Saving for children:

A baseline survey at the inception of the
Child Trust Fund

Questionnaires
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1 Parent/guardian questionnaire

9 March 2005

1 Household composition

ASK ALL
To start with, I need to ask you a few questions about who lives here, starting with yourself.

1.1a So, first of all, what was your age last birthday?

RECORD AGE

IF AGE REFUSED
1.1b In which of the following age bands does your age lie?

16-19
20-29
30-39
40-49
50-59
60-69
70+
DK
Refused

1.2 CODE RESPONDENT SEX

Male
Female

1.3a And what is your marital status? Are you …

READ OUT – CODE FIRST TO APPLY

Single/never been married
Married and living with your partner
Married and separated from your partner
Divorced
Widowed
Don't Know
Refused
IF SINGLE/NEVER BEEN MARRIED

1.3b Can I just check, are you living with someone as a couple?

Yes
No
(SPONTANEOUS ONLY) Same sex couple
Don’t know
Refused

ASK ALL
SHOW CARD 1A

1.4 To which of these ethnic groups do you consider you belong?

A: White - British
B: White - Irish
C: White - other White background
D: Mixed - White and Black Caribbean
E: Mixed - White and Black African
F: Mixed - White and Asian
G: Mixed - other Mixed background
H: Asian or Asian British - Indian
I: Asian or Asian British - Pakistani
J: Asian or Asian British - Bangladeshi
K: Asian or Asian British - other Asian background
L: Black or Black British - Caribbean
M: Black or Black British - African
N: Black or Black British - other Black background
O: Chinese
Other (Specify)
Don’t Know
Refused

Next I’d like to ask you about the other people who normally live here.

1.5 CODE IF OBVIOUS

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

Male
Female

1.6 And what is your relationship to [name of sampled child]?

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

RECORD NUMBER

1.8 Please could you tell me the names of these other children?

RECORD NAMES

ASK FOR EACH OTHER CHILD

1.9 CODE IF OBVIOUS

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

Male
Female

1.9a And how old is [name]?

RECORD AGE

IF AGE = 2 OR DK OR REF

1.9b Can I just check, was [name] born before the 1st of September 2002?

Yes – born before 1st September 2002
No – born on or after 1st September 2002
DK
Refused

1.10 And what is your relationship to [name]?

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

1.11 And does anyone else normally live in this household?

Yes
No
Don’t know
Refused

IF YES

1.12 How many other people normally live in this household?

RECORD NUMBER

ASK FOR EACH OTHER PERSON
1.13a What was their age last birthday?

RECORD AGE

IF AGE = DK OR REF

1.13b In which of the following age bands does their age lie?

Under 16
16-19
20-29
30-39
40-49
50-59
60-69
70+
DK
Refused

1.14 CODE IF OBVIOUS

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

Male
Female
DK
Refused

1.15 And what is your relationship to [name]?

Husband/Wife
Partner/Cohabitee
Son-in-law/Daughter-in-law
Natural Parent
Adoptive Parent
Foster Parent
Step-Parent
Parent-in-law
Parent’s partner
Natural Brother/sister
Half-Brother/sister
Step-Brother/sister
Adopted Brother/sister
Foster Brother/sister
Brother-in-law
Sister-in-law
Grandchild
Grandparent
Other relative
Other non-relative
Don’t know
Refused
2 **Child's savings**

I would like to begin by asking you about any **savings** ([INSERT NAME OF SAMPLED CHILD]) might have. I shall ask about insurance policies and investments later on.

2.1 **SHOW CARD 2A**

Looking at this card, does [NAME OF CHILD] currently have any of these types of **savings account** either in his/her own name or in someone else's name? IF SAMPLED CHILD ELIGIBLE FOR CTF: I shall ask you about any Child Trust Fund account you may have opened for [NAME OF CHILD] later in the interview, so please do not include that now.

Yes
No

ASK ALL THAT HAVE NO SAVINGS ACCOUNTS AT 2.1. REST, SKIP TO 2.3

2.2 Do you intend to open an account for [NAME OF CHILD] in the next 12 months?

Yes
No

ASK ALL WITH SAVINGS ACCOUNT FOR CHILD. IF NONE, SKIP TO SECTION 3

2.3 In total, how many savings accounts of any of these types does he/she have?

WRITE IN NUMBER
Don’t know
Refused

ASK 2.4 – 2.40 FOR EACH ACCOUNT AT 2.3

2.4 **SHOW CARD 2A**

What type of account is this?

- Deposit account with a bank or building society
- Cash ISA (Individual Savings Account)
- ISA – type not know
- Credit union account
- National Savings and Investments savings account
- TESSA (Tax Exempt Special Savings Account)
- Other (WRITE IN)

2.5 In whose name is this account currently?

IF IN JOINT NAMES CODE ALL

- Child’s name
- Mother’s name
- Father’s name
- Grandparents’ name
- Godparent’s name
- Other relative’s name
- Other non-relative’s name
2.6 Did you or your partner choose this type of account for him/her? PROMPT IN RELATION TO PRECODES

Yes - respondent
Yes - partner
Yes - joint decision
No

ASK ALL WHERE RESPONDENT/PARTNER DID NOT CHOOSE TYPE OF ACCOUNT. REST, SKIP TO 2.8

2.7 Who chose this type of account for him/her?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
Godparent
Other relative
Other non-relative

ASK ALL WHERE RESPONDENT/PARTNER DID CHOOSE TYPE OF ACCOUNT. REST, SKIP TO 2.11

2.8 Why did you choose a (INSERT ACCOUNT TYPE AT 2.4) instead of some other type of account? PROBE FULLY

1. Higher / highest interest paying account at the time
2. It was an account created especially for children
3. Easy access (easy access to money for everyday use / bank/building society open on weekends on the high street)
4. No risk to money invested/ not linked to stock market
5. Other (specify)

ASK ALL WHERE ACCOUNT IS NOT IN CHILD’S NAME AT 2.5. REST, SKIP TO 2.10

2.9 Why did you decide not to put the account in [NAME OF CHILD]’s name? PROBE FULLY

1. Not allowed (child too young / account had to be in an adult’s name)
2. Didn’t think of it
3. Other (specify)

ASK ALL WHERE ACCOUNT IS IN CHILD’S NAME AT 2.5. REST, SKIP TO 2.11

2.10 Why did you decide to put the account in [NAME OF CHILD]’s name? PROBE FULLY

1. So that he/she would have money when he/she was older
2. Tax reasons
3. Because it’s his/her money
4. Other (specify)
ASK ALL WITH ACCOUNT

2.11 Which particular financial company or provider is the account with?

IF NECESSARY, ADD: By financial company I mean bank, building society, insurance company etc.

1. Abbey (Abbey National)
2. Alliance & Leicester
3. Axa Sunlife
4. Barclays
5. Birmingham Midshires
6. Bradford & Bingley
7. Bristol & West
8. Britannia
9. Cheltenham & Gloucester
10. Cheshire
11. Clydesdale
12. Co-op Bank
13. Coventry Economic
14. Egg
15. First Direct
16. Halifax/HBOS/Bank of Scotland
17. HSBC
18. Intelligent Finance
19. Lloyds TSB/Lloyds/TSB
20. Nationwide/Nationwide Building Society
22. Northern Rock
23. Supermarket’s own brand
24. The Children’s Mutual
25. Woolwich
26. Yorkshire Bank
27. Post office
28. Other (Specify)
29. Don’t know/refused

2.12 How old was [NAME OF CHILD] when this account was opened?

WRITE IN AGE IN YEARS

Opened at/close to birth

2.13 Did you or your partner contribute money to the account when it was first opened?

Yes
No

2.14 And have you or your partner added any money to the account since it was opened?

Yes
No

ASK ALL THAT HAVE CONTRIBUTED AT 2.13 or 2.14. REST, SKIP TO 2.19a
2.15 Have you or your partner added any money to the account in the last 12 months?

Yes
No

ASK ALL THAT HAVE NOT CONTRIBUTED IN LAST 12 MONTHS AT 2.15. REST, SKIP TO 2.19a

2.16 Why have you not added any money to the account in the last 12 months?

PROBE FULLY

1. Cannot afford it / not enough money
2. Have not got round to it
3. Other (specify)

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

2.17 How many times have you added money to the account in the last 12 months?

WRITE IN NUMBER
Don’t know/refused

2.18a And how much money have you added to the account in the last 12 months?

WRITE IN AMOUNT £
Don’t know/refused

2.18b Can I just check does this include any money added ... READ OUT AND CODE ALL THAT APPLY

At his/her birthday
At Christmas or other special occasions like Eid, Chinese New Year, Diwali Hanukkah
At other specific times

ASK ALL WITH ACCOUNT

2.19a And did anyone else contribute money to the account when it was first opened?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
Godparent
Other relative
Other non-relative

2.19b And has anyone else added any money to the account since it was opened?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
ASK ALL WHERE OTHERS HAVE CONTRIBUTED AT 2.19a or 2.19b. REST, SKIP TO INSTRUCTION ABOVE 2.25

2.19c Has anyone else contributed any money to the account in the last 12 months?

Yes
No

ASK ALL WHERE OTHERS HAVE CONTRIBUTED IN PAST 12 MONTHS AT 2.19c. REST, SKIP TO INSTRUCTION ABOVE 2.25

2.20 How many other people have contributed money to the account in the last 12 months?

WRITE IN NUMBER
Don’t know/refused

ASK 2.21 – 2.24 OF EACH CONTRIBUTOR AT 2.20. IF NONE, SKIP TO INSTRUCTION ABOVE 2.25

2.21 Who has added money to the account in the last 12 months?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
Godparent
Other relative
Other non-relative

2.22 How many times have they added money to the account in the last 12 months?

WRITE IN NUMBER
Don’t know/refused

2.23 And how much money have they added to the account in the last 12 months?

WRITE IN AMOUNT £
Don’t know/refused

2.24 Can I just check does this include any money added … READ OUT AND CODE ALL THAT APPLY

At his/her birthday
At Christmas or other special occasions like Eid, Chinese New Year, Diwali Hanukkah
At other specific times
ASK ALL WHERE CHILD HAS CONTRIBUTED TO ACCOUNT AT 2.19a OR 2.19b. REST, SKIP TO 2.26

2.25 You mentioned that [NAME OF CHILD] has added money to the account. At what age did he/she first do so?

WRITE IN AGE IN YEARS
Don't know/refused

ASK ALL WITH ACCOUNT

2.26 Does [NAME OF CHILD] know about this account? PROMPT IN RELATION TO PRE-CODES

Yes
No, too young
No, have decided not to tell child about account
No, other reason

2.27 Can I just check, approximately how much money is saved in this account currently?

WRITE IN AMOUNT
Refused
Don't know

2.28 What is this money being saved for? PROBE FULLY AND CODE ALL

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 pay school expenses – e.g. fees, school trips, uniform etc.
5. 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 when the child starts to drive
8. To pay for the child to go travelling/on holidays/have holiday spending money
9. For the child to buy leisure or other goods for himself/herself – e.g. toys, games, books, CDs, computer, TV, bike, etc.
10. For the child to spend on leisure activities-going out etc.
11. Other (Specify)

ASK IF CHILD KNOWS ABOUT THE ACCOUNT AT 2.26

2.29 Is [NAME OF CHILD] allowed to take money out of this account when he/she wants to? PROMPT IN RELATION TO PRE-CODES AND CODE ONE ONLY

Yes
Maybe – depends on circumstances/what money for
No

ASK ALL ABLE TO TAKE MONEY OUT AT 2.29 (YES). REST, SKIP TO 2.31

2.30 How old was he/she when he/she was first allowed to take money out of the account?

WRITE IN AGE IN YEARS
Don’t know
Refused

ASK ALL UNABLE TO TAKE MONEY OUT AT 2.29 (NO). REST, SKIP TO 2.32

2.31 At what age will [NAME OF CHILD] be allowed to take money out of the account?

WRITE IN AGE IN YEARS
Not yet decided
When old/mature enough
When the money is needed
Don’t know
Refused

