

Financial Regulator



FINANCIAL REGULATOR
Rialtóir Airgeadais

Financial Capability Survey 2007



Ipsos MORI

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IF NO DIRECT INSTRUCTION, PLEASE CONTINUE WITH NEXT QUESTION.
INSTRUCTIONS TO INTERVIEWERS ARE IN CAPITALS.

SECTION A - PERSONAL INFORMATION

QASEX CODE SEX OF RESPONDENT

Male
Female

QAGE Please could you tell me your age last birthday? WRITE IN AGE.

Numeric range (PERMITTED RANGE 18 TO 99) _____
Don't know
Refused

[IF QAGE = Refused OR Don't know THEN ASK QAGEBND]

QAGEBND Can you tell me in which of these age groups you are?

18-20
21-24
25-34
35-44
45-54
55-60
61-64
65-74
75+
Don't know
Refused

[ASK ALL]

QASTAT SHOWCARD A1. Which of these best describes you?

Single, i.e. never married
Married/living as married
Widowed
Divorced
Separated
Don't know
Refused

**QAHHL D READ OUT. Who else lives with you in your household?
CODE ALL THAT APPLY.**

- No-one else
 - Wife, husband or partner you live with as a couple
 - Own / partner's children under 18
 - Own / partner's children over 18
 - Other family members
 - Other adults who share meals or a living room with you
 - Don't know
 - Refused
 - Other
-

[IF QAHHL D = Own/partner's children aged under 18 THEN ASK QAKIDS]

**QAKIDS Please could you tell me the number of your or your partner's children who live in this household and are aged under 18?
WRITE IN NUMBER.**

- Numeric range (PERMITTED RANGE 1 TO 20) _____
 - Don't know
 - Refused
-

[IF QAHHL D = Wife, husband or partner you live with as a couple THEN ASK QAptage]

**QAptage Please could you tell me your partner's age at their last birthday?
WRITE IN AGE.**

- Numeric range (PERMITTED RANGE 16 TO 99) _____
 - Don't know
 - Refused
-

[IF QAptage = Don't know OR Refused THEN ASK QAptbnd]

QAptbnd Can you tell me in which of these age groups they are?

16-17
18-20
21-24
25-34
35-44
45-54
55-60
61-64
65-74
75+
Don't know
Refused

[ASK ALL]

QAWORK SHOWCARD A2. Which of these best describes your current situation? CODE ONLY ONE.

Working part time or full time
Looking for first regular job
Unemployed
Student or pupil
Looking after home/family
Retired from employment
Unable to work due to permanent sickness or disability
Other (specify)
Don't know
Refused

[IF QAWORK = Student or pupil OR Retired from employment THEN ASK Qptjob]

Qptjob Can I just check, do you receive any income from paid work? I.E. A PAID JOB IN ADDITION TO BEING IN FULL-TIME EDUCATION OR RETIRED.

Yes
No
Don't know
Refused

[IF Qptjob = Yes OR QAWORK = Working full time or part time THEN ASK Qselfem]

Qselfem Are you working as an employee or are you self-employed?

Employee
Self-employed
Don't know
Refused

[IF QAHHLA = Wife, husband or partner you live with as a couple THEN ASK Qzparwo]

Qzparwo **SHOWCARD A2. Looking again at this card, please tell me which of these best describes your partner's situation. CODE ONLY ONE.**

Working part time or full time
Looking for first regular job
Unemployed
Student or pupil
Looking after home/family
Retired from employment
Unable to work due to permanent sickness or disability
Other (specify)
Don't know
Refused
None of these

[IF Qzparwo = Student or pupil OR Retired from employment THEN ASK QZpaid]

QZpaid **Can I just check, do they receive any income from paid work? I.E. A PAID JOB IN ADDITION TO BEING IN FULL-TIME EDUCATION OR RETIRED.**

Yes
No
Don't know
Refused

[IF QZpaid = Yes OR Qzparwo = Working full time or part time THEN ASK Qzemplo]

Qzemplo Is your partner working as an employee or are they self-employed?

Employee
Self-employed
Don't know
Refused

SECTION B - MONEY MANAGEMENT

I would now like to ask you some questions about how you manage your money.

[ASK ALL]

QBank1 **SHOW CARD B1** Which one, if any, of these types of account do you (or your spouse/partner) mainly use for managing your money day to day (things like getting cash, paying for groceries, paying bills and so on). **CODE ONE ONLY**

Current account with a bank – an account with a cheque book, cash machine (ATM) card or a debit card
Deposit account with a bank or building society
Credit Union account
An Post account
Other type of account – WRITE IN
Don't use an account – just pay everything by cash
Don't know
Refused

[IF Qbank1 = Don't use an account OR Don't know or Refused → SKIP TO QBcash]

QBaccman: Is this account...
READ OUT
CODE ONE ONLY

in your name only
in joint names with your partner or someone else
in your partner or someone else's name only
don't know
Refused

[IF QBACCMAN = In your name only OR in joint names with your partner or someone else AND Qbank1 = Current A/C THEN ASK QBfac]

QBfac **SHOW CARD B2** And again thinking about this account have you yourself ever used any of the facilities on this card? **CODE ALL**

Automatic bill payment by Direct Debit or Standing Order
Telephone banking
Internet banking
Funds transfer using IBAN or SWIFT (either between Irish accounts or from Irish to overseas accounts)
None used
Don't know
Refused

[IF QBACCMAN = In your name only OR in joint names with your partner or someone else ASK QBfac AND QBfac DOES NOT = None used OR Don't know OR Refused THEN ASK QBfac1]

**QBfac1 SHOW CARD B2 And which of these do you regularly use?
CODE ALL**

Automatic bill payment by Direct Debit or Standing Order
Telephone banking
Internet banking
Funds transfer using IBAN or SWIFT (either between Irish accounts or from Irish to overseas accounts)
None used regularly
Don't know
Refused

[ASK ALL]

QBcash SHOWCARD B3. Which one of these ways do you {yourself} (extra text if lives with partner or other adults) mainly use for getting cash? CODE ONE ONLY

Use an ATM or Laser/Debit card at a cash machine/ATM/bank branch
Use a credit card
Cash a cheque from your current account
Get cashback from a shop/supermarket
Draw cash from Credit Union
Draw cash from the Post Office
Draw cash from a bank branch (without using an ATM card)
Am paid in cash/get my pension or welfare benefit in cash
Don't know
Refused
Does not get cash personally/given cash by someone else

[IF QBcash DOES NOT = Don't know, refused or Do not get cash personally Or am Paid in cash/get my pension or welfare benefit in cash THEN ASK QBmini]

QBmini **How often do you {yourself} (extra text if lives with partner or other adults) check to see how much you have in your account before you withdraw cash?**

READ OUT AND CODE ONLY ONE.

Always

Most of the time

Sometimes

Hardly ever

Never

Don't know

Refused

DO NOT READ OUT: Too hard to say/varies too much

[IF QBcash Use an ATM or Laser/Debit card at a cash machine/ATM/bank branch/OR Use a credit card OR Cash a cheque from your current account OR Get cashback from a shop/supermarket OR Draw cash from Credit Union OR Draw cash from Post Office account OR Draw cash from a bank branch (without using an ATM card) THEN ASK QBrecor]

QBrecor **And do you {yourself} (extra text if lives with partner or other adults) normally keep a record of the amount of money that you have withdrawn?**

A RECORD MEANS KEEPING A NOTE SOMEWHERE OF MONEY WITHDRAWN, NOT JUST RELYING ON A BANK STATEMENT ALONE. PROMPT IF NECESSARY.

Yes, I keep receipts from cash machine/cashback etc

Yes, I record the amount in a cheque book

Yes, I record the amount somewhere else

No, I don't record the amount anywhere

Don't know

Refused

[ASK ALL]

QBpay **SHOWCARD B4. Which of these ways do you {yourself} (extra text if lives with partner or other adults) use to pay for food and day-to-day spending? CODE ALL THAT APPLY.**

- Cash
 - Cheque
 - Laser/Debit card
 - Credit card/charge card
 - Store card
 - Don't know
 - Refused
 - Does not pay for food or day-to-day spending
 - Other (SPECIFY) _____
-

[IF QBpay DOES NOT = Does not pay for food or day-to-day spending THEN ASK QBrec]

QBrec **Do you {yourself} (extra text if lives with partner or other adults) normally keep a record of the amount you spend on food and day-to-day spending? PROMPT IF NECESSARY.**

- Yes, I keep receipts
 - Yes, I record the amount in a cheque book
 - Yes, I record the amount somewhere else
 - No, I don't record the amount anywhere
 - Don't know
 - Refused
-

[[IF QBACCMAN = In your name only OR in joint names with your partner or someone else THEN ASK QBaccur]

**QBaccur SHOWCARD B5. How accurately do you {yourself} (extra text if lives with partner or other adults) know how much money you have at present in the account you use for day to day spending.? Please don't include any savings you have.
I am not interested in how much money you have, just how accurately you know how much money you have.
CODE ONE ONLY**

I have no idea at all
Approximately, but not within €750
I know within €750
I know within €150
I know within €75
I know within €20
I know within a euro or two
Don't know
Refused
Other (SPECIFY) _____

[IF QBACCMAN = In your name only OR in joint names with your partner or someone else AND Qbank1 = Current Account THEN ASK QBover]

QBover Do you have an approved overdraft facility on this current account?

Yes
No
Don't know
Refused

[IF QBACCMAN = In your name only OR in joint names with your partner or someone else AND Qbank1 = Current Account THEN ASK QBdrawn]

QBdrawn SHOWCARD B6. Which of these statements best describes the way this account is usually run. Please just read out the number that applies. CODE ONLY ONE.

It is constantly overdrawn
It is usually overdrawn by the time salary/wages are paid in
It is sometimes overdrawn by the time salary/wages are paid in
It is hardly ever overdrawn
It is never overdrawn
Too hard to say/varies too much to say
Don't know
Refused

[IF QBdrawn = 1. OR 2. OR 3. OR 4. THEN ASK QBprese]

QBprese **Is the account overdrawn at present?**

Yes
No
Don't know
Refused

[IF QBprese = Yes THEN ASK QBmuch]

QBmuch **By how much is the account currently overdrawn? You can give me an estimate if you don't know the exact amount. WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR BEST ESTIMATE IF UNSURE.**

Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
Don't know
Refused

[ASK ALL]

QBknow **SHOWCARD B7. Which of these statements best describes how you normally keep track of your money as a general rule? CODE ONLY ONE.**

I always know exactly how much I have left in my account /or in cash after I have withdrawn or spent money
I know roughly how much is left in my account /or in cash after I have withdrawn or spent money
I don't know how much is in my account or keep a track of my spending at all.
Don't know
Refused

[ASK ALL]

QBrun In the past 12 months, how often have you {and your partner} (extra text if lives with partner) run out of money before the end of the week or month? Would you say it was ...?
IF NECESSARY ADD: Please include any times when you have run out of money and used your credit card or overdraft to get by.
READ OUT AND CODE ONLY ONE.

Always
Most of the time
Sometimes
Hardly ever
Never
DO NOT READ OUT: Too hard to say/varies too much to say
Don't know
Refused

[IF QBrun = Always OR Most of the time OR Sometimes THEN ASK QBusual]

QBusual DO NOT SHOW SCREEN. What do you {and your partner} (extra text if lives with partner) usually do when you run out of money?
DO NOT READ OUT
PROBE: what else?

Go overdrawn (doesn't matter whether authorised or not)
Take out a loan
Borrow from family or friends
Use credit card
Cut back spending
Use savings
Get extra job/overtime
Delay paying bills
Depends on amount needed – varies too much to say
Don't usually run out of money
Don't know
Refused
Other (SPECIFY) _____

Now I would like you to think about how you manage bigger expenses and household bills.

[ASK ALL]

QBlumpy **SHOWCARD B8. Do you {and your partner} (extra text if lives with partner) have any bills or expenses like the ones shown on this card that you pay every two months, six months or annually? Do not include any that you have arranged to pay in monthly or weekly instalments or that you pay by direct debit or standing order. CODE ALL THAT APPLY.**

TV licence
Sky/cable TV
Gas or electricity bill
Telephone
Rubbish/refuse collection charges
Apartment management fees or similar
Car tax
Car insurance
Home insurance
Subscriptions (e.g. to gym or professional organisation)
Season ticket (e.g. for travel)
Don't know
Refused
None of these

[IF QBlumpy DOES NOT = Don't know OR Refused OR None of these THEN ASK QBplan]

QBplan **SHOWCARD B9. Do you {and your partner} (extra text if lives with partner) plan ahead to make sure you have the money to pay for these expenses? CODE ONLY ONE.**

Yes, do plan ahead for this expense/these expenses
No, don't plan ahead for this expense/these expenses
No need to plan ahead because there is always enough money in current account to
pay for this expense/these expenses
Plan ahead sometimes/not all the time
Don't know
Refused
Other (SPECIFY) _____

[IF QBplan = Yes, I do plan ahead for this expense/these expenses OR plan ahead sometimes THEN ASK QBahead]

QBahead **SHOWCARD B10. How do you plan ahead for these expenses? PROBE: What else?**

Let money build up in current account
Transfer or lodge money to savings account
Set aside cash
Keep spending down
Don't know
Refused
Other (SPECIFY) _____

[IF QBplan DOES NOT = Don't know OR refused OR Other AND more than one type of expenditure at QBlumpy THEN ASK QBdue]

QBdue **SHOWCARD B11. Can I check, which one of the expenses that you told me about have you paid most recently? CODE ONLY ONE.**

TV licence
Sky/cable TV
Gas or electricity bill
Telephone
Rubbish/refuse collection charges
Apartment management fees or similar
Car tax
Car insurance
Home insurance
Subscriptions (e.g. to gym or professional organisation)
Season ticket (e.g. for travel)
Don't know
Refused

[IF QBdue DOES NOT = Don't know OR Refused AND/OR Qbplan = No, I don't plan ahead THEN ASK QBhow]

QBhow SHOWCARD B12. How did you {and your partner} (extra text if lives with partner) find the money to pay for this [insert answer coded at QBdue or Qblumy]? PROBE: What else did you do?

Had enough money in current account without going into overdraft
Paid from current account and went into overdraft
Used credit card
Drew on savings
Cut back on spending
Borrowed from friends/family
Took out personal loan from bank, building society, Credit Union or finance company
Sold possessions
Delayed payment/didn't pay it
Don't know
Refused
Other (SPECIFY)

[ASK ALL]

QBexpen SHOWCARD B13. Do you {or your partner} (extra text if lives with partner) spend more than €200 a month on any of the items on this card? CODE ALL THAT APPLY.

Travel to work
Rent paid because you work away from home and cannot claim it back
Child care
Care for someone else (including nursing home)
Medical costs e.g. doctor, prescription, dental charges
School fees
Financial support to a partner or family member who does not live with you
Don't know
Refused
None of these

[ASK ALL]

QBcommi **SHOWCARD B14. Which one of the following statements best describes how well you {and your partner} (extra text if lives with partner) are keeping up with your bills and credit commitments at the moment? Please just read out the number that applies. CODE ONLY ONE.**

Keeping up with all bills and commitments without any difficulties
Keeping up with all bills and commitments, but it is a struggle from time to time
Keeping up with all bills and commitments, but it is a constant struggle
Falling behind with some bills or credit commitments
Having real financial problems and have fallen behind with many bills or credit commitments
Don't know
Refused
Don't have any bills or credit commitments

QBfndif **Within the last five years, have you found yourself in financial difficulties? By that I mean being three months or more behind with payments on your regular commitments.**

Yes
No
Don't know
Refused

[IF QAWORK DOES NOT = Student or pupil THEN ASK QBbetof]

QBbetof **Thinking about your circumstances three years ago, would you say you are...?
READ OUT AND CODE ONE ONLY**

Better off financially
Worse off financially
About the same
Don't know
Refused

[ASK ALL]

QBag **SHOWCARD B15. I am now going to read you some things that other people have said about managing money. Please tell me how strongly you agree or disagree with them.**

“I am impulsive and tend to buy things even when I can’t really afford them.”

“I am more of a saver than a spender.”

“I am very organised when it comes to managing my money day to day.”

Agree strongly
Tend to agree
Tend to disagree
Disagree strongly
Don’t know
Refused

[ASK ALL]

QBrespo **SHOWCARD B16. Who is mainly responsible for managing money in your household? CODE ONLY ONE.**

Mainly you
Mainly your partner
Mainly someone else in the household
You share responsibility equally with your partner or someone else
Nobody
Don’t know
Refused

SECTION C - PLANNING AHEAD

I would now like to ask you about how you plan ahead for unexpected events and for things that you know will occur in the medium or long term.

QCdropi **SHOWCARD C1. In the past three years, have you {or your partner} (extra text if lives with partner) experienced a large drop in your income which you did not expect, for any of the reasons on this card? {Please exclude retirement, as I will ask about this later} (extra text if QAWORK = Retired from employment). CODE ALL THAT APPLY.**

Drop in wages/income (redundancy, accident, illness, pregnancy, childbirth)

Drop in wages (death of spouse/partner)

Drop in benefits

Drop in value of investments/property

Extra expenses due to separation / divorce

Other large unexpected expenses

Own Business performed poorly or failed

Some other reason (WRITE IN ON NEXT SCREEN)

No, has not experienced any large, unexpected drop in income in the last three years

Don't know

Refused

[IF QCdropi = Some other reason (WRITE IN ON NEXT SCREEN) THEN ASK QCothre]

QCothre **ASK RESPONDENT WHAT OTHER REASON MAY BE.**

Other reason: _____

Don't know

[IF QCdropi DOES NOT = No, has not experienced any large, unexpected drop in income in the last three years OR Don't know OR Refused THEN ASK QCendme]

**QCendme IF MORE THAN ONE DROP IN INCOME IN PAST THREE YEARS, ASK ABOUT LARGEST DROP.
How did you manage to make ends meet when this happened?
PROBE FULLY. DO NOT PROMPT.**

Used money available in current account
Used money from savings or investment account
Went into overdraft
Borrowed from family/friends
Took out a loan /extended existing loans
Extended/borrowed more on mortgage
Used credit card
Sold family home/traded down
Sold other property or possessions
Rented rooms/took in students
Claimed social welfare benefits
Claimed sick pay from my employer
Got extra job/overtime/part-time
Did nothing/was not a problem
Other – (SPECIFY) _____
Don't know
Refused

[IF QCendme = Other (WRITE IN ON NEXT SCREEN) THEN ASK QCothwa]

QCothwa ASK RESPONDENT WHAT OTHER WAY THEY MADE ENDS MEET.

