighted achieved sample	% of weighted achieved sample
<b>A</b>	20.6	20.0	20.5	20.6
<b>B</b>	25.1	32.0	31.7	25.1
<b>C</b>	33.6	8.0	7.3	33.6
<b>D</b>	11.6	32.0	31.4	11.6
<b>E</b>	9.1	8.0	9.2	9.1

There were also some small differences in response based on other account information: specifically the type of CTF account held, whether the account had a non-Government contribution in the year ending April 2009 and whether an extra Government contribution had been paid into the account. This would usually have made the application of further weights necessary. However, the sample information for these variables was incomplete and due to uncertainties over whether this would be representative of the CTF population as a whole it was decided not to apply any further weights.

The weights produced a design factor of 1.45, which should be used when conducting analysis on the full sample.

### ***1.5.4 Preparation of the survey dataset***

The survey dataset was prepared in SPSS for Windows format to specification agreed with PFRC and HM Revenue & Customs. Sets of data tabulations against an agreed set of breaks were also provided to PFRC and HM Revenue & Customs.

## **2 Parent/guardian questionnaire**

**Evaluation of Child Trust Fund**

**2010 survey**

**Parent/guardian questionnaire**

**MAIN STAGE FINAL**

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### Introduction

[DISPLAY NAME OF PARENT/GUARDIAN FROM SAMPLE]

Good morning/afternoon/evening. My name is ... and I am calling from TNS-BMRB. We are carrying out the National Study of Children's Savings for Her Majesty's Revenue and Customs. You should have recently received a letter about the survey explaining that we would be contacting you.

IF RESPONDENT SAYS THEY HAVE NOT RECEIVED LETTER AND WOULD LIKE TO SEE THIS BEFORE CONTINUING TAKE DETAILS AND ARRANGE TO CALL BACK.

Is [FULL NAME OF CHILD FROM SAMPLE] resident at your address?

IF YES, CONTINUE. IF NO, RECORD AS UNPRODUCTIVE OUTCOME.

I need to speak to a parent or guardian of [FULL NAME OF CHILD FROM SAMPLE] who will be aware of any savings that they have.

IF SPEAKING TO PARENT OR GUARDIAN: Would you be able to spare around 20 minutes to answer some questions?

IF NOT SPEAKING TO PARENT OR GUARDIAN ASK TO SPEAK TO THEM.

Yes (CONTINUE)

No (RECORD OUTCOME)

**1 Household composition**

ASK ALL

I would like to begin by asking you a few questions about the people living in your household

1.1a CODE IF OBVIOUS FROM NAME

First, [name of sampled child], can I just check, is [name] male or female? (CSEX)

Male

Female

1.1b And how old is [name]? (CAGE)

RECORD AGE

IF CHILD IS LESS THAN 1 YEAR OLD, CODE AS '0'.

1.2 And what is your relationship to [name of sampled child]? (CREL)

You are his/her parent

You are his/her guardian (include grandparents etc. who are guardians here)

You are his/her step-parent

You are his/her adoptive parent

You are his/her foster parent

Other specify

Don't Know

Refused

1.3 Apart from [name of sample child], how many other children aged under 18 normally live here with you for whom you are responsible as a parent or guardian? (CMANY)

RECORD NUMBER

1.4 Please could you tell me the names of these other children? (QCONAME)

RECORD NAMES

ASK FOR EACH OTHER CHILD

1.5 CODE IF OBVIOUS FROM NAME

Can I just check, is [name] male or female? (ACSEX)

Male

Female

1.6 And how old is [name]? (ACAGE)

IF CHILD IS LESS THAN 1 YEAR OLD, CODE AS '0'.

RECORD AGE

DK

REF

**IF AGE = 7 OR DK OR REF REST TO INSTRUCTION BEFORE 1.8**

1.7 Can I just check, was [name] born before the 1<sup>st</sup> of September 2002? (ACAGEE)

Yes – born before 1<sup>st</sup> September 2002

No – born on or after 1<sup>st</sup> September 2002

DK

Refused

**ASK IF AGED 16 OR OVER REST TO 1.9**

1.8 Is {NAME OF CHILD} still in full-time education? (ACEDU)

Yes

No

1.13 Apart from the [child/children we have already mentioned] who else lives with you in your household? (WELSE)

CODE ALL THAT APPLY

no-one else

wife, husband or partner they live with as a couple

parent(s) or other adult family members

other adults who share meals or a living room with you.

[Don't know]

[Refused]



**7 Child Trust Fund**

ASK ALL WHERE SAMPLED CHILD IS ELIGIBLE FOR CTF (IF COHORT = B/C/D/E)  
OTHERS SKIP TO SECTION 2

I would now like to ask you some questions about the Child Trust Fund.

- 7.1 Can I just check, how much did you receive in total from the government for [NAME OF SAMPLED CHILD] 's Child Trust Fund when [he/she] was born? Please include vouchers and any money paid directly into the Fund by the government. (GVOUCH)

PROMPT IF NECESSARY

£250 - £277

£500 - £543

Another amount (WRITE IN)

Don't know

Has not received voucher

**ASK IF AMOUNT KNOWN (CODES 1 AND 2), ANOTHER AMOUNT (CODE 3) OR DK AT 7.1 AND WHOSE CHILD IS UNDER 4 AT Q1b.**

**ALL WHO HAVE RECEIVED VOUCHER AT 7.1 AND WHOSE CHILD IS 4 OR OVER AT Q1.1b SKIP TO 7.3. IF NOT RECEIVED VOUCHER AT 7.1, SKIP TO INSTRUCTION BEFORE 7.58.**

- 7.2 How easy or difficult was it to understand what you needed to do with the voucher? Was it... (VEASE)

READ OUT

Very easy,

Quite easy,

Quite difficult, or

Very difficult?

Don't know/can't remember

**ASK ALL WHO HAVE RECEIVED VOUCHER AT 7.1**

- 7.3 Have you [or your partner] opened an account [yourself/yourselves] or have you let the government open one for you? (VOPEN)

PROMPT IF NECESSARY

IF RESPONDENT SAYS THAT THEY OPENED AN ACCOUNT WITH THEIR PARTNER, CODE AS 'YES - OPENED BY RESPONDENT'.

Yes – opened by respondent

Yes – opened by partner

Yes – opened by the government

No – opened by someone else

Don't know

No

**IF 7.3 = 4**

- 7.3b Why was the account opened by someone else? (VOPELS)

OPEN RESPONSE.

**ASK ALL THAT HAVE ACCOUNT OPENED BY GOVERNMENT CODE 3 AT 7.3. IF OPENED THEMSELVES (1 OR 2 AT 7.3) SKIP TO 7.11 .REST SKIP TO INSTRUCTION BEFORE Q7.58.**

- 7.5 Why did you decide not to open an account [yourself/yourselves]? (YNOPEL)

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DO NOT PROMPT. PROBE FULLY. CODE ALL THAT APPLY.

Didn't know how to open one/don't know how the CTF works  
Couldn't decide which one to open  
Lack of time/Didn't get round to it  
Not a good time to be making a decision  
Was happy to let the Government open it/Trust the Government to open it  
Wanted more time to look at the options/ will change accounts when have time  
Don't agree with the idea of CTF/not interested in the CTF  
Unfair on other/older children  
Won't be able to add any money to the account  
Other (write in)

**ASK ALL THAT HAVE OPENED AN ACCOUNT THEMSELVES AND WHOSE CHILD IS UNDER 4  
ALL THAT HAVE OPENED AN ACCOUNT THEMSELVES (CODES 1 OR 2 AT 7.3 AND WHOSE  
CHILD IS 4 OR OVER AT 1.1B, SKIP TO 7.20  
REST SKIP TO Q7.20**

7.13 Did you [or your partner] get any information or advice to help you decide which account to open? (INFO)

Yes  
No  
Don't know/can't remember

**ASK IF GOT INFORMATION OR ADVICE AT Q7.13**

7.14 What were the main sources of information or advice you used to help you decide which account to open? (WTINFO)

DO NOT PROMPT. PROBE FULLY. CODE ALL THAT APPLY

Booklet/ Information pack sent by HMRC  
Telephoned HMRC  
HMRC/CTF website  
Internet/website (other than HMRC/CTF)  
Information from providers/banks  
Bounty pack  
Best-buy tables  
Independent financial adviser or broker  
Friends/relatives  
Newspaper or magazine article /TV or radio programme  
Advertisement (newspaper, magazine, TV, radio)  
Other (please describe)

**ASK ALL THAT HAVE OPENED AN ACCOUNT THEMSELVES AND WHOSE CHILD IS UNDER 4**

7.14a How did you open the account? (HOWOPE)

SINGLE CODE  
PROMPT IF NECESSARY

Applied by telephone  
Applied over the internet  
Applied by post  
Filled in form at a branch of the provider  
Don't know/can't remember

7.14b How easy was it to actually open the account with the voucher you received from the government? Was it... (EASEOP)

READ OUT

Very easy,  
Quite easy,  
Quite difficult, or  
Very difficult?  
Don't know/can't remember

**ASK IF QUITE OR VERY DIFFICULT**

7.15 Why do you say that? (WHY2)  
PROBE FULLY. CODE ALL THAT APPLY

Didn't understand what I was supposed to do  
Needed more information  
Other (write in)

**ASK ALL THAT HAVE OPENED AN ACCOUNT THEMSELVES AND WHOSE CHILD IS UNDER 4**

7.17 Thinking now about the account you opened, why did you choose that particular financial company or provider? (GCOMPY)