ASK ALL WITH ACCOUNT

2.32 Has any money ever been taken out of this account?

Yes
No

ASK ALL WHERE MONEY HAS BEEN TAKEN OUT OF ACCOUNT. REST, SKIP TO 2.40

2.33 Have you (or your partner) ever taken money out of this account?

Yes
No

ASK ALL WHERE RESPONDENT/PARTNER HAS TAKEN OUT OF ACCOUNT. REST, SKIP TO 2.36

2.34 How many times have you (or your partner) taken money out of this account in the past 12 months?

WRITE IN NUMBER
None
Don’t know
Refused

ASK ALL WHERE RESPONDENT/PARTNER HAS TAKEN MONEY OUT OF ACCOUNT IN PAST 12 MONTHS. REST, SKIP TO 2.36

2.35 On what have you (or your partner) spent the money that you took out in the past 12 months?

To pay bills/day to day expenses
Paying off loans/credit cards etc
To buy clothes/shoes (not for child)
To pay for a family holiday/holiday spending money
To buy something for the home
To buy something for my(our)self
For an emergency (specify)
To pay for a holiday/holiday spending money for the child
To pay for school trips for the child
To buy school uniform for the child
To pay for the child’s First Holy Communion/Confirmation/Bar Mitzvah etc.
Clothes/shoes/trainers for the child
Toys, games, books, CDs, DVDs for child
Leisure goods for child, e.g. bike, skateboard
Computer, TV, DVD player etc. for child
Other (WRITE IN)

ASK ALL WHERE MONEY HAS BEEN TAKEN OUT OF ACCOUNT.

2.36 Who else has ever taken money out of the account?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
Godparent
Other relative
Other non-relative

ASK ALL WHERE ANY OTHER(S) HAS/HAVE TAKEN OUT OF ACCOUNT.
REST, SKIP TO 2.40

2.37 And have they/any of these taken money out of this account in the past 12 months?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
Godparent
Other relative
Other non-relative

ASK ALL WHERE CHILD HAS TAKEN MONEY OUT OF ACCOUNT IN PAST 12 MONTHS (THIRD OPTION AT 2.37). REST, SKIP TO 2.40

2.38 How many times has [NAME OF CHILD] taken money out of this account in the past 12 months?

WRITE IN NUMBER
None
Don’t know
Refused

2.39 And on what has [NAME OF CHILD] spent the money that he/she has taken out in the past 12 months? CODE ALL THAT APPLY
1. Going out  
2. CDs  
3. Clothes  
4. Computer games  
5. DVDs  
6. Books  
7. Art materials  
8. Sport  
9. Hobbies  
10. Shoes/Trainers/Football boots  
11. Make up  
12. Jewellery/Bracelets/Ear-rings/Brooches etc.  
13. Fashion accessories/Hair accessories  
14. Holiday spending money  
15. Presents  
16. Hasn’t spent it yet  
17. Other (specify)  

ASK ALL WITH ACCOUNT  

2.40 SHOW CARD 2B  
Are there any of these restrictions on taking money out of this account?  
CODE ALL THAT APPLY  

Have to give 60 or more days notice or the interest rate is reduced  
Can only make one or two withdrawals a year or the interest rate is reduced  
Need to keep minimum balance of £5,000 or more in account or the interest rate is reduced  
There is an annual bonus if no withdrawals are made during the year
3  **Life insurance, pensions and other investments**

I would now like to ask you about other possible forms of savings for [NAME OF CHILD] ……

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. 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.

Yes  
No

ASK ALL WITH LIFE INSURANCE POLICIES. IF NONE, REST, SKIP TO 3.16

3.2 **How many** life insurance policies does [NAME OF CHILD] have?

WRITE IN NUMBER  
Refused/Don’t know

ASK 3.3 – 3.13 **FOR EACH POLICY**

3.3 In whose name is the policy? IF IN JOINT NAMES CODE ALL

Child’s name  
Mother’s name  
Father’s name  
Grandparents’ name  
Godparent’s name  
Other relative’s name  
Other non-relative’s name

3.4 Did you or your **partner** choose the type of policy? **PROMPT IN RELATION TO PRECODES**

Yes - respondent  
Yes - partner  
Yes - joint decision  
No
ASK ALL WHERE RESPONDENT/PARTNER DID NOT CHOOSE TYPE OF ACCOUNT. REST, SKIP TO 3.6

3.5 Who chose the type of policy?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
Godparent
Other relative
Other non-relative

ASK ALL WHERE RESPONDENT/PARTNER DID CHOOSE TYPE OF POLICY. REST, SKIP TO 3.10

3.6 Why did you decide to take out a life insurance policy rather than saving or investing money in some other way? PROBE FULLY

1. Because respondent's parents did the same for them
2. To safeguard/protect the child's future
3. Seemed a good idea at the time
4. Other (Specify)

ASK ALL WHERE POLICY IS NOT IN CHILD'S NAME AT 3.3. REST, SKIP TO 3.8

3.7 Why did you decide not to put the policy in [NAME OF CHILD]'s name? PROBE FULLY

1. Not allowed (child too young / policy had to be in an adult's name)
2. Didn't think of it
3. Other (specify)

ASK ALL WHERE POLICY IS IN CHILD'S NAME AT 3.3. REST, SKIP TO 3.9

3.8 Why did you decide to put the policy in [NAME OF CHILD]'s name? PROBE FULLY

1. So that he / she would have money when they were older
2. Tax reasons
3. Because it's his/her money
4. Other (specify)

3.9 QUESTION DELETED

3.10 And which particular financial company is the policy with?

1. Axa
2. Abbey National Life
3. Abbey life
4. Allied Dunbar
5. CGU Life
6. CIS (Co-operative)
7. Eagle Star
8. Friends' Provident
9. Legal and General
10. Lloyds TSB
11. Norwich Union
12. Pearl
13. Prudential
14. Royal & Sun Alliance/More than
15. Royal London
16. Scottish Equitable
17. Scottish Widows
18. Standard Life
19. Sun Life
20. Other (Specify)
21. Don’t know/refused

3.11 How much are the regular payments made on this policy?

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

3.12 Do you or your partner make these payments?

Yes
No

ASK ALL WHERE RESPONDENT/PARTNER DO NOT MAKE THE PAYMENTS. REST, SKIP TO 3.14

3.13 Who does make the payments?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
Godparent
Other relative
Other non-relative

ASK ALL WITH POLICY

3.14 Can I check, has the policy matured yet?

Yes
No
DK

IF YES AT 3.14

3.14b How old was [NAME OF CHILD] when the policy matured?

WRITE IN AGE IN YEARS
DK

IF NO AT 3.14

3.14c How old will [NAME OF CHILD] be when the policy matures?

WRITE IN AGE IN YEARS
DK

IF YES AT 3.14
3.14d How have you used the money from this policy? CODE ALL THAT APPLY

1. Have not used/spent yet (single-code)
2. For the child’s future generally
3. For the child to spend how he/she likes
4. To pay for the child’s education after he/she leaves school (e.g. university, further education)
5. To pay school expenses – e.g. fees, school trips, uniform etc.
6. To help the child set up home/ pay for deposit on home
7. To pay for driving lessons for the child
8. To buy a car/motorbike when the child starts to drive
9. To pay for the child to go travelling/on holidays/ have holiday spending money
10. For the child to buy leisure or other goods for himself/herself – e.g. toys, games, books, CDs, computer, TV, bike, etc.
11. For the child to spend on leisure activities/ going out etc.
12. Have re-invested it (e.g. in savings account/other investment)
13. Other (Specify)

IF NO AT 3.14 OR CODE 1 AT 3.14d

3.15 How do you intend that the money from this policy should be spent? 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 pay school expenses – e.g. fees, school trips, uniform etc.
5. 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 when the child starts to drive
8. To pay for the child to go travelling/on holidays/ have holiday spending money
9. For the child to buy leisure or other goods for himself/herself – e.g. toys, games, books, CDs, computer, TV, bike, etc.
10. For the child to spend on leisure activities/ going out etc.
11. Will re-invest it (e.g. in savings account/other investment)
12. Other (Specify)

ASK ALL
SHOW CARD 3A (AS AT 3.18)

3.16 Does [NAME OF CHILD] have any of these types of investments either in his/her name or someone else’s name?

Yes
No

ASK ALL WITH INVESTMENTS.
IF NONE, SKIP TO SECTION 4
3.17 How many investments of any of these kinds does he/she have in total?

WRITE IN NUMBER
Don’t know/refused

ASK 3.18 – 3.41 FOR EACH INVESTMENT IN TURN AT 3.17

SHOW CARD 3A

3.18 What type of investment is this?

Premium Bonds
Stocks and shares
Personal Equity Plan (PEP)
Equity-based ISA (Individual Savings Account)
Unit trusts
Investment trusts
National Savings and Investments bonds or certificates
Savings Bond with a bank, building society or an insurance company
Stakeholder pension
Other (WRITE IN)

3.19 In whose name is the [TYPE OF INVESTMENT]? IF IN JOINT NAMES CODE ALL

Child’s name
Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Grandparents’ name
Godparent’s name
Other relative’s name
Other non-relative’s name

ASK ALL WHERE RESPONDENT/PARTNER DID NOT CHOOSE TYPE OF INVESTMENT. REST, SKIP TO 3.22

3.20 Did you or your partner choose the investment? PROMPT IN RELATION TO PRECODES

Yes - respondent
Yes - partner
Yes - joint decision
No

ASK ALL WHERE RESPONDENT/PARTNER DID NOT CHOOSE TYPE OF INVESTMENT. REST, SKIP TO 3.22

3.21 Who chose the investment?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
Godparent
Other relative
Other non-relative

ASK ALL WHERE RESPONDENT/PARTNER DID NOT CHOOSE TYPE OF INVESTMENT. REST, SKIP TO 3.24
3.22 Why did you decide to invest in [TYPE OF INVESTMENT] rather than saving or investing money in some other way? PROBE FULLY

1. Because will get a better return than other investments
2. Because other people in the family have this type of investment
3. Other (Specify)

ASK ALL WHERE INVESTMENT IS NOT IN CHILD’S NAME AT 3.19.
REST, SKIP TO 3.24

3.23 Why did you decide not to put the investment in [NAME OF CHILD]’s name? PROBE FULLY

1. Not allowed to (child too young / investment had to be in an adult’s name)
2. Didn’t think of it
3. Other (specify)

ASK ALL WHERE INVESTMENT IS IN CHILD’S NAME AT 3.19. REST, SKIP TO 3.25

3.24 Why did you decide to put the investment in [NAME OF CHILD]’s name? PROBE FULLY

1. So that he/she would have money when he/she was older
2. Tax reasons
3. Because it’s his/her money
4. Other (specify)

ASK ALL WITH INVESTMENT, EXCEPT PREMIUM BONDS

3.25 Which particular financial company is the [TYPE OF INVESTMENT] with?

1. Abbey (Abbey National)
2. Alliance & Leicester
3. Allied Dunbar
4. Axa
5. Barclays
6. Birmingham Midshires
7. Bradford & Bingley
8. Bristol & West
9. Britannia
10. CGU Life
11. Cheltenham & Gloucester
12. Cheshire
13. The Children’s Mutual
14. CIS (Co-operative)
15. Clydesdale
16. Co-op Bank
17. Coventry Economic
18. Eagle Star
19. Egg
20. First Direct
21. Friends’ Provident
22. Halifax/HBOS/Bank of Scotland
23. HSBC
24. Intelligent Finance
25. Legal and General
26. Lloyds TSB/Lloyds/TSB
27. Nationwide/Nationwide Building Society
29. Northern Rock
30. Norwich Union
31. Pearl
32. Post Office
33. Prudential
34. Royal & Sun Alliance/More than
35. Royal London
36. Scottish Equitable
37. Scottish Widows
38. Standard Life
39. Sun Life
40. Supermarket’s own brand
41. Woolwich
42. Yorkshire Bank
43. Other (Specify)
Don’t know/refused