Other way: _____
Don't know
Refused

[IF QCdropi DOES NOT = No, has not experienced any large, and unexpected drop in income in the last three years OR Don't know OR Refused THEN ASK QCfallb]

QCfallb SHOWCARD C2. At that time, did you fall behind with the payments on any of the following? CODE ALL THAT APPLY.

- Rent or mortgage
- Rubbish/refuse collection charges
- Gas/electricity/oil/other fuel bills
- Phone/mobile phone bills
- Repayment on loans, credit or store cards
- Income tax bill
- Other payments
- Don't know
- Refused
- None of these

[IF QAWORK OR QZparwo = Working full time or part time THEN ASK QCendm2]

QCendm2 If you {or your partner, if they earn more than you} (extra text if has partner that works) became completely unable to work for three months or more due to ill-health or an accident, what would you do to make ends meet? PROBE FULLY. DO NOT PROMPT.

- Use money available in current account
- Use money form savings or investment account
- Go into overdraft
- Borrow from family/friends
- Take out a loan /extend existing loans
- Extend/borrow more on mortgage
- Use credit card
- Sell family home/trade down
- Sell other property or possessions
- Rent rooms/take in students
- Claim social welfare benefits
- Claim sick pay from my employer
- Get extra job/overtime/part-time
- Other – (SPECIFY) _____
- Don't know
- Refused

[IF QAWORK OR QZparwo DOES NOT = Working full time or part time THEN ASK Qcendm3]

Qcendm3 If your {household} (extra text if other adults in household) income were to drop by a quarter tomorrow and that lasted for at least three months or more, what would you do to make ends meet?
PROBE FULLY. DO NOT PROMPT.

- Use money available in current account
 - Use money form savings or investment account
 - Go into overdraft
 - Borrow from family/friends
 - Take out a loan /extend existing loans
 - Extend/borrow more on mortgage
 - Use credit card
 - Sell family home/trade down
 - Sell other property or possessions
 - Rent rooms/take in students
 - Claim social welfare benefits
 - Get a job
 - Not a problem/believe this could never happen
 - Other – (SPECIFY) _____
 - Don't know
 - Refused
-

[To BE ASKED OF ALL ANSWERING QCendme2 OR IF QCENDM3 DOES NOT = Not a problem/believe this could never happen]

QClengt **SHOWCARD C3. {If you did the things you mentioned} (extra text if any method mentioned at Qcendm3), for how long do you think you {and your partner} (extra text if lives with partner) would be able to make ends meet? CODE ONLY ONE.**

- Less than one week
 - More than one week but less than one month
 - More than one month but less than three months
 - More than three months but less than six months
 - More than six months but less than twelve months
 - Twelve months or more
 - Don't know
 - Refused
-

**[IF QCendm2 OR Qcendm3 = Use money from savings or investment account
THEN ASK Qsavin]**

Qsavin Can I check, are the savings or investments you mentioned specifically set aside for a rainy day, that you would only draw on in a real emergency?

Yes, the money is set aside for an emergency
No, the money is set aside for some other purpose
Don't know
Refused

[ASK ALL]

QCexpen In the past three years, have you {and your partner} (extra text if lives with partner) experienced a major expense which you weren't expecting? By major, I mean an expense equivalent to your whole income for a month, or more.

Yes
No
Don't know
Refused

[IF QCexpen = Yes THEN ASK QCfind]

QCfind How did you {and your partner} (extra text if lives with partner) find the money to pay for this? **IF MORE THAN ONE MAJOR EXPENSE IN THE PAST THREE YEARS, ASK ABOUT THE LARGEST. PROBE FULLY.**

Used money available in current account
Used money from savings or investment account
Went into overdraft
Borrowed from family/friends
Took out a loan /extended existing loans
Extended/borrowed more on mortgage
Used credit card
Sold family home/traded down
Sold other property or possessions
Rented rooms/took in students
Got extra job/worked overtime/
Managed/was not a problem
Other – (SPECIFY) _____
Don't know
Refused

[IF QCexpen = No OR Don't know THEN ASK QCfind2]

QCfind2 **How would you {and your partner} (extra text if lives with partner) find the money to meet an unexpected major expense? By major, I mean an expense equivalent to your whole income for a month, or more.**
PROBE FULLY. DO NOT PROMPT.

Use money available in current account
Use money from savings or investment account
Go into overdraft
Borrow from family/friends
Take out a loan /extend existing loans
Extend/borrow more on mortgage
Use credit card
Sell family home/trade down
Sell other property or possessions
Rent rooms/take in students
Get extra job/work overtime
Would manage/Not a problem
Other – (SPECIFY) _____
Don't know
Refused

QCantic **SHOWCARD C4. Do you anticipate needing money in the foreseeable future for any of the things on this card?**
CODE ALL THAT APPLY.

To buy or move house
Home improvements / repairs
To buy / change car
Provide for children's education, house deposit or other expense
Other family expenses (eg. new baby, wedding etc)
Travel abroad (not on business)
Own education or training
Medical costs (dental treatment, laser eye treatment or cosmetic surgery)
Other expense
Don't know
Refused
None of these

[IF more than one response at QCantic THEN ASK QCfirst]

QCfirst Which of these things is likely to occur first? CODE ONLY ONE.

- To buy or move house
 - Home improvements / repairs
 - To buy / change car
 - Provide for children's education, house deposit or other expense
 - Other family expenses (eg. new baby, wedding etc)
 - Travel abroad (not on business)
 - Own education or training
 - Medical costs (dental treatment, laser eye treatment or cosmetic surgery)
 - Other expense
 - Don't know
 - Refused
 - None of these
-

[IF QCantic DOES NOT = Don't know OR Refused OR None of these OR QCfirst DOES NOT = Don't know OR Refused THEN ASK QCcost]

QCcost And how much do you expect it to cost overall? You can give me an estimate if you don't know the exact amount. ENTER AMOUNT TO NEAREST EURO. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 0 TO 1,000,000)_____
 - Don't know
 - Refused
-

[IF QCantic DOES NOT = Don't know OR Refused OR None of these OR QCfirst DOES NOT = Don't know OR Refused THEN ASK QCExPro]

QCExPro I'd now like to ask you some questions about this expense. Have you made any specific provision for meeting this expense?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QCExPro = Yes THEN ASK QCproma]

QCproma **SHOWCARD C5. Which, if any, of these have you done in order to meet this expense? (expected future lump sum or recurring expense)**
PROBE: What else? CODE ALL THAT APPLY.

Built up balance in current account or savings account
Started/built up Credit Union account to get a loan
Started an investment account / life policy / managed fund
Bought property
Arranged to extend/borrow more on mortgage
Arranged a personal loan
Arranged money through friends or family
Sold family home/traded down
Sold other property or investments or possessions
Don't know
Refused
Other (SPECIFY) _____

[IF QCproma DOES NOT = Don't know OR Refused THEN ASK QCtotco]

QCtotco **Would your provision cover the total cost of this expense?**

Yes, it would cover the total cost
No, it would only cover part of the cost
Don't know
Refused

[IF (Qselfem = Self-employed OR Employee OR QAWORK = Working full time or part time AND QAGEBND = 65-74 OR 75+ OR QAGE >64) OR (THEN ASK QCwork)]

QCwork **SHOWCARD C6. You said earlier that you are still working. Looking at this card, which of these best describes your current situation?**

- I have decided to retire later as my income would be too low
 - I have decided to retire later as I enjoy working
 - I have retired but continue to work to increase my income
 - I have retired but continue to work because I enjoy working
 - Don't know
 - Refused
-

[IF QAWORK = Retired from employment OR I have retired but continue to work to increase my income OR I have retired but continue to work because I enjoy working THEN ASK QCearly]

QCearly **{You said earlier that you are retired} (extra text if QAWORK = Retired from employment). Can I check, did you retire early?**

- Yes
 - No
 - Don't know
 - Refused
-

[IF QCearly = Yes THEN ASK QCretag]

QCretag **At what age did you retire? WRITE IN.**

- Numeric range (PERMITTED RANGE 30 TO 65) _____
 - Don't know
 - Refused
-

[IF QCearly = Yes THEN ASK QCchoos]

QCchoos **Did you choose to retire early?**

- Yes
 - No
 - Don't know
 - Refused
-

[IF QAWORK = Retired from employment]

QCretin SHOWCARD C7. Do you have any of the types of personal (i.e. not state) pensions shown on this card? CODE ALL THAT APPLY

Own occupational pension
Own PRSA (Personal Retirement Savings Account)
Own other personal pension
No
Don't know
Refused

[IF QCretin = Own occupational pension OR Own PRSA (Personal Retirement Savings Account) OR Own other personal pension THEN ASK QCpensi]

QCpensi For how many years in total were contributions paid into the main pension you have in your own name – that is a personal pension and not a state pension? WRITE IN NUMBER OF YEARS. PROBE FOR BEST ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 50) _____
Don't know
Refused

[IF QCretin = Yes Own occupational pension OR Own PRSA (Personal Retirement Savings Account) OR Own other personal pension THEN ASK QCaddit]

QCaddit SHOWCARD C8. And did you make any additional contributions to your pension in any of the ways shown on this card? CODE ALL THAT APPLY.

Regular extra personal contributions such as Additional Voluntary Contributions (AVCs)
Buying additional years
Irregular lump sum contributions
Don't know
Refused
None of these

[IF QCretin = No OR Don't know OR Refused THEN ASK QCownpe]

QCownpe Did you ever consider taking out an occupational or personal pension, or PRSA of your own (that is not a State pension but a personal pension)?

Yes
No
Don't know
Refused

[IF QCretin = No OR Don't know OR Refused THEN ASK QCnopen]

QCnopen Why did you never take out an occupational, personal pension or PRSA of your own? PROBE FULLY. DO NOT PROMPT.

Didn't have a job/didn't work for long enough
Couldn't afford to/didn't earn enough/income too low
Too many debts/bills/financial commitments
Was relying on state old age pension
Was relying on partner's pension (including ex-partner)
Didn't think about it/didn't get around to it
Not eligible/employer did not offer a pension scheme
Don't know
Refused
Other (SPECIFY) _____

[IF QAWORK = Retired from employment OR QCwork = I have retired but continue to work to increase my income OR I have retired but continue to work because I enjoy working THEN ASK QCstand]

QCstand Is your current {household} income sufficient to give you the standard of living you hoped to have in your retirement?

Yes
No
Don't know
Refused

[IF QCstand = No THEN ASK QCinsuf]

**QCinsuf ASK Why is your income lower than you hoped for? Why else?
PROBE TO PRECODES**

Loss of partner pension from death, divorce or early retirement on ill health
Relied on State – State pension too low
Not enough PRSI contributions
Started pension too old, paid too few contributions
Retired earlier than planned under own pension (for any reason)
Other (WRITE IN)
Don't know
Refused

[IF QAWORK DOES NOT = Retired from employment OR QCwork DOES NOT = I have retired but continue to work to increase my income OR I have retired but continue to work because I enjoy working THEN ASK QCpenpl]

I would now like to ask you about planning for your retirement.

QCpenpl Do you {or your partner} (extra text if lives with partner) have an occupational or personal pension, including a PRSA, of your own (that is not a State pension but a personal pension) into which you, your employer or someone else is currently paying?

Yes - respondent
Yes - partner
No pension
Don't know
Refused

QCpastp {Apart from this current pension} (extra text if QCpenpl = Yes - respondent OR Yes -partner), do you {or your partner} (extra text if lives with partner) have any other pension scheme of your own (that is not a State pension but a personal pension) into which money has been paid in the past?

Yes - respondent
Yes - partner
No pension
Don't know
Refused

QCyears For how many years in total have contributions been paid into a pension in your own name {including any previous pensions you have had}(that is not a State pension but a personal pension) (extra text if QCpastp = Yes - respondent)?
WRITE IN NUMBER OF YEARS. PROBE FOR BEST ESTIMATE IF UNSURE. EXCLUDE YEARS THAT HAVE BEEN PAID IN BUT SINCE REFUNDED.

Numeric range (PERMITTED RANGE 0 TO 50) _____

Don't know

Refused

QCaddco **SHOWCARD C8. And have you made any additional contributions to a pension scheme in any of the ways shown on this card? CODE ALL THAT APPLY.**

Regular extra personal contributions such as Additional Voluntary Contributions (AVCs)

Buying additional years

Irregular lump sum contributions

Don't know

Refused

None of these

[IF QCpenpl DOES NOT = Yes - respondent OR QCpastp DOES NOT = Yes - respondent THEN ASK QCnoown]

QCnoown Why have you never taken out either an occupational, personal pension or PRSA of your own? (that is not a State pension but a personal pension)
PROBE: What other reasons? DO NOT PROMPT.

Didn't have a job/didn't work for long enough

Couldn't afford to/didn't earn enough/income too low

Too many debts/bills/financial commitments

Was relying on state old age pension

Was relying on partner's pension (including ex-partner)

Didn't think about it/didn't get around to it

Not eligible/employer did not offer a pension scheme

Too young/not ready/haven't started work

Was relying on other sources for income/security

Did not expect to be in Ireland for much longer

Lived/worked abroad

Against religion

Made pension provision but lost money

Invested money in other ways

Don't know

Refused

Other (SPECIFY) _____

[IF QAWORK DOES NOT = Retired from employment OR QCwork DOES NOT = I have retired but continue to work to increase my income OR I have retired but continue to work because I enjoy working OR QCretin DOES NOT = Own occupational pension OR Own PRSA (Personal Retirement Savings Account) OR Own other personal pension OR QCpenpl DOES NOT = Yes - respondent OR Yes - partner OR QCpastp DOES NOT = Yes - respondent OR Yes – partner THEN ASK QCownp2]

QCownp2 Have you {or your partner} (extra text if lives with partner) ever actively considered making any financial provision for your retirement?(that is provision for income over and above any state pension you might be entitled to after you retire)

- Yes
- No
- Don't know
- Refused

[IF QCownp2 = No THEN ASK QCnopn2]

QCnopn2 Why have you never considered this? **PROBE FULLY. DO NOT PROMPT.**

- Couldn't afford to/didn't earn enough/income too low
 - Too many debts/bills/financial commitments
 - Too young/haven't started work yet
 - Wasn't interested/didn't think about it/didn't get round to it
 - Was relying on state old age pension
 - Was relying on partner's pension (including ex-partner)
 - Was relying on financial support from family
 - Satisfied with current situation
 - Lived/worked abroad
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QAWORK DOES NOT = Retired from employment OR QCwork DOES NOT = I have retired but continue to work to increase my income OR I have retired but continue to work because I enjoy working THEN ASK QCretpr]

QCretpr SHOWCARD C9. {Apart from the pension plans you already have} (extra text if QCpenpl OR QCpastp = Yes - respondent OR Yes - partner), which of the things on this card do you {and your partner} (extra text if lives with partner) plan to use to provide for your retirement? CODE ALL THAT APPLY.

- State old age pension
- Savings or investments
- Borrowing or releasing equity on the family home
- Moving to a less expensive home
- Investing in (other) property
- Borrowing against the value of your home
- Renting out rooms/property
- Sale of another property (other than your main home)
- Inheritance or other lump sum
- Occupational or personal pension from scheme not yet started
- Something else (WRITE IN ON NEXT SCREEN)
- Don't know
- Refused
- None of these

[IF QCretpr = Something else (WRITE IN ON NEXT SCREEN) THEN ASK QCothpe]

QCothpe ASK RESPONDENT WHAT ELSE THEY PLAN TO USE.

- What else: _____
- Don't know
- Refused

[IF (QAWORK DOES NOT = Retired from employment OR QCwork DOES NOT = I have retired but continue to work to increase my income OR I have retired but continue to work because I enjoy working) AND (QAGE >49 OR QAGEBND = 55-60 OR 61-64 OR 65-74 OR 75+) THEN ASK QCstali]

QCstali Taking all this into account, how confident are you that your household income in retirement will give you the standard of living you hope for? READ OUT.

- Very confident
- Fairly confident
- Not very confident
- Not at all confident
- Don't know
- Refused

[IF QCstali = Not very confident OR QCstali = Not at all confident THEN ASK QCnotco]

QCnotco Why do you say that? **PROBE: what other reasons?**

Cost of living too high
Won't have a big enough pension
State pension will be too low
I might suffer ill-health or redundancy
Just generally not confident
Other (WRITE IN)
Don't know
Refused

[IF respondent is below state retirement age THEN ASK QCminam]

QCminam Do you know the current minimum weekly State pension that an individual could receive? **WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR BEST ESTIMATE IF UNSURE.**

Numeric range (PERMITTED RANGE 0 TO 1,000)_____

Don't know
Refused

QCgovpe In fact, the minimum weekly State pension for an individual is around €200 per week. If you were at retirement age now, would this on its own be enough to give you {and your partner} (extra text if lives with partner) the standard of living you would hope for in your retirement?

Yes
No
Don't know
Refused

[ASK ALL]

Qpla **SHOWCARD C10. I will now read you some statements made by other people about planning ahead. Please tell me how strongly you agree or disagree with them.**

“I tend to live for today and let tomorrow take care of itself.”

“It’s worth cutting back on my lifestyle now in order to save for my future.”

- Agree strongly
- Tend to agree
- Tend to disagree
- Disagree strongly
- Don’t know
- Refused

QCrespo **SHOWCARD C11. Thinking now about planning ahead, both medium and long term, who is mainly responsible for this in your household? This includes retirement planning. CODE ONLY ONE.**

- Mainly you
 - Mainly your partner
 - Mainly someone else in the family
 - You share the responsibility equally with your partner or someone else
 - Nobody
 - Don’t know
 - Refused
-

SECTION D - MAKING CHOICES

Now I would like to ask you some questions about how you make decisions about your personal finances.

[ASK ALL]

QDadvic In the last five years, have you received any professional financial advice about planning your personal finances?

By that I mean things like:

- planning for retirement
- tax planning
- taking out insurance
- getting a mortgage or
- investing money such as SSIA, tracker bond or other type of investment

Please do not include advice related to running a business.