DO NOT PROMPT. PROBE FULLY. CODE ALL THAT APPLY

Only financial company or provider I'm aware of  
Offered high interest rate/rate of return  
Savings are safe/not a risky provider  
Convenient/easy access  
They offer a free gift/incentive  
They were recommended by a financial adviser  
They were recommended by a relative or friend  
Recommended in media article or programme  
Another child already has an account with them  
Parent already has an account with them  
Offers a Halal/Sharia compliant account  
Other (WRITE IN)

**ASK ALL THAT HAVE OPENED AN ACCOUNT THEMSELVES (CODES 1 OR 2 AT 7.3 AND WHOSE CHILD IS UNDER 4 AT 1.1B)**

7.11 How easy was it to choose which Child Trust Fund provider to open an account [NAME OF CHILD] with? Was it... (CHOOSE)

READ OUT

Very easy,  
Quite easy,  
Quite difficult, or  
Very difficult?  
Don't know/can't remember

**ASK IF QUITE OR VERY DIFFICULT, REST SKIP TO Q7.20**

7.12 Why do you say that? (WHY1)  
PROBE FULLY. CODE ALL THAT APPLY.

Too many providers to choose from  
Didn't understand the difference between the providers

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Difficulty knowing which provider to trust/likely to be safest  
Hard to choose between the providers  
Not a good time to be making a decision (with baby)  
Too much information generally  
Not enough information  
Would have been easier if had been given advice  
Find it hard to make financial decisions generally  
No particular reason  
Other (write in)

### ASK IF 7.3 = 1 or 2 or 3 or 4

7.20 Which, of these types of Child Trust Fund does {NAME OF CHILD} have at present? Is it a...  
(GOPEN)

READ OUT AND CODE ONE ONLY

Cash based deposit account  
Stakeholder account (an account that invests the money in shares, but which limits the risk involved)  
Another type of shares account  
Don't know/can't remember

### ASK ALL THAT KNOW TYPE OF ACCOUNT AT 7.20 AND OPENED THE ACCOUNT THEMSELVES (CODES 1 or 2 AT 7.3) AND WHOSE CHILD IS UNDER 4 AT 1.1B. REST, SKIP TO 7.22

7.21 Why did you decide to open that TYPE of account? (GOPENY)

CODE ALL THAT APPLY – PROBE FULLY

It was the type of account offered by the provider I preferred  
Advised to choose it by the provider I'd chosen  
Didn't want to pay charges  
Least risk/ low risk / safe  
Better chance of a good return  
Not my money so happy to take have higher risk account  
Government recommend this type  
It was the only Halal/Sharia compliant account  
No reason in particular  
Other (write in)

### ASK ALL THAT KNOW TYPE OF ACCOUNT AT 7.20 AND OPENED THE ACCOUNT THEMSELVES (CODES 1 or 2 AT 7.3) AND WHOSE CHILD IS UNDER 4 AT 1.1B. REST, SKIP TO 7.22

7.21b How easy was it to choose which type of Child Trust Fund account to open? Was it...  
(CHOOTYP)

READ OUT

Very easy,  
Quite easy,  
Quite difficult, or  
Very difficult?  
Don't know/can't remember

### ASK IF QUITE OR VERY DIFFICULT, REST SKIP TO Q7.22

7.21c Why do you say that? (WHYTYP)  
PROBE FULLY. CODE ALL THAT APPLY.

Didn't understand the difference between the types of accounts

- Hard to choose between the three types of accounts
- Not a good time to be making a decision (with baby)
- Too much information generally
- Not enough information
- Would have been easier if had been given advice
- Find it hard to make financial decisions generally
- No particular reason
- Other (write in)

**ASK ALL THAT HAVE AN ACCOUNT at 7.3 (CODES 1 OR 2 OR 3 OR 4)**

7.22 Since it was first opened have you switched either the provider or the type of account that [NAME OF CHILD] has? (SWIT3)

SINGLE CODE

- Yes, provider
- Yes, type of account
- Yes, both
- No
- Don't know

**ASK IF HAS SWITCHED ACCOUNT; IF NO AT Q7.22 SKIP TO 7.23B**

7.23a Why did you switch the account? (YSWIT2)

DO NOT READ OUT. PROBE FULLY. CODE ALL THAT APPLY.

- Wasn't happy with the service from the provider
- Account had lost money / wasn't happy with the rate of return
- Wanted to move from stocks and shares to cash based account
- Wanted to move from cash based account to stocks and shares account
- Moved from RAA to own choice
- To move all accounts/ savings to same provider
- Recommendation from others
- Other (write in)

**ASK IF NOT SWITCHED ACCOUNT AT 7.22 REST TO 7.24**

7.23b Were you aware that you could switch provider or accounts? (SWIT2)

- Yes
- No
- Not sure

**ASK ALL THAT HAVE OTHER ELIGIBLE CHILDREN AT 1.7 AND WHO HAVE OPENED AN ACCOUNT THEMSELVES AT 7.3. REST, SKIP TO INSTRUCTION ABOVE 7.25**

7.24 Have you opened [a similar type of account/similar types of accounts] for your other [child/children] who [has/have] received Child Trust Fund vouchers? (OPOTH1)

IF NECESSARY PROMPT WITH NAMES OF OTHER ELIGIBLE CHILDREN

PROMPT IF NECESSARY. IF ONLY ONE OTHER ELIGIBLE CHILD AND RESPONDENT SAYS 'YES' HERE USE CODE 1.

- Yes (All)
- Yes, some
- No
- Not opened one yet but plan to
- Don't know

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**ASK ALL THAT HAVE OTHER ELIGIBLE CHILDREN AT 1.7 AND WHO LET THE GOVERNMENT OPEN THE ACCOUNT FOR THEM AT 7.3. REST, SKIP TO INSTRUCTION ABOVE 7.26**

7.25 Have you also let the government open [the Child Trust Fund account/Child Trust Fund accounts] for your other [child/children] who [has/have] received Child Trust Fund vouchers? (LETGOV)

IF NECESSARY PROMPT WITH NAMES OF OTHER ELIGIBLE CHILDREN

IF ONLY ONE OTHER ELIGIBLE CHILD AND RESPONDENT SAYS 'YES' HERE USE CODE 1.

Yes (All)  
Yes, some  
No  
Don't know

**ASK ALL THAT HAVE OTHER NON-ELIGIBLE CHILDREN AT 1.7 AND WHO HAVE AN ACCOUNT AT 7.3 (codes 1 or 2 OR 3 or 4). REST, SKIP TO 7.27**

7.26 Did you open [a similar account/similar accounts] for your other [child/children] who [is/are] not eligible for [a Child Trust Fund account/Child Trust Fund accounts]? (OPOTH2)

IF NECESSARY PROMPT WITH NAMES OF OTHER NON-ELIGIBLE CHILDREN

PROMPT IF NECESSARY. IF ONLY ONE OTHER ELIGIBLE CHILD AND RESPONDENT SAYS 'YES' HERE USE CODE 1.

IF NO ASK: Is that because you had already set-up an account for them? IF YES, USE CODE 3.

Yes (All)  
Yes, some  
No – because already had a savings account for them  
No – other reason  
Don't know  
Refused

**ASK ALL THAT HAVE OTHER NON-ELIGIBLE AT 1.7 CHILDREN AND CODES 1-4 AT 7.3. REST TO 7.28**

7.27 Did you pay at least the same amount of money into [a savings account/savings accounts] for your other [child /children] as the government gave you for [NAME OF CHILD]'s Child Trust Fund account? (NOELIG)

IF NECESSARY PROMPT WITH NAMES OF OTHER NON-ELIGIBLE CHILDREN

IF ONLY ONE OTHER ELIGIBLE CHILD AND RESPONDENT SAYS 'YES' HERE USE CODE 1.

Yes (All)  
Yes, some  
No  
Don't know

**ASK ALL THAT HAVE ALREADY OPENED AN ACCOUNT (CODES 1-4 AT 7.3). REST, SKIP TO 7.58**

7.37 Has any money other than government contributions ever been added to {NAME OF CHILD'S} Child Trust Fund account? (ADDM)

Yes  
No

**ASK ALL WITH SAMPLED CHILDREN AGED 7 OR OVER, REST SKIP TO INSTRUCTION ABOVE 7.41**

- 7.38 Can I check, have you [or your partner] received a letter saying that the age 7 government payment has gone into {NAME OF CHILD'S} Child Trust Fund account? (VSEC)  
Yes  
No  
Don't know/can't remember

**ASK IF YES AT 7.38, AND YES AT 7.37, REST SKIP TO INSTRUCTION ABOVE 7.41**

- 7.39 Did you pay [or your partner] in any extra money at the same time, by this I mean any money on top of any regular payments that you may pay in? (PAYEX)  
Yes  
No  
Don't know/can't remember

**IF YES, REST (NO), SKIP TO INSTRUCTION ABOVE 7.41**

- 7.40 How much did you pay in? (PAYIN)

WRITE IN AMOUNT IN POUNDS (TO THE NEAREST POUND)

Don't know/can't remember  
Refused

**ASK IF YES AT 7.37 – CONTRIBUTIONS PAID TO ACCOUNT, REST SKIP TO 7.44**

READ OUT: I would now like to ask you about any money that you [or your partner] have added to {NAME OF CHILD'S} Child Trust Fund account. Please don't include any money that has been given to you by someone else but that you have paid into the account. I will ask about those contributions later.