3.26 How old was [NAME OF CHILD] when this investment was opened?
WRITE IN AGE IN YEARS
Opened at/close to birth

3.27 Did you or your partner contribute money to the investment when it was first opened?
Yes
No

3.28 Have you or your partner added any money to the investment since it was opened?
Yes
No

ASK ALL THAT HAVE CONTRIBUTED AT 3.27 or 3.28. REST, SKIP TO 3.32a

3.29 Have you or your partner added any money to the investment in the last 12 months?
Yes
No

3.30 How many times have you added money to the investment in the last 12 months?
WRITE IN NUMBER
Don’t know/refused

3.31a And how much money have you added to the investment in the last 12 months?
WRITE IN AMOUNT £
Don’t know/refused

3.31b Can I just check does this include any money added at …… READ OUT AND CODE ALL THAT APPLY

At his/her birthday
At Christmas or other special occasions like Eid, Chinese New Year, Diwali, Hanukkah
At other specific times

ASK ALL WITH INVESTMENT

3.32a And did anyone else contribute money when this investment was opened?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
Godparent
Other relative
Other non-relative

3.32b And has anyone else added any money to the investment since it was opened?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
Godparent
Other relative
Other non-relative

ASK ALL WHERE OTHERS HAVE CONTRIBUTED AT 3.32a or 3.32b. REST, SKIP TO 3.39

3.32c Has anyone (else) added any money to the investment in the last 12 months?

Yes
No

ASK ALL WHERE OTHERS HAVE CONTRIBUTED IN PAST 12 MONTHS. REST, SKIP TO INSTRUCTION ABOVE 3.38

3.33 How many others have contributed money to the investment in the last 12 months?

WRITE IN NUMBER
Don’t know/refused

ASK 3.34 – 3.37 OF EACH CONTRIBUTOR AT 3.33. IF NONE, SKIP TO INSTRUCTION ABOVE 3.38

3.34 Who has added money to the investment in the last 12 months?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
Godparent
Other relative
Other non-relative

3.35 How many times have they added money to the investment in the last 12 months?
WRITE IN NUMBER
Don’t know/refused

3.36 And how much money have they added to the investment in the last 12 months?
WRITE IN AMOUNT £
Don’t know/refused

3.37 Can I just check does this include any money added at ……. READ OUT AND CODE ALL THAT APPLY

At his/her birthday
At Christmas or other special occasions like Eid, Chinese New Year, Diwali, Hanukkah
At other specific times

ASK ALL WHERE CHILD HAS ADDED MONEY TO THE INVESTMENT AT 3.32a or 3.32b. REST, SKIP TO 3.39

3.38 You mentioned that [NAME OF CHILD] has added money to the investment. At what age did he/she first do so?
WRITE IN AGE IN YEARS
Don’t know/refused

ASK ALL WITH INVESTMENT

3.39 Does [NAME OF CHILD] know about this investment? PROMPT IN RELATION TO PRE-CODES

Yes
No, too young
No, have decided not to tell child about account
No, other reason

3.40 What is the current total value of the [TYPE OF INVESTMENT]?
WRITE IN AMOUNT
Refused
Don’t know

3.41 How do you intend that the money from this [TYPE OF INVESTMENT ACCOUNT] should be spent when it matures? 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 pay school expenses – e.g. fees, school trips, uniform etc.
5. 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 when the child starts to drive
8. To pay for the child to go travelling/on holidays/have holiday spending money
9. For the child to buy leisure or other goods for himself/herself – e.g. toys, games, books, CDs, computer, TV, bike, etc.
10. For the child to spend on leisure activities-going out etc.
11. Will re-invest it (e.g. in savings account/other investment)
12. Other (Specify)
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
4.1 Does [NAME OF CHILD] receive pocket money or an allowance, including any money paid for jobs or chores done around the home? I shall ask you about money earned from jobs outside the house later. NOTE: CAN INCLUDE POCKET MONEY OR ALLOWANCE FROM PARENTS AND OTHERS

Yes
No

ASK ALL THAT RECEIVE POCKET MONEY OR ALLOWANCE. REST, SKIP TO 4.3

4.2 How much does he/she normally receive?

WRITE IN AMOUNT AND CODE FREQUENCY
Don’t know/refuse – OBTAIN ESTIMATE

ASK ALL
4.3 Does [NAME OF CHILD] do any work for money outside the home, such as a paper round, baby sitting, dog walking, working in a shop, modelling or acting?

Yes
No

ASK ALL THAT EARN MONEY. REST, SKIP TO 4.5

4.4 How much does he/she normally earn?

WRITE IN AMOUNT AND CODE FREQUENCY
Don’t know/refuse – OBTAIN ESTIMATE

4.5 Does [NAME OF CHILD] ever get money as a present either for Christmas, his/her birthday, or some other occasion?

Yes – for Christmas
Yes – for Eid
Yes – for Chinese New Year
Yes – for Diwali
Yes – for Hanukkah
Yes – for birthday
Yes – for other special occasion
No
Don’t know
Refused

IF TWO OR MORE OCCASIONS MENTIONED AT 4.5

4.5b Thinking about the most recent time [NAME OF CHILD] received money as a present for Christmas, his/her birthday or some other occasion, what occasion was this?
Christmas
Eid
Chinese New Year
Diwali
Hanukkah
Birthday
Other special occasion
Don’t know
Refused

ASK ALL THAT RECEIVE GIFTS OF MONEY. REST, SKIP TO 4.7

4.6 And how much did he/she receive in total on that occasion?

WRITE IN AMOUNT

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?

Yes
No
Don’t know
Refused

ASK IF YES AT 4.7. REST, SKIP TO 4.13

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

WRITE IN AMOUNT TO NEAREST £
Refused/Don’t know – OBTAIN ESTIMATE

SHOW CARD 4A

4.9 Where did this money come from? CODE ALL MENTIONS

Pocket money or allowance
Money paid for jobs around the house
Money earned from work outside the home
Money received for birthday, Christmas, Eid, Chinese New Year, Diwali, and Hanukkah or some other occasion
Other (WRITE IN)
Don’t know

4.10 What does [NAME OF CHILD] usually do with the money he/she has saved in his/her money box? Does he/she ... READ OUT AND CODE ONE ONLY

Spend it all
Spend some of it and keep some of it in money box
Save it all
Other (WRITE IN)
Don’t know

ASK IF SPEND IT ALL AT 4.10

4.10b Why doesn’t he/she save any of the money?

ASK ALL THAT SPEND SOME OR ALL OF MONEY. REST SKIP TO 4.12
4.11 Thinking about the most recent time s/he took money out of their money box, what did he/she spend it on? PROBE FULLY

1. Going out
2. CDs
3. Clothes
4. Computer games
5. DVDs
6. Books
7. Art materials
8. Sport
9. Hobbies
10. Shoes/Trainers/Football boots
11. Make up
12. Jewellery/Bracelets/Ear-rings/Brooches etc.
13. Fashion accessories/Hair accessories
14. Holiday spending money
15. Presents
16. Hasn’t spent it yet
17. Other (specify)

ASK ALL THAT SAVE SOME OR ALL MONEY IN MONEY BOX. REST, SKIP TO INSTRUCTION ABOVE 4.13

4.12 What is s/he saving their money for? PROBE FULLY

1. Nothing specific – just save up until he/she needs something
2. Going out
3. CDs
4. Clothes
5. Computer games
6. DVDs
7. Books
8. Art materials
9. Sport
10. Hobbies
11. Shoes/Trainers/Football boots
12. Make up
13. Jewellery/Bracelets/Ear-rings/Brooches etc.
14. Fashion accessories/Hair accessories
15. Holiday spending money
16. Presents
17. Other (specify)

ASK ALL

4.13 Does anyone encourage [NAME OF CHILD] to save?

Yes
No
Don’t know

ASK ALL THAT ARE ENCOURAGED TO SAVE. REST, SKIP TO 4.15

4.14 Who is that?

Respondent/partner
Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Brother/sister
Grandparent
Godparent
Other relative
Other non-relative

ASK ALL

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

Yes
No
Don't know

ASK ALL WHERE CHILD IS AGED 5 OR ABOVE. REST, SKIP TO NEXT SECTION 5
SHOW CARD 4B

4.16 Looking at this card, which of these best describes how [NAME OF CHILD] saves?

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
5 Saving by/for other children

ASK THIS SECTION IN HOUSEHOLDS WITH ONE OR MORE OTHER CHILD(REN) AGED UNDER 18. OTHERWISE, SKIP TO SECTION 6

I would now like to ask you a small number of questions about your other child(ren) living here for whom you are responsible.

ASK 5.1 – 5.14 FOR EACH OTHER CHILD IN HOUSEHOLD SHOW CARD 5A

5.1 Looking at this card, does [NAME OF CHILD] currently have any of these types of savings account either in their own name or in someone else’s name? CODE ALL THAT APPLY

- Deposit account with a bank or building society
- Cash ISA (Individual Savings Account)
- Credit union account
- National Savings and Investments savings account
- TESSA (Tax Exempt Special Savings Account)
- Other (WRITE IN)
- None of these

ASK ALL WITH ACCOUNTS AT 5.1. REST, SKIP TO 5.5 CONTINUE SHOWING CARD 5A

5.2 And how much in total does he/she currently have saved in this/these accounts?

WRITE IN AMOUNT (ACROSS ALL ACCOUNTS)

Don’t know/refuse – OBTAIN ESTIMATE

5.3 Is [NAME OF CHILD] allowed to take money out of this account/any of these accounts?

- Yes
- No
- Don’t know

ASK ALL THAT CAN TAKE MONEY OUT AT 5.3. REST, SKIP TO 5.5

5.4 How old were they when they were first allowed to take money out of the account/these accounts?

WRITE IN AGE IN YEARS

Don’t know

ASK ALL

5.5 Does [NAME OF CHILD] have a life insurance policy to save money for him/her. This could be either in their name or someone else’s name. 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.

- Yes
- No
- Don’t know
ASK ALL WITH LIFE INSURANCE POLICIES AT 5.5. REST, SKIP TO 5.8

5.6 How many life insurance policies does [NAME OF CHILD] have?
WRITE IN NUMBER
Refused/Don’t know

5.7 How much in total are the regular payments made on this policy/these policies?
WRITE IN AMOUNT (ACROSS ALL POLICIES) AND CODE FREQUENCY
Refused/Don’t know – OBTAIN ESTIMATE
ASK ALL
SHOW CARD 5B

5.8 Does [NAME OF CHILD] have any of these types of investments, either in his/her own name or someone else’s name? CODE ALL THAT APPLY

- Premium Bonds
- Stocks and shares
- Personal Equity Plan (PEP)
- Equity-based ISA (Individual Savings Account)
- Unit trusts
- Investment trusts
- National Savings and Investments bonds or certificates
- Savings Bond with a bank, building society or an insurance company
- Stakeholder pension
- Other (WRITE IN)
- No investments held

ASK ALL WITH INVESTMENTS AT 5.8. REST, SKIP TO 5.10
CONTINUE SHOWING CARD 5B

5.9 And how much in total does [NAME OF CHILD] currently have saved in this (these) investment(s)?
WRITE IN AMOUNT (ACROSS ALL INVESTMENTS)
Refused/Don’t know – OBTAIN ESTIMATE
ASK ALL

5.10 Does [NAME OF CHILD] receive pocket money or an allowance, including any money paid for chores done around the house? I shall ask you about money earned from jobs outside the house later. NOTE: CAN INCLUDE POCKET MONEY OR ALLOWANCE FROM PARENTS AND OTHERS

- Yes
- No

5.11 Does [NAME OF CHILD] do any work for money outside the home, such as a paper round, baby sitting, dog walking, working in a shop, modelling or acting?