Yes

No

Don't know

Refused

[IF QDadvic = Yes THEN ASK Qdwhat]

Qdwhat SHOWCARD D1. Which of these areas did you get professional advice about? CODE ALL THAT APPLY

Savings

Investments

Taking out a loan or mortgage

Pension planning

Life insurance/Serious illness/income protection insurance

Home or motor insurance

Tax planning

General planning

Other (WRITE IN ON NEXT SCREEN)

[IF Qdwhat = Other. THEN ASK QDwhat2]

QDwhat2 ASK RESPONDENT WHAT THEY GOT ADVICE ABOUT

Advice about: _____
Don't know
Refused

IF QDadvic = Yes THEN ASK QDadvic2

QDadvic2 SHOWCARD D2. Who did you receive this advice from? CODE ALL THAT APPLY.

Manager or advisor from a bank or building society
Manager or advisor from an insurance company
Mortgage broker
Insurance broker
Advisor from MABS (Money Advice and Budgeting Service)
Adviser at a credit union
Accountant
Solicitor
Stockbroker
Other (WRITE IN ON NEXT SCREEN)
Don't know
Refused

[IF QDadvic2 = Other THEN ASK QDothad]

QDothad ASK RESPONDENT WHO PROVIDED THE ADVICE

Advice came from: _____
Don't know
Refused

IF QDadvic = Yes THEN ASK QDauthr]

QDauthr Thinking of the professional advice you got most recently, did you check whether the advisor was authorised to give this advice?

Yes
No
Don't know
Refused

[IF QDauthr = Yes THEN ASK QDauth]

QDauth **DO NOT SHOW SCREEN. And who authorised them to give advice?
DO NOT PROMPT**

The Financial Regulator
The Central Bank
The Department of Finance
Law Society
Institute of Chartered Accountants
Other body (not specific)
Don't know
Refused

QDag **SHOWCARD D3. I am now going to read out some statements other people have made about taking out financial products. Please tell me how strongly you agree or disagree with them.**

“I've got a clear idea of the sorts of financial products that I need without consulting a financial adviser.”

“I would trust financial advisers and accept what they recommend.”

Agree strongly
Tend to agree
Tend to disagree
Disagree strongly
Don't know
Refused

QDrisk **SHOWCARD D4. Thinking now about savings and investments, how much risk are you prepared to take that you might lose some of the money you put into a savings account or investment? CODE ONLY ONE.**

No risk at all
Low risk
Low to moderate risk
Moderate risk
Moderate to high risk
High risk
Don't know
Refused

QN7 Showcard D5. Could you tell which of these savings and investments do you think would have their cash value directly affected by stockmarket performance?

Please think about TYPICAL examples of the product.

Deposit SSIA

Insurance/investment bond (e.g. unit-linked managed fund, with-profits bond)

Savings or deposit account with a bank or building society

A tracker bond

Equity based SSIA

Personal Investment Plan

Endowment policy (with-profits or unit-linked)

Unit trust

Personal pension plan (with-profits or unit-linked)

A PRSA (Personal retirement savings account)

DK

REF

SECTION S SSIA_s

I am now going to ask you some questions about SSIA_s.

[ASK ALL]

As you may be aware, five years ago the government introduced SSIA_s. There were two versions – a deposit or savings account and an equity or investment version. All SSIA_s have now matured and we are interested in what people may have done with the money they received.

QDSSIA First of all, did you have an SSIA?

- Yes
- No
- Don't know
- Refused

**IF NO SSIA OR Don't Know or Refused → GO TO QDprodu
REST → CONTINUE**

QDSTYPE What type of SSIA did you have – the deposit or equity type?

- Deposit
 - Equity
 - Don't know
 - Refused
-

QDSAMOUN What was the value of the SSIA when it matured? You can give me an estimate if you don't know the exact amount.

**WRITE IN AMOUNT TO NEAREST € PROBE FOR BEST
ESTIMATE IF UNSURE**

- Don't know
 - Refused
-

QSDSO SHOWCARD S1. And what did you do with the money from your SSIA? CODE ALL THAT APPLY

- Spent some money on home improvements
 - Spent some money on other (holiday, car or anything else)
 - Paid money off my mortgage
 - Paid money off loans or credit cards
 - Put a deposit on a home or other property for myself/partner
 - Gave money to family member
 - Put in a lump sum to a savings or investment account
 - Nothing yet –money is in bank or other account for the moment
 - Other (WRITE IN)
 - Don't know
 - Refused
-

[IF QDSSIA = YES THEN ASK QDSAV]

**QDSAV Would you say you are currently?
READ OUT AND CODE ONE ONLY**

- Saving more than you did with your SSIA
- Saving about the same amount/no difference
- Saving less than you did with your SSIA
- Don't know
- Refused

PRODUCT HOLDINGS

QDprodu **SHOWCARD P1. Now I would like to ask about the financial products that you have. Please look at this card and tell me which, if any, of these you currently have, either in your own name or jointly with someone else? Please just tell me the number on the card. CODE ALL THAT APPLY.**

1. Current account with a bank for personal use (excluding business accounts)
2. Credit card
3. Mortgage – either on main and/or other home
4. Savings account with a bank or building society (deposit account)
5. An Post savings plan
6. Credit union account
7. PIP (Personal Investment Plan or investment plan managed by a life insurance company in which you save regularly)
8. Unit trust or investment trust
9. Guaranteed equity bond/tracker bond (a lump sum savings or investment bond where your capital is secure if left on deposit for the full term)
10. Other Investment bond or policy invested in a fund managed by a life assurance company where your capital is not secure (e.g. tracker or unit-linked or with-profit bond)
11. Gilts
12. Stocks or shares
13. Personal pension, PRSA or AVCs

Don't know
Refused
None of these

QD5yrs

**SHOWCARD P1. Please could you look at the card again and tell me which, if any of these you have taken out in the last five years? (Whether or not you still have them). Please do not include any savings or investments where you just continued to put money into an account that you already had.
CODE ALL THAT APPLY.**

1. Current account with a bank for personal use (excluding business accounts)
2. Credit card
3. Mortgage – either on main and/or other home
4. Savings account with a bank or building society (deposit based account)
5. An Post savings plan
6. Credit union account
7. PIP (Personal Investment Plan or investment plan managed by a life insurance company in which you save regularly)
8. Unit trust or investment trust
9. Guaranteed equity bond/tracker bond (a lump sum savings or investment bond where your capital is secure if left on deposit for the full term)
10. Other Investment bond or policy invested in a fund managed by a life assurance company where your capital is not secure (e.g. tracker or unit-linked or with-profit bond)
11. Gilts
12. Stocks or shares
13. Personal pension, PRSA or AVCs

Don't know

Refused

None of these

[IF QD5yrs DOES NOT = Don't know OR Refused OR None of these THEN ASK QDactpu]

QDactpu SHOWCARD P1. And which of these did you personally play an active role in taking out?

Please do not include any products you took out for business purposes.

CODE ALL THAT APPLY.

1. Current account with a bank for personal use (excluding business accounts)
2. Credit card
3. Mortgage – either on main and/or other home
4. Savings account with a bank or building society (deposit based account)
5. An Post savings plan
6. Credit union account
7. PIP (Personal Investment Plan or investment plan managed by a life insurance company in which you save regularly)
8. Unit trust or investment trust
9. Guaranteed equity bond/tracker bond (a lump sum savings or investment bond where your capital is secure if left on deposit for the full term)
10. Other Investment bond or policy invested in a fund managed by a life assurance company where your capital is not secure (e.g. tracker or unit-linked or with-profit bond)
11. Gilts
12. Stocks or shares
13. Personal pension, PRSA or AVCs

Don't know

Refused

None of these

[ASK ALL]

QDprod2 SHOWCARD P2. Now please could you look at this card, and tell me which of these you currently have, either in your own name or jointly with someone else? CODE ALL THAT APPLY.

1. Life insurance policy or mortgage protection policy that pays out on death
2. Critical (or serious) illness insurance
3. Income protection insurance (also known as permanent health insurance)
4. Payment protection insurance (pays your loan or mortgage payments if you become ill, have an accident or become redundant)
5. Home contents insurance
6. Buildings insurance
7. Motor insurance
8. Travel insurance
9. Private medical/dental insurance (e.g. VHI, Vivas, Quinn Healthcare/Bupa)
10. Personal loan for any purpose, e.g. with bank, building society or finance house
11. Loan from a credit union
12. Loan from a moneylender or a company that comes to your home to collect payments
13. Hire purchase, credit sale or rental purchase agreement, e.g. car finance package or in-store credit
14. Store card that you don't settle in full each month
15. Mail order catalogue arrangement that you currently owe money on

Don't know
Refused
None of these

QD5yrs2 SHOWCARD P2. Please could you look at the card again and tell me which, if any, of these you have taken out in the last five years (whether or not you still have them).

Please do not include:

- **any insurance policies that are part of an employment package,**
- **any you renewed with the same company without considering switching to another provider**
- **any that you bought as part of a holiday package**

CODE ALL THAT APPLY.

1. Life insurance policy or mortgage protection policy that pays out on death
2. Critical (or serious) illness insurance
3. Income protection insurance (also known as permanent health insurance)
4. Payment protection insurance (pays your loan or mortgage payments if you become ill, have an accident or become redundant)
5. Home contents insurance
6. Buildings insurance
7. Motor insurance
8. Travel insurance
9. Private medical/dental insurance (e.g. VHI, Vivas, Quinn Healthcare/Bupa)
10. Personal loan for any purpose, e.g. with bank, building society or finance house
11. Loan from a credit union
12. Loan from a moneylender or a company that comes to your home to collect payments
13. Hire purchase, credit sale or rental purchase agreement, e.g. car finance package or in-store credit
14. Store card that you don't settle in full each month
15. Mail order catalogue arrangement that you currently owe money on

Don't know

Refused

None of these

[IF QD5yrs2 DOES NOT = Don't know OR Refused OR None of these THEN ASK QDactp2]

QDactp2 SHOWCARD P2. And which of these did you personally play an active role in taking out?

Please do not include any products you took out for business purposes

CODE ALL THAT APPLY.

1. Life insurance policy or mortgage protection policy that pays out on death
2. Critical (or serious) illness insurance
3. Income protection insurance (also known as permanent health insurance)
4. Payment protection insurance (pays your loan or mortgage payments if you become ill, have an accident or become redundant)
5. Home contents insurance
6. Buildings insurance
7. Motor insurance
8. Travel insurance
9. Private medical/dental insurance (e.g. VHI, Vivas, Quinn Healthcare/Bupa)
10. Personal loan for any purpose, e.g. with bank, building society or finance house
11. Loan from a credit union
12. Loan from a moneylender or a company that comes to your home to collect payments
13. Hire purchase, credit sale or rental purchase agreement, e.g. car finance package or in-store credit
14. Store card that you don't settle in full each month
15. Mail order catalogue arrangement that you currently owe money on

Don't know

Refused

None of these

SECTION E - MORTGAGES

[ASK ALL]

QJTENUR SHOWCARD E1. In which of these ways do you occupy your main home?

Owner occupied where loan or mortgage repayments are being made-
Owner occupied where no loan or mortgage repayments are being made
Being purchased from a Local Authority under a Tenant Purchase Scheme
Rented from a Local Authority
Rented from a Voluntary Body
Rented unfurnished from a private landlord
Rented furnished or part-furnished from a private landlord
Occupied free of rent (living in family home – even if making a contribution, care taker, company official, etc.)
Don't know
Refused

[IF QJTENUR = Owner occupied where loan or mortgage repayments are being made OR Owner occupied where no loan or mortgage repayments are being made THEN ASK QJLAUTH]

QJLAUTH Can I just check, did you buy your home through a local authority affordable housing scheme?

Yes
No
Don't know
Refused

[IF QJLAUTH = Yes THEN ASK QJLMORT]

QJLMORT And did you take out a bank or building society mortgage or a National Housing Fund mortgage?

Bank or building society mortgage
National Housing Fund mortgage
Other (SPECIFY) _____
Don't know
Refused

[IF QJTENUR = Rented from a Local Authority OR Rented from a Voluntary Body OR Rented unfurnished from a private landlord OR Rented furnished or part-furnished from a private landlord THEN ASK QJRAMOU]

QJRAMOU How much rent do you pay per month? You can give me an estimate if you don't know the exact amount.
WRITE IN AMOUNT TO NEAREST € PROBE FOR BEST ESTIMATE IF UNSURE IF WEEKLY OR ANNUALLY FIGURE GIVEN WORK OUT THE MONTHLY FIGURE AND CONFIRM WITH RESPONDENT

[IF QJTENUR = Occupied free of rent (care taker, company official, etc.) THEN ASK QJCONT]

QJCONT Do you make any contribution towards the housing costs, for example, to help with the rent or mortgage?

Yes
No
Don't know
Refused

[IF QJCONT = Yes THEN ASK QJCAMOU]

QJCAMOU How much do you contribute? You can give me an estimate if you don't know the exact amount.
WRITE IN AMOUNT TO NEAREST € PROBE FOR BEST ESTIMATE IF UNSURE

QJCFREQ And what period does this cover?

One week
Fortnight
Month
Two months
Quarter
Six months
One year
Other – WRITE IN
Don't know
Refused

[IF QDPRODU = 3 THEN ASK QJMORTY]

QJmorty SHOWCARD E2. What type of mortgage do you {and your partner} (extra text if lives with partner) have on your main home?

Repayment or annuity mortgage
Repayment or annuity mortgage with an 'offset' current account (e.g. First Active offset flexible mortgage)
Endowment mortgage
Part endowment, part repayment or annuity mortgage
Interest-only mortgage with investment that will repay capital (eg unit linked investment or pension)
Interest-only mortgage with no investment that will repay capital
Some other type of mortgage (WRITE IN ON NEXT SCREEN)
None - mortgage is on other property
Don't know
Refused

[IF QJmorty = Some other type of mortgage (WRITE IN ON NEXT SCREEN) THEN ASK QJothmo]

QJothmo ASK FOR NAME OF OTHER TYPE OF MORTGAGE.

Mortgage type: _____
Don't know

[IF QJmorty = Endowment mortgage OR Part endowment, part repayment or annuity mortgage THEN ASK QJendmo]

QJendmo What do you expect your endowment policy to do? READ OUT AND CODE ONLY ONE.

To pay off only part of this mortgage
To pay off the whole of this mortgage
To pay off the whole of this mortgage with money to spare
Don't know
Refused

[IF QJendmo = To pay off only part of this mortgage THEN ASK QJshort]

QJshort DO NOT SHOW SCREEN. How do you plan to pay off the rest of this mortgage? PROBE: in what other ways? DO NOT PROMPT.

- Proceeds of sale of mortgaged property
 - Sale of other property
 - Savings/other investments I/we already have
 - Take out new investment
 - Expected inheritance
 - Switch to repayment mortgage
 - Make extra payments/overpay
 - Rent out (part of) property
 - Will not be able to pay off capital
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QJmorty = Interest-only mortgage with no investment that will repay capital THEN ASK QJpayof]

QJpayof DO NOT SHOW SCREEN. How do you plan to pay off the capital on your mortgage? PROMPT: In what other ways? CODE ALL THAT APPLY.

- Proceeds of sale of mortgaged property
 - Sale of other property
 - Savings/other investments I/we already have
 - Take out new investment
 - Expected inheritance
 - Switch to repayment mortgage
 - Make extra payments/overpay
 - Rent out (part of) property
 - Will not be able to pay off capital
 - Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QJmorty DOES NOT = Don't know OR None - mortgage is on other property OR Refused THEN ASK QJinter]

QJinter What interest rate are you paying on this mortgage at the moment? WRITE IN TO THE NEAREST WHOLE PERCENTAGE.

Numeric range (PERMITTED RANGE 0 TO 99) _____

Don't know

Refused

[ASK ALL]

QJOPROP Do you {or your partner} (extra text if lives with partner) own or part-own any other property, either in Ireland or abroad?

Yes

No

Don't know

Refused

[IF QJOPROP=Yes THEN ASK QJOONE]

QJOONE Is that just one additional property or not?

Yes – just the one property

No – more than one – WRITE IN NUMBER ON NEXT SCREEN
[INSERT NUM CHECK IF INTERVIEWER CODES 10 OR MORE]

Don't know

Refused

[IF QJOONE=Yes THEN ASK QJOCOUN]

QJOCOUN In which country is this property located? CODE ONE ONLY

Ireland

Northern Ireland

Great Britain (i.e. excluding Northern Ireland)

France

Spain

Other (SPECIFY) _____

Don't know

Refused

[IF QJOONE=Yes THEN ASK QJOCWHEN]

**QJOWHEN In what year did you buy this property? WRITE IN YEAR.
PROBE FOR BEST ESTIMATE IF UNSURE**

Don't know
Refused

[IF QJOONE=Yes THEN ASK QJOCWHY]

**QJOWHY And why did you decide to buy a second property?
PROMPT: Why else? CODE ALL REASONS**

For own/family/friends use
To renovate and sell for profit
To generate rental income
For a longer term investment
As part of pension planning
Somewhere to retire
Other (SPECIFY) _____
Don't know
Refused

[IF QJOONE=Yes THEN ASK QJOMORT]

QJOMORT Do you have a mortgage on the property?

Yes
No
Don't know
Refused

[If QJOMORT =Yes, ask QJOMORTYPE]

QJMORTYP How is this mortgage secured, is it....

READ OUT

CODE ALL THAT APPLY

Secured on family home in Ireland

Secured on the actual property in Ireland

Secured on other Irish property

A mortgage with an overseas lender secured on the overseas property

Don't know

Refused

[IF QJOMORT=No THEN ASK QJOFUND]

QJOFUND How did you fund the purchase of the property? CODE ALL THAT APPLY

Inheritance

Savings

Profit from sale of previous property

Other (SPECIFY) _____

Don't know

Refused

[IF QJOONE= No – more than one THEN ASK QJOSCOUN]

QJOSCOUN Rather than ask you about each of your other properties I would just like to ask you a few questions about them as a group. First of all where are the properties – what countries? CODE ALL THAT APPLY

Ireland

Northern Ireland

UK but excluding Northern Ireland

France

Spain

Other – WRITE IN

Don't know

Refused

[IF QJOONE= No – more than one THEN ASK QJOSWHY]

QJOSWHY And why did you decide to buy these properties?