- 7.41 Did you [or your partner] contribute any money to the account when it was first opened? (MOPEN)  
Yes  
No

- 7.42 [TEXT INFILL FROM Q 7.38 or Q7.39 Apart from the age 7 government payment/ Apart from the age 7 government payment and the money you paid in at the same time] have you [or your partner] added any money to {NAME OF CHILD'S} Child trust Fund account since it was opened? (MSIN)

Yes-  
No

**ASK ALL THAT HAVE CONTRIBUTED AT 7.42. REST, SKIP TO INSTRUCTION BEFORE Q7.44**

- 7.43 Can I check, [TEXT INFILL FROM Q7.38 or Q7.39 Apart from the age 7 government payment/ Apart from the age 7 government payment and the money you paid in at the same time] have you {or your partner} added any money to the account in the last 12 months? (MYEAR)

Yes  
No

**ASK ALL THAT HAVE NOT CONTRIBUTED IN LAST 12 MONTHS AT 7.43 OR who have not contributed at 7.42, OR who said No at 7.37. REST, SKIP TO 7.45**

- 7.44 Why have you not added any money to the account [TEXTFILL IF 7.43 = No: in the last 12 months] [TEXTFILL IF 7.42 = No and 7.41 = Yes: since it was opened]? (MYNO)

DO NOT PROMPT. PROBE FULLY. CODE ALL THAT APPLY.

- Cannot afford it / not enough money
- Have not got round to it
- Don't agree with/ like the idea of the CTF
- Prefer to spend the money
- Prefer to put the money into an account they have chosen themselves
- Prefer to put the money into another account where it can be withdrawn before the child is 18
- Prefer to put money into another account with a better return
- Because cannot draw money out until child is 18
- Because the child themselves can decide what to do with the money when they are 18
- Worried about stock market fluctuations
- Don't know where account is
- Other (specify)

**ASK ALL WHO HAVE OPENED AN ACCOUNT (CODES 1-4 AT Q7.3) AND HAVE CONTRIBUTED IN LAST 12 MONTHS AT 7.43. REST, SKIP TO 7.53**

7.45 [TEXT INFILL FROM 7.38 or Q7.39 Apart from the age 7 government payment/ Apart from the age 7 government payment and the money you paid in at the same time] do you [or your partner] add money to the account regularly, that is at least once a month? (MMON)

- Yes
- No
- Don't know
- Refused

7.46 How many times have you/ [or your partner] added money to the account in the last 12 months? (MHOW)

- WRITE IN NUMBER
- Don't know/can't remember
- Refused

7.47 And [TEXT INFILL FROM 7.38 or Q7.39 Apart from the age 7 government payment/ Apart from the age 7 government payment and the money you paid in at the same time] how much money have you [or your partner] added to the account in total in the last 12 months? (MAMNT)

WRITE IN AMOUNT IN POUNDS (TO NEAREST POUND)

- Don't know/can't remember
- Refused

7.48 Thinking about the money you have paid into the CTF account in the last 12 months, where did this money come from? (MWHERE)

DO NOT PROMPT. PROBE FULLY. CODE ALL THAT APPLY

- Money from Child Benefit/Child Tax Credit
- Other money from current income/transfer from current account
- Transferred money from another savings or investment account already opened for the child
- Transferred money from another savings or investment account (not one opened for the child)
- Money given to them by a relative or friend specifically to be saved
- Money given to them by a relative or friend that would otherwise have been spent
- By borrowing money from a commercial lender
- By borrowing money from a relative or friend
- Other (specify)



Don't know

**ASK ALL THAT HAVE OTHER ELIGIBLE CHILDREN AT 1.7 AND WHO HAVE CONTRIBUTED IN LAST 12 MONTHS AT 7.43. REST, SKIP TO INSTRUCTION ABOVE 7.51**

7.49 Have you paid at least the same amount into your other [child's/children's] Child Trust Fund [account/accounts] in the past 12 months? (SIMOTH1)

IF NECESSARY PROMPT WITH NAMES OF OTHER ELIGIBLE CHILDREN

PROMPT IF NECESSARY. IF ONLY ONE OTHER ELIGIBLE CHILD AND RESPONDENT SAYS 'YES' HERE USE CODE 1.

- Yes (All)
- Yes some
- No
- No (hasn't opened account yet)

**ASK ALL THAT HAVE NOT CONTRIBUTED SIMILAR AMOUNT. REST, SKIP TO INSTRUCTION ABOVE 7.51**

7.50 Is there any particular reason why not? (WHYNO1)  
CODE ONE ONLY.

- Can't afford to
- Already had savings/ other savings for the child
- Money comes from non resident parent
- Particular needs of one child
- Other (write in)

**ASK ALL WITH OTHER NON ELIGIBLE CHILDREN AT 1.7 AND HAVE CONTRIBUTED IN LAST 12 MONTHS AT 7.43. REST, SKIP TO INSTRUCTION ABOVE 7.53**

7.51 Have you paid at least the same amount into [a saving account/savings accounts] for your older [child/children] who [does/do] not have [a Child Trust Fund account/Child Trust Fund accounts] in the past 12 months? (SIMOTH2)

IF NECESSARY PROMPT WITH NAMES OF OTHER NON-ELIGIBLE CHILDREN

IF ONLY ONE OTHER ELIGIBLE CHILD AND RESPONDENT SAYS 'YES' HERE USE CODE 1.

- Yes (All)
- Yes some
- No

**ASK ALL THAT HAVE NOT CONTRIBUTED SIMILAR AMOUNT. REST, SKIP TO INSTRUCTION ABOVE 7.53**

7.52 Is there any particular reason why not? (WHYNO2)  
CODE ONE ONLY.

- Can't afford to
- Already had savings/ other savings for the child
- Money comes from non resident parent
- Particular needs of one child
- Other (write in)

## THE CHILD TRUST FUND – APPENDICES

### ASK ALL WHO HAVE OPENED AN ACCOUNT OR HAD ONE OPENED BY THE GOVERNMENT (CODES 1-4 AT 7.3) AND HAVE PAID MONEY INTO ACCOUNT AT 7.37. REST, SKIP TO INSTRUCTION ABOVE 7.57a

READ OUT: I would now like to ask you about money that anyone other than you [or your partner] has contributed to { NAME OF SAMPLED CHILD'S} Child Trust Fund account, including money you have paid on their behalf

7.53 Did anyone else contribute money to the account when it was first opened? (CONOTH1)

PROMPT IF NECESSARY. CODE ALL THAT APPLY

(Non-resident) Mother (including step-mother, female guardian)

(Non-resident) Father (including step-father, male guardian)

Child themselves

Grandparent

Someone else

No-one else

7.54 And has anyone else added any money to the account since it was opened? (CONOTH2)

PROMPT IF NECESSARY. CODE ALL THAT APPLY

(Non-resident) Mother (including step-mother, female guardian)

(Non-resident) Father (including step-father, male guardian)

Child themselves

Grandparent

Someone else

No-one else

### ASK ALL WHERE OTHERS HAVE CONTRIBUTED AT Q7.54 REST, SKIP TO 7.57a

7.55 Has anyone else contributed any money to the account in the last 12 months? (CONOTH3)

PROMPT IF NECESSARY. CODE ALL THAT APPLY

(Non-resident) Mother (including step-mother, female guardian)

(Non-resident) Father (including step-father, male guardian)

Child themselves

Grandparent

Someone else

No-one else

7.56 And how much money in total have they added to the account in the last 12 months? (CONOTH4)

WRITE IN AMOUNT IN POUNDS (TO NEAREST POUND)

Don't know

Refused

### ASK ALL WITH AN ACCOUNT (CODES 1-4 AT 7.3)

7.57a Which of the following best describes what you do when you receive the statements on {NAME OF CHILD'S} Child Trust Fund account? (STATE)

READ OUT AND CODE ONE ONLY

Do you...

Not look at it at all,

Look at it briefly, or  
 Read the statement carefully?  
 [DO NOT READ OUT: Does not receive a statement]

7.57b How much in total does {NAME OF CHILD} have in [his/her] Child Trust Fund account at present? (CFTTOT)

WRITE IN AMOUNT IN POUNDS (TO NEAREST POUND)

Don't know  
 Refused

**Views and knowledge of Child Trust Fund**

**ASK ALL WHERE SAMPLED CHILD IS ELIGIBLE FOR CTF**

I would now like to ask you a few more general questions about the Child Trust Fund.

7.58 Do you know the maximum amount that can be added to a Child Trust Fund account in any one year? (GPMAX)

DO NOT PROMPT

IF AMOUNT OTHER THAN £1,200 CODE AS 'ANOTHER AMOUNT' AND TYPE IN ANSWER.

£1200  
 Another amount (WRITE IN)  
 Don't know

7.59 Do you know how old children have to be before any money can be taken out of their Child Trust Fund account? (HOLD)

IF AGE OTHER THAN 18 CODE AS 'ANOTHER AGE' AND TYPE IN ANSWER.