- Yes
- No
5.12 Does [NAME OF CHILD] ever get money as a present either for Christmas, his/her birthday, or some other occasion?

Yes – for Christmas, Eid, Chinese New Year, Diwali, Hanukkah
Yes – for birthday
Yes – for other occasion
No
Don’t know
Refused

5.13 Has [NAME OF CHILD] saved any money over the past 12 months, either in a savings account or in a money box or some other container?  PROMPT IN RELATION TO PRE-CODES AND CODE ALL THAT APPLY

Yes - into savings account
Yes - into a money box
No
Don’t know
Refused

ASK ALL
SHOW CARD 5C

5.14 Looking at this card, which of these best describes how [NAME OF CHILD] saves?

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) .......

ASK ALL WITH MORE THAN ONE CHILD.  REST, SKIP TO 6.2
SHOW CARD 6A

6.1 How important is it to you that both (all) your children have the same amount of money saved for them at similar stages of their life?

Very important
Quite important
Not very important
Not at all important

ASK ALL

6.2 Do you think the amount you have saved for your child(ren) is about right, too much or too little?

About right
Too much
Too little

6.3 SHOW CARD 6B
To what extent do you agree or disagree with each of the following statements?

I would like to save for my child(ren) but I can’t afford to at the moment
I don’t feel it’s necessary to save for my child(ren) because other people are saving for them
I think it’s more important to buy my child(ren) the things they want, than to save for them
I don’t have enough spare money to make saving for my child(ren) worthwhile
Saving for my child(ren) is a low priority for me at the moment

Strongly agree
Tend to agree
Neither agree nor disagree
Tend to disagree
Strongly disagree
(Don’t know)

6.4 What, if anything, might encourage you to save (more) for your child(ren)?

PROMPT:  What else?  CODE ALL MENTIONS

Increase in income
Good return on their savings
Guaranteed rate of return
Tax relief on parental contributions
Tax relief on interest earned/returns from investment
Nothing will encourage me to save (more)
Other (WRITE IN)
7 Child Trust Fund

ASK ALL WHERE SAMPLED CHILD IS ELIGIBLE FOR CTF. OTHERS SKIP TO SECTION 8

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

7.1 SHOW INFORMATION BOOKLET  First can I check, have you received an information booklet like this about the Child Trust Fund?

Yes
No
Don’t know

ASK ALL THAT HAVE RECEIVED BOOKLET. REST, SKIP TO 7.3

7.2 Have you … READ OUT

read the booklet in detail
glanced at it but not read it carefully
not looked at it at all

ASK ALL WHO HAVE LOOKED AT BOOKET (CODES 1 OR 2 AT 7.2)

7.2b How useful was the information booklet in helping you to understand the Child Trust Fund? READ OUT …

Very useful
Fairly useful
Not at all useful
DK

ASK ALL WHERE SAMPLED CHILD IS ELIGIBLE FOR CTF

7.3 Do you know how much you can expect to receive for [NAME OF CHILD] this year?  DO NOT PROMPT

£250 - £277
£500 - £543
Another amount (WRITE IN)
Don’t know

7.4 Do you know the maximum amount that can be added to your child’s CTF account in any one year?  DO NOT PROMPT

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

7.5 Do you know at what age [NAME OF CHILD] can take money out of their CTF account if they want to?  DO NOT PROMPT

16
18
Another age (WRITE IN)
Don’t know
7.6 And do you know at what age [NAME OF CHILD] can manage their CTF account themselves? DO NOT PROMPT

16
18
Another age (WRITE IN)
Don't know

7.7 SHOW EXAMPLE VOUCHERS And can I also check, have you actually received the vouchers for [NAME OF CHILD]?

Yes
No

ASK ALL THAT HAVE RECEIVED VOUCHERS. REST, SKIP TO 7.9

7.8 How much have you received?

£250 - £277
Another amount (WRITE IN)
Don't know

ASK ALL WHO HAVE NOT RECEIVED VOUCHERS AT 7.7. REST, SKIP TO 7.10

7.9 Do you intend to open an account with the vouchers, once you receive them?

Yes
No
Don't know

ASK ALL WHO HAVE RECEIVED VOUCHERS AT 7.7. REST, SKIP TO 7.10

7.10 Have you actually already opened an account with the vouchers? PROMPT IN RELATION TO PRE-CODES

Yes
No – but intend to
No – do not intend to
Don't know

ASK ALL THAT DO NOT INTEND TO OPEN AN ACCOUNT AT 7.9 OR 7.10. REST, SKIP TO 7.12

7.11 Are there any particular reasons why you don't intend to open an account? PROBE FULLY – CODE ALL MENTIONS

Don’t agree with the idea of CTF
Unfair on other/older children
Won't be able to add any money to the account
Don’t understand how the CTF works/confusing
Other (WRITE IN)

ASK ALL THAT INTEND TO OPEN AN ACCOUNT AT 7.9 OR 7.10 OR HAVE OPENED AN ACCOUNT AT 7.10. REST, SKIP TO 7.36 SHOW CARD 7A

7.12 Which, if any, of these types of Child Trust Fund account have you opened/do you think you are most likely to open?
Savings or deposit account
Equity-based account (an account that invests the money in shares)
Stakeholder account (an account that invests the money in shares, but which limits the risk involved)
Not yet decided

ASK ALL THAT HAVE DECIDED TYPE OF ACCOUNT. REST, SKIP TO 7.14

7.13 Why have you decided to open that type of account? PROBE FULLY

1. High(er) rate of interest
2. It was an account created especially for children
3. Easy access (easy access to money for everyday use / bank/building society open on weekends on the high street)
4. No risk to money invested/ not linked to stock market
5. Other (specify)

ASK ALL THAT INTEND TO OPEN AN ACCOUNT AT 7.9 OR 7.10 OR HAVE OPENED AN ACCOUNT AT 7.10
SHOW CARD 7B

7.14 Which, if any, of these types of financial company or provider have you opened/do you think you are most likely to open the account with?

Bank
Building society
Friendly society
Insurance company
High Street retailers (e.g. Sainsbury’s, Mothercare)
Other (WRITE IN)
Not yet decided

ASK ALL THAT HAVE DECIDED TYPE. REST, SKIP TO 7.16

7.15 Why have you decided to open an account with that type of financial company or provider? PROBE FULLY

1. Convenient (my own accounts are held by the same financial company)
2. Easy access (easy access to money for everyday use / bank/building society open on weekends on the high street)
3. Customer loyalty (good experience of the organisation)
4. Secure / security
5. Other (specify)

ASK ALL THAT INTEND TO OPEN AN ACCOUNT AT 7.9 OR 7.10 OR HAVE OPENED AN ACCOUNT AT 7.10

7.16 Which particular company have you opened/do you think you are most likely to open the account with?
1. 4thekids
2. Abbey
3. Allied Irish Bank
4. Ancient Order of Foresters Friendly Society
5. AXA Sun Life
6. Baby Welcome
7. Barclays Bank Plc
8. Blue Stripe Financial Services Ltd
9. Boots The Chemists
10. Bounty
11. Britannia Building Society
12. Chelsea Building Society
13. Cheshire Building Society
14. The Children's Mutual
15. Child Trust Fund.com
16. CIS Policyholder Services Ltd
17. Civil Service Insurance Society
18. Comdirect
19. Connect
20. Coventry Building Society
21. Cumberland Building Society
22. CW Friendly Society
23. David Newton & Co
24. Derbyshire Building Society
25. Dunfermline Building Society
26. F & C Management Ltd
27. Family Investments
28. First Trust Bank
29. Foresters
30. Furness Building Society
31. Grindeys Solicitors
32. Halifax Financial Services
33. Hanley Economic Building Society
34. Hargreaves Lansdown
35. HSBC
36. Ipswich Building Society
37. Kenneth Bush Solicitors (IFA)
38. Kingston Unity Friendly Society
39. Leeds & Holbeck Building Society
40. Leek United Building Society
41. Liverpool Victoria
42. Lloyds TSB
43. Loughborough Building Society
44. Lupton Fawcett
45. The Mansfield Building Society
46. Melton Mowbray Building Society
47. Mothercare
48. NAAFI Financial
49. NAAFI Financial (Cyprus)
50. NAAFI Financial (Germany)
51. National Childbirth Trust Charity
52. National Deposit Friendly Society Ltd
53. Nationwide Building Society
54. Nat West
55. Newbury Building Society
56. Newcastle Building society
57. Norwich And Peterborough Building Society
58. Nottingham Building Society
59. Paul Smith Associates
60. Pilling & Co
61. P.O.I.S.
62. Police Mutual Assurance Society
63. Post Office
64. Principality Building Society
65. Progressive Building Society
66. Redmayne-Bentley Stockbrokers
67. Royal Bank Of Scotland
68. Sainsbury's Bank
69. Scottish Friendly Asset Managers
70. The Share Centre
71. Skipton Building Society
72. Stroud & Swindon Building Society
73. Teachers
74. Ulster Bank Limited
75. Universal Building Society
76. Walker Crips Stockbrokers Limited
77. West Bromwich Building Society
78. Yorkshire Building Society
79. Not yet decided

35
ASK ALL THAT HAVE DECIDED FINANCIAL COMPANY OR PROVIDER. REST, SKIP TO INSTRUCTION ABOVE 7.18

7.17 Why have you decided to open an account with that particular financial company or provider? PROBE FULLY

Only financial company or provider I’m aware of
Offered high interest rate/rate of return
Savings are safe/not a risky account
They were recommended by a financial adviser
They were recommended by a relative or friend
Another child already has an account with them
Parent already has an account with them
Other (WRITE IN)

ASK ALL THAT HAVE OTHER ELIGIBLE CHILDREN AND WHO HAVE DECIDED TYPE OF ACCOUNT AT 7.12. REST, SKIP TO INSTRUCTION ABOVE 7.19

7.18 Do you plan to open/have you opened a similar type of account for your other child(ren) that will receive/have received CTF vouchers? PROMPT IN RELATION TO PRE-CODES

Yes
No

ASK ALL THAT HAVE OTHER NON-ELIGIBLE CHILDREN AND WHO HAVE DECIDED TYPE OF ACCOUNT AT 7.12. REST, SKIP TO 7.20

7.19 Do you plan to open a similar type of account for your older child(ren)? PROMPT IN RELATION TO PRE-CODES

Yes
No – because already have a savings account for them
No – other reason
Don’t know
Refused

ASK ALL THAT HAVE OTHER NON-ELIGIBLE CHILDREN

7.20 (Whether or not you plan to open a similar type of account), do you intend to give your older children the same amount of money as you are being given for [NAME OF CHILD]’s CTF account?

Yes
No

ASK ALL THAT INTEND TO OPEN AN ACCOUNT AT 7.9 OR 7.10 OR HAVE OPENED AN ACCOUNT AT 7.10

7.21 As you may be aware, it is possible for you or others to add further money to the Child Trust Fund account – up to a total of £1,200 a year. Do you think that you (or your partner) will add money to the account?