PROMPT: Why else? CODE ALL REASONS

For own/family/friends use
To renovate and sell for profit
To generate rental income
For a longer term investment
As part of pension planning
Somewhere to retire
Other (SPECIFY) _____
Don't know
Refused

[IF QJOONE= No – more than one THEN ASK QJOSMORT]

QJOSMORT Do you have a mortgage on any of these properties?

Yes – mortgage on all
Yes – mortgage on some
No – own all outright
Don't know
Refused

[IF QJOSMORT= Yes – mortgage on all OR Yes – mortgage on some THEN ASK QJOSMSEC]

QJOSMSEC How are these mortgages secured, are they...

READ OUT CODE ALL THAT APPLY

Secured on family home in Ireland
Secured on the actual property in Ireland
Secured on other Irish property
A mortgage with an overseas lender secured on the overseas property
Don't know
Refused

[IF QJMORTY DOES NOT = Don't know OR Refused THEN ASK QJnegba]

QJnegba **What is the outstanding balance on all your mortgages? (i.e. all mortgages on your family home and/or other property either in Ireland or abroad). You can give me an estimate if you don't know the exact amount.**

WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR BEST ESTIMATE IF UNSURE

Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____

Don't know

Refused

[IF QJMORTY DOES NOT = Don't know OR Refused THEN ASK QJrepay]

QJrepay **How much in total are the monthly repayments on {this mortgage} {these mortgages} (text dependent on whether respondent has mortgage on both main home and other property) each month?**

Please include payments into endowment policies or other investments that you intend to use to pay off your mortgage.

Please exclude any mortgage payment support you receive from either the Department of Social and Family Affairs or the local authority.

You can give me an estimate if you don't know the exact amount.

WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR BEST ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____

Don't know

Refused

[ASK ALL WITH A MORTGAGE]

QJexmon **In the past 12 months have you {or your partner} (extra text if lives with partner) paid extra money off your {mortgage} {mortgages}? (text dependent on whether respondent has mortgage on both main home and other property)**

Yes

No

Don't know

Refused

[IF QJexmon = Yes THEN ASK QJtotpa]

QJtotpa **How much extra in total did you {or your partner} (extra text if lives with partner) pay off your {mortgage} {mortgages} (text dependent on whether respondent has mortgage on both main home and other property) in the past 12 months?**

You can give me an estimate if you don't know the exact amount.

WRITE IN AMOUNT TO NEAREST EURO PROBE FOR THE BEST ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____

Don't know

Refused

[ASK ALL WITH A MORTGAGE]

QJreasre **SHOWCARD E3. How easy is it to keep up with your mortgage repayments? Please just tell me the number of the statement which best applies to you.**

Keeping up with payments without any difficulties

Keeping up with payments but struggle to do so from time to time

Keeping up with payments but it is a constant struggle

Sometimes fall behind with payments

Always fall behind with payments

Mortgage paid in full by the Department of Social and Family Affairs or the local authority

Don't know

Refused

[IF QJreasre DOES NOT = 6. THEN ASK QJincre]

QJincre **SHOWCARD E4. How easy would it be if your monthly mortgage repayments were to increase by 10% - that means an extra €100 per month for every €1000 that you pay at present.**

Could pay mortgage and other financial commitments without difficulty

Could pay mortgage without any difficulties, but would struggle to pay other financial commitments

Would struggle to pay mortgage and other financial commitments

Would struggle to pay mortgage and would fall behind with payments for other financial commitments

Would fall behind with mortgage payments and other financial commitments

Don't know

Refused

[IF QJMORTY DOES NOT = None – mortgages is on other property OR Don't know OR Refused THEN ASK QJvalue]

QJvalue **What is the approximate value of your family home at present?**

WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR BEST ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____

Don't know Refused

[IF QJOPROP = Yes THEN ASK QJvalueoth]

QJvalueoth **Thinking now just about the property (properties) [Text dependent on QJOONE – if yes at QJOONE should be property – if no should be properties]you {or your partner} (extra text if lives with partner) currently own that is not your main family home, what is the approximate value of this property (properties)?**

You can give me an estimate if you don't know the exact amount.

WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR BEST ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____

Don't know

Refused

[IF QJOPROP =Yes THEN ASK QJcapga]

Text dependent on QJOONE – if yes at QJOONE should be property/this property – if no should be properties/any of these properties

QJcapga **And again thinking of the additional property (properties) you own apart from your main home. If you sold this property (any of these properties), would you be liable for Capital Gains Tax?**

- Yes
- Possibly
- No
- Don't know
- Refused

[IF QJcapga DOES NOT = No THEN ASK QJexemp]

QJexemp **Can you tell me what the current annual exempt amount per person is for Capital Gains Tax?**
WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR BEST ESTIMATE.

- Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
- Don't know
- Refused

MORTGAGES – RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have made an active purchase of a mortgage in the last five years. A prioritisation system was used to choose two active purchases for follow up where there were more than two types; but mortgages were in the second type prioritised so were always followed up.

[ASK ALL WITH RECENT ACTIVE PURCHASE OF MORTGAGE]

QJwhymo I now want to ask you a bit more about the last time you personally took out a mortgage. Did you take out the mortgage to buy a property or was it a re-mortgage on an existing property?

Buying a property

Remortgaging (to consolidate other loans, raise money for home improvements, switch mortgage lenders etc.)

Don't know

Refused

Other (SPECIFY) _____

[IF QJwhymo = Remortgaging THEN ASK QJwhyrem]

QJwhyrem SHOWCARD E5. For which of these reasons did you re-mortgage?

To get a better interest rate deal

To pay for home improvements

To pay off other borrowing

To fund or part-fund the purchase of another property

Other (SPECIFY) _____

Don't know

Refused

QJsourc **SHOWCARD E6. Which, if any, of these sources of information did you use, before deciding which mortgage to take out? CODE ALL THAT APPLY.**

- Unsolicited information sent in the post
 - Information picked up in a branch
 - Information found on the internet
 - Best-buy tables in financial pages of newspapers/magazines
 - Best-buy information found on the internet
 - Specialist magazines/publications
 - Information from sales staff of firm providing the products (including quotes)
 - Recommendation from another professional adviser or broker
 - Advice of friends/relatives (not working in the financial services industry)
 - Advice of friends/relatives (who work in the financial services industry)
 - An independent guide or booklet (e.g. from the Financial Regulator or MABS)
 - Newspaper articles
 - Newspaper adverts
 - Television adverts
 - Other advertising
 - Television or radio programmes
 - Employer
 - Foreign property road show or similar
 - Other source (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
- None of these – just stayed with existing provider
None of these – took only product available to me
None of these – didn't use any information

[IF QJsourc = Other source. THEN ASK QJothso]

QJothso **ASK WHAT OTHER SOURCE OF INFORMATION IS.**

- Source of information: _____
- Don't know
 - Refused

[IF more than one source mentioned at QJsourc THEN ASK QJsour2]

QJsour2 **And which one of these sources did you feel most influenced your decision about which mortgage to take out? READ OUT LIST IF NECESSARY. CODE ONLY ONE.**

Unsolicited information sent in the post
Information picked up in a branch
Information found on the internet
Best-buy tables in financial pages of newspapers/magazines
Best-buy information found on the internet
Specialist magazines/publications
Information from sales staff of firm providing the products (including quotes)
Recommendation from another professional adviser or broker
Advice of friends/relatives (not working in the financial services industry)
Advice of friends/relatives (who work in the financial services industry)
An independent guide or booklet (e.g. from the Financial Regulator or MABS)
Newspaper articles
Newspaper adverts
Television adverts
Other advertising
Television or radio programmes
Employer
Foreign property road show or similar
Other source (WRITE IN ON NEXT SCREEN)
Don't know
Refused

None of these – just stayed with existing provider
None of these – took only product available to me
None of these – didn't use any information

[ASK ALL WITH RECENT ACTIVE PURCHASE OF MORTGAGE]

QJcompa **Did you yourself collect information about different mortgages from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.**

Yes
No
Don't know
Refused

QJadvis **Did a professional adviser (by that I mean someone like a manager or adviser from a bank or insurance company, or a mortgage or insurance broker) collect information about different mortgages from more than one company on your behalf?**

Yes
No
Don't know
Refused

QJchoic **And which of the following best describes the way you chose which mortgage to take out? READ OUT AND CODE ONLY ONE.**

I chose one recommended by a professional adviser
I was influenced in my final choice by a professional adviser
I was influenced in my final choice by a friend, relative or someone else
I made the choice entirely by myself
Don't know
Refused

[IF QJchoic = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QJadvic]

QJadvic **Which of the following best describes the person who gave you advice about what mortgage to take out? CODE ONLY ONE.**

Manager or adviser from a bank or building society
Manager or adviser from an insurance company
Mortgage broker
Insurance broker
Adviser from MABS (Money Advice and Budgeting Service)
Adviser at a credit union
Accountant
Solicitor
Stockbroker
Family member/friend/colleague
Someone else
Don't know
Refused

[ASK ALL WITH RECENT ACTIVE PURCHASE OF MORTGAGE]

QJmortc DO NOT SHOW SCREEN. What was it about this particular mortgage that made you choose it rather than another mortgage? PROBE FULLY. What else? DO NOT PROMPT.

- Type of mortgage, e.g. repayment, endowment, interest-only mortgage
- Interest rate
- Type of interest rate, e.g. fixed, capped, discounted, variable
- Amount of deposit required
- Had used this company/provider before
- Reputable, well established firm
- Recommended by professional adviser (e.g. manager from a bank or insurance company, mortgage or insurance broker)
- Recommended by family member/friend/colleague
- No penalties for early redemption
- Did not consider any other mortgage
- Best deal/cheapest/most beneficial
- Length of repayment period
- Level of repayments/affordable repayments
- No choice/only lender that made a mortgage offer
- Don't know
- Refused
- Other (SPECIFY) _____

QJsign Before you signed the agreement for this mortgage, which of the following did you personally do? READ OUT AND CODE ONLY ONE.

- Read the terms and conditions carefully
- Looked at the terms and conditions briefly
- Did not read the terms and conditions at all
- Don't know
- Refused

[IF QJsign DOES NOT = Read the terms and conditions carefully THEN ASK QJbehal]

QJbehal Did a friend or relative read them on your behalf before you signed the agreement?

- Yes
 - No
 - Don't know
 - Refused
-

SECTION F – PROTECTION

[IF QDprod2 = 3. OR 4. THEN ASK QHinsur]

QHinsur Can I just check, does this insurance policy (ies) cover you personally if you are unable to work through any of the following? READ OUT AND CODE ALL THAT APPLY.

Sickness or disability
Accident
Redundancy
Don't know
Refused
None of these

[IF QAHHLd = Wife, husband or partner you live with as a couple THEN ASK QHpartn]

QHpartn And does it cover your partner if he/she is unable to work through any of the following? READ OUT AND CODE ALL THAT APPLY.

Sickness or disability
Accident
Rredundancy
Don't know
Refused
None of these

QHclaim If you had to claim on this insurance, would this policy pay out immediately? IF MORE THAN ONE POLICY, ASK IF ANY OF THEM WOULD PAY OUT IMMEDIATELY.

Yes
No
Don't know
Refused

[IF QHclaim = No THEN ASK QHwait]

QHwait **How many months would you have to wait? IF MORE THAN ONE POLICY ASK ABOUT THE ONE WITH THE SHORTEST WAITING TIME. WRITE IN NUMBER OF MONTHS.**

Numeric range (PERMITTED RANGE 0 TO 99) _____
Don't know
Refused

QHoften **How often do you {or your partner} (extra text if lives with partner) personally check whether these policies provide you with adequate insurance cover?**

At least once a year
Less often
Never
Don't know
Refused

[IF QHoften = At least once a year OR Less often THEN ASK QHdo]

QHdo **Thinking about the last time you checked, which of the following did you do? READ OUT AND CODE ONLY ONE.**

Increase the level of cover or benefits
Decrease the level of cover or benefits
Not make any changes to the level of cover or benefits – because policy is index linked
Not make any changes to the level of cover or benefits – no specific reason
Do something else (WRITE IN ON NEXT SCREEN)
Don't know
Refused

[IF QHdo = Do something else (WRITE IN ON NEXT SCREEN) THEN ASK QHadins]

QHadins **ASK WHAT THEY DID.**

Action taken: _____
Don't know
Refused

[IF (QDprod2 DOES NOT = 3. OR 4.) AND (QDprod2 = 2. OR (QDprod2 = 1. AND 2.)) THEN ASK QHinsur2

QHinsur2 Can I just check, is this insurance policy (ies) designed to pay out for any of the following? READ OUT AND CODE ALL THAT APPLY.

A lump sum on your death only
A lump sum on your death and also death of your partner or spouse
Payment of inheritance taxes arising on death
A regular income if you or your partner lose income due to illness
A lump sum in the event of you or your partner suffering a serious illness
A lump sum in the event of accident, redundancy or illness
Don't know
Refused
None of these

[IF (QDprod2 DOES NOT = 3. OR 4.) AND (QDprod2 = 2. OR (QDprod2 = 1. AND 2.)) THEN ASK QHcheck]

QHcheck Thinking about your policy (policies) how often do you {or your partner} (extra text if lives with partner) check whether this policy (these policies) provides adequate insurance cover?

At least once a year
Less often
Never
Don't know
Refused

[IF QHcheck = At least once a year OR Less often THEN ASK QHdo3]

QHdo3 Thinking about the last time you {or your partner} (extra text if lives with partner) did this, which of the following did you do? READ OUT AND CODE ONLY ONE.

Increase the level of cover or benefits
Decrease the level of cover or benefits
Not make any changes to the level of cover or benefits – because policy is index linked
Not make any changes to the level of cover or benefits – no specific reason

Do something else
Don't know
Refused

PROTECTION - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if protection is one of the prioritised product types of active purchases they have made in the last five years.

[ASK ALL WITH PRIORITISED ACTIVE PURCHASE OF PROTECTION IN THE LAST FIVE YEARS]

QHsourc SHOWCARD F1. Thinking about the policy you last took out, which, if any, of these sources of information did you use before deciding which insurance policy to take out? CODE ALL THAT APPLY.

- Unsolicited information sent in the post
 - Information picked up in a branch
 - Information found on the internet
 - Best-buy tables in financial pages of newspapers/magazines
 - Best-buy information found on the internet
 - Specialist magazines/publications
 - Information from sales staff of firm providing the products (including quotes)
 - Recommendation from another professional adviser or broker
 - Advice of friends/relatives (not working in the financial services industry)
 - Advice of friends/relatives (who work in the financial services industry)
 - An independent guide or booklet (e.g. from the Financial Regulator or MABS)
 - Newspaper articles
 - Newspaper adverts
 - Television adverts
 - Other advertising
 - Television or radio programmes
 - Employer
 - Other source (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused

 - None of these – just stayed with existing provider
 - None of these – took only product available to me
 - None of these – didn't use any information
-

[IF QHsourc = other source. THEN ASK QHsoth1]

QHsoth1 ASK WHAT THE OTHER SOURCE OF INFORMATION WAS.

Information source: _____

Don't know

Refused

[IF more than one source mentioned at QHsourc THEN ASK QHone]

QHone And which one of these sources did you feel most influenced your decision about what insurance policy to take out? CODE ONLY ONE.

Unsolicited information sent in the post

Information picked up in a branch

Information found on the internet

Best-buy tables in financial pages of newspapers/magazines

Best-buy information found on the internet

Specialist magazines/publications

Information from sales staff of firm providing the products (including quotes)

Recommendation from another professional adviser or broker

Advice of friends/relatives (not working in the financial services industry)

Advice of friends/relatives (who work in the financial services industry)

An independent guide or booklet (e.g. from the Financial Regulator or MABS)

Newspaper articles

Newspaper adverts

Television adverts

Other advertising

Television or radio programmes

Employer

Other source (WRITE IN ON NEXT SCREEN)

Don't know

Refused

None of these – just stayed with existing provider

None of these – took only product available to me

None of these – didn't use any information

[IF QHone = other source. THEN ASK QHonex]

QHonex ASK WHAT THE OTHER SOURCE OF INFORMATION WAS.

Information source: _____

Don't know

Refused

[ASK ALL WITH PRIORITISED ACTIVE PURCHASE OF PROTECTION IN THE LAST FIVE YEARS]

QHdiff Did you yourself collect information about different insurance policies from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

Yes

No

Don't know

Refused

QHprofe Did a professional adviser (by that I mean someone like a manager or adviser from a bank or insurance company, or a mortgage or insurance broker) collect information about different insurance policies from more than one company on your behalf?

Yes

No

Don't know

Refused

QHbest READ OUT. And which of these best describes the way you chose which insurance policy to take out? CODE ONLY ONE.

I chose one recommended by a professional adviser

I was influenced in my final choice by a professional adviser

I was influenced in my final choice by a friend, relative or someone else

I made the choice entirely by myself

Don't know

Refused

[IF QHbest = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QHperso]

QHperso READ OUT. Which of the following best describes the person who gave you advice about what insurance policy to take out? CODE ONLY ONE.

Manager or adviser from a bank or building society
Manager or adviser from an insurance company
Mortgage broker
Insurance broker
Adviser from MABS (Money Advice and Budgeting Service)
Adviser at a credit union
Accountant
Solicitor
Stockbroker
Family member/friend/colleague
Someone else
Don't know
Refused

QHwhy DO NOT SHOW SCREEN. What was it about this particular insurance policy that made you choose it rather than another policy? PROBE: what else?

Cost of premiums
Level of cover/benefits it offered
Recommended by professional adviser (e.g. manager from a bank or insurance company, mortgage or insurance broker)
Had used this company before
Recommended by family member/friend/colleague
Reputation/brand/reliability of company/had heard of company
Recommended by lender
Part of a package for a loan or mortgage
Compulsory for a loan or mortgage
Did not consider any other insurance policy
Policy was through an employers scheme
Easy/convenient policy take out
Pays out quickly/immediately
Best deal/cheapest/most beneficial
No choice/only policy offered

Don't know
Refused
Other (SPECIFY) _____

QHread **Before you signed the agreement for this insurance policy, which of the following did you personally do?
READ OUT AND CODE ONLY ONE.**

- Read the terms and conditions carefully
 - Looked at the terms and conditions briefly
 - Did not read the terms and conditions at all
 - Don't know
 - Refused
-

[IF QHread DOES NOT = Read the terms and conditions carefully THEN ASK QHbehal]

QHbehal **Did a friend or relative read them on your behalf before you signed the agreement?**

- Yes
 - No
 - Don't know
 - Refused
-

GENERAL INSURANCE - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if general insurance is one of the prioritised product types of active purchases they have made in the last five years.