18  
 Another age (WRITE IN)  
 It can be taken out now  
 Don't know

7.60 [TEXT INFILL IF Q7.59 not coded 1 (age 18) In fact money cannot be taken out until the child is 18] Would the amount you pay in to (NAME OF SAMPLED CHILD's) Child Trust Fund account change if some or all of the money could be taken out before [he/she] reaches 18? (INF1)

Yes  
 No  
 Don't know

**ASK IF 7.60 = YES**

7.60b Would you pay in more money or less money if some or all of the money could be taken out before [he/she] reaches 18? (INF1B)

Would pay in more money  
 Would pay in less money  
 Don't know

7.63 Would the amount of money you pay into the Child Trust Fund Account change if {NAME OF CHILD} could only withdraw money with your consent at 18? (INF2)

## THE CHILD TRUST FUND – APPENDICES

Yes  
No  
Don't know

### ASK IF 7.63 = YES

7.63b Would you pay in more money or less money if [he/she] could only withdraw money with your consent at 18? (INF2B)

Would pay in more money  
Would pay in less money  
Don't know

7.64 What will you encourage [NAME OF CHILD] to do with [his/her] Child Trust Fund money when [he/she] reaches 18? (GDOWIT)

DO NOT PROMPT. PROBE FULLY. CODE ALL THAT APPLY

1. For the child's future generally
2. For the child to spend how he/she likes
3. To pay for the child's education **after he/she leaves school** (e.g. university, further education)
4. To put towards buying a home / To help the child set up home/ pay for deposit on home
5. To pay for driving lessons for the child
6. To buy a car/motorbike
7. To pay for the child to go travelling/on holidays/have holiday spending money
8. To buy leisure or other goods for himself/herself – e.g. toys, games, books, CDs, computer, TV, bike, etc.
9. To spend on leisure activities, going out, etc
10. Carry on saving it
11. Other (Specify)
12. Don't know

7.65 Do you know at what age children can decide for themselves the TYPE of Child Trust Fund account they save their money in? (GPMAN)

DO NOT PROMPT. IF AGE OTHER THAN 16 CODE AS 'ANOTHER AGE' AND TYPE IN ANSWER.

16  
Another age (WRITE IN)  
Don't know

7.66b **FILTER ON AGE 4+**

Do you ever talk to [NAME OF CHILD] about [his/her] Child Trust Fund? (CKNOW1)

Yes  
No  
Don't know

### ASK ALL WITH CTF ELIGIBLE SAMPLED CHILD

READ OUT:

I now have two statements about Child Trust Fund Accounts, Could you tell me whether you think each one is true or false?

7.66c (QTRUE1) The only account that doesn't have annual charges is the cash-based deposit account.

7.66d (QTRUE2) The value of a Stakeholder account can go down as well as up

IF NECESSARY: Do you think this is true or false?

- True
- False
- Don't know

7.70 How satisfied or dissatisfied were you with the information you were sent by Revenue and Customs about the Child Trust Fund? (SATINF1)

IF SATISFIED: Is that very satisfied or fairly satisfied?  
IF DISSATISFIED: Is that very dissatisfied or fairly dissatisfied?

- Very satisfied
- Fairly satisfied
- Fairly dissatisfied, or  
Very dissatisfied?
- [DO NOT READ OUT: Neither satisfied nor dissatisfied]
- Don't know

7.71 Have you contacted Revenue and Customs or visited their website for further information or guidance regarding the Child Trust Fund? (WEBINF)

- Yes
- No
- Don't know/can't remember

**ASK ALL WHO HAVE CONTACTED R&C. REST GO TO Q7.76**

7.72 How did you contact them? (HOWCON)

DO NOT READ OUT. CODE ALL THAT APPLY

- Telephoned the Child Trust Fund helpline
- Visited / used the HMRC Child Trust Fund website
- Telephoned a HMRC Enquiry Centre / Tax Office
- Visited a HMRC Enquiry Centre / Tax Office
- Sent an email
- Written a letter
- Other (specify)

1.

2. 7.73 What information or guidance did you want? (WHINFO)

3. WRITE IN

7.74 Overall, how satisfied or dissatisfied are you with the information and guidance provided? (SATINF2)

IF SATISFIED: Is that very satisfied or fairly satisfied?  
IF DISSATISFIED: Is that very dissatisfied or fairly dissatisfied?

- Very satisfied
- Fairly satisfied
- Fairly dissatisfied
- Very dissatisfied
- [DO NOT READ OUT: Neither satisfied nor dissatisfied]
- Don't know

**ASK ALL WHO WERE DISSATISFIED, REST SKIP TO Q7.76**

7.75 Why do you say that? (WHY3)

WRITE IN

**ASK ALL THAT HAVE OPENED AN ACCOUNT OR HAD ONE OPENED FOR THEM (CODES 1-4 AT Q7.3) REST SKIP TO SECTION 2**

7.76 And thinking about the provider of your Child Trust Fund account, how satisfied or dissatisfied are you with the service they offer in relation to that account? (SATPROV)

IF SATISFIED: Is that very satisfied or fairly satisfied?

IF DISSATISFIED: Is that very dissatisfied or fairly dissatisfied?

Very satisfied

Fairly satisfied

Fairly dissatisfied

Very dissatisfied

[DO NOT READ OUT: Neither satisfied nor dissatisfied]

Don't know

**ASK ALL WHO WERE DISSATISFIED, REST SKIP TO SECTION 2**

7.77 Why do you say that? (WHY4)

WRITE IN

**2 Child's savings**

I would now like to ask you about any savings accounts [TEXT INFILL IF APPLICABLE other than the Child Trust Fund account] that (INSERT NAME OF SAMPLED CHILD) might have. Equity-based and stocks and shares ISAs will be covered later and should not be included here.

- 2.1 Does [NAME OF CHILD] currently have any of the following types of savings account either in his/her own name or in someone else's name? (CSAV)

READ OUT AND CODE ALL THAT APPLY

IF RESPONDENT SAYS THAT THEY HAVE AN ISA BUT DOES NOT KNOW WHAT TYPE, CODE 'ISA - TYPE NOT KNOWN'.

- Deposit account with a bank or building society
- Cash ISA (Individual Savings Account)
- [ISA – type not known – CODE BUT DON'T READ OUT]
- Credit union account
- National Savings and Investments savings account
- Any other type of savings account
- None of these

**ASK IF ANY ACCOUNTS AT 2.1 REST TO SECTION 3**

- 2.12 How old was [NAME OF CHILD] when {text infill this account / the first of these accounts} was opened? (DAG/DAGO)

- AGE GIVEN
- Opened at/close to birth
- Don't know

IF CHILD WAS LESS THAN 1 YEAR OLD, CODE AS 'OPENED AT/ CLOSE TO BIRTH'.

IF 'AGE GIVEN' DAGO ASKS TO SPECIFY AGE

- 2.13 Have you or your partner contributed any money to [TEXT INFILL this account/any of these accounts]? (SVOP)

- Yes
- No

**ASK ALL THAT HAVE CONTRIBUTED AT 2.13. REST, SKIP TO 2.19**

- 2.15 Have you or your partner added any money to {TEXT INFILL this account/any of these accounts} in the last 12 months? (SVYEAR)

- Yes
- No

**ASK ALL THAT HAVE CONTRIBUTED IN LAST 12 MONTHS AT 2.15. REST, SKIP TO 2.19**

- 2.16 How many times have you added money to {TEXT INFILL this account/any of these accounts} in the last 12 months? (SVMANY)

- WRITE IN NUMBER
- Don't know/refused

- 2.17 And how much money have you added to {TEXT INFILL this account/any of these accounts} in the last 12 months? (SVMUCH)

WRITE IN AMOUNT £  
Don't know/refused

**ASK ALL WITH ACCOUNT AT 2.1**

2.19 Has anyone else contributed any money to {TEXT INFILL this account/any of these accounts}? (SVOTH)

IF YES, PROBE: Who was that?

DO NOT READ OUT. CODE ALL THAT APPLY.

(Non-resident) Mother (including step-mother, female guardian)  
(Non-resident) Father (including step-father, male guardian)  
Child themselves  
Grandparent  
Other  
No one

**ASK ALL WHERE OTHERS HAVE CONTRIBUTED AT 2.19. REST, SKIP TO INSTRUCTION ABOVE 2.27**

2.20 And who else, if anyone, has contributed any money to {TEXT INFILL this account/any of these accounts} in the last 12 months? (SVOTYR)

DO NOT READ OUT. CODE ALL THAT APPLY.