Yes
No
Don’t know
Refused
ASK ALL THAT WILL NOT ADD TO ACCOUNT AT 7.21. REST, SKIP TO 7.23

7.22.1 Are there any particular reasons why you don't think you will add money to the Child Trust Fund account? PROBE FULLY

ASK ALL THAT WILL ADD TO ACCOUNT AT 7.21. REST, SKIP TO 7.34

7.23 Do you think you will add money regularly to the account, that is at least once a month?

Yes
No
Don’t know
Refused

ASK ALL THAT EXPECT TO CONTRIBUTE REGULARLY. REST, SKIP TO 7.25

7.24 How much do you think you will add?

CODE AMOUNT AND FREQUENCY
Don’t know/refused

ASK ALL THAT DON’T EXPECT TO CONTRIBUTE REGULARLY. REST, SKIP TO 7.27

7.25 How many times do you think you will add money over the next 12 months?

WRITE IN NUMBER
Don’t know/refused

7.26 And how much in total do you think you may add over the next 12 months?

WRITE IN AMOUNT
Don’t know/refused

ASK ALL THAT WILL ADD TO ACCOUNT AT 7.21

7.27 Can I just check, does this include any money that may be given at Christmas or other special occasions like Eid, Chinese New Year, Diwali and Hanukkah.

Yes
No
Don’t know
Refused

7.28 How will you find the money you expect to pay into the account? CODE ALL THAT APPLY

From current income/transfer from current account
Transfer money from another savings or investment account already opened for the child
Transfer 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 CURRENTLY SAVE FOR SAMPLED CHILD IN LAST 12 MONTHS (CHECK - YES AT 2.15 OR 3.12 OR 3.29). REST, SKIP TO INSTRUCTION ABOVE 7.30

7.29 Will the amount you expect to save in the Child Trust Fund account affect the amount you already save for [NAME CHILD] in any other accounts, life policies or investments? PROMPT IN RELATION TO PRECODES

No effect
Will reduce amounts saved elsewhere
Will increase amounts saved elsewhere

ASK ALL THAT HAVE OTHER ELIGIBLE CHILDREN AND WHO EXPECT TO CONTRIBUTE AT 7.21. REST, SKIP TO INSTRUCTION ABOVE 7.32

7.30 Do you plan to pay a similar amount into the Child Trust Fund account for your other child(ren) that will receive/have received CTF vouchers?

Yes
No

ASK ALL THAT WILL NOT CONTRIBUTE SIMILAR AMOUNT. REST, SKIP TO INSTRUCTION ABOVE 7.32

7.31 Is there any particular reason why not? PROBE FULLY

ASK ALL WITH OTHER NON ELIGIBLE CHILDREN AND WHO EXPECT TO CONTRIBUTE TO SAMPLED CHILD’S CTF ACCOUNT AT 7.21. REST, SKIP TO 7.34

7.32 Will you pay a similar amount into saving account(s) for your older child(ren)?

Yes
No

ASK ALL THAT WILL NOT CONTRIBUTE SIMILAR AMOUNT. REST, SKIP TO 7.34

7.33 Is there any particular reason why not? PROBE FULLY

ASK ALL THAT INTEND TO OPEN AN ACCOUNT AT 7.9 OR 7.10 OR HAVE OPENED AN ACCOUNT AT 7.10

7.34 (Apart from yourself/yourselves), how many other people do you think might add money to the account – thinking of relatives and others?

WRITE IN NUMBER
Don’t know
Refused

ASK 7.35a – f ABOUT EACH CONTRIBUTOR AT 7.34. IF NONE, SKIP TO 7.36
7.35a Who do you think will add money? PROMPT: Who else? CODE ALL THAT APPLY

- Mother (including step-mother, female guardian)
- Father (including step-father, male guardian)
- Child themselves
- Grandparent
- Godparent
- Other relative
- Other non-relative

7.35b Do you think they will add money regularly to the account, at least once a month?

- Yes
- No
- Don’t know
- Refused

ASK ALL THAT EXPECT TO CONTRIBUTE REGULARLY. REST, SKIP TO 7.35d

7.35c How much do you think they will add?

CODE AMOUNT AND FREQUENCY

- Don’t know/refused

ASK ALL THAT DON’T EXPECT TO CONTRIBUTE REGULARLY. REST, SKIP TO 7.35f

7.35d How many times do you think you/they will add money over the next 12 months?

WRITE IN NUMBER

- Don’t know/refused

7.35e And how much in total do you think you/they may add over the next 12 months?

WRITE IN AMOUNT

- Don’t know/refused

ASK ABOUT EACH CONTRIBUTOR

7.35f Can I just check, does this include any money that may be given at Christmas or other special occasions like Eid, Chinese New Year, Diwali and Hanukkah.

- Yes
- No
- Don’t know
- Refused
Views of Child Trust Fund

ASK ALL WHERE SAMPLED CHILD IS ELIGIBLE FOR CTF

7.36a I would now like to ask you a few more general questions about the Child Trust Fund. First of all, about the amounts that children will receive. All those born on or after 6th April 2005 will receive £250. Do you think this amount is..... READ OUT

Too high
Too low or
About right
Don’t know

7.36b If a child lives in a family with an annual income of below £13480, then they will receive an extra £250, making a total of £500. Do you think this amount is..... READ OUT

Too high
Too low or
About right
Don’t know

7.37 Will these amounts encourage you to save or invest more for [NAME OF CHILD] than you do at present?

Yes
No
Don’t know

7.38a The Government is talking about giving all children who qualify for a Child Trust Fund account another £250 when they reach the age of 7. Do you think this amount is ..... READ OUT

Too high
Too low or
About right
Don’t know

7.38b As with the initial amount, if a child lives in a family with an annual income of below £13480, then they may receive an extra £250 when the child reaches 7, making a total of £500. Do you think this amount is ..... READ OUT

Too high
Too low or
About right
Don’t know

SHOW CARD 7E

7.39 The maximum amount that can be paid into a Child Trust Fund account in any one year is £1,200. How likely do you think it is that you and [NAME OF CHILD] will save this amount each year?

Very likely
Likely
7.40 And do you think this limit is …. READ OUT

Too high
Too low or
About right
Don’t know

ASK ALL THAT THINK LIMIT TOO HIGH OR TWO LOW (CODES 1 OR 2 AT 7.40). REST, SKIP TO 7.42

7.41 What do you think the maximum limit should be?

WRITE IN AMOUNT IN £
Don’t know
Refused

ASK ALL WHERE SAMPLED CHILD IS ELIGIBLE FOR CTF
SHOW CARD 7F

7.41b Looking at this card, what influence, if any, will the fact the money can’t be accessed until (NAME OF CHILD) reaches 18 have on the amount you pay into the account?

It will discourage me from paying any money in at all
I will pay in less money
I will pay in more money
No effect at all
Don’t know

7.42 When [NAME OF CHILD] reaches 16 they will be able to decide for themselves what type of account to keep their Child Trust Fund money in. Do you think that this age is… READ OUT AND CODE ONE ONLY

Too young
Too old
About right
Don’t know

ASK ALL THAT THINK AGE LIMIT TOO HIGH OR TOO LOW. REST, SKIP TO 7.45

7.43 At what age do you think they should be able to decide on the type of account they save their money in?

WRITE IN AGE IN YEARS

7.44 Why do you say that? PROBE FULLY

ASK ALL WHERE SAMPLED CHILD IS ELIGIBLE FOR CTF

7.45 When [NAME OF CHILD] reaches 18 they will have the right to decide for themselves what to do with the money. Do you think that this age is… READ OUT AND CODE ONE ONLY
Too young
Too old
About right
Don’t know

ASK ALL THAT THINK AGE LIMIT TOO HIGH OR TOO LOW. REST, SKIP TO 7.48

7.46 At what age do you think they should have access to the money?

WRITE IN AGE IN YEARS

7.47 Why do you say that? PROBE FULLY

ASK ALL WHERE SAMPLED CHILD IS ELIGIBLE FOR CTF

SHOW CARD 7F

7.48 Looking at this card, what influence, if any, will the fact that (NAME OF CHILD) will be able to choose what to do with the money when he/she is 18 have on the amount you pay into the account?

It will discourage me from paying any money in at all
I will pay in less money
I will pay in more money
No effect at all
Don’t know

7.49 What will you encourage [NAME OF CHILD] to do with his/her Child Trust Fund money when they reach 18? 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 pay school expenses – e.g. fees, school trips, uniform etc.
5. 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 when the child starts to drive
8. To pay for the child to go travelling/on holidays/have holiday spending money
9. For the child to buy leisure or other goods for himself/herself – e.g. toys, games, books, CDs, computer, TV, bike, etc.
10. (7.49 only) Carry on saving it
11. Other (Specify)

SHOWCARD 7G

7.50 Looking at these three types of Child Trust Fund account [cash-based deposit account, stakeholder account, equity-based account] can you tell me:

Is your capital at risk with any of these types of account (i.e. is there a risk that you might lose the original money you invested)?
Would you have to pay annual charges on any of these types of account?
Which of these types of accounts would be most likely to give the highest return after 18 years?
ASK ALL
SHOW CARD 7H

7.51 Have you had any of these types of contact with Inland Revenue regarding the Child Trust Fund? MULTI-CODE

Telephoned an Inland Revenue Enquiry Centre / Tax Office
Telephoned the Child Trust Fund helpline
Visited / used the Inland Revenue Child Trust Fund website
Visited an Inland Revenue Enquiry Centre / Tax Office
Sent or received an email
Received a letter
Written a letter
Other (specify)

ASK ALL WHO HAVE USED THE CTF INTERNET SITE
You mentioned that you had used the Inland Revenue Child Trust Fund internet site to look for information or help on the Child Trust Fund

7.52 How easy did you find it to obtain the help or information you were looking for? Was it…READ OUT …

Very easy
Fairly easy
Or Not at all easy
(DO NOT READ OUT) Did not find help or information looking for
DK

7.53 Overall, how useful did you find the Inland Revenue Child Trust Fund internet site? Was it …READ OUT …

Very useful
Fairly useful
Not at all useful
DK

ASK ALL WHO HAVE PHONED THE CTF HELPLINE

7.54 You mentioned that you had telephoned the Child Trust Fund helpline for information or help with the Child Trust Fund

How easy did you find it to obtain the help or information you were asking for? Was it…READ OUT…

Very easy
Fairly easy
Not at all easy
(DO NOT READ OUT) Did not find help or information looking for
DK

7.55 How useful was the response you received, in terms of helping you to sort out your problem? Was it… READ OUT

Very useful
Fairly useful
Not at all useful
7.55 Overall, thinking about your dealings with the Inland Revenue regarding the Child Trust Fund, how satisfied are you with the service they offer?

- Very satisfied
- Fairly satisfied
- Neither satisfied or dissatisfied
- Fairly dissatisfied
- Very dissatisfied
- DK
8 Parents own savings accounts

I would now like to ask you about any savings you might have in your own name – that is excluding any you have already told me about that are for your child(ren).

SHOW CARD 8A

8.1 Looking at this card, do you (or your partner) currently have any of these types of savings account? CODE ALL THAT APPLY

- Deposit account with a bank or building society
- Cash ISA (Individual Savings Account)
- Credit union account
- National Savings and Investments savings account
- TESSA (Tax Exempt Special Savings Account)
- Other - WRITE IN
- None of these

ASK ALL WITH NONE AT 8.1. REST, SKIP TO 8.3
CONTINUE SHOWING CARD 8A

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

- 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 this/any of these account(s) in the past 12 months?