QHwhich SHOWCARD F1. Which, if any of these sources of information did you use, before deciding which insurance policy to take out? CODE ALL THAT APPLY.

- Unsolicited information sent in the post
 - Information picked up in a branch
 - Information found on the internet
 - Best-buy tables in financial pages of newspapers/magazines
 - Best-buy information found on the internet
 - Specialist magazines/publications
 - Information from sales staff of firm providing the products (including quotes)
 - Recommendation from another professional adviser or broker
 - Advice of friends/relatives (not working in the financial services industry)
 - Advice of friends/relatives (who work in the financial services industry)
 - An independent guide or booklet (e.g. from the Financial Regulator or MABS)
 - Newspaper articles
 - Newspaper adverts
 - Television adverts
 - Other advertising
 - Television or radio programmes
 - Employer
 - Other source (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused

 - None of these – just stayed with existing provider
 - None of these – took only product available to me
 - None of these – didn't use any information
-

[IF QHwhich = Other source. THEN ASK QHsoth2]

QHsoth2 ASK WHAT THE OTHER SOURCE OF INFORMATION WAS.

Other source of information: _____

Don't know

Refused

[IF more than one source mentioned at QHwhich THEN ASK QHone2]

**QHone2 And which one of these sources did you feel most influenced your decision about what insurance policy to take out?
READ OUT FROM LIST AND CODE ONLY ONE.**

Unsolicited information sent in the post

Information picked up in a branch

Information found on the internet

Best-buy tables in financial pages of newspapers/magazines

Best-buy information found on the internet

Specialist magazines/publications

Information from sales staff of firm providing the products (including quotes)

Recommendation from another professional adviser or broker

Advice of friends/relatives (not working in the financial services industry)

Advice of friends/relatives (who work in the financial services industry)

An independent guide or booklet (e.g. from the Financial Regulator or MABS)

Newspaper articles

Newspaper adverts

Television adverts

Other advertising

Television or radio programmes

Employer

Other source (WRITE IN ON NEXT SCREEN)

Don't know

Refused

None of these – just stayed with existing provider

None of these – took only product available to me

None of these – didn't use any information

[IF QHone2 = R. THEN ASK QHone2x]

QHone2x ASK WHAT THE OTHER SOURCE OF INFORMATION WAS.

Information source: _____

Don't know

Refused

[ASK ALL WITH GENERAL INSURANCE RECENT ACTIVE PURCHASE]

QHinfo Did you yourself collect information about different insurance policies from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

Yes

No

Don't know

Refused

QHother Did a professional adviser (by that I mean someone like a manager or adviser from a bank or insurance company, or a mortgage or insurance broker) collect information about different insurance policies from more than one company on your behalf?

Yes

No

Don't know

Refused

QHquote Before deciding which company to buy your insurance from, how many quotes did you get in total? Please include any quotes shown to you by an insurance broker. IF UNSURE, SAY: you can estimate the number if you are not sure.

Just the one you chose

Two

Three

Four

Five or more

Don't know

Refused

QHbest2 **READ OUT. And which of these best describes the way you chose which insurance policy to take out? CODE ONLY ONE.**

- I chose one recommended by a professional adviser
 - I was influenced in my final choice by a professional adviser
 - I was influenced in my final choice by a friend, relative or someone else
 - I made the choice entirely by myself
 - Don't know
 - Refused
-

[IF QHbest2 = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QHwho2]

QHwho2 **READ OUT. Which of these best describes the person who gave you advice about what insurance policy to take out? CODE ONLY ONE.**

- Manager or adviser from a bank or building society
 - Manager or adviser from an insurance company
 - Mortgage broker
 - Insurance broker
 - Adviser from MABS (Money Advice and Budgeting Service)
 - Adviser at a credit union
 - Accountant
 - Solicitor
 - Stockbroker
 - Family member/friend/colleague
 - Someone else
 - Don't know
 - Refused
-

[ASK ALL WITH GENERAL INSURANCE RECENT ACTIVE PURCHASE]

QHwhy2 DO NOT SHOW SCREEN. What was it about this particular insurance policy that made you choose it rather than another policy? PROBE: what else?

- Cost of premiums
- Level of cover/benefits it offered
- Speed/efficiency of handling claims
- Recommended by professional adviser (e.g. manager from a bank or insurance company, mortgage or insurance broker)
- Had used this company before
- Recommended by family member/friend/colleague
- Reputation/brand/reliability of company/had heard of company
- Recommended by lender
- Part of a package for a loan or mortgage
- Compulsory for a loan or mortgage
- Did not consider any other insurance policy
- Policy was through an employers scheme
- Easy/convenient policy take out
- Pays out quickly/immediately
- Best deal/cheapest/most beneficial
- No choice/only policy offered

Don't know

Refused

Other (SPECIFY) _____

QHread2 Before you signed the agreement for this insurance policy, which of the following did you personally do? READ OUT AND CODE ONLY ONE.

- Read the terms and conditions carefully
 - Looked at the terms and conditions briefly
 - Did not read the terms and conditions at all
 - Don't know
 - Refused
-

[IF QHread2 DOES NOT = Read the terms and conditions carefully THEN ASK Qhbeha]

Qhbeha Did a friend or relative read them on your behalf before you signed the agreement?

Yes

No

Don't know

Refused

SECTION G - SAVINGS

[IF QDprodu = D. OR E. OR F. THEN ASK QLownam]

QLconf Can I just check, you told me earlier in the interview that you currently hold savings in your own name or jointly. Could you confirm for me whether the savings are all held in your own name, all held jointly with someone else, or whether some are held in your own name and some are held jointly?

All held in own name

All held jointly

Some held in own name, some held jointly

Don't know

Refused

[IF QLconf = All held in own name OR All held jointly OR Some held in own name, some held jointly OR THEN ASK QLamany]

QLamany Thinking about all the savings accounts you have (whether in your own name or joint) how many accounts do you have in total? You can give me an estimate if you don't know the exact amount **WRITE IN AMOUNT. PROBE FOR ESTIMATE IF UNSURE.**

Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____

Don't know

Refused

[IF QLconf = All held in own name OR All held jointly OR Some held in own name, some held jointly THEN ASK QLamoun]

QLamoun Thinking about all your accounts (whether in your own name or joint) how much money do you have saved in total? You can give me an estimate if you don't know the exact amount.

WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 99,999,99) _____

Don't know

Refused

[QLamoun DOES NOT = Don't know OR Refused AND IF QDSSIA = YES THEN ASK QLSSIA]

QLSSIA May I just check, does that savings total include any of the SSIA money you told me about earlier?

Yes – does include some of SSIA money

No – does not

Don't know

Refused

[IF QLSSIA = Yes THEN ASK QLSAMOUN]

QLSAMOUN How much of the money from the SSIA is included in the figure you just gave me? You can give me an estimate if you don't know the exact amount.

WRITE IN AMOUNT TO NEAREST € PROBE FOR BEST ESTIMATE IF UNSURE

[IF QLconf = All held in own name OR All held jointly OR Some held in own name, some held jointly OR THEN ASK QLpaid]

QLpaid {Thinking about all your savings accounts (whether in own name or joint), have you paid any money into these accounts in the past 12 months, please do not include any money transferred from other savings or investments accounts.

Yes

No

Don't know

Refused

[IF QLpaid = Yes THEN ASK QLfreq]

QLfreq **How often have you paid money into these savings over the past 12 months? PROBE FOR BEST ESTIMATE IF UNSURE**

- Weekly
 - Fortnightly
 - Monthly
 - Quarterly
 - Twice
 - One payment only
 - Other (SPECIFY) _____
 - Don't know
 - Refused
-

QLpayin **Thinking about these savings how much in total did you pay into these savings in the past 12 months? Please do not include any money that you have transferred from another savings or investment account. You can give me an estimate if you don't know the exact amount.**

WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR BEST ESTIMATE IF UNSURE.

- Numeric range (PERMITTED RANGE 1 TO 99,999,999) _____
 - Don't know
 - Refused
-

SAVINGS - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have made a recent active purchase of savings products that is one of the two types of product highest in the priority order. This means that they must not have actively purchased more than one of the following types of products in the last five years: investments, mortgages, protection, credit cards, loans or general insurance.

[IF QDSSIA = YES THEN ASK QLRSSIA]

QLRSSIA I now want to ask you a few questions about the last time you personally opened a savings account. Did it include any of the money from the SSIA that matured? **PROMPT IN RELATION TO PRE-CODES**

Yes – included all of SSIA money

Yes – included some of SSIA money

No – none of SSIA money went into this account

Don't know

Refused

QLsourc **SHOWCARD G1. {I now want to ask you a few questions about the last time you personally opened a savings account} (Extra text if not asked QLRSSIA). Which, if any, of these sources of information did you use, before deciding which savings account to open? CODE ALL THAT APPLY.**

- Unsolicited information sent in the post
 - Information picked up in a branch
 - Information found on the internet
 - Best-buy tables in financial pages of newspapers/magazines
 - Best-buy information found on the internet
 - Specialist magazines/publications
 - Information from sales staff of firm providing the products (including quotes)
 - Recommendation from another professional adviser or broker
 - Advice of friends/relatives (not working in the financial services industry)
 - Advice of friends/relatives (who work in the financial services industry)
 - An independent guide or booklet (e.g. from the Financial Regulator or MABS)
 - Newspaper articles
 - Newspaper adverts
 - Television adverts
 - Other advertising
 - Television or radio programmes
 - Employer
 - Other source (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
- None of these – just stayed with existing provider
None of these – took only product available to me
None of these – didn't use any information

[IF QLsourc = Other THEN ASK QLotsou]

QLotsou **ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.**

Source of information: _____
Don't know

[IF more than one source mentioned at QLsourc THEN ASK QLinflu]

QLinflu And which one of these sources did you feel most influenced your decision about what savings account to open? CODE ONLY ONE.

- Unsolicited information sent in the post
 - Information picked up in a branch
 - Information found on the internet
 - Best-buy tables in financial pages of newspapers/magazines
 - Best-buy information found on the internet
 - Specialist magazines/publications
 - Information from sales staff of firm providing the products (including quotes)
 - Recommendation from another professional adviser or broker
 - Advice of friends/relatives (not working in the financial services industry)
 - Advice of friends/relatives (who work in the financial services industry)
 - An independent guide or booklet (e.g. from the Financial Regulator or MABS)
 - Newspaper articles
 - Newspaper adverts
 - Television adverts
 - Other advertising
 - Television or radio programmes
 - Employer
 - Other source (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
- None of these – just stayed with existing provider
None of these – took only product available to me
None of these – didn't use any information

[IF QLinflu = R. THEN ASK QLinflux]

QLinflux ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

Source of information: _____
Don't know

[ASK ALL WITH PRIORITISED SAVINGS RECENT ACTIVE PURCHASE]

QLcolle Did you yourself collect information about different savings accounts in more than one company, in order to compare them? By this I also mean checking best buys in Internet searches and newspapers.

- Yes
 - No
 - Don't know
 - Refused
-

QLadvis Did a professional adviser (by that I mean someone like a manager or adviser from a bank or insurance company, or a mortgage or insurance broker) collect information about different savings accounts from more than one company on your behalf?

- Yes
 - No
 - Don't know
 - Refused
-

QLchoic **READ OUT.** And which of these best describes the way you chose which savings account to open? **CODE ONLY ONE.**

- I chose one recommended by a professional adviser or broker
 - I was influenced in my final choice by a professional adviser or broker
 - I was influenced in my final choice by a friend, relative or someone else
 - I made the choice entirely by myself
 - Don't know
 - Refused
-

[IF QLchoic = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QLadvic]

QLadvic READ OUT. Which of these best describes the person who gave you advice about what savings account to open? CODE ONLY ONE.

Manager or adviser from a bank or building society
Manager or adviser from an insurance company
Mortgage broker
Insurance broker
Adviser from MABS (Money Advice and Budgeting Service)
Adviser at a credit union
Accountant
Solicitor
Stockbroker
Other professional adviser
Family member/friend/colleague
Someone else
Don't know
Refused

[ASK ALL WITH PRIORITISED SAVINGS RECENT ACTIVE PURCHASE]

QLchoos What was it about this particular savings account that made you choose it rather than another account? PROBE FULLY. What else?

Convenient location of branch or ATM
High rate of interest
Tax-free interest
Had used this bank/building society/company before
Reputable, well established firm
Recommended by professional adviser (e.g. manager from a bank or insurance company, mortgage or insurance broker)
Recommended by family member/friend/colleague
Instant access/short notice period to withdraw savings
Branch based account/passbook account/postal account
Online account/telephone account
Did not consider any other savings accounts
Overall terms and conditions
Best deal/cheapest/most beneficial
Don't know
Refused
Other (SPECIFY) _____

QLterm **Before you signed the agreement for this savings account, which of these did you personally do? READ OUT AND CODE ONLY ONE.**

- Read the terms and conditions carefully
 - Looked at the terms and conditions briefly
 - Did not read the terms and conditions at all
 - Don't know
 - Refused
-

[IF QLterm DOES NOT = Read the terms and conditions carefully THEN ASK QLread]

QLread **Did a friend or relative read them on your behalf before you signed the agreement?**

- Yes
 - No
 - Don't know
 - Refused
-

[ASK ALL WITH PRIORITISED SAVINGS RECENT ACTIVE PURCHASE]

QLinter **What is the interest rate on this account at present?
PLEASE GIVE ANSWER AS NEAREST WHOLE PERCENT.
PROBE FOR BEST ESTIMATE IF UNSURE.**

- Numeric range (PERMITTED RANGE 0 TO 30) _____
 - Don't know
 - Refused
-

QLleave time **And may I just check, do you have to leave your savings for a set without taking any money out to get this rate?**

- Yes
 - No
 - Don't know
 - Refused
-

[IF QLeave = Yes THEN ASK QLong]

QLong **How long do you have to leave your savings?**
3 months or less
4 to 6 months
7 months to 1 year
Longer than 1 year to 3 years
Longer than 3 years to 5 years
Longer than 5 years
Other (SPECIFY) _____
Don't know
Refused

QLearly **And if made a withdrawal from this account, would you? READ
OUT. CODE ONLY ONE**

Earn no interest on the account
Earn less interest on the account (than if you left your money in for the
full term)
Earn the same rate of interest
Don't know
Refused

SECTION H - INVESTMENTS

[IF QDprodu = 7. OR 8. OR 9. OR 10. OR 11. OR 12. THEN ASK QKcheck]

QKcheck Could you confirm for me whether the investments are all held in your own name, all held jointly with someone else, or whether some are held in your own name and some are held jointly?

All held in own name

All held jointly

Some held in own name, some held jointly

Don't know

Refused

[IF QKcheck DOES NOT = Don't know OR Refused THEN ASK QKhowman]

QKhowman Thinking about all your investments (whether in own name or jointly) how many investment accounts do you have in total? WRITE IN AMOUNT PROBE FOR BEST ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____

Don't know

Refused

[IF QKcheck DOES NOT = Don't know OR Refused THEN ASK QKamoun]

QKamoun Thinking about all your investments (whether in own name or jointly) how much money do you have in these investments in total? You can give me an estimate if you don't know the exact amount.

WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR BEST ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____

Don't know

Refused

[QKamoun DOES NOT = Don't know OR Refused AND IF QDSSIA = YES THEN ASK QLSSIA]

QKSSIA **And did you invest using any of the money from the SSIA that matured?**
READ OUT AND CODE ONE ONLY

Yes – invested all of SSIA money
Yes – invested some of SSIA money
No – none of SSIA money went into this investment
Don't know
Refused

IF YES, ALSO ASK:

QKSAMOUN **How much of the money from the SSIA is included in the figure you just gave me? You can give me an estimate if you don't know the exact amount.**

WRITE IN AMOUNT TO NEAREST € PROBE FOR BEST ESTIMATE IF UNSURE

[IF QKcheck DOES NOT = Don't know OR Refused THEN ASK QKpaid]

QKpaid **Thinking about these investments (whether in your own name or joint}have you paid any money into the account (s) in the past 12 months ?**

Yes
No
Don't know
Refused

[IF QKpaid = No THEN ASK QKpno]

Do any of the investments allow you to pay money into them?

Yes – (some allow)
No – (none allow)
DK
REF

[IF QKpaid = Yes THEN ASK QKfreq]

QKfreq **How often have you paid money into these investments over the past 12 months? PROBE FOR BEST ESTIMATE IF UNSURE**

- Weekly
 - Fortnightly
 - Monthly
 - Quarterly
 - Twice
 - One payment only
 - Other (SPECIFY) _____
 - Don't know
 - Refused
-

QKmuch **How much in total did you pay into these investments in the past 12 months? Please do not include reinvested dividends or money transferred from other savings or investment accounts. You can give me an estimate if you don't know the exact amount. WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR BEST ESTIMATE IF UNSURE.**

- Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
 - Don't know
 - Refused
-

[IF QDprodu = 7. OR 8. OR 9. OR 10. OR 11. OR 12. THEN ASK QKstate]

QKstate **READ OUT. Which of these statements best describes what you personally do when you receive the statement(s) on your investments? CODE ONLY ONE.**

- I read the statement carefully
 - I look at the statement briefly
 - I don't look at the statement at all
 - I don't receive a statement
 - Don't know
 - Refused
-

QKmonit {Other than checking your statements} (extra text if QKstate = I read the statement carefully OR I look at the statement briefly), how often do you personally monitor the performance on your investments? **READ OUT.**

- At least once a month
- At least once every six months
- At least once a year
- Less than once a year
- Never
- Don't know
- Refused

QKreaso **SHOWCARD H1. People invest money for different reasons. Looking at this card, which of these are the main reasons why you have invested this money? CODE ALL THAT APPLY.**

- For a rainy day - no particular purpose in mind
- For children, grandchildren and/or other family members
- To provide a regular income now
- To provide a regular income in the next three years
- To provide for retirement in the next three years
- To cover the costs of a major expense in the next three years
- To provide a regular income in more than three years' time
- To provide for retirement in more than three years' time
- To cover the costs of a major expense in more than three years' time
- As speculation/recreational
- To pay off a mortgage
- Given/inherited the investment/windfall
- Tax-free investment
- To cover costs of major expense, no time period
- Work profit-share/share scheme
- Don't know
- Refused
- Other (SPECIFY) _____

[IF QKreaso = To provide a regular income now OR To provide a regular income in the next three years OR To provide for retirement in the next three years OR To cover the costs of a major expense in the next three years THEN ASK QKtarge]

QKtarge **Are your investments on target to provide the money that you need within the next three years?**

- Yes
- No
- Don't know
- Refused

[IF QKtarge = No THEN ASK QKshort]

**QKshort How do you plan to deal with the shortfall?
PROBE FULLY. CODE ALL THAT APPLY**

Cut back/spend less

Save more

Release equity in house/move to smaller house

Re-invest money to get higher return

Hoping investments will increase in value

Rely on other savings

Borrow/get money from family/friends

Haven't planned for it/not sure

Get a job

Other (SPECIFY) _____

Don't know

Refused

INVESTMENTS - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have made a recent active purchase of investments.