(Non-resident) Mother (including step-mother, female guardian)  
(Non-resident) Father (including step-father, male guardian)  
Child themselves  
Grandparent  
Other  
No one

**ASK ALL WHERE OTHERS HAVE CONTRIBUTED AT 2.20.**

2.23 And how much money in total have they contributed to the account in the last 12 months? (SVOTM)

WRITE IN AMOUNT £  
Don't know/refused

**ASK ALL WITH AN ACCOUNT AT Q2.1**

2.27 Can I just check approximately how much money in total is saved in {TEXT INFILL this account/all of these accounts} currently? (DM)

WRITE IN AMOUNT  
Refused  
Don't know

**IF ANY MONEY IN ACCOUNT, REST TO 2.32**

2.28 What is this money being saved for? (DY)  
DO NOT READ OUT. CODE ALL THAT APPLY.

1. No particular purpose/For the child's future generally
2. For the child to spend how he/she likes
3. To pay for the child's education **after he/she leaves school** (e.g. university, further education)



4. To pay school expenses – e.g. fees, school trips, uniform etc.
5. To put towards buying a home / To help the child set up home/ pay for deposit on home
6. To pay for driving lessons for the child
7. To buy a car/motorbike
8. To pay for the child to go travelling/on holidays/have holiday spending money
9. To buy leisure or other goods for himself/herself – e.g. toys, games, books, CDs, computer, TV, bike, etc.
10. To spend on leisure activities/going out etc.
11. To pay into their Child Trust Fund account
12. Will re-invest it (e.g. in savings account/other investment)
13. Other (Specify)

**IF ANY MONEY IN ACCOUNT**

- 2.31a At what age will you allow [NAME OF CHILD] to take money out of {TEXT INFILL this account/any of these accounts} himself/herself? (AGEALW / AGEALWO)

AGE GIVEN

- Not yet decided
- When old/mature enough
- When the money is needed
- Don't know
- Refused

IF 'AGE GIVEN' AGEALW ASKS TO SPECIFY AGE

**ASK IF CHILD AGED 4+**

- 2.31b Do you ever talk to [NAME OF CHILD] about {TEXT INFILL this account/any of these accounts}? (CKNOW2)

- Yes
- No
- Don't know

**ASK ALL WITH ACCOUNT AT Q2.1**

- 2.32 Has any money ever been taken out of {TEXT INFILL this account/any of these accounts}? (MONOUT1)

- Yes
- No
- Don't know/can't remember

**IF ANSWER 'YES' AT 2.32.**

- 2.34 How many times has money been taken out in the last 12 months? (MONOUT2)

WRITE IN NUMBER

- None
- Don't know
- Refused

**3 Life insurance, pensions and other investments**

3.1 Does [NAME OF CHILD] have a life insurance policy to save money for him/her? This could be either in his/her name or someone else's name. [[TEXTFILL IF OTHER CHILDREN UNDER 18: Please include any policies that are being used to save for your children generally]

If necessary: *This is where you pay money in over a number of years, that will provide a lump sum at the end of the term or if you die before? Please exclude any endowment policies taken out to pay off a mortgage (ELIF)*

- Yes
- No
- Refused/Don't know

**ASK ALL WITH LIFE INSURANCE POLICIES. REST TO Q3.4**

3.2 How much are the regular payments made on this policy? (REGPAY)

WRITE IN AMOUNT IN POUNDS.  
Refused/Don't know – OBTAIN ESTIMATE

3.4 Does [NAME OF CHILD] have any of the following types of investments either in his/her name or someone else's name? (CINV)

READ OUT AND CODE ALL THAT APPLY

- Premium Bonds
- National Savings and Investments bonds or certificates
- Another type of savings bond
- Equity-based ISA (Individual Savings Account)
- Unit or investment trusts
- Stakeholder pension
- Stocks and shares
- No investments

**ASK IF ANY INVESTMENTS AT 3.4**

3.8 How old was [NAME OF CHILD] when you got {TEXT INFILL this investment/the first of these investments}? (IAG / IAGO)

AGE GIVEN  
Opened at/close to birth

IF CHILD WAS LESS THAN 1 YEAR OLD, CODE AS 'OPENED AT/ CLOSE TO BIRTH'.

IF 'AGE GIVEN' IAGO ASKS TO SPECIFY AGE

3.9 Have you or your partner contributed any money to {TEXT INFILL this investment/any of these investments}? (IOP)

- Yes
- No

**ASK ALL THAT HAVE CONTRIBUTED AT 3.9. REST, SKIP TO 3.14**

3.11 Have you or your partner added any money to {TEXT INFILL this investment/any of these investments} in the last 12 months? (IYEAR)

Yes  
No

**ASK IF ANSWER 'YES' AT 3.11**

3.12 How many times have you added money to {TEXT INFILL this investment/any of these investments} in the last 12 months? (IMANY)

WRITE IN NUMBER  
Don't know/refused

3.13 And how much money have you added to {TEXT INFILL this investment/any of these investments} in the last 12 months? (IMUCH)

WRITE IN AMOUNT £  
Don't know/refused

**ASK ALL WITH INVESTMENT AT 3.4**

3.14 Has anyone else contributed money to {TEXT INFILL this investment/any of these investments}? (INVOTH)

IF YES, PROBE: Who was that?

DO NOT READ OUT. CODE ALL THAT APPLY.

(Non-resident) Mother (including step-mother, female guardian)  
(Non-resident) Father (including step-father, male guardian)  
Child themselves  
Grandparent  
Other  
No one

**ASK 3.34 – 3.37 IF ANYONE ELSE HAS CONTRIBUTED AT 3.14. IF NONE, SKIP TO INSTRUCTION ABOVE 3.18**

3.16 Has anyone else added money to the investment in the last 12 months? (IOTYR)

IF YES, PROBE: Who was that?

DO NOT READ OUT. CODE ALL THAT APPLY.

(Non-resident) Mother (including step-mother, female guardian)  
(Non-resident) Father (including step-father, male guardian)  
(Non-resident) Child themselves  
Grandparent  
Other  
No-one

**IF ANY MONEY ADDED AT 3.16 REST TO 3.18**

3.17 And how much money in total have they added to the investment in the last 12 months? (IOTM)

WRITE IN AMOUNT £  
Don't know/refused

**ASK ALL WITH ANY INVESTMENT AT 3.4**

3.18 What is the current total value of this investment/ these investments? (IVA)

## THE CHILD TRUST FUND – APPENDICES

WRITE IN AMOUNT IN POUNDS

Refused

Don't know

3.19 How do you intend that the money from this/ these investments(s) should be spent?

(INVUSE)

DO NOT READ OUT. CODE ALL THAT APPLY

1. No particular purpose/For the child's future generally
2. For the child to spend how he/she likes
3. To pay for the child's education **after he/she leaves school** (e.g. university, further education)
4. To pay school expenses – e.g. fees, school trips, uniform etc.
5. To put towards buying a home / To help the child set up home/ pay for deposit on home
6. To pay for driving lessons for the child
7. To buy a car/motorbike
8. To pay for the child to go travelling/on holidays/have holiday spending money
9. To buy leisure or other goods for himself/herself – e.g. toys, games, books, CDs, computer, TV, bike, etc.
10. To spend on leisure activities/going out etc.
11. To pay into their Child Trust Fund account
12. Will re-invest it (e.g. in savings account/other investment)
13. Other (Specify)

**ASK IF (HAS A CHILD TRUST FUND ACCOUNT Q7.3=1 OR 2 OR 3 OR 4) AND (ANY SAVINGS ACCOUNT AT 2.2 OR 3.1 =1 OR ANY INVESTMENT AT 3.4) REST SKIP TO SECTION 4**

3.20 How has the fact that {NAME OF CHILD} has a Child Trust Fund account affected the amount you have saved for [him/her ] in { TEXT INFILL these other accounts (2.1), life policies (3.1) or investments (3.4)}? (CTFINF)

READ OUT.

No effect

Reduced amounts saved elsewhere

Increased amounts saved elsewhere

3.21 And do you think that the fact that {NAME OF CHILD} has a Child Trust Fund account has increased or decreased the amount you [or your partner] have saved for [him/her] [yourself/yourself] **in total** (that is including the Child Trust Fund)? (ELIGSAV)

INTERVIEWER: IF AMOUNT HAS ONLY INCREASED DUE TO GOVERNMENT PAYMENT  
CODE AS 'NO EFFECT'

DO NOT READ OUT

Has increased overall saving

Has decreased overall saving

No effect

**ASK ALL WHERE SAMPLED CHILD IS NOT ELIGIBLE FOR CTF AND ALSO HAS OTHER CHILDREN WHO ARE ELIGIBLE 1.7 =2. REST, SKIP TO SECTION 4**

3.22 Have you given SAMPLED CHILD at least the same amount of money as the government has given you for your other {child/children} who are eligible for a Child Trust Fund account? (OTELIG2)

IF NECESSARY PROMPT WITH NAMES OF OTHER ELIGIBLE CHILDREN

DO NOT READ OUT

IF NO, PROBE: Do you intend to?

Yes

No but I intend to

No and I don't intend to

Don't know if I will or not

### 4 Child saving behaviour

I would now like to ask you about any money that [NAME OF CHILD] may receive and what they do with it.

#### ASK ALL

- 4.7 Has [NAME OF CHILD] saved any money at home over the past 12 months, for example in a money box or some other container? (BESAV)

Yes  
No  
Don't know  
Refused

#### ASK IF YES AT 4.7. REST, SKIP TO 4.15

- 4.8 How much does s/he have saved in their money box at present? (BEAMT)

WRITE IN AMOUNT TO NEAREST POUND  
Refused/Don't know – OBTAIN ESTIMATE

#### ASK ALL AGED 4+ AND WHERE 4.8 > 0

- 4.9 What is the money being saved for? (BEUSE)

PROBE FULLY. CODE ALL THAT APPLY.

1. Nothing specific – just save up until he/she needs something
2. Holiday spending money
3. Toys
4. Clothes
5. Computer games/DVDs
6. Books
7. Hobbies/Sport
8. Sweets & treats
9. To put into savings account
10. Other (specify)

#### FILTER ON 4+

- 4.15 Do you ever talk to [NAME OF CHILD] about looking after his/her money? (MTALK)

Yes  
No  
Don't know

#### FILTER ON 4+

- 4.16 Which of the following statements best describes how [NAME OF CHILD] saves? (PHOWS)

READ OUT AND CODE ONE ONLY

He/she saves without prompting  
He/she saves when encouraged to do so  
He/she saves but has to be nagged to do so  
He/she only saves because he/she has been told to do so  
He/she never saves

**6 Attitudes towards saving for children**

Now a few questions about your attitudes to saving for your child(ren) .....