- Yes
- No
- Refused/Don’t know

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

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

ASK ALL
SHOW CARD 8B

8.5 Do you (or your partner) save money in any of the ways on this card? CODE ALL THAT APPLY

- Save loose change at home in a money box or some other container
- Put cash by at home to pay bills when they come in
- Give money to someone else to keep for you/put into their account for you
- Delay collecting social security benefits until the amount has built up
- Buy savings stamps at a local supermarket or other shop
- Paying into a Christmas club or other savings club
- Through a local savings and loans club
- None of these
- Refused/Don’t know
Life insurance, other investments and pensions

8.7 Do you (or your partner) have a life insurance policy, where you pay money in over a number of years, that will provide a lump sum either at the end of the term or if you die before? EXCLUDE MORTGAGE ENDOWMENTS

Yes
No

SHOW CARD 8C

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

Premium Bonds
Stocks and shares
Personal Equity Plan (PEP)
Equity-based ISA (Individual Savings Account)
Unit trusts
Investment trusts
National Savings and Investments bonds or certificates
Savings Bond with a bank, building society or an insurance company
Other (WRITE IN)
No investments held

ASK ALL WITH INVESTMENTS AT 8.8. REST, SKIP TO 8.10
CONTINUE SHOWING CARD 8C

8.9 How much do you have currently in total in these investments?

WRITE IN AMOUNT
Refused/Don’t know – OBTAIN ESTIMATE

ASK ALL
SHOW CARD 8D

8.10 Do you (or your partner) currently have any of these types of pension?
CODE ALL THAT APPLY

Occupational pension
Personal pension plan
Stakeholder pension
Have pension – don’t know type
None of these
Attitudes to saving and borrowing

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

ASK ALL
SHOW CARD 9A

9.1 First of all, how often do you have money left at the end of the week or month?

Always
Most weeks/months
More often than not
Sometimes
Hardly ever
Never
Don’t know

SHOW CARD 9B

9.2 For each of the statements I am about to read out, please tell me to what extent you agree or disagree with each. READ OUT. RANDOMISE ORDER

When I was growing up I was always encouraged to save money
I always make sure I save money for a rainy day
I am impulsive and tend to buy things even though I can’t really afford them
I am a saver, not a spender
I tend to live for the day and let tomorrow take care of itself
I don’t know enough about savings and investment products to choose ones that are suitable for my circumstances
Financial firms are most interested in customers who have well-paid jobs

Strongly agree
Tend to agree
Neither agree nor disagree
Tend to disagree
Strongly disagree
(Don’t know)

SHOW CARD 9C

9.3 On a scale of one to five, where do you feel you are in terms of how much risk you are happy to take with any long-term savings?

1 = I am not prepared to put my money into a savings or investment product if there is any risk at all that I might lose some of the original money I invested.

5 = I am prepared to put my money into a savings or investment product that offers a higher rate of return, even if there is a high risk that I might lose some of the original money I invested.

9.4 DELETED
10 Current accounts and borrowing

10.1 Do you (or your spouse/partner) have a current account with a bank or building society. By a current account I mean any account with a bank or building society that has a cash machine card, a debit card (eg Switch, Connect, Delta), or a cheque book. Please do not include savings accounts you have already told me about.

Yes
No
Don’t know/Refused

SHOW CARD 10A

10.2 Looking at this card, do you currently owe money that you have borrowed in any of these ways?

Overdraft
Credit card (that you do not settle in full each month)
Store card or account (that you do not settle in full each month)
Mail order catalogue
Loan from a bank or other company (other than any mortgage you may have taken to buy this home)
Hire purchase or credit set up by a company who sold you something
Student Loan
Social Fund (Crisis or Budgeting Loan)
None
Don’t know/refused

ASK ALL WITH CURRENT COMMITMENT(S) AT 10.2. REST, SKIP TO 10.5

SHOW CARD 10B

10.3 How much in total do you currently owe in this/these way(s)?

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
10.4 To what extent are the repayments on these commitments a financial burden on your household? Would you say they are: READ OUT

A heavy burden
Somewhat of a burden
Not a problem?

ASK ALL
SHOW CARD 10C

10.5.1 Thinking now about all sources of credit – including things like loans, credit cards, mail order catalogue and HP – which one of these statements comes closest to how you personally feel about buying things on credit?

Never a good thing, you should save up or pay cash
Occasionally necessary, for expensive but essential things
A convenient way of buying things, it helps you to improve your living standards without having to wait or save
None of these
Don’t know/refused
11 Expenditure

11.1 Can I just check, do you own this home or is it rented? PROMPT IN RELATION TO PRE-CODES

1. Being bought on mortgage
2. Owned outright by household
3. Shared owner – part renting part buying on a mortgage
4. Rented from Local Authority
5. Rented from Housing Association/Trust
6. Rented from private landlord
7. Living with parents
8. Other

ROUTING……..

ALL THAT OWN OUTRIGHT (CODE 1) OR WHO LIVE WITH PARENTS/OTHER (CODES 7 OR 8) ➔ SECTION 12
ALL WHO RENT (CODES 3-6) ➔ ASK 11.2 – 11.5
ALL WITH MORTGAGE/SHARED OWNERSHIP (CODES 1 AND 3) ➔ ASK 11.6 – 11.8

11.2 Some people qualify for Housing Benefit, that is rent rebate or allowance. Do you receive Housing Benefit?

Yes
No

11.3 How much rent do you normally pay, after deducting any Housing Benefit?

WRITE IN AMOUNT AND CODE FREQUENCY
Refused/don’t know – OBTAIN ESTIMATE

INTERVIEWER ENTER 0 IF 100% HOUSING BENEFIT IS RECEIVED (IE HOUSEHOLD DOES NOT PAY ANY RENT THEMSELVES) OR OF THE RENT IS PAID BY SOMEONE OUTSIDE THE HOUSEHOLD

11.4 Do you have a rent holiday? This is where no rent is payable for a specific number of weeks.

Yes
No

ASK ALL TENANTS WHO HAVE A RENT HOLIDAY, REST, SKIP TO SECTION 12

11.5 For how many payments a year do you have a rent holiday?

WRITE IN NUMBER AND SKIP TO SECTION M

ASK ALL HOME OWNERS (INCLUDING SHARED OWNERS)

11.6 Can I check are you paying a mortgage on this home?

Yes
No
11.7 Is the interest on your mortgage paid for you by the Department of Work and Pensions (Department of Social Security) in full or part?

- Yes in full
- Yes in part
- No

11.8 How much do you normally pay (after any payment from the DWP)?

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

INTERVIEWER ENTER 0 IF DEPARTMENT FOR WORK AND PENSIONS MEETS THE MORTGAGE PAYMENT IN FULL (IE HOUSEHOLD DOES NOT PAY ANY MORTGAGE THEMSELVES) OR IF THE MORTGAGE IS PAID BY SOMEONE OUTSIDE THE HOUSEHOLD
12 Employment and income

Now, some questions about work and other activities.

SECTION TO BE ASKED ABOUT BOTH RESPONDENT AND PARTNER (IF APPROPRIATE)

ASK ALL
SHOW CARD 12A

12.1 Please tell me which of the descriptions on this card best describes your current situation?
IF TEMPORARILY AWAY FROM WORK (EG SICK OR ON HOLIDAY) CODE USUAL ACTIVITY

1. Full-time paid work (30+ hours per week)
2. Part-time paid work (29 hours or less per week)
3. Unemployed and looking for work
4. On New Deal
5. On a Government or LSC training programme
6. In full-time education
7. Looking after family/home
8. Wholly retired from paid work
9. Unable to work due to long-term illness or disability
10. Other (specify)

ASK ALL CURRENTLY IN PAID WORK (12.1 = 1 or 2). REST, SKIP TO 12.14

12.2 What does the firm/organisation you work for actually make or do (at the place where you work)? WRITE IN

12.3 What was your main job last week? Please tell me the exact job title and describe the type of work you do

IF MORE THAN ONE JOB: MAIN JOB=ONE WITH MOST HOURS.
IF EQUAL HOURS: MAIN JOB=HIGHEST PAID

WRITE IN EXACT JOB TITLE AND DESCRIPTION OF TYPE OF WORK

12.4 Are you an employee or are you self-employed?

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 do you usually take home, that is AFTER any deductions made for tax, National Insurance, pensions, union dues etc, but INCLUDING any tax credits. IF NO USUAL AMOUNT: GIVE AVERAGE AND CODE ‘AMOUNT VARIES’

WRITE IN AMOUNT AND CODE FREQUENCY
Amount varies
Refused/Don't know – OBTAIN ESTIMATE
12.6 Does this include a payment of Working Tax Credit and/or Child Tax 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?

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

12.8 Can I just check, is that figure before deduction of Income tax?

- Yes (before tax)
- No (after tax)

12.9 And is that figure before deduction of National Insurance?

- Yes (before NI)
- No (after NI)

12.10 In this job/business are annual business accounts prepared for the Inland Revenue for tax purposes?

- Yes
- No
- Not yet but will be

ASK ALL WITH ANNUAL BUSINESS ACCOUNTS. OTHER SELF-EMPLOYED, SKIP TO 12.14

12.11 Are you working on your own account or are you in partnership with someone else?

- Own account (sole owner)
- In partnership

12.12 What was the amount of your own share of the profit or loss figure shown on the most recent accounts prepared for the Inland Revenue, before tax and National Insurance? IF IN A PARTNERSHIP WE WANT TO KNOW JUST THEIR OWN SHARE OF THE PROFIT OR LOSS

WRITE IN AMOUNT
Refused/Don’t know –   OBTAIN ESTIMATE

12.13 Does this figure refer to profit or loss?

- Profit
- Loss

ASK ALL
SHOW CARD 12B

12.14 Do you have any of the qualifications shown on this card?

Yes
No
Don't know

ASK IF YES AT 12.14
SHOW CARD 12B

12.15 Starting from the top of the card, please look down the list of qualifications and tell me the number of the first one you come to that you have passed.

1. Higher degree/postgraduate qualifications
2. First degree (including B. Ed.)
   Postgraduate diplomas/Certificates (inc. PGCE)
   Professional qualifications at degree level (e.g. chartered accountant/surveyor)
   NVQ/SVQ Level 4 or 5
3. Diplomas in higher education/other H.E. qualifications
   HNC/HND/BTEC Higher
   Teaching qualifications for schools/further education (below degree level)
   Nursing/other medical qualifications (below degree level)
   RSA Higher Diploma
4. A/AS levels/SCE Higher/Scottish Certificate 6th Year Studies
   NVQ/SVQ/GSVQ level 3/GNVQ Advanced
   ONC/OND/BTEC National
   City and Guilds Advanced Craft/Final level/ Part III/RSA Advanced Diploma
5. Trade Apprenticeships
6. O Level/GCSE grades A-C/SCE Standard/Ordinary grades 1-3
   CSE grade 1
   NVQ/SVQ/GSVQ level 2/GNVQ intermediate
   BTEC/SCOTVEC first/General diploma
   City and Guilds Craft/Ordinary level/Part II/RSA Diploma
7. O Level/GCSE grades D-G/SCE Standard/Ordinary below grade 3
   CSE grades 2-5
   NVQ/SVQ/GSVQ level 1/GNVQ foundation
   BTEC/SCOTVEC first/General Certificate
   City and Guilds part 1/RSA Stage I-III
   SCOTVEC modules/Junior certificate
8. Other qualifications (including overseas)
SHOWCARD 12C

12.16 Do you (or your partner) receive any of the following tax credits or social security benefits? PROMPT: ‘What others?’ CODE ALL THAT APPLY

Child Benefit
Child Tax Credit
Income Support
Jobseeker’s Allowance
Statutory Maternity Pay/Maternity Allowance
Incapacity Benefit
Disability Living Allowance
Severe Disablement Allowance
Attendance Allowance
Working Tax Credit
State Retirement Pension
Pension Credit
Other (WRITE IN)
None of above

ASK 12.17 FOR EACH BENEFIT/TAX CREDIT RECEIVED. IF NONE, SKIP TO 12.18.

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

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

ASK ALL
SHOW CARD 12D

12.18 And do you (and your partner) have any other kinds of income that we have not mentioned, like the ones on this card?

Maintenance payments from an ex-partner
Other regular payments from relatives living outside your household
An occupational pension from an employer
A private pension or annuity
Payments from a trust fund or income from savings/investments
Rent from property or subletting
Other source (specify)
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)?