ROUTING – ONLY TO BE SHOWN IF MORE THAN ONCE INVESMENT CODED AT QDACTPU

DPX101 **You said earlier that you had bought these types of investment in the last five years: {insert names of all investment product types from QDactpu}. Which of these types of investment did you buy most recently?**

[IF QDSSIA = YES THEN ASK QKRSSIA]

QKRSSIA **And did it include any of the money from the SSIA that matured? PROMPT IN RELATION TO PRE-CODES**

Yes – included all of SSIA money

Yes – included some of SSIA money

No – none of SSIA money went into this account

Don't know

Refused

QKsourc **SHOWCARD H2. Thinking about the {name of product type} (text dependent on answer at DPX101 OR QDPRODU) that you bought most recently, which, if any, of these sources of information did you use, before deciding which investment to take out? CODE ALL THAT APPLY.**

- Unsolicited information sent in the post
 - Information picked up in a branch
 - Information found on the internet
 - Best-buy tables in financial pages of newspapers/magazines
 - Best-buy information found on the internet
 - Specialist magazines/publications
 - Information from sales staff of firm providing the products (including quotes)
 - Recommendation from another professional adviser or broker
 - Advice of friends/relatives (not working in the financial services industry)
 - Advice of friends/relatives (who work in the financial services industry)
 - An independent guide or booklet (e.g. from the Financial Regulator or MABS)
 - Newspaper articles
 - Newspaper adverts
 - Television adverts
 - Other advertising
 - Television or radio programmes
 - Employer
 - Other source (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
- None of these – just stayed with existing provider
None of these – took only product available to me
None of these – didn't use any information

[IF QKsourc = Other THEN ASK QKsothe]

QKsothe **ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.**

- Source of information: _____
- Don't know
 - Refused

[IF more than one source mentioned at QKsourc THEN ASK QKsour2]

QKsour2 And which one of these sources did you feel most influenced your decision about what investment to take out? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

Unsolicited information sent in the post
Information picked up in a branch
Information found on the internet
Best-buy tables in financial pages of newspapers/magazines
Best-buy information found on the internet
Specialist magazines/publications
Information from sales staff of firm providing the products (including quotes)
Recommendation from another professional adviser or broker
Advice of friends/relatives (not working in the financial services industry)
Advice of friends/relatives (who work in the financial services industry)
An independent guide or booklet (e.g. from the Financial Regulator or MABS)
Newspaper articles
Newspaper adverts
Television adverts
Other advertising
Television or radio programmes
Employer
Other source (WRITE IN ON NEXT SCREEN)
Don't know
Refused

None of these – just stayed with existing provider
None of these – took only product available to me
None of these – didn't use any information

[IF QKsour2 = R. THEN ASK QKsour2x]

QKsour2x ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

Source of information: _____
Don't know
Refused

[ASK ALL WITH RECENT ACTIVE PURCHASE OF INVESTMENTS]

QKcolle **Did you yourself collect information about different investments in more than one company, in order to compare them? By this I also mean checking the best buys in internet searches and newspapers.**

- Yes
 - No
 - Don't know
 - Refused
-

QKadvis **Did a professional adviser (by that I mean someone like a manager or adviser from a bank or insurance company, or a mortgage or insurance broker) collect information about different investments on your behalf?**

- Yes
 - No
 - Don't know
 - Refused
-

QKchoic **READ OUT. And which of these best describes the way you chose which investment to take out? CODE ONLY ONE.**

- I chose one recommended by a professional adviser
 - I was influenced in my final choice by a professional adviser
 - I was influenced in my final choice by a friend, relative or someone else
 - I made the choice entirely by myself
 - Don't know
 - Refused
-

[IF QKchoic = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QKadvic]

QKadvic READ OUT. Which of these best describes the person who gave you advice about what investment to take out? CODE ONLY ONE.

- Manager or adviser from a bank or building society
 - Manager or adviser from an insurance company
 - Mortgage broker
 - Insurance broker
 - Adviser from MABS (Money Advice and Budgeting Service)
 - Adviser at a credit union
 - Accountant
 - Solicitor
 - Stockbroker
 - Other type of professional adviser
 - Family member/friend/colleague
 - Someone else
 - Don't know
 - Refused
-

[ASK ALL WITH RECENT ACTIVE PURCHASE OF INVESTMENTS]

QKinves **Why did you decide to put your money in the {type of product from DPX101 OR QDPRODU} you bought most recently, rather than invest it in some other way? PROBE FULLY. Why else?**

- Past performance
 - High expected or potential returns/best return/best interest rate
 - Guaranteed returns/income/fixed interest rate
 - Capital guaranteed/safe/low risk investment/didn't want to invest in stocks and shares
 - Tax free/tax relief/tax efficient
 - Wanted a long-term investment
 - Wanted easy access/short-term investment
 - To diversify investment portfolio
 - Best option/good idea (no more specific)
 - Had used this company/provider before/trust provider
 - Work-related investment scheme/provided by employer
 - Recommended by family member/friend/colleague/employer
 - Recommended by professional adviser/salesperson
 - Advised to do so (no named person)
 - Did not consider any other investments
 - No particular reason
 - Bad experience in past
 - Easy/convenient
 - Bit of a gamble/hot tip/out of curiosity
 - Other (SPECIFY) _____
 - Don't know
 - Refused
-

QKparti **DO NOT SHOW SCREEN. What was it about this particular {type of product from DPX101 OR QDPRODU} you bought most recently that made you choose it rather than another {type of product from DPX101 OR QDPRODU}. PROMPT: what else? CODE ALL THAT APPLY.**

- Past performance
 - High potential returns
 - Guaranteed returns
 - Guaranteed income
 - Had used this company/provider before
 - Recommended by professional adviser (eg manager from a bank or insurance company, mortgage or insurance broker)
 - Recommended by employer/employer scheme
 - Recommended by family member/friend/colleague
 - Reputation/had heard of company
 - Did not consider any other investments
 - Low charges
 - Offered level of risk wanted
 - Good investment/best deal/most beneficial
 - Easy and convenient
 - Impulse/gamble/hot tip etc
 - General terms and conditions~ Don't know
 - Refused
 - Other (SPECIFY) _____
-

QKterm **Before you signed the agreement for this investment, which of these did you personally do? READ OUT AND CODE ONLY ONE.**

- Read the terms and conditions carefully
 - Looked at the terms and conditions briefly
 - Did not read the terms and conditions at all
 - Don't know
 - Refused
 - DO NOT READ OUT: Not applicable
-

[IF QKterm DOES NOT = Read the terms and conditions carefully THEN ASK QKbehal]

QKbehal **Did a friend or relative read them on your behalf before you signed the agreement?**

- Yes
 - No
 - Don't know
 - Refused
-

[ASK ALL WITH RECENT ACTIVE PURCHASE OF INVESTMENTS]

QKrisk **SHOWCARD H3. Thinking about the period of time over which you are investing, in your view, what is the risk that you might lose some of the money you have invested in the {type of product from DPX101} you bought most recently? Please just tell me the number on this card that applies.**

- No risk
 - Low to moderate risk
 - Moderate risk
 - Moderate to high risk
 - High risk
 - Don't know
 - Refused
-

SECTION J - CREDIT CARDS

[IF QDprodu = B. THEN ASK QFmany]

QFmany Earlier in this interview you told me you had a credit card, how many credit cards do you have, either in your own name or jointly with someone else, that you have used in the last 12 months? Please do not include any charge cards or store cards.
PLEASE WRITE IN NUMBER.

Numeric range (PERMITTED RANGE 0 TO 50) _____

Don't know

Refused

INSERT NUMBER CHECK IF INTERVIEWER CODES 4 OR MORE

[If Qfmany >=1 THEN ASK QFhow]

QFhow Could you confirm for me whether these cards are all held in your own name, all held jointly with someone else, or whether some are held in your own name and some are held jointly?

All held in own name

All held jointly

Some held in own name, some held jointly

Don't know

Refused

[IF QFmany >=1 THEN ASK QFoutst]

QFoutst Thinking about all your cards (whether in your own name or joint), how much in total do you currently owe (outstanding balance) between all cards? You can give me an estimate if you don't know the exact amount.
WRITE IN AMOUNT TO NEAREST EURO. PROMPT FOR BEST ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 99,999) _____

Don't know

Refused

[IF QFmany >=1 THEN ASK QFmax]

QFmax **Thinking about all your cards again (whether in your own name or joint), how much is your total credit limit between all cards? You can give me an estimate if you don't know the exact amount. WRITE IN AMOUNT TO NEAREST EURO. PROMPT FOR BEST ESTIMATE IF UNSURE.**

Numeric range (PERMITTED RANGE 0 TO 99,999) _____
Don't know
Refused

QFincr **In the past 12 months, has the credit limit on {your card OR any of your cards} (Text dependent on number of cards) been increased by {your credit card provider OR your credit card providers} (Text dependent on number of cards) without you specifically requesting it?**

Yes
No
Don't know
Refused

[IF QFincr = Yes THEN ASK QFincr2]

QFincr2 **SHOWCARD J1. Which of these statements best describes what you did with the increased limit? CODE ONE ONLY**

I have spent up to the new limit on my card
I have been spending more, but not as much as the new limit
I continue to spend about the same as my old limit
I continue to spend less than my old limit
I asked my credit card provider to return my card to the old limit
Other (SPECIFY) _____
Don't know
Refused

[IF QFmany >=1 THEN ASK QFH]

QFH **SHOWCARD J2. Thinking about how you normally pay off your credit card {cards} [text dependen on qfmany, if qfmany = 1 – ask card, if =>1 ask cards, which of the statements on the card best describes you?**

I always pay off the whole amount outstanding
I usually pay off the whole amount outstanding
I usually pay off as much as I can afford
I usually make the minimum payment required
I don't make any payments

Don't know
Refused

[IF QFmany >=1 THEN ASK QFused]

QFused **Have you personally used your credit card (any of your credit cards) [text dependent on qfmany, if qfmany = 1 ask 'your credit card, if =>1 ask any of your credit cards] for any of the following purposes in the past 12 months? READ OUT AND CODE ALL THAT APPLY.**

To pay regular bills
To withdraw cash
To pay for food or everyday spending
Don't know
Refused
None of these

[IF QFused DOES NOT = None of these OR Don't know THEN ASK QFtimes]

QFtimes **How many times have you used your credit card (cards) [text dependent on qfmany, if qfmany = 1 ask card, if =>1 ask cards (in these ways in the past 12 months? WRITE IN NUMBER OF TIMES. PROBE FOR BEST ESTIMATE IF UNSURE.**

Numeric range (PERMITTED RANGE 0 TO 1,000) _____
Don't know
Refused

QFstate

SHOWCARD J3. Which of these statements best describes what you personally do when you receive your credit card statement (statements) [text dependent on qfmany, if qfmany = 1 ask 'statement', if =>1 ask statements] ?

I check off receipts/spending against the statement

I check the entries and balance on the statement to see if they look ok

I just check the final balance

I don't look at the statement at all

I just check what my minimum payment is (after I check the final balance)

Don't know

Refused

CREDIT CARD - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have mentioned having actively chosen to take out a credit card in the last five years and they have not also mentioned recent active purchases across more than one of the following product groups: investments, mortgages or protection.

QFsource **SHOWCARD J4. I now want to ask you a bit more about the last time you personally took out a credit card. Which, if any, of these sources of information did you use before deciding which credit card to take out? CODE ALL THAT APPLY.**

- Unsolicited information sent in the post
 - Information picked up in a branch
 - Information found on the internet
 - Best-buy tables in financial pages of newspapers/magazines
 - Best-buy information found on the internet
 - Specialist magazines/publications
 - Information from sales staff of firm providing the products (including quotes)
 - Recommendation from another professional adviser or broker
 - Advice of friends/relatives (not working in the financial services industry)
 - Advice of friends/relatives (who work in the financial services industry)
 - An independent guide or booklet (e.g. from the Financial Regulator or MABS)
 - Newspaper articles
 - Newspaper adverts
 - Television adverts
 - Other advertising
 - Television or radio programmes
 - Employer
 - Other source (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
-
- None of these – just stayed with existing provider
 - None of these – took only product available to me
 - None of these – didn't use any information
-

[IF QFsourc = R. THEN ASK QFsothe]

QFsothe ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

Source of information: _____

Don't know

Refused

[IF more than one source mentioned at QFsourc THEN ASK QFmost]

QFmost And which one of these sources did you feel most influenced your decision about what to buy? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

Unsolicited information sent in the post

Information picked up in a branch

Information found on the internet

Best-buy tables in financial pages of newspapers/magazines

Best-buy information found on the internet

Specialist magazines/publications

Information from sales staff of firm providing the products (including quotes)

Recommendation from another professional adviser or broker

Advice of friends/relatives (not working in the financial services industry)

Advice of friends/relatives (who work in the financial services industry)

An independent guide or booklet (e.g. from the Financial Regulator or MABS)

Newspaper articles

Newspaper adverts

Television adverts

Other advertising

Television or radio programmes

Employer

Other source (WRITE IN ON NEXT SCREEN)

Don't know

Refused

None of these – just stayed with existing provider

None of these – took only product available to me

None of these – didn't use any information

[IF QFmost = Other THEN ASK QFmostx]

QFmostx ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

Source of information: _____

Don't know

Refused

[ASK ALL WITH PRIORITISED RECENT ACTIVE PURCHASE OF CREDIT CARDS]

QFyou Did you yourself collect information about different credit cards from more than one company in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

Yes

No

Don't know

Refused

QFprof Did someone else collect information about different credit cards for you?

Yes

No

Don't know

Refused

QFbest And which of these best describes the way you chose which credit card to take out? READ OUT AND CODE ONLY ONE.

I chose one recommended by a professional adviser

I was influenced in my final choice by a professional adviser

I was influenced in my final choice by a friend, relative or someone else

I made the choice entirely by myself

Don't know

Refused

[IF QFbest = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QFwho]

QFwho READ OUT. Which of the following best describes the person who gave you advice about what credit card to take out? CODE ONLY ONE.

- Manager or adviser from a bank or building society
 - Manager or adviser from an insurance company
 - Mortgage broker
 - Insurance broker
 - Adviser from MABS (Money Advice and Budgeting Service)
 - Adviser at a credit union
 - Accountant
 - Solicitor
 - Stockbroker
 - Other professional adviser
 - Family member/friend/colleague
 - Someone else
 - Don't know
 - Refused
-

[ASK ALL WITH PRIORITISED RECENT ACTIVE PURCHASE OF CREDIT CARDS]

QFwhat DO NOT SHOW SCREEN. What was it about this particular credit card that made you choose it rather than another card? PROBE: what else? DO NOT PROMPT CODE ALL THAT APPLY.

- 0% balance transfer
 - To build up loyalty points
 - Cashback on purchases
 - Interest rate/APR
 - Size of credit limit
 - Came with current account
 - To take advantage of free gifts/air miles etc
 - Discount on goods
 - Charity/membership group receives donation when card used
 - Reputation/brand/heard of company
 - Had used this company/provider before
 - Recommended by professional adviser (eg manager from a bank or insurance company, mortgage or insurance broker)
 - Recommended by someone else
 - Did not consider any other credit card
 - Easy and convenient
 - No or low fees/charges
 - No choice/only credit card available ~ Don't know
 - Refused
 - Other (SPECIFY) _____
-

[IF QFwhat = Discount on goods OR To take advantage of free gifts/air miles etc THEN ASK QFonce]

QFonce Have you used this card more than once?

- Yes
 - No
 - Don't know
 - Refused
-

[IF QFwhat = 0% balance transfer THEN ASK QFlength]

QFlength **How long is/was the interest free period?**

0 – 3 months
4-6 months
7- 12 months
Longer than a year
Don't know
Refused

[IF QFwhat = 0% balance transfer THEN ASK QFfree]

QFfree **How likely are you to clear the balance you transferred before the end of the interest-free period? Would you say you are ...? READ OUT AND CODE ONLY ONE.**

Very likely
Fairly likely
Fairly unlikely
Very unlikely
Don't know
Refused

[ASK ALL WITH PRIORITISED RECENT ACTIVE PURCHASE OF CREDIT CARDS]

QFnorm **What is the normal interest rate for this credit card {after the interest free period} (extra text if QFwhat =0% balance transfer)? By that I mean the annual percentage rate that applies, for example, to new purchases WRITE IN AMOUNT TO NEAREST WHOLE PERCENTAGE. PROBE FOR BEST ESTIMATE IF UNSURE.**

Numeric range (PERMITTED RANGE 0 TO 100) _____
Don't know
Refused

QFperso **Before you signed the agreement for this credit card, which of these did you personally do? READ OUT AND CODE ONLY ONE.**

Read the terms and conditions carefully
Looked at the terms and conditions briefly
Did not read the terms and conditions at all
Don't know
Refused

[IF QFperso DOES NOT = Read the terms and conditions carefully THEN ASK QFbehav]

QFbehav Did a friend or relative read them on your behalf before you signed the agreement?