- 6.1 a) Firstly, do you agree or disagree that you would like to save for your child(ren) but can't afford to at the moment? (FNO1)
- b) Do you agree or disagree that you think it's more important to buy your child(ren) the things they want, than to save for them? (FNO2)
- c) And do you agree or disagree that saving for your child(ren) is a low priority for you at the moment? (FNO3)

IF AGREE: Do you strongly agree or tend to agree?

IF DISAGREE: Do you strongly disagree or tend to disagree?

Strongly agree

Tend to agree

Tend to disagree

Strongly disagree

[DO NOT READ OUT: Neither agree nor disagree]

(Don't know)

**ASK IF OTHER CHILDREN, REST SKIP TO SECTION 8**

- 6.3 How important is it to you that all of your children have the same amount of money saved for them at similar stages of their lives? (FIMPSA)

Is it...READ OUT

Very important,

Quite important,

Not very important, or

Not at all important?

**8 Parents own savings accounts**

I would now like to ask you about any savings you (or your partner) might have in your own name (s) – that is excluding any you have already told me about that are for your child(ren). Equity-based and stocks and shares ISAs will be covered later and should not be included here.

8.1 Do you {or your partner} currently have any of these types of savings accounts? (NSA)

READ OUT AND CODE ALL THAT APPLY

Deposit account with a bank or building society  
Cash ISA (Individual Savings Account)  
[DO NOT READ OUT: ISA – type not known]  
Credit union account  
Other type of savings account (write in)  
None of these

ASK ALL WITH NONE AT 8.1. REST, SKIP TO 8.3

8.2 Have you {or your partner} ever had one of these savings accounts? (NSAN)

Yes  
No

**ASK ALL WITH ONE OR MORE ACCOUNTS AT 8.1. REST, SKIP TO 8.5**

8.3 Have you (or your partner) paid any money into {TEXT INFILL this account/any of these accounts}in the past 12 months? (NYEAR)

Yes  
No  
Refused/Don't know

8.4 How much do you have currently in total in this/these savings account(s)? (NSAYYT)

WRITE IN AMOUNT IN POUNDS  
Refused/Don't know – OBTAIN ESTIMATE

**ASK ALL**

8.5 Do you (or your partner) save money in any of the following ways? (NSAV)

READ OUT AND CODE ALL THAT APPLY

Money you have given to someone else to save for you  
Money you save in cash at home  
Money you have paid to a savings club/Christmas hamper club  
None of these  
Refused/Don't know

**ASK IF ANY MONEY SAVED AT Q8.5 REST TO 8.7**

8.6 How much in total do you currently have saved in these ways? (NTOT)

WRITE IN AMOUNT ACROSS ALL ACCOUNTS  
Refused/Don't know – OBTAIN ESTIMATE



**Life insurance, other investments and pensions**

8.7 Do you (or your partner) have any of these types of investments? (NINV1)

READ OUT AND CODE ALL THAT APPLY?

- Life insurance
- Stocks and shares
- Premium Bonds
- Equity-based ISA (Individual Savings Account)
- Unit or investment trusts
- National Savings and Investments bonds or certificates
- Another type of savings bond
- Any other type of investment (WRITE IN)
- No investments held

**ASK ALL WITH INVESTMENTS AT 8.7. REST, SKIP TO SECTION**

8.8 How much do you have currently in total in [this/these] investments? (NINVX)

WRITE IN AMOUNT IN POUNDS  
Refused/Don't know – OBTAIN ESTIMATE

### 9 Attitudes to saving and borrowing

I would like to continue by asking you about your attitudes to saving ...

#### 9.1

Firstly, do you agree or disagree that when you were growing up you were always encouraged to save money? (AGR1)

Do you agree or disagree that you tend to live for the day and let tomorrow take care of itself? (AGR2)

Would you agree or disagree that you don't know enough about savings and investment products to choose ones that are suitable for your circumstances? (AGR3)

And do you agree or disagree that it is better to play it safe with your savings even if higher risk investments could make more money over the long term? (AGR4)

IF AGREE: Do you strongly agree or tend to agree?

IF DISAGREE: Do you strongly disagree or tend to disagree?

Strongly agree

Tend to agree

Tend to disagree

Strongly disagree

[DO NOT READ OUT: Neither agree nor disagree]

(Don't know)

**10 Current accounts and borrowing**

READ OUT: I would now like to ask you about any financial commitments or debts that you may have

10.1 Do you [or your partner] have a current account with a bank or building society.

IF NECESSARY ADD: By a current account I mean any account with a bank or building society that has a cash machine card, a debit card (e.g. Switch, Connect, Delta), or a cheque book. Please do not include savings accounts you have already told me about. (HCURR)

- Yes
- No
- Don't know/Refused

10.2 Do you [or your partner] currently owe money that you have borrowed in any of these ways? (HOWE)

INTERVIEWER: DO NOT INCLUDE MORTGAGES HERE.

READ OUT AND CODE ALL THAT APPLY

- Overdraft
- Credit card or store card that you do not settle in full each month
- Mail order catalogue
- Loan (inc Social Fund and Student loan)
- Hire purchase
- Money borrowed other ways
- None
- Don't know/refused

**ASK ALL WITH CURRENT COMMITMENT(S) AT 10.2. REST, SKIP TO SECTION 11**

10.3 How much in total do you [and your partner] currently owe in this/these way(s)? (HOWET)

DO NOT READ OUT

- Up to £499
- £500 to £1,499
- £1,500 to £2,999
- £3,000 to £6,999
- £7,000 to £9,999
- £10,000 or more
- Don't know amount
- Refused

10.4 To what extent are the repayments on these commitments a financial burden on your household? Would you say they are... (HBURD)

READ OUT AND CODE ONE ONLY

- A heavy burden
- Somewhat of a burden
- Not a problem?

**12 Employment and income**

Now, some questions about work and other activities.

Q 12.1 TO Q12.19 TO BE ASKED ABOUT BOTH RESPONDENT AND PARTNER IN TURN  
(IF APPROPRIATE)

**ASK ALL**

12.1 Please tell me which of these best describes your current situation? (WORK / WORKP)

READ OUT AND CODE FIRST THAT APPLIES.

IF TEMPORARILY OFF WORK THROUGH SICKNESS OR ON MATERNITY LEAVE THEN PROBE TO  
CODE WHETHER EMPLOYED FULL TIME OR PART TIME.

- Working full-time (30+ hours per week)
- Working part-time (Less than 30 hours per week)
- Looking after the home or family
- Permanently retired from work
- Unemployed and seeking work
- On a Government work or training scheme
- Permanently sick or disabled
- In full-time education
- Other (specify)
- Don't know
- Refused

**ASK IF WORKING**

12.4 Are you an employee or are you self-employed? (MEMP1 / MEMP1P)

- Employee
- Self-employed – with employees
- Self-employed – with no employees

**ASK ALL EMPLOYED (CODE 1 AT 12.4). REST (SELF-EMPLOYED), SKIP TO 12.7**

12.5 How much pay do you usually take home, that is AFTER any deductions made for tax, National Insurance, pensions, union dues etc, but INCLUDING any tax credits that come with your wage. (MPAY1 / MPAY1O / MPAY1P / MPAY1PO)

IF AMOUNT VARIES ASK FOR FIGURE FOR LAST MONTH/WEEK.

CODE THE AMOUNT (IN POUNDS) ON THIS SCREEN AND THE PERIOD THIS COVERS ON THE NEXT SCREEN.

- AMOUNT GIVEN
- Refused/Don't know – OBTAIN ESTIMATE

INTERVIEWER: CODE WHETHER AMOUNT GIVEN IS PER WEEK PER MONTH OR PER YEAR.  
(MPAY2 / MPAY2P)

PROMPT IF NECESSARY: Is that per week, per month, or per year?

- Weekly
- Monthly
- Yearly
- Some other period (write in)

## PARENT/GUARDIAN QUESTIONNAIRE

12.6 Can I check, does this include a payment of Working Tax Credit and/or Child Tax Credit? (CREDIT)

CODE ALL THAT APPLY

Working Tax Credit  
Child Tax Credit  
Neither  
Don't know

**ASK ALL WHO ARE SELF-EMPLOYED (12.4 = 2 OR 3). REST, SKIP TO 12.14**

12.7 I would like to ask you some questions about any regular income you get every week or month from your job/business: that is after paying for any materials, equipment or goods that you use in your work. On average what was your weekly or monthly income from this job/business over the last 12 months? (REGINC / REGINCP)

WRITE AMOUNT IN POUNDS HERE AND PERIOD THIS COVERS ON THE NEXT SCREEN.

IF AMOUNT VARIES ASK FOR FIGURE FOR LAST MONTH/WEEK.