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

ASK ALL
SHOW CARD 12E

12.20 Thinking back over the past three years, has your (or your partner’s) income ever fallen for any of the reasons shown on this card?
Made redundant/lost job/fixed term job ended
Stopped working to have a baby
Moved from full-time to part-time working
Drop in wages (including over-time or bonus payments or commission)
Own business failed
Drop in personal income from self-employment
Relationship breakdown
Retirement
Stopped working for health reasons
Fall in social security or tax credit payments
Fall in income for some other reason
No fall in income
Don’t know

SHOW CARD 12F

12.21 And thinking back over the past three years, has your (or your partner’s) income increased for any of the reasons on this card?

- Took a job, not previously in work
- Increase in wages
- Increase in income from self-employment
- Started to receive/increase in social security benefits or tax credit
- Increase in income for some other reason
- No increase in income
- Don’t know

12.22 Would you say that you are better off or worse off financially than you were 12 months’ ago?

- Better off
- Worse off
- About the same
- Don’t know

12.23 PERMISSION FOR BMRB TO RE-CONTACT

12.24 PERMISSION TO PASS DETAILS TO THIRD PARTY FOR FURTHER RESEARCH

12.25 WHO ELSE PRESENT DURING INTERVIEW

THANK RESPONDENT AND CLOSE INTERVIEW
2 Child (aged 11 and above) questionnaire

8th March 2005

1 Child’s savings accounts

I would like to begin by asking you about any money you may get.

1.1 Do you get pocket money or an allowance, including any money for carrying out jobs or chores around the house? I will ask you about any money earned from jobs outside the house later. NOTE: CAN INCLUDE POCKET MONEY OR ALLOWANCE FROM PARENTS AND OTHERS

Yes
No

ASK ALL THAT RECEIVE POCKET MONEY OR ALLOWANCE. REST, SKIP TO 1.3

1.2 How much do you normally get?

WRITE IN AMOUNT AND CODE FREQUENCY
Don’t know
Refused

ASK ALL

1.3 Do you earn any money from work outside the home, such as a paper round, baby sitting, dog walking, working in a shop, modelling or acting?

Yes
No

ASK ALL THAT EARN MONEY. REST, SKIP TO 1.5

1.4 And how much do you normally earn?

WRITE IN AMOUNT AND CODE FREQUENCY
Don’t know
Refused

ASK ALL

1.5a Do you ever get money as a present either for Christmas or your birthday, or some other occasion, for example Eid, Chinese New Year, Diwali or Hanukkah?

Yes – for Christmas
Yes – for Eid
Yes – for Chinese New Year
Yes – for Diwali
Yes – for Hanukkah
Yes – for birthday
Yes – for other occasion
No
Don’t know
Refused
ASK IF MORE THAN ONE OCCASION MENTIONED AT 1.5a. REST SKIP TO INSTRUCTION ABOVE 1.6

1.5b What was the most recent of these occasions when you received money as a present?

Christmas
Eid
Chinese New Year
Diwali
Hanukkah
Birthday
Other occasion (Specify)
Don’t know
Refused

ASK ALL THAT RECEIVE GIFTS OF MONEY at 1.5a. REST SKIP TO INSTRUCTION ABOVE 1.7

1.6 And how much did you receive in total the last time you received money at [occasion]?

WRITE IN AMOUNT

CAPI CHECK – IF NO ‘YES’ CODES AT ANY OF 1.1, 1.3 AND 1.5a → SKIP TO 1.8
REST (ALL THAT GET SOME MONEY) → ASK 1.7

1.7 What sorts of things do you usually spend your money on?

18. Going out
19. CDs
20. Clothes
21. Computer games
22. DVDs
23. Books
24. Art materials
25. Sport
26. Hobbies
27. Shoes/Trainers/Football boots
28. Make up
29. Jewellery/Bracelets/Ear-rings/Brooches etc.
30. Fashion accessories/Hair accessories
31. Holiday spending money
32. Presents
33. Other (specify)

ASK ALL

1.8 Thinking back over the past 12 months, have you saved any money at home, for example in a money box or some other container?

Yes
No
Don’t know
Refused

1.9 QUESTION DELETED
1.10 How much do you have saved in your money box at the moment?

WRITE IN AMOUNT TO NEAREST £

PROBE FOR ESTIMATE – EVEN IF ONLY ROUGH – BEFORE ACCEPTING 'DON'T KNOW' ANSWER

Don’t know
Refused

SHOW CARD C1

1.11 Where did this money come from?

CODE ALL MENTIONS

Pocket money or allowance
Money paid for jobs around the house
Money earned from work outside the home
Money received for birthday, Christmas, Eid, Chinese New Year, Diwali, and Hanukkah or some other occasion
Money given specifically to save
Other (WRITE IN)
Don’t know

1.12 What do you usually do with the money you have saved in your money box?

Do you … READ OUT AND CODE ONE ONLY

Spend it all
Spend some of it and keep some of it in your money box
Save it all
Other (WRITE IN)
Don’t know
ASK ALL THAT SPEND SOME OR ALL OF MONEY. REST SKIP TO 1.14

1.13 Thinking about the most recent time you took money out of your money box, what did you spend it on?

1. Going out
2. CDs
3. Clothes
4. Computer games
5. DVDs
6. Books
7. Art materials
8. Sport
9. Hobbies
10. Shoes/Trainers/Football boots
11. Make up
12. Jewellery/Bracelets/Ear-rings/Brooches etc.
13. Fashion accessories/Hair accessories
14. Holiday spending money
15. Presents
16. Haven’t spent it yet
17. Other (specify)

ASK ALL THAT SAVE SOME OR ALL MONEY IN MONEY BOX. REST, SKIP TO 1.15

1.14 What are you saving the money for?

DO NOT PROMPT. CODE ALL THAT APPLY

1. Nothing specific – just save up until I need something
2. Going out
3. CDs
4. Clothes
5. Computer games
6. DVDs
7. Books
8. Art materials
9. Sport
10. Hobbies
11. Shoes/Trainers/Football boots
12. Make up
13. Jewellery/Bracelets/Ear-rings/Brooches etc.
14. Fashion accessories/Hair accessories
15. Holiday spending money
16. Presents
17. Other (specify)
ASK ALL
SHOW CARD C2

1.15 Here are some types of savings account. Which of these have you heard of?

DO NOT PROMPT. CODE ALL THAT APPLY

Deposit account with a bank or building society
Individual Savings Account (ISA)
Credit union account
National Savings and Investments savings account
TESSA (Tax Exempt Special Savings Account)
Other (WRITE IN)
None of these

CONTINUE SHOWING CARD C2

1.16a And do you have any of these in your own name?

Yes
No
Don’t know
Refused

IF YES AT 1.16a

1.16b In total, how many of any of these types of savings accounts do you have in your own name?

RECORD NUMBER

Don’t know
Refused

FOR THOSE WITH A SAVINGS ACCOUNT, ASK 1.17 – 1.23 FOR EACH SAVINGS ACCOUNT. REST SKIP TO INSTRUCTION ABOVE 1.24a
CONTINUE SHOWING CARD C2

1.17 What type of account is this?

Deposit account with a bank or building society
Individual Savings Account (ISA)
Credit union account
National Savings and Investments savings account
TESSA (Tax Exempt Special Savings Account)
Other (WRITE IN)
Have account, but don’t know type
Don’t know
Refused

1.18 Thinking back over the past 12 months, have you added any money into this account yourself?

Yes
No
Don’t know
Refused
1.19 Roughly how many times have you added money to the account in the past 12 months?

WRITE IN NUMBER OF TIMES
Don’t know
Refused

1.19b And about how much money have you added to this account in the past 12 months?

WRITE IN AMOUNT IN £
Don’t know
Refused

SHOW CARD C3
1.20 Where has the money come from that you put into this account?
CODE ALL THAT APPLY

Pocket money or allowance
Money paid for jobs around the home
Money earned from work outside the home
Money received for birthday, Christmas, Eid, Chinese New Year, Diwali, and Hanukkah or some other occasion
Money given specifically to save
Other (WRITE IN)
Don’t know

ASK ALL WITH ACCOUNT
1.21 How much do you currently have saved in this account?

WRITE IN TO NEAREST £
Don’t know
Refused

1.22 Have you taken any money out of this account in the last 12 months?

Yes
No

ASK ALL THAT HAVE TAKEN MONEY OUT IN LAST 12 MONTHS. REST SKIP TO INSTRUCTION ABOVE 1.24a
1.23 What did you do with the money you took out?
1. Spent it on going out
2. Spent it on CDs
3. Spent it on clothes
4. Spent it on computer games
5. Spent it on DVDs
6. Spent it on books
7. Spent it on art materials
8. Spent it on sport
9. Spent it on hobbies
10. Spent it on shoes/trainers/football boots
11. Spent it on make up
12. Spent it on jewellery/bracelets/ear-rings/brooches etc.
13. Spent it on fashion accessories/hair accessories
14. Holiday spending money
15. Spent it on presents
16. Haven't spent it yet
17. Other (specify)

ASK ALL THAT HAVE SAVED IN PAST 12 MONTHS AT EITHER 1.8 OR 1.18. REST SKIP TO 1.24c

1.24a Young people save for different reasons. Which of these statements best describes why you save? READ OUT

I save because I want to
I save because my parents (or other people) say it’s a good idea
I only save because my parents (or other people) tell me to

SHOW CARD C4a

1.24b Which of these descriptions is most like you?

I only save money when I want to buy something
I save money even when I don’t want to buy anything

ASK ALL THAT HAVE NOT SAVED IN PAST 12 MONTHS AT EITHER 1.8 OR 1.18. REST SKIP TO 1.25

SHOW CARD C4b

1.24c Which of these descriptions is most like you?

I would only save money when I wanted to buy something
I would save money even when I didn't want to buy anything

ASK ALL

1.25 Has anyone ever suggested or encouraged you to start saving?

Yes
No

ASK ALL THAT HAVE BEEN ENCOURAGED TO SAVE. REST SKIP TO INSTRUCTION ABOVE 1.27

1.26 Who has encouraged you to save?

Mother (including step-mother, female guardian)
Father (including step-father, male guardian)
Child themselves
Grandparent
Godparent
Other relative
Other non-relative

ASK ALL THAT GET MONEY AT 1.1, 1.3 OR 1.5 BUT DON'T SAVE AT EITHER 1.8 OR 1.18. REST SKIP TO 1.28.

1.27 Is there any reason why you don't save in either a money box or a savings account?

Prefer to spend money
Don't have enough money to save
No particular reason
Other (specify)
Don't know
Refused

ASK ALL

1.28 Imagine you were given £100. Would you .... READ OUT AND CODE ONE ONLY

Spend it all
Save it all
Spend some, save some
Other (WRITE IN)
Don't know
2 Knowledge and awareness

I now want to talk about different types of investments and what you know about looking after money ……

SHOW CARD C5

2.1 Which, if any, of these types of investments have you heard of?

- Premium Bonds
- Stocks and shares
- Personal Equity Plan (PEP)
- Equity-based Individual Savings Account (ISA)
- Unit trusts
- Investment trusts
- National Savings and Investments bonds or certificates
- Savings Bond with a bank, building society or an insurance company
- Stakeholder pension
- None of these

SHOW CARD C6

2.2 With some types of savings and investment products there is a risk that people might lose the money that they put in. Looking at this list, do you know which products this applies to?