Yes

No

Don't know

Refused

SECTION K - LOANS

[IF QDprod2 = 10. OR 11. OR 12. OR 13. OR 14. OR 15. THEN ASK QGowjoi]

Qgowjoi **Could you confirm for me whether the loans are in your own name, held jointly with someone else, or whether some are held in your own name and some are held jointly? (Please do not include loans where you act as a guarantor for someone else)**

All held in own name

All held jointly

Some held in own name, some held jointly

Don't know

Refused

[IF QGowjoi DOES NOT= Don't know OR Refused THEN ASK QGnumlo]

QGnumlo **Thinking just about all your current loans and credit agreements (whether in your own name or joint) how many loans or credit agreements do you have in total? WRITE IN NUMBER.**

Numeric range (PERMITTED RANGE 1 TO 99) _____

Don't know

Refused

QGowe

Again thinking about all your loans and credit agreements (whether in your own name or joint) how much in total do you currently owe on each of these? You can give me an estimate if you don't know the exact amount.

[ASK FOR ALL PRODUCTS LISTED AT Qdprod2

Personal loans (bank, building society or finance house)

Numeric range _____

Loan from a credit union

Numeric range _____

Loan from a moneylender, company that collects payments door to door

Numeric range _____

Hire purchase, credit sale or rental purchase agreement (eg, car finance package or in-store credit)

Numeric range _____

Store card that you don't settle in full each month

Numeric range _____

Mail order catalogue arrangement that you currently owe money on

Numeric range _____

WRITE IN AMOUNT TO NEAREST EURO.PROBE FOR BEST ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____

Don't know

Refused

QGpayme **And again thinking just about all your loans and credit (whether in your own name or joint) how much in total are the regular repayments per month for each of these? You can give me an estimate if you don't know the exact amount.**

**PROBE FOR AVERAGE/BEST ESTIMATE IF UNSURE.
WRITE IN AMOUNT TO NEAREST EURO., AND RECORD
WHETHER PAYMENTS ARE PER WEEK OR PER MONTH
ON THE NEXT SCREEN..**

Personal loans (bank, building society or finance house)
Numeric range _____

Loan from a credit union
Numeric range _____

Loan from a moneylender, company that collects payments
door to door
Numeric range _____

Hire purchase, credit sale or rental purchase agreement (eg, car finance
package or in-store credit)
Numeric range _____

Store card that you don't settle in full each month
Numeric range _____

Mail order catalogue arrangement that you currently owe money on
Numeric range _____

Numeric range (PERMITTED RANGE 0 TO 999,999)
Don't know
Refused
Payments have been deferred (IS A NULL CODE)

[IF QGpayme DOES NOT = Payments have been deferred THEN ASK QGtodat]

QGtodat **Again thinking about all your loans where you are making payments currently, can you tell me which of these best describes your situation?**

READ OUT AND SINGLE CODE

All my repayments are up to date
Most of my repayments are up to date
Some of my repayments are up to date
I am behind on some my repayments
My payments have been deferred
DK
Refused

QGpreap **{Was the loan/Were any of the loans} (text dependent on number of loans) offered to you on a pre-approved basis? That is you were offered the loan without specifically requesting it.**

Yes
No
Don't know
Refused

LOANS AND CREDIT AGREEMENTS – RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have mentioned a recent active purchase of a type of loan or credit agreement product and they have not also mentioned recent active purchases across more than one of the following product groups: investments, mortgages, protection or credit cards.

QGCNSOL SHOWCARD K1. I now want to ask you a bit more about the last time you personally took out a loan or credit agreement. For which of these reasons was the loan taken out?

- Buy a car
 - Holiday
 - Home improvements
 - School fees or other education costs
 - Health fees or similar costs (eg nursing home)
 - Meet short term expenses (eg Holiday, Christmas, back to school expenses)
 - Pay other bills (eg gas, electric etc)
 - Pay off other credit commitments (eg credit cards, other loans)
 - Other (SPECIFY) _____
 - Don't know
 - Refused
-

QGsourc **SHOWCARD K2. Which, if any, of these sources of information did you use, before deciding which loan or credit agreement to take out? CODE ALL THAT APPLY.**

- Unsolicited information sent in the post
 - Information picked up in a branch
 - Information found on the internet
 - Best-buy tables in financial pages of newspapers/magazines
 - Best-buy information found on the internet
 - Specialist magazines/publications
 - Information from sales staff of firm providing the products (including quotes)
 - Recommendation from another professional adviser or broker
 - Advice of friends/relatives (not working in the financial services industry)
 - Advice of friends/relatives (who work in the financial services industry)
 - An independent guide or booklet (e.g. from the Financial Regulator or MABS)
 - Newspaper articles
 - Newspaper adverts
 - Television adverts
 - Other advertising
 - Television or radio programmes
 - Employer
 - Other source (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
- None of these – just stayed with existing provider
None of these – took only product available to me
None of these – didn't use any information

[IF QGsourc = Other THEN ASK QGothso]

QGothso **ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.**

- Source of information: _____
- Don't know
 - Refused

[IF more than one source mentioned at QGsourc THEN ASK QGsoinf]

QGsoinf And which one of these sources did you feel most influenced your decision about what loan/credit agreement to take out? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

- Unsolicited information sent in the post
 - Information picked up in a branch
 - Information found on the internet
 - Best-buy tables in financial pages of newspapers/magazines
 - Best-buy information found on the internet
 - Specialist magazines/publications
 - Information from sales staff of firm providing the products (including quotes)
 - Recommendation from another professional adviser or broker
 - Advice of friends/relatives (not working in the financial services industry)
 - Advice of friends/relatives (who work in the financial services industry)
 - An independent guide or booklet (e.g. from the Financial Regulator or MABS)
 - Newspaper articles
 - Newspaper adverts
 - Television adverts
 - Other advertising
 - Television or radio programmes
 - Employer
 - Other source (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused
- None of these – just stayed with existing provider
None of these – took only product available to me
None of these – didn't use any information

[IF QGsoinf = Other THEN ASK QGsoinfo]

QGsoinfo ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

- Source of information: _____
Don't know
Refused
-

[ALL WITH A PRIORITISED RECENT ACTIVE PURCHASE OF LOAN OR CREDIT AGREEMENT]

QGcompa Did you yourself collect information about different loans from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

- Yes
 - No
 - Don't know
 - Refused
-

QGproad Did a professional adviser (by that I mean someone like a manager or adviser from a bank or insurance company, or a mortgage or insurance broker) collect information about different loans/credit agreements from more than one company/provider on your behalf?

- Yes
 - No
 - Don't know
 - Refused
-

QGchoos **READ OUT. And which of these best describes the way you chose which loan/credit agreement to take out? CODE ONLY ONE.**

- I chose one recommended by a professional adviser
 - I was influenced in my final choice by a professional adviser
 - I was influenced in my final choice by a salesperson
 - I was influenced in my final choice by a friend, relative or someone else
 - I made the choice entirely by myself
 - Don't know
 - Refused
-

[IF QGchoos = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser OR I was influenced in my final choice by a salesperson THEN ASK QGadvis]

QGadvis SHOWCARD.K3 Which of these best describes the person who gave you advice about what loan/credit agreement to take out? CODE ONLY ONE.

Manager or adviser from a bank or building society
Manager or adviser from an insurance company
Mortgage broker
Insurance broker
Adviser from MABS (Money Advice and Budgeting Service)
Adviser at a credit union
Accountant
Solicitor
Stockbroker
Other professional adviser
Family member/friend/colleague
Someone else

[ALL WITH A PRIORITISED RECENT ACTIVE PURCHASE OF LOAN OR CREDIT AGREEMENT]

QGwhyh DO NOT SHOW SCREEN. What was it about this particular loan/credit agreement that made you choose it rather than another one? PROBE: what else?

Only agreement offered by store/car dealership/double glazing firm etc
Low rate of interest/APR
0% interest/interest free for whole term of loan
To take advantage of interest-free credit period
Repayments were affordable
Large/reputable company
Had used this company/provider before
Recommended by family member/friend/colleague
Recommended by professional adviser (eg manager from a bank or insurance company, mortgage or insurance broker)
Did not consider any other loan/credit agreement
Easy/convenient
Best deal/cheapest/most beneficial
Length of repayment period
Incentive
No choice/no other loan/credit agreement available Don't know
Refused
Other (SPECIFY) _____

QGterms Before you signed the agreement for this loan/credit agreement, which of these did you personally do? READ OUT AND CODE ONLY ONE.

Read the terms and conditions carefully
Looked at the terms and conditions briefly
Did not read the terms and conditions at all
Don't know
Refused

[IF QGterms DOES NOT = Read the terms and conditions carefully THEN ASK QGterm2]

QGterm2 Did a friend or relative read them on your behalf before you signed the agreement?

Yes
No
Don't know

[ALL WITH A PRIORITISED RECENT ACTIVE PURCHASE OF LOAN OR CREDIT AGREEMENT]

QGloug And for how many years is the term of this loan? WRITE IN NUMBER OF YEARS. PROBE FOR BEST ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 1 TO 40)
Don't know
Refused

QGamount And what was the amount of the loan? You can give me an estimate if you don't know the exact amount.

WRITE IN AMOUNT. PROBE FOR BEST ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 1 TO 40)
Don't know
Refused

QGAPR **What is the APR for this loan/credit agreement? By that I mean the annual percentage rate that has to be quoted by your lender. WRITE IN AMOUNT TO NEAREST WHOLE PERCENTAGE.**

Numeric range (PERMITTED RANGE 0 TO 50) _____

Don't know

Refused

QGpayba **How much money will you pay back in total, including the amount you borrowed originally and any interest and other charges? (excluding payment protection insurance).**

You can give me an estimate if you don't know the exact amount.

**WRITE IN AMOUNT TO NEAREST EURO.
PROBE FOR BEST ESTIMATE IF UNSURE.**

Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____

Don't know

Refused

Only amount borrowed originally

CURRENT ACCOUNT - RECENT ACTIVE PURCHASE SECTION

Respondents only enter this section if they have mentioned a recent active purchase of a current account and they have not also mentioned recent active purchases across more than one of the following product groups: investments, mortgages, protection, credit card, loans, general insurance or savings products.

QEcurr SHOWCARD L1. You said earlier that you had opened a current account with a bank or building society in the last five years. I now want to ask you a bit more about the last time you personally opened a current account. Which, if any, of these sources of information did you use before deciding which current account to open? CODE ALL THAT APPLY.

- Unsolicited information sent in the post
 - Information picked up in a branch
 - Information found on the internet
 - Best-buy tables in financial pages of newspapers/magazines
 - Best-buy information found on the internet
 - Specialist magazines/publications
 - Information from sales staff of firm providing the products (including quotes)
 - Recommendation from another professional adviser or broker
 - Advice of friends/relatives (not working in the financial services industry)
 - Advice of friends/relatives (who work in the financial services industry)
 - An independent guide or booklet (e.g. from the Financial Regulator or MABS)
 - Newspaper articles
 - Newspaper adverts
 - Television adverts
 - Other advertising
 - Television or radio programmes
 - Employer
 - Other source (WRITE IN ON NEXT SCREEN)
 - Don't know
 - Refused

 - None of these – just stayed with existing provider
 - None of these – took only product available to me
 - None of these – didn't use any information
-

[IF QEcurre = Other THEN ASK QEsothe]

QEsothe ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

Source of information: _____

Don't know

Refused

[IF more than one source mentioned at QEsourc THEN ASK QEinflu]

QEinflu And which one of these sources did you feel most influenced your decision about what current account to open? READ OUT LIST IF NECESSARY. CODE ONLY ONE.

Unsolicited information sent in the post

Information picked up in a branch

Information found on the internet

Best-buy tables in financial pages of newspapers/magazines

Best-buy information found on the internet

Specialist magazines/publications

Information from sales staff of firm providing the products (including quotes)

Recommendation from another professional adviser or broker

Advice of friends/relatives (not working in the financial services industry)

Advice of friends/relatives (who work in the financial services industry)

An independent guide or booklet (e.g. from the Financial Regulator or MABS)

Newspaper articles

Newspaper adverts

Television adverts

Other advertising

Television or radio programmes

Employer

Other source (WRITE IN ON NEXT SCREEN)

Don't know

Refused

None of these – just stayed with existing provider

None of these – took only product available to me

None of these – didn't use any information

[IF QEinflu = Other THEN ASK QEinflu]

QEinflu ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

Source of information: _____

Don't know

Refused

[ASK ALL WITH PRIORITISED RECENT PURCHASE OF CURRENT ACCOUNTS]

QEinfo Did you yourself collect information about different current accounts from more than one company, in order to compare them? By this I also mean checking best buys in internet searches and newspapers.

Yes

No

Don't know

Refused

QEinfo2 Did someone else collect information about different current accounts for you?

Yes

No

Don't know

Refused

QEchose READ OUT. And which of the following best describes the way you chose which current account to take out? CODE ONLY ONE.

I chose one recommended by a professional adviser

I was influenced in my final choice by a professional adviser

I was influenced in my final choice by a friend, relative or someone else

I made the choice entirely by myself

Don't know

Refused

[IF QEchose = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QEperso]

QEperso Which of the following best describes the person who gave you advice about which current account to take out? CODE ONLY ONE.

Manager or adviser from a bank or building society
Manager or adviser from an insurance company
Mortgage broker
Insurance broker
Adviser from MABS (Money Advice and Budgeting Service)
Adviser at a credit union
Accountant
Solicitor
Stockbroker
Other professional adviser
Family member/friend/colleague
Someone else
Don't know
Refused

[ASK ALL WITH PRIORITISED RECENT PURCHASE OF CURRENT ACCOUNTS]

QEchos2 DO NOT SHOW SCREEN. What was it about this particular current account that made you choose it rather than another account? PROBE: what else? CODE ALL THAT APPLY.

Had used this bank/building society before
Recommended by professional adviser (eg manager from a bank or insurance company, mortgage or insurance broker)
Recommended by a family member/friend/colleague
Convenient location of branch or cash machine
High rate of interest on credit balance
To take advantage of free gifts/airmiles/cashback on Laser/Debit card purchases etc
Offered an overdraft facility
Did not offer an overdraft facility
Interest rate on overdraft/interest-free overdraft
Offered online/telephone/branch based banking
Reputation/brand of bank/building society
Did not consider any other current account(s)
My employer banks there/salary or wages are paid there
Best deal/most beneficial
No choice/only account I could open
Don't know
Refused
Other (SPECIFY) _____

QEread **Before you signed the agreement for this current account, which of these did you personally do? READ OUT AND CODE ONLY ONE.**

Read the terms and conditions carefully
Looked at the terms and conditions briefly
Did not read the terms and conditions at all
Don't know
Refused

[IF QEread DOES NOT = Read the terms and conditions carefully THEN ASK QEbeha]

QEbeha **Did a friend or relative read them on your behalf before you signed the agreement?**

Yes
No
Don't know
Refused

SECTION L – INFORMAL LOANS AND SAVINGS

QDsave {Apart from any money you have in savings accounts that you have already told us about} (extra text if respondent has mentioned holding savings accounts at QDprodu), can you tell me the value of any other forms of savings you may have such as cash, money in savings and loans clubs, money other people are keeping for you) You can give me an estimate if you don't know the exact amount.

WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
None
Don't know
Refused

QDloan Apart from any loans you have already told me about do you owe any money you have borrowed from family, friends, or someone else in the community?

Yes
No
Don't know
Refused

[IF QDloan = Yes THEN ASK QGcomow]

QGcomow How much do you owe in this way? You can give me an estimate if you don't know the exact amount.
WRITE IN AMOUNT TO NEAREST EURO. PROMPT FOR BEST ESTIMATE IF UNSURE'

Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
Don't know
Refused

SECTION M - GETTING HELP

Now I would like to ask you some general questions on financial matters.

[ASK ALL]

QMINFOR SHOW SCREEN OR READ OUT. In your opinion, how important is it for you to keep up to date with what is happening with financial matters generally, such as the economy and the financial services sector? **CODE ONLY ONE.**

Very important
Quite important
Not very important
Not at all important
Don't know
Refused

QMEYE SHOWCARD M1. Which, if any, of these things do you personally keep an eye on? **CODE ALL THAT APPLY.**

Changes in the housing market
Changes in the stock market
Changes in interest rates
Changes in inflation
Changes in taxation, e.g. income tax, capital gains tax
Changes in the job market
Changes in state pension, benefits and tax credits
Best buys in financial products
Don't know
Refused
None of these

[IF QMEYE DOES NOT = Don't know OR Refused OR None of these THEN ASK QMONITR]

QMONITR DO NOT SHOW SCREEN. How do you tend to monitor these things? PROBE FULLY. How else? DO NOT PROMPT.

Financial pages in daily or weekend newspapers
Newspapers (not financial pages)
Specialist personal finance magazines (What Mortgage, etc)
Specialist personal finance programmes on TV or radio
Other TV or radio programmes
Internet
Teletext/Aertel
Stockbroker
Accountant
Professional adviser (e.g. manager from a bank or insurance company, mortgage or insurance broker)
Friends/family/acquaintances
Through work/colleagues/professionally
Information from estate agents
Through banks/building societies
Mail/information sent in post
Politicians/budget statements
Don't know
Refused
Other (SPECIFY) _____

[IF QMEYE DOES NOT = Don't know OR Refused OR None of these THEN ASK QMFREQ]

QMFREQ READ OUT. And how frequently do you monitor them? CODE ONLY ONE.

At least once a week
At least once a month, but not once a week
Less than once a month
Don't know
Refused

DISPUTES WITH FINANCIAL COMPANIES

[ASK ALL]

QMrights **SHOWCARD M2. Which of the options on this card best describes how aware you feel of your rights when making a complaint to a financial services firm such as a bank or an insurance company or a broker?**

I know exactly what to do to make a complaint
I have a good idea of what to do
I have some idea of what to do
I have no idea of what to do
Don't know
Refused

QMerror **Within the last five years, have you had any reason to make a complaint or any form of dispute where you were not happy with a financial product or service? It does not matter whether you made a complaint or not, we just want to know if you had any issue that you wanted to complain about.**

Yes
No
Don't know
Refused

IF QMerror = Yes THEN ASK QMerdef]

QMerdef **SHOWCARD M3 Thinking of the last complaint or dispute that you had (in the past five years) which of these was the cause of the dispute or complaint?**

CODE ALL THAT APPLY

A dispute about interest rates or other fees and charges
A dispute about the terms and conditions
Mis-selling or wrong information given to you
Problem with an insurance claim
Delays, poor customer service or bad administration
Poor performance on an investment or pension
Mistakes on your account
Fraud or similar offence
Some other, please tell me

[IF QMerdef = Other THEN ASK Qmerdef2]
ASK RESPONDENT WHAT THE CASUE OF THE COMPLAINT WAS.