WRITE IN AMOUNT AND CODE FREQUENCY  
Refused/Don't know – OBTAIN ESTIMATE

Weekly  
Monthly  
Yearly  
Some other period (write in)

**ASK IF AMOUNT GIVEN. REST GO TO 12.13.**

12.8 Can I just check, is that figure before deduction of Income tax? (MIT1 / MIT1P)

Yes (before tax)  
No (after tax)

12.9 And is that figure before deduction of National Insurance? (MNI1 / MNI1P)

Yes (before NI)  
No (after NI)

12.10 And did you receive any other income from your business in the last 12 months, either as a dividend or your share of the profits? (OTINC1 / OTINC1P)

Yes  
No

**ASK IF 12.10 = YES**

12.11 How much in total did you receive in dividends in the last 12 months? (OTINC2 / OTINC2P)

WRITE IN AMOUNT IN POUNDS

**ASK IF 12.10 = YES**

12.12 And is that figure before deduction of National Insurance? (OTINC3 / OTINC3P)

Yes (before NI)  
No (after NI)

## THE CHILD TRUST FUND – APPENDICES

12.13 What is [your/your partner's] highest qualification?

INTERVIEWER: READ OUT AND CODE HIGHEST QUALIFICATION. (I.E. FIRST QUALIFICATION THAT APPLIES) (HQUAL / HQUALP)

Higher degree, degree and postgraduate qualification  
Other higher education qualification below degree level but above A level  
A-Levels or equivalent  
GCSE's, O-Levels or equivalent INCLUDE ANYTHING BELOW A-LEVEL HERE  
Other (specify)  
Do not have any qualifications

13.16 Do you (or your partner) receive any of the following tax credits or social security benefits? (MCRED)

READ OUT AND CODE ALL THAT APPLY

PROBE: What others?

Child Benefit  
Child Tax Credit  
{DON'T ASK IF RESPONDENT OR PARTNER IS CODE 1 AT 12.1) Income Support /  
Jobseeker's Allowance  
{ONLY ASK IF CHILD UNDER 1 AT 1.7 OR 1.1B}Statutory Maternity Pay/Maternity  
Allowance  
Incapacity Benefit or Employment Support Allowance  
Disability Living Allowance  
Working Tax Credit (not included in wages)  
Other social security benefits (SPECIFY)  
None of above

**ASK 12.17 FOR EACH BENEFIT/TAX CREDIT RECEIVED. (TEXTFILL for 'other type' written in IF NONE, SKIP TO 12.18.**

12.17 How much (QUOTE TYPE OF BENEFIT/CREDIT) do you (and/or your partner) receive in total? (MCM)

WRITE IN AMOUNT AND CODE FREQUENCY ON NEXT SCREEN  
NOTE: IF UNABLE TO SEPARATE BENEFITS CODE TOTAL AMOUNT ONCE ONLY AND ZERO FOR ANY OTHER BENEFITS

Refused/Don't know

Weekly  
Monthly  
Some other period (write in)

**ASK ALL**

12.18 And do you (and your partner) have any other kinds of income that we have not mentioned? (MOTH)

READ OUT AND CODE ALL THAT APPLY

[IF HAS ANY SAVINGS/INVESTMENTS] Income from savings/investments  
Maintenance payments from an ex-partner  
Pension (inc. state, occupational and private)  
Rent from property or subletting  
Some other source

None at all

**ASK 12.19 ABOUT EACH ADDITIONAL INCOME. IF NONE, SKIP TO 12.20**

12.19 How much income (after tax) do you get from (QUOTE SOURCE)? (MOM/MOMPER)

WRITE IN AMOUNT IN POUNDS

Refused/Don't know

Weekly

Monthly

Some other period (write in)

**ASK ALL**

12.20 Thinking back over the past three years, has your (or your partner's) income significantly increased or decreased for any reason? (INFALL)

Yes – increased

Yes – decreased

Yes – both increased and decreased

No

D/K

12.24 Would you say that you are better off or worse off financially than you were 12 months' ago? (MBORW)

Better off

Worse off

About the same

Don't know

**ASK ALL**

I'd like to finish by asking a couple of questions about you [and your partner].

12.25 First, can I just check, do you own your home or is it rented? (LTENUR)

PROMPT IF NECESSARY.

Being bought on a mortgage

Owned outright by household

Share owner – part renting, part buying on a mortgage

Rented from local authority

Rented from Housing Association/ Trust

Rented from private landlord

Living with parents

Other (specify)

Don't know

12.26 And what was your age last birthday? (AAGE)

RECORD AGE (16-95)

12.27 CODE RESPONDENT SEX. (ASEX)

Male

Female

12.28 And which of these best describes your ethnic group? Are you... (AETH)

READ OUT

White  
Asian or Asian British  
Black or Black British (including Black African and Black Caribbean)  
Chinese  
A mixed ethnic group  
or another ethnic group (specify)?  
Don't know  
Refused

ASK 12.29-12.30 IF RESPONDENT HAS PARTNER. REST GO TO 12.31.

12.29 And, can I just check, what was your partner's age last birthday? (PAGE)

RECORD AGE (16-95)

12.30 And which of these best describes your partner's ethnic group? Are they... (AETHP)

READ OUT

White  
Asian or Asian British  
Black or Black British (including Black African and Black Caribbean)  
Chinese  
A mixed ethnic group  
or another ethnic group (specify)?  
Don't know  
Refused

### ASK ALL

12.31 (RECON) This is the end of the survey. Thank you very much for taking part.

This survey is being carried out by TNS-BMRB, an independent social research company. Occasionally we need to speak to people more than once. If we need to come back to you with any questions relating to this survey or to help with other connected research, would you be willing to help us?

IF NECESSARY, ADD: You can be assured that your name will never be passed to anyone outside our organisation without your permission.

Yes  
No  
Don't know

### ASK ALL

12.32 (RECON2) This study is being funded by Her Majesty's Revenue and Customs, a central government department. If Her Majesty's Revenue and Customs or a social research organisation working for the department wanted to conduct a follow-up to this study, would you be willing to for us to pass on your contact details and the information you have given us for this survey to another research organisation like ourselves?

Yes  
No  
Don't know



### 3 Technical appendix for depth interviews and topic guides

Depth interviews with parents of CTF-eligible children were undertaken during and after the survey interviews. All participants were drawn from respondents to the survey. Parents of children whose accounts were not yet opened were excluded. Thirty depth interviews were undertaken in total, comprising:

- Ten with parents who opened the account themselves and had made further contributions
- Ten with parents who opened the account themselves but had not made further contributions
- Ten with parents of children who had a Revenue Allocated Account (RAA).

Soft quotas were also set to ensure a good spread of accounts with and without the Government’s Additional Payment Award (according to HM Revenue & Customs Management Information, 31 per cent of accounts receive this). Soft quotas were also set on parents of children of different ages, albeit but focussed towards younger children (so that the account-opening decision process could be more easily recalled). The breakdown of each group for these two characteristics is shown in Table 6.

**Table 6** Depth interview participants by quota characteristics

	Received the Additional Payment Award		Sampled child aged two years or under	
	Yes	No	Yes	No
Parents who opened the account themselves and had made further contributions	3	7	5	5
Parents who opened the account themselves but had not made further contributions	2	8	8	2
Parents of children who had an RAA	2	8	6	4

In order to maximise response, participants each received a £15 shopping voucher. Interviews were undertaken by telephone and most lasted for between 20 and 40 minutes. The interviews were audio-recorded and transcribed in full with the permission of

participants. The data were analysed using thematic grids designed specifically for use with qualitative data.

### 3.1 Parents who opened an account themselves and have paid no contributions

#### INTRODUCTION

- From PFRC, University of Bristol
- On behalf of HM Revenue & Customs
- Will last around 30 minutes.
- Confidential
- Thank-you of £15 voucher
- Recording to ease note-taking. Recording will be destroyed once project is completed.
- Any questions?
  
- **Warm up**
  - number/ age of children
  - Work situation/ partner work situation
  
- **Type of account and provider selected**
  - What made you choose this type of account and this particular provider?
    - Single most important factor in choice of account and in choice of provider?
    - Which came first – account type or provider? Why?
  - Extent of 'shopping around' and ease/difficulty in making decisions about type of account and provider.
    - What would have made it easier?
  - What influence did your partner/ other parent of child have over the choice?
  - Did you have plan or have a timetable for opening the account?
  - What were the priorities with a baby in terms of financial matters (e.g. child benefit, CTC/WTC). Where was CTF on that list of priorities? Why?
  - Do you have any other products with the provider? Pre dating the CTF or as a result of it?
  - How do you now feel about the account you chose? What choice would you make now, if different? Why?
  - Have you switched providers? Why?
  - Did you consider not opening the account and letting the government do it for you?
    - Were you aware of what would happen if you didn't open it yourself
  
- **Sources of information used and how easy to understand**
  - What information did you use to make the decision? Type of information? Level of information?
  - Any other sources of information? Friends/ family? Financial advice?
  - Where did the information from the HMRC sit in the decision process?
    - Did you contact HMRC at all?
    - If so, what about, how easy was this to do and how would you rate the contact?
  - What sources were the most influential in choosing a CTF and why?
  - Any information you would have liked?