- Equity-based Individual Savings Account (ISA)
- Deposit account with a bank or building society
- Stocks and shares
- Cash-based Individual Savings Account (ISA)
- None of these
- Don’t know

SHOW CARD C7

2.3 Thinking now about your own money, how often do you run out of money?

- Never run out of money
- Don’t have my own money
- Every week
- Most weeks
- Every fortnight
- Most fortnights
- Every month
- Most months
- Less often
- Don’t know

ASK ALL THAT RUN OUT OF MONEY (EVERY WEEK – LESS OFTEN).
REST, SKIP TO 2.5
SHOW CARD C7

2.4 What happens when you run out of money? CODE ALL THAT APPLY

- Have to make do and wait until I get more
- Parents give me more money
- Other relatives give me more money
- Earn more money by doing chores or paid work
- Take money out of savings
- Other (WRITE IN)
ASK ALL
SHOW CARD C8

2.5 How have you found out what you know about looking after your money, savings accounts and so on? CODE ALL THAT APPLY

Friends
Parents
Other relatives
TV, radio
Newspapers, magazines
Web/internet
Lessons at school
Other (WRITE IN)
Don't know

ASK ALL THAT DO NOT MENTION PARENTS AT 2.5. REST, SKIP TO 2.7

2.6 Can I check, do your parents ever talk to you about looking after your money?

Yes
No
Don't know

ASK ALL

2.7 And have you had any lessons at school on looking after money, either now or in the past?

Yes, having lessons now
Yes, had lessons in the past
No

ASK ALL THAT HAVE HAD FINANCIAL EDUCATION (EITHER NOW OR IN THE PAST). REST, SKIP TO 2.11

2.8 How often do/did you have lessons on looking after money?

Every week
Every term, but not every week
Less than once a term (including one-off modules/lessons)
Don't know

2.9 What sort of things do you/ did you learn about in these lessons?

DO NOT PROMPT. PROBE FULLY. CODE ALL THAT APPLY

Budgeting
How to save
Other (specify)
Don't know
Refused

SHOW CARD C9

2.10 And what do you think of these lessons?

Very interesting
Interesting
Boring
Very boring
Don't know

ASK ALL
SHOW CARD C10

2.11 If you wanted to save money, how confident would you be about choosing the best type of savings account without any help from your parents or anyone else?

Very confident
Confident
Not very confident
Not at all confident
Don't know
3 Child Trust Fund

I would now like to tell you about the Child Trust Fund – as described on this card. HAND OVER DESCRIPTIVE CARD AND WORK THROUGH WITH CHILD

SHOW CARD C11

3.1 Although you are too old to have a Child Trust Fund account, what do you think of the idea?

Very good idea
Good idea
Bad idea
Very bad idea
Don’t know

ASK ALL WHO THINK CTF IS A VERY GOOD/GOOD IDEA. REST, SKIP TO INSTRUCTION ABOVE 3.2b

3.2a Why do you say that?

DO NOT PROMPT. CODE ALL THAT APPLY

1. Encourages or teaches children to save
2. Gives children a start in life when they grow up/means children have money when they get older/get to 18
3. Helps poorer families/families where parents have little money
4. Good idea that money can’t be taken out until child is 18
5. Will enable child to buy a car/driving lessons
6. Child will be able to put it towards a house
7. Good that any family/friends can put money into account
8. Other (specify)

ASK ALL WHO THINK CTF IS A BAD/VERY BAD IDEA. REST, SKIP TO 3.3

3.2b Why do you say that?

PROBE FULLY

ASK ALL

3.3 When a young person reaches 16 they will be able to decide for themselves what type of account to keep their Child Trust Fund money in. Do you think that this age is… READ OUT AND CODE ONE

Too young
Too old
About right
Don’t know

3.4 When they reach 18 they will have the right to decide for themselves what to do with the money. Do you think that this age is… READ OUT AND CODE ONE ONLY

Too young
Too old
About right
Don’t know
3.5 Imagine you had £1,000 saved in a Child Trust Fund and had just turned 18. What would you do with the money in your Fund?

1. Spend it all (general)
2. Save it all (general)
3. Spend some / save some (general)
4. Put towards / use to buy a car
5. Put towards / use to buy a house
6. Put towards cost of going to University
7. Other (specify)

3.6 And what about if you had £10,000 saved in your Child Trust Fund?

1. Spend it all (general)
2. Save it all (general)
3. Spend some / save some (general)
4. Put towards / use to buy a car
5. Put towards / use to buy a house
6. Put towards cost of going to University
7. Other (specify)

3.6 INTERVIEWER: CODE WHETHER ANYONE ELSE WAS PRESENT DURING THE INTERVIEW

Parent(s)/Guardian(s) present
Other child in household present
Other adult in household present
Other
Nobody else present

THANK RESPONDENT AND CLOSE INTERVIEW
3 Child (aged 7-10) omnibus questionnaire

ASK ALL
Q1. Do you get pocket money or an allowance at all?
   INTERVIEWER: PLEASE INCLUDE ANY MONEY RECEIVED FOR DOING
   TASKS AROUND THE HOME (E.G. WASHING UP, GARDENING) OR FOR
   BEING GOOD / WELL BEHAVED

  1. Yes
  2. No

IF YES @ Q1
Q2. How much do you normally get?
   - Write in amount
   - DK
   - Refused

IF NOT DK OR REFUSED @ Q2
Q3. How often do you get this pocket money?
   INTERVIEWER: IF FREQUENCY IS IRREGULAR, PLEASE ASK RESPONDENT
   FOR AVERAGE FREQUENCY (OR TRY TO CALCULATE AVERAGE FREQUENCY
   YOURSELF IF NECESSARY)

  1. Every day
  2. Every week
  3. Every 2 weeks
  4. Every 4 weeks
  5. Every calendar month
  6. Other specify
  7. It varies (ONLY CODE IF NOT POSSIBLE TO WORK OUT AVERAGE)

ASK ALL
Q4. Do you earn any money from work outside the home, such as a paper round,
   babysitting, dog walking, working in a shop, modelling or acting?
   INTERVIEWER: PLEASE ONLY INCLUDE PAID JOBS OUTSIDE THE HOME

  1. Yes
  2. No

IF YES @ Q4.
Q5. How much do you normally earn?
   - Write in amount
   - DK
   - Refused

IF NOT DK OR REFUSED @ Q5
Q6. How often do you earn this money?

  1. Every day
ASK ALL
Q7. Do you ever get money as a present either for Christmas or your birthday or some other occasion, for example Eid, Chinese New Year, Diwali or Hanukkah? (ALL)
1. Yes – for Christmas
2. Yes – for Eid
3. Yes – for Chinese New Year
4. Yes – for Diwali
5. Yes – for Hanukkah
6. Yes – for birthday
7. Yes – for other occasion
8. No
9. DK
10. Refused

ASK ALL
Q8. Thinking back over the past 12 months, have you saved any money at home, for example in a money box or some other container?
1. Yes
2. No
3. DK
4. Refused

IF YES @ Q8.
Q9. How much do you have saved in your money box at the moment?
- Write in amount
- DK
- Refused

IF NOT (2 @ Q1 AND 2 @ Q4 AND 8 AT Q7 AND 2 @ Q8)
Q10. What do you usually do with the money you get? Do you...
1. Spend it all
2. Spend some of it and keep some of it in your money box
3. Save it all
4. DK
5. Refused

IF 1 OR 2 AT Q10
Q11. What sort of things do you normally spend your money on?

DO NOT PROMPT. PROBE FULLY. CODE ALL THAT APPLY
1. Going out
2. CDs
3. Clothes
4. Computer games
5. DVDs
6. Books
7. Art materials
8. Sport
9. Hobbies
10. Shoes/trainers/football boots
11. Make up
12. Jewellery/bracelets/ear-rings/brooches etc.
13. Fashion accessories/hair accessories
14. Presents
15. Toys
16. Other specify
17. DK
18. Refused
19. Newspapers and Magazines
20. Sweet and treats (e.g. ice cream, fizzy drinks, lollipops)

IF 2 OR 3 @ Q10
Q12. What are you saving for?

DO NOT PROMPT. PROBE FULLY. CODE ALL THAT APPLY

1. Nothing specific – just save up until I need something
2. Going out
3. CDs
4. Clothes
5. Computer games
6. DVDs
7. Books
8. Art materials
9. Sport
10. Hobbies
11. Shoes/trainers/football boots
12. Make up
13. Jewellery/bracelets/ear-rings/brooches etc.
14. Fashion accessories/hair accessories
15. Presents
16. Toys
17. Other specify
18. DK
19. Refused
20. Mobile Phone
21. Holidays/Trips
22. Electrical equipment (e.g. I-pods, computers)

ASK ALL
Q13. Do you have any money saved in a bank, or building society?
INTERVIEWER: IF CHILD UNSURE, PLEASE ASK PARENT IF AVAILABLE

1. Yes
2. No
IF YES @ Q13
Q14. In total, how many bank or building society accounts do you have?
INTERVIEWER: IF CHILD UNSURE, PLEASE ASK PARENT IF AVAILABLE

- Write in amount
- DK
- Refused

IF YES @ Q13
Q15. How much money have you got in this account altogether/these accounts altogether? (56%)
INTERVIEWER: IF CHILD UNSURE, PLEASE ASK PARENT IF AVAILABLE

- Write in amount
- DK
- Refused

IF YES @ Q13
Q16. Thinking back over the past 12 months, have you added any money into this account/these accounts yourself?

1. Yes
2. N
3. DK
4. Refused

IF YES @ Q13
Q17. Where has the money come from that you put in the account/these accounts?
(29%)

1. Pocket money or allowance
2. Money paid for jobs around the home
3. Money earned from work outside the home
4. Money received for birthday, Christmas, Eid, Chinese New Year, Diwali, Hanukkah or some other occasion
5. Money given specifically to save
6. Other specify
7. DK
8. Refused

IF 1 @ Q8 OR 1 @ Q13
Q18. Young people save for different reasons. Which of these statements best describes why you save? (72%)

1. I save because I want to
2. I save because my parents (or other people) say it's a good idea
3. I only save because my parents (or other people) tell me to
4. DK
5. Refused

IF 1 @ Q18
Q19. Which of these descriptions is most like you? (70%)
1. I only save money when I want to buy something
2. I save money even when I don't want to buy anything

IF 2 OR 3 @ Q18
Q20. Which of these descriptions is most like you? (28%)

1. I would only save money when I want to buy something
2. I would save money even when I don't want to buy anything

ASK ALL
Q21. How have you found out what you know about looking after your money, savings account and so on?
INTERVIEWER: PLEASE DO NOT INCLUDE MATHS LESSONS WHERE MONEY IS ONLY USED TO AID UNDERSTANDING OF SIMPLE ARITHMETIC (E.G. ADDING UP, SUBTRACTING) IF CHILD MENTIONS THIS

1. Friends
2. Parents
3. Other relatives
4. TV/radio
5. Newspapers/magazines
6. Web/internet
7. Lessons at school
8. Other specify
9. None of these
10. DK
11. Refused

IF NOT 2 @ Q21
Q22. Do your parents ever talk to you about looking after your money?

1. Yes
2. No
3. DK
4. Refused

ASK ALL
Q23. Have you had any lessons at school on looking after money, either now or in the past?

1. Yes, having lessons now
2. Yes, had lessons in the past
3. No

IF 1 OR 2 @ Q23
DO NOT PROMPT. PROBE FULLY. CODE ALL THAT APPLY
Q24. What sorts of things do/did you learn about in these lessons?

1. Budgeting
2. How to save
3. Other specify

IF 1 OR 2 @ Q23
Q25. And what do you think of these lessons?

1. Very interesting
2. Interesting
3. Boring
4. Very boring
5. DK
6. Refused

IF 2 @ Q8 AND 2 @ Q13
Q26. Is there any reason why you don't save in either a money box or a savings account?

1. Prefer to spend money
2. Don't have enough money to save
3. No particular reason
4. Other
5. DK
6. Refused

ASK ALL
Q27. Imagine you were given £20. Would you...

1. Spend it all
2. Save it all
3. Spend some and save some
4. Other specify
5. DK
6. Refused