Cause of complaint: _____
Don't know
Refused

[IF QMerror = Yes THEN ASK QMerbuy]

QMerbuy Who did you purchase the product or receive the service from?

READ OUT CODE ALL THAT APPLY

A broker or other financial advisor
A bank
An insurance company
Credit Union
Another financial services company
None of these
Don't know
Refused

[IF QMerror = Yes THEN ASK QMercom]

QMercom Did you actually complain to the organisation that sold you the product or provided the service?

Yes
No
Don't know
Refused

[IF QMercom = No THEN ASK QMernei]

QMernei Was there any particular reason why you chose not to complain?
WRITE IN

[IF QMercom = Yes THEN ASK QMresol]

QMresol Did they resolve the problem to your satisfaction?

Yes
No
Don't know
Refused

[IF QMresol = No THEN ASK QMwhyno]

[IF QMresol = No OR Don't know OR Qmercom = No OR Don't know THEN ASK QMcomor]

QMcomor Did you take up the complaint with anyone else? (Apart from with the organisation who sold the product or provided the service)

Yes

No

Don't know

Refused

[IF QMcomor = Yes THEN ASK QMcomwh]

QMcomwh DO NOT SHOW SCREEN. Who did you take up the complaint with?

DO NOT PROMPT CODE ALL THAT APPLY

Citizens Information Centre

Money Advice and Budgeting Service (MABS)

Other advice centre

Solicitor

Financial Services Ombudsman/Pensions Ombudsman

National Consumer Agency or other consumer body

A government department or TD

Financial Regulator

Small claims court

Other (SPECIFY) _____

Don't know

Refused

[IF QMcomor = No THEN ASK QMnoone]

QMnoone Was there any particular reason why you chose not to take up your complaint with anyone else? **WRITE IN**

[IF QMcomor = No THEN ASK QMfurther]

QMfurther If you had wanted to take up the complaint further, who would you have gone to?

DO NOT PROMPT CODE ALL THAT APPLY

Citizens Information Centre

Money Advice and Budgeting Service (MABS)

Other advice centre

Solicitor

Financial Services Ombudsman/Pensions Ombudsman

National Consumer Agency or other consumer body

A government department or TD

Financial Regulator

Small claims court

Don't know

Refused

Other (SPECIFY) _____

DISPUTES WITH SHOPS OR SUPPLIERS

[ASK ALL]

QMrights1 **SHOWCARD M4. Which if the options on this cards best describes how aware you are of your rights when dealing with shops or suppliers should you have a complaint about the quality of the goods or services?**

I know exactly what to do to make a complaint

I have a good idea of what to do

I have some idea of what to do

I have no idea of what to do

Don't know

Refused

QMclaim **Within the last five years, have you had any reason to make a complaint or had any form of dispute with a shop or supplier where you were not happy with their products or services? It does not matter whether you made a complaint or not, we just want to know if you had any issue that you wanted to complain about.**

Yes

No

Don't know

Refused

[IF QMclaim = Yes THEN ASK QMclCom]

QMclCom **Did you take up the complaint with the shop/supplier?**

Yes

No

Don't know

Refused

[IF QMclcom = No THEN ASK QMclnei]

QMclnei **Was there any particular reason why you chose not to take up your complaint? WRITE IN**

[IF QMclcom = Yes THEN ASK QMclres]

QMclres Did they resolve the problem to your satisfaction?

Yes
No
Don't know
Refused

[IF QMclres = No THEN ASK QMclwhno]

**QMclwhno Why were you not satisfied with the response you received?
WRITE IN**

**[IF QMclres = No OR Don't know OR Qmclcom = No OR Don't know THEN
ASK QMclcmW]**

QMclcmW Did you take up the matter with anyone else?

Yes
No
Don't know
Refused

[IF QMclcmW = Yes THEN ASK QMincom]

**QMincom DO NOT SHOW SCREEN. Who did you take the matter up with?
DO NOT PROMPT CODE ALL THAT APPLY**

Citizens Information Centre
Other advice centre
Solicitor
Office of the Ombudsman
National Consumer Agency or other consumer body
Advertising Standards Authority of Ireland
A government department or TD
Small claims court
Other (SPECIFY) _____
Don't know
Refused

[IF QMclcmW = No THEN ASK QMclnoone]

QMclnoone Was there any particular reason why you chose not to take up your complaint with anyone else? WRITE IN

[IF QMclcmW = No THEN ASK QMclfur]

QMclfur If you had wanted to take up the complaint further, who would you have gone to?

DO NOT PROMPT CODE ALL THAT APPLY

Citizens Information Centre

Other advice centre

Solicitor

Office of the Ombudsman

National Consumer Agency or other consumer body

Advertising Standards Authority of Ireland

A government department or TD

Small claims court

Don't know

Refused

Other (SPECIFY) _____

SECTION Z - FINAL DEMOGRAPHICS

[ASK ALL]

Qzethni **Finally, I need to ask a few more questions about yourself and your household. Please remember that all your answers are completely confidential. SHOWCARD Z1. To which of these ethnic groups do you consider you belong?**

White – Irish
White – Irish Traveller
White – Any other White Background
Black or Black Irish – African
Black or Black Irish – Any other Black background
Asian or Asian Irish – Chinese
Asian or Asian Irish – Any other Asian Background
Other, including mixed background (SPECIFY: _____)
Don't know
Refused

Qzborn **Were you born in Ireland?**

Yes
No
Don't know
Refused

[IF Qzborn = No THEN ASK Qzlive]

Qzlive **How many years ago did you first come to live in this country? Please don't include any visits you may have made of less than a year.**

Numeric range (PERMITTED RANGE 0 FOR LESS THAN A YEAR OR 1 TO 99) _____
Don't know
Refused

Qzquali

SHOWCARD Z2. Starting from the top of this card, please look down the list of qualifications and tell me the number of the first one you come to that you have passed. Please just tell me the number.

1. Doctorate (PhD)
 2. Postgraduate Degree (Masters)
 3. Postgraduate Certificate or Diploma
 4. Both a Degree and a Professional Qualification
 5. Professional Qualification (of Degree status at least)
 6. Primary Degree (Third Level Bachelor Degree)
 7. Non-degree
(National Certificate, Diploma NCEA/Institute of Technology or equivalent, Nursing Diploma)
 8. Both Upper Secondary and Technical or Vocational Qualification
 9. Technical or Vocational Qualification
(Completed Apprenticeship, NCVA Level 2/3 Certificate, Teagasc Certificate/Diploma or equivalent)
 10. Upper Secondary
(Leaving Certificate (including Applied or Vocational Programmes), 'A' Levels, NCVA Level 1 Certificate or equivalent)
 11. Lower Secondary
(Junior/Intermediate/Group Certificate, 'O' Levels/GCSEs, NCVA Level 1 Certificate, Basic Skills Training Certificate or equivalent)
 12. Primary Education
 13. No Formal Education
- Don't know
Refused
None of these
-

Qzillne

SHOWCARD Z3. Do you have any of the following long-lasting conditions? There is no need to tell me which one, just whether you have any of the conditions on the card.

Blindness, deafness or a severe vision or hearing impairment
A condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying
A learning or intellectual disability
A psychological or emotional condition
Other, including any chronic illness

Yes – have a long-lasting condition
No – do not have a long lasting condition
Don't know
Refused

[IF Qselfem = Employee OR Don't Know THEN ASK Qzpaywo]

Qzpaywo You said earlier that you are working in a paid job. How much do you usually take home each week or month, that is after any deductions made for tax, pay-related social insurance (PRSI), pensions, union dues etc.? You can give me an estimate if you don't know the exact amount.
WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR ESTIMATE IF UNSURE. IF NO USUAL AMOUNT, GIVE AVERAGE.

Numeric range (PERMITTED RANGE 0 TO 999,999) _____
Don't know
Refused

[IF QZpaywo >=1 THEN ASK QZresfr]

QZresfr **RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.**

Weekly
Fortnightly
Monthly
Every two months
Quarterly
Twice a year
Annually
One payment only
Other – WRITE IN
Don't know
Refused

[IF Qselfem = Self-employed THEN ASK Qzincom]

Qzincom You said earlier that you are self-employed. I would like to ask you some questions about any regular income you get every week or month from your 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? You can give me an estimate if you don't know the exact amount.

IF NO USUAL AMOUNT, GIVE AVERAGE. WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR BEST ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____

Don't know

Refused

[IF Qzincom >=1 THEN ASK QZperio]

QZperio RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

Weekly

Fortnightly

Monthly

Every two months

Quarterly

Twice a year

Annually

One payment only

Other – WRITE IN

Don't know

Refused

[IF Qzincom >=1 THEN ASK Qztax]

Qztax Can I just check, is that figure before deduction of income tax?

Yes (before income tax)

No (after income tax)

Don't know

Refused

[IF Qzincom >=1 THEN ASK Qznatin]

Qznatin **And is this figure before deduction of pay-related social insurance (PRSI)?**

Yes (before PRSI)
No (after PRSI)
Don't know
Refused

[IF Qselfem = Self-employed THEN ASK Qzbusac]

Qzbusac **In this business, are annual business accounts prepared for the Revenue or Revenue Commission for tax purposes?**

Yes
No
Not yet but will be
Don't know

[IF Qzbusac = Yes THEN ASK Qzownac]

Qzownac **Are you working as a sole trader or are you in partnership with someone else?**

Own account (sole owner)
In partnership
Don't know

[IF Qzbusac = Yes THEN ASK Qzprofi]

Qzprofi **What was the amount of your own share of the profit or loss figure shown on the most recent accounts prepared for the Revenue or Revenue Commission, before income tax and pay-related social insurance (PRSI)? You can give me an estimate if you don't know the exact amount.**

IF IN A PARTNERSHIP, WE WANT TO KNOW JUST THEIR OWN SHARE OF THE PROFIT OR LOSS. WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
Don't know
Refused

[IF QZprofi >=1 THEN ASK Qzprolo]

Qzprolo Does this figure refer to profit or loss?

Profit
Loss
Don't know
Refused

[IF Qzemplo = Employee THEN ASK Qzparin]

Qzparin You said earlier that your partner is in paid work. How much do they usually take home, that is after any deductions made for tax, pay-related social insurance (PRSI), pensions, union dues etc? You can give me an estimate if you don't know the exact amount. IF NO USUAL AMOUNT, GIVE AVERAGE.

Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
Don't know
Refused

[IF Qzparin >=1 THEN ASK Qzparwk]

Qzparwk RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.

Weekly
Fortnightly
Monthly
Every two months
Quarterly
Twice a year
Annually
One payment only
Other – WRITE IN
Don't know
Refused

[IF Qzemplo = Self-employed THEN ASK QZinpar]

QZinpar You said earlier your partner is self-employed. I would like to ask you some questions about any regular income they get every week or month from their business, that is after paying for materials, equipment or goods that you use in your work. On average what was their weekly or monthly income from this job/business over the last 12 months? You can give me an estimate if you don't know the exact amount.
IF NO USUAL AMOUNT, GIVE AVERAGE. WRITE IN AMOUNT TO NEAREST EURO.

Numeric range (PERMITTED RANGE 1 TO 9,999,999) _____
Don't know
Refused

[IF QZinpar >=1 THEN ASK QZfrein]

QZfrein **RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.**

Weekly
Fortnightly
Monthly
Every two months
Quarterly
Twice a year
Annually
One payment only
Other – WRITE IN
Don't know
Refused

[IF QZinpar = >=1 THEN ASK Qzparta]

Qzparta **Can I just check, is that figure before deduction of income tax?**

Yes (before income tax)
No (after income tax)
Don't know
Refused

[IF QZinpar >=1 THEN ASK QzparNI]

QzparNI **And is that figure before deduction of pay-related social insurance (PRSI)?**

Yes (before PRSI)
No (after PRSI)
Don't know
Refused

Qzparac **In this business, are annual business accounts prepared for the Revenue or Revenue Commission for tax purposes?**

Yes
No
Not yet but will be
Don't know
Refused

[IF Qzparac = Yes THEN ASK Qzparow]

Qzparow **Is your partner working on their own or are they in partnership with someone else?**

Own account (sole owner)
In partnership
Don't know
Refused

[IF Qzparac = Yes THEN ASK Qzparpr]

Qzparpr **What was the amount of their own share of the profit or loss figure shown on the most recent accounts prepared for the Revenue or Revenue Commission, before tax and pay-related social insurance (PRSI)? You can give me an estimate if you don't know the exact amount.**

IF IN A PARTNERSHIP, WE WANT TO KNOW JUST THEIR OWN SHARE OF THE PROFIT OR LOSS. WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR ESTIMATE IF UNSURE.

Numeric range (PERMITTED RANGE 0 TO 99,999,999) _____
Don't know
Refused

[IF Qzparpr >=1 THEN ASK Qzparpl]

Qzparpl Does this figure refer to profit or loss?

Profit
Loss
Don't know
Refused

Qzbenef **SHOWCARD Z4. Do you {or your partner} (extra text if lives with partner) receive any of the following tax credits or social welfare benefits? {Please don't include anything that you (or your partner) receive with your wages, that you have already told me about} (extra text if respondent or partner are employees). PROBE: any others? CODE ALL THAT APPLY.**

Child Benefit/Children's Allowance
One Parent (lone parent) family payment
Supplementary Welfare Allowance
Jobseeker's Allowance / Jobseeker's Benefit (formerly Unemployment Allowance/Benefit)
Disability Pension
Illness Benefit (formerly Disability Allowance)
Carer's Allowance/Carer's Benefit
State Retirement Pension (can be contributory or non-contributory)
Widow's or Widower's Pension
Invalidity Pension
Don't know
Refused
None of these
Other (SPECIFY) _____

[IF Qzbenef DOES NOT = Don't know OR Refused OR None of these THEN ASK Qzbenre]

Qzbenre **How much in total do you {or your partner} (extra text if lives with partner) receive from these sources? You can give me an estimate if you don't know the exact amount. WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR ESTIMATE IF UNSURE.**

Numeric range (PERMITTED RANGE 0 TO 999,999) _____
Don't know
Refused

[IF QZbenre >=1 THEN ASK QZfrebe]

QZfrebe **RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.**

Weekly
Fortnightly
Monthly
Every two months
Quarterly
Twice a year
Annually
One payment only
Other – WRITE IN
Don't know
Refused

Qzothin **SHOWCARD Z5. And do you {or your partner} (extra text if lives with partner) have any other kinds of income that we have not mentioned, like the ones on this card?**

CODE ALL THAT APPLY.

Income from a second job or occasional work
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
Income from savings/investments
Rent from property or subletting
Money from family
Bursary/grant/sponsorship
Don't know
Refused
None of these
Other (SPECIFY) _____

[IF Qzothin DOES NOT = None of these OR Don't know OR Refused THEN ASK Qztotre]

Qztotre **How much in total do you {or your partner} (extra text if lives with partner) receive from these sources? You can give me an estimate if you don't know the exact amount.
WRITE IN AMOUNT TO NEAREST EURO. PROBE FOR ESTIMATE IF UNSURE.**

Numeric range (PERMITTED RANGE 0 TO 9,999,999) _____
Don't know
Refused

[IF QZtotre >=1 THEN ASK QZamou]

QZamou **RECORD FREQUENCY OF INCOME MENTIONED IN PREVIOUS QUESTION.**

Weekly
Fortnightly
Monthly
Every two months
Quarterly
Twice a year
Annually
One payment only
Other – WRITE IN
Don't know
Refused

[IF QAHHLd = Wife, husband or partner you live with as a couple THEN ASK QzmaIea]

QzmaIea **Who would you say is the main income earner? READ OUT.**

You
Your partner
Neither - your incomes are about equal
Don't know
Refused

[IF Qselfem = Employee THEN ASK Qzwbken]

Qzwbken SHOWCARD Z6. Does your employer provide you with any of the things on this card? CODE ALL THAT APPLY.

Private medical insurance
Life insurance (that pays out if you die while working for them)
Full pay if you are unable to work through illness (even if time limited)
Insurance to provide continuing pay if you are unable to work through illness
Subsidised mortgage/help with housing costs/rent-free accommodation
A pension scheme, into which your employer makes a regular contribution
Don't know
Refused
None of these

[IF Qzwbken DOES NOT = None of these OR Don't know OR Refused THEN ASK QZimpor]

QZimpor How important was the fact that your employer offers this provision when you decided to take this job? READ OUT AND CODE ONLY ONE.

Very important
Quite important
Not very important
Not at all important
Don't know
Refused

INSERT OUR STANDARD SEG QUESTIONS HERES, DELTE ANY EXISTING SEG QUESTIONS ALREADY ON THE SCRIPT.

Qzfollo And finally, in the future we might be conducting further follow-up research in connection with this survey. If this is the case, would you be willing to be contacted again by us?

Yes
No
Don't know
Refused

THANK RESPONDENT FOR THEIR TIME. REMEMBER TO GIVE RESPONDENT THE INCENTIVE AND ASK THEM TO SIGN INCENTIVE RECEIPT.

QEnglis DO NOT SHOW SCREEN. DID THE RESPONDENT HAVE ANY DIFFICULTIES READING OR UNDERSTANDING ENGLISH?

Yes - reading
Yes - understanding
No - none

QPRESEN WAS ANYONE ELSE PRESENT DURING INTERVIEW?

Yes
No

[IF QPRESEN = Yes THEN ASK QAFFECT]

QAFFECT DID THE OTHER PERSON INFLUENCE THE RESPONDENT'S ANSWERS AT ALL, FOR INSTANCE BY SUGGESTING ANSWERS OR BY DISCUSSING THE QUESTIONS WITH THE RESPONDENT?

Yes
No
Don't know

Intsex CODE YOUR GENDER.

Male
Female

The Financial Regulator
6/8 College Green
Dublin 2

Telephone: 353 1

Website: <http://www.itsyourmoney.ie>