- **Experience of opening the account**
  - Were there any issues at all about opening the account or receiving the voucher?
  - How easy did they find it to open the account?
  - What would have made the process easier?
  - Did you contact HMRC at all?
    - If so, for what reason and by what method?
    - How easy was this to do and how would you rate the contact?
  - How do you feel CTF fitted into the time around when you had your child?
- **Understanding of the rules and regulations of the CTF**
  - Do you feel that you understand the rules about contributions to CTFs and about any charges that are levied?
  - If so, where did you get this information from?
  - Are you happy with them?(maximum contribution/ charges/ child controlled etc)
  - What would you change?
- **Contributions**
  - What are the main reasons you don't put any money in the CTF?
  - Did you expect you would contribute to it when you first opened the CTF?
    - If yes, what changed?
  - Do they save for their children anywhere else?
  - If so, what are the reasons for not putting those savings into the CTF?
  - What is your opinion on the level of governmental contribution? Does this affect your own level of saving in the CTF or elsewhere?
- **CTF at maturation**
  - What are their expectations of the CTF for their children in terms of...?
    - Size of fund
    - Potential use (what they would like it to be used for)
    - Likely use (what they think their 18 year old will use it for – general usefulness of CTF)
  - If you'd had a pot of savings when you were 18, what would you have done with it / do you think it would have helped you?
  - How much influence do you think you will have over what your child does with the CTF? And your partner/ other parent of child?
- **Opinions of CTF**
  - Overall, what do you think about the CTF?
  - Has the CTF had any effect on the way you save for your children?
    - More or less money towards their savings
    - Different types of investment (cash vs. stocks and shares)
    - Use of different providers?
    - Expectations of level of saving needed for children – expecting to save for their education/ house deposit
  - If applicable: has it had any effect on your saving for non eligible children?
  - Has it had any effect on your own pattern of savings? How/ why?
  - Where do you generally get information about savings
  - Do you talk about money/savings in general with their child? or intend to?
    - What age? In what way?
  - Do you talk about the CTF with their child?
    - If so, do you think it has or will have any effect on their attitude to saving?

## 3.2 Parents with a Revenue Allocated Account

### INTRODUCTION

- From PFRC, University of Bristol
- On behalf of HM Revenue & Customs
- Will last around 30 minutes.
- Confidential
- Thank-you of £15 voucher
- Recording to ease note-taking. Recording will be destroyed once project is completed.
- Any questions?
  
- **Warm up**
  - number/ age of children
  - Work situation/ partner work situation
  
- **Awareness of type of account and provider of CTF**
  - Opinions on those offered, convenience of providers offered
  - Are you happy with the RAA that their child has? Why/Why not?
  
- **Why did they not open an account themselves?**
  - Did you intend to open an account?
    - If yes, what were the main reasons you didn't?
    - How far did you get towards opening one?
    - If no, why not?
  - Were you aware of what happened to the voucher if you didn't open an account?
  - Barriers to opening an account (*spontaneous then prompt for:*)
    - Lack of information/ too much information
    - lack of confidence to make decision
    - lack of physical access to providers
    - lack of time
    - no previous relationship with providers/ or any providers
    - wanted HMRC to do it for you
    - family pressure
  - What influence did your partner/ other parent of child have over the decision?
  - What were the priorities with a new child in terms of financial matters (e.g. child benefit, CTC/WTC). Where was CTF on that list of priorities? Why?
  - What would have encouraged you to open an account yourself?
  - Would you make a different decision now, or have you made a different one for subsequent children? Why?
  - Have you switched providers? Do you intend to switch provider? Why/ why not?
  
- **Sources of information accessed**
  - What type and level of information looked at?
  - Any other sources of information? Friends/ family? Financial advice?
  - What information would you have liked?
  - Did you contact HMRC at all?
    - If so, for what reason and by what method?
    - How easy was this to do and how would you rate the contact?
  
- **Understanding of the rules and regulations of the CTF**

- Do you feel that you understand the rules about contributions to CTFs and about any charges that are levied?
- If so, where did you get this information from?
- Are you happy with them ?(maximum contribution/ charges/ child controlled etc)
- What would you change?

### • Contributions

#### **(If contributing – very small proportion)**

- Who contributes to the CTF? When and on what occasions? Regularly or ad hoc?
- Is this more, less or the same as expected when first opening the account?
- If different, why do you think you pay in (more/less) than you expected?
- Why have you chosen to put money in the CTF particularly?
  - What benefits do you think the CTF has over other accounts and what drawbacks?
- (If others contribute) Was it your choice for others to contribute to the CTF? Are you happy with this or would you prefer the money to go elsewhere?
- If you didn't have a CTF, what do you think you would do with the money instead?
- Do you also save anywhere else for their children?
- If so, what are the reasons for not putting these savings into the CTF?

#### **(If not contributing – high proportion)**

- What are the main reasons you don't put any money in the CTF?
- Did you expect you would contribute to it when you first had the CTF?
  - If yes, what changed?
- Do they save for their children anywhere else?
- If so, what are the reasons for not putting those savings into the CTF?
- What is your opinion on the level of governmental contribution? Does this affect your own level of saving in the CTF or elsewhere?

### • CTF at maturation

- What are your expectations of the CTF for their children in terms of...?
  - Size of fund
  - Potential use (what they would like it to be used for)
  - Likely use (what they think their 18 year old will use it for)
  - If you'd had a pot of savings when you were 18, what would you have done with it / do you think it would have helped you?
- How much influence do you think you will have over what your child does with the CTF? And your partner/ other parent of child?

### • Opinions of CTF

- Overall, what do you think about the CTF?
- Has the CTF had any effect on the way you save for your children?
  - More or less money towards their savings
  - Different types of investment (cash vs. stocks and shares)
  - Use of different providers?
  - Expectations of level of saving needed for children – expecting to save for their education/ house deposit
- Has it had any effect on your own pattern of savings? How/ why?
- Where do you generally get information about savings from?
- Do you talk about money/savings in general with their child? Or intend to?
  - What age? In what way?
- Do you talk about the CTF with their child?

- If so, do you think it has or will have any effect on their attitude to saving?

### 3.3 Parents who opened an account themselves and paid contributions

#### INTRODUCTION

- From PFRC, University of Bristol
- On behalf of HM Revenue & Customs
- Will last around 30 minutes.
- Confidential
- Thank-you of £15 voucher
- Recording to ease note-taking. Recording will be destroyed once project is completed.
- Any questions?
  
- **Warm up**
  - number/ age of children
  - Work situation/ partner work situation
  
- **Type of account and provider selected**
  - What made you choose this type of account and this particular provider?
    - Single most important factor in choice of account and in choice of provider?
    - Which came first – account type or provider? Why?
  - Extent of 'shopping around' and ease/difficulty in making decisions about type of account and provider.
    - What would have made it easier?
  - What influence did your partner/ other parent of child have over the choice?
  - Did you have plan or have a timetable for opening the account?
  - What were the priorities with a baby in terms of financial matters (e.g. child benefit, CTC/WTC). Where was CTF on that list of priorities? Why?
  - Do you have any other products with the provider? Pre dating the CTF or as a result of it?
  - How do you now feel about the account you chose? What choice would you make now, if different? Why?
  - Have you switched providers? Why?
  - Did you consider not opening the account and letting the government do it for you?
    - Were you aware of what would happen if you didn't open it yourself
  
- **Sources of information used and how easy to understand**
  - What information did you use to make the decision? Type of information? Level of information?
  - Any other sources of information? Friends/ family? Financial advice?
  - Where did the information from the HMRC sit in the decision process?
    - Did you contact HMRC at all?
    - If so, what about, how easy was this to do and how would you rate the contact?
  - What sources were the most influential in choosing a CTF and why?
  - Any information you would have liked?

- **Experience of opening the account**
  - Were there any issues at all about opening the account or receiving the voucher?
  - How easy did you find it to open the account?
  - What would have made the process easier?
  - Did you contact HMRC at all?
    - If so, for what reason and by what method?
    - How easy was this to do and how would you rate the contact?
  - How do you feel CTF fitted into the time around when you had your child?
- **Understanding of the rules and regulations of the CTF**
  - Do you feel that you understand the rules about contributions to CTFs and about any charges that are levied?
  - If so, where did you get this information from?
  - Are you happy with them?(maximum contribution/ charges/ child controlled etc)
  - What would you change?
- **Contributions**
  - Who contributes to the CTF? When and on what occasions? Regularly or ad hoc?
  - Is this more, less or the same as expected when first opening the account?
  - If different, why do you think you pay in (more/less) than you expected?
  - Why have you chosen to put money in the CTF particularly?
    - What benefits do you think the CTF has over other accounts and what drawbacks?
  - (If others contribute)Was it your choice for others to contribute to the CTF? Are you happy with this or would you prefer the money to go elsewhere?
  - If you didn't have a CTF, what do you think you would do with the money instead?
  - Do you also save anywhere else for their children?
  - If so, what are the reasons for not putting these savings into the CTF?
  - What is your opinion on the level of governmental contribution? Does this affect your own level of saving in the CTF or elsewhere?
- **CTF at maturation**
  - What are their expectations of the CTF for their children in terms of...?
    - Size of fund
    - Potential use (what they would like it to be used for)
    - Likely use (what they think their 18 year old will use it for – general usefulness of CTF)
    - If you'd had a pot of savings when you were 18, what would you have done with it? Do you think it would have helped you?
  - How much influence do you think you will have over what your child does with the CTF? And your partner/ other parent of child?

- **Opinions of CTF**
  - Overall, what do you think about the CTF?
  - Has the CTF had any effect on the way you save for your children?
    - More or less money towards their savings
    - Different types of investment (cash vs. stocks and shares)
    - Use of different providers?
    - Expectations of level of saving needed for children – expecting to save for their education/ house deposit
  - If applicable: has it had any effect on your saving for non eligible children?
  - Has it had any effect on your own pattern of savings? How/ why?
  - Where do you generally get information about savings
  - Do you talk about money/savings in general with their child? or intend to?
    - What age? In what way?
  - Do you talk about the CTF with their child?
    - If so, do you think it has or will have any effect on their attitude to saving?