Financial Regulator

Financial Capability Survey 2007
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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
**QAHHLD**  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 QAHHLD = 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.

<table>
<thead>
<tr>
<th>Numeric range (PERMITTED RANGE 1 TO 20)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Don’t know</td>
<td></td>
</tr>
<tr>
<td>Refused</td>
<td></td>
</tr>
</tbody>
</table>

[IF QAHHLD = 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.

<table>
<thead>
<tr>
<th>Numeric range (PERMITTED RANGE 16 TO 99)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Don’t know</td>
</tr>
<tr>
<td>Refused</td>
</tr>
</tbody>
</table>
[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 QAHHLD = 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] 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]

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
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

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 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
- 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

21
[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 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
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

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

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

[ASK ALL]

As you may be aware, five years ago the government introduced SSIA. There were two versions – a deposit or savings account and an equity or investment version. All SSIA 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
QDSDO  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
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
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
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
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 (caretaker, 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

[IF QJCONT = No OR Don’t know OR Refused THEN END]
[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 (e.g. 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]

QJ easre 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 QJeasre DOES NOT = 6. THEN ASK QJincr]

QJincr 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
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 QJsource = Other source. THEN ASK QJothso]

ASK WHAT OTHER SOURCE OF INFORMATION IS.

Source of information: ______________________________________
Don’t know
Refused
[IF more than one source mentioned at QJ sourc THEN ASK QJ sour2]

QJ sour2 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]

QJ compa 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
- Redundancy
- 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]

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
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.

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
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 99,999,999) __________
Don’t know
Refused
[QLamoun \text{ DOES NOT} = \text{Don’t know} \text{ OR} \text{ Refused} \text{ AND} \text{ IF QDSSIA = YES} \text{ THEN ASK QLSSIA}]

QLSSIA \hspace{1cm} \text{May I just check, does that savings total include any of the SSIA money you told me about earlier?}

\begin{itemize}
\item Yes – does include some of SSIA money
\item No – does not
\item Don’t know
\item Refused
\end{itemize}

[IF QLSSIA = Yes THEN ASK QLSAMOUN]

QLSAMOUN \hspace{1cm} \text{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.}

\text{WRITE IN AMOUNT TO NEAREST €, PROBE FOR BEST ESTIMATE IF UNSURE}

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

QLpaid \hspace{1cm} \{\text{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.}\}

\begin{itemize}
\item Yes
\item No
\item Don’t know
\item Refused
\end{itemize}
[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

_____________________________________________________________________

79
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
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 ASKQLotsou]

QLotsou ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

Source of information: ________________________________
Don’t know
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]

ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

Source of information: ______________________________________

Don’t know
**[ASK ALL WITH PRIORITISED SAVINGS RECENT ACTIVE PURCHASE]**

<table>
<thead>
<tr>
<th>QLcolle</th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>QLadvis</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>QLchoic</th>
<th>READ OUT. And which of these best describes the way you chose which savings account to open? CODE ONLY ONE.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>I chose one recommended by a professional adviser or broker</td>
</tr>
<tr>
<td></td>
<td>I was influenced in my final choice by a professional adviser or broker</td>
</tr>
<tr>
<td></td>
<td>I was influenced in my final choice by a friend, relative or someone else</td>
</tr>
<tr>
<td></td>
<td>I made the choice entirely by myself</td>
</tr>
<tr>
<td></td>
<td>Don’t know</td>
</tr>
<tr>
<td></td>
<td>Refused</td>
</tr>
</tbody>
</table>
[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) __________________________________________

_____________________________________________________________________


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]

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

Yes
No
Don’t know
Refused

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

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

Yes
No
Don’t know
Refused
[IF QLeave = Yes THEN ASK QLong]

<table>
<thead>
<tr>
<th>QLong</th>
<th>How long do you have to leave your savings?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3 months or less</td>
</tr>
<tr>
<td></td>
<td>4 to 6 months</td>
</tr>
<tr>
<td></td>
<td>7 months to 1 year</td>
</tr>
<tr>
<td></td>
<td>Longer than 1 year to 3 years</td>
</tr>
<tr>
<td></td>
<td>Longer than 3 years to 5 years</td>
</tr>
<tr>
<td></td>
<td>Longer than 5 years</td>
</tr>
<tr>
<td></td>
<td>Other (SPECIFY) ___________________________</td>
</tr>
<tr>
<td></td>
<td>Don’t know</td>
</tr>
<tr>
<td></td>
<td>Refused</td>
</tr>
</tbody>
</table>

---

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 INVESTMENT 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
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]

ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

Source of information: ______________________________________

Don’t know
Refused
[IF more than one source mentioned at QKsour 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
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
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
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) __________________________

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]

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

Yes
No
Don’t know
Refused
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 dependent 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

_____________________________________________________________________

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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 QFsource = 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 QFsource 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]

<table>
<thead>
<tr>
<th>QFbehav</th>
<th>Did a friend or relative read them on your behalf before you signed the agreement?</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Don’t know</td>
</tr>
<tr>
<td></td>
<td>Refused</td>
</tr>
</tbody>
</table>
SECTION K - LOANS

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

Qgowjo  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 QGowjo 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
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
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
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 QGsource = Other THEN ASK QGothso]

ASK RESPONDENT WHAT OTHER SOURCE OF INFORMATION WAS.

Source of information: ______________________________________
Don’t know
Refused
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 QGsoinfx]

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]

QGwhych 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]

QGlong  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.

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 QEcurr = 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 QEinflux]

QEinflux  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 QE chose = I chose one recommended by a professional adviser OR I was influenced in my final choice by a professional adviser THEN ASK QE perso]

QE perso 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) __________________________________________
<table>
<thead>
<tr>
<th>QEread</th>
<th>Before you signed the agreement for this current account, which of these did you personally do? READ OUT AND CODE ONLY ONE.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Read the terms and conditions carefully</td>
</tr>
<tr>
<td></td>
<td>Looked at the terms and conditions briefly</td>
</tr>
<tr>
<td></td>
<td>Did not read the terms and conditions at all</td>
</tr>
<tr>
<td></td>
<td>Don’t know</td>
</tr>
<tr>
<td></td>
<td>Refused</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>QEbeha</th>
<th>Did a friend or relative read them on your behalf before you signed the agreement?</th>
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<td></td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Don’t know</td>
</tr>
<tr>
<td></td>
<td>Refused</td>
</tr>
</tbody>
</table>
SECTION L – INFORMAL LOANS AND SAVINGS

QDssave {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 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 QMerror = Yes THEN ASK QMernei]

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

WRITE IN

[IF QMerror = 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 their 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) ______________________

_____________________________________________________________________

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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

Were you born in Ireland?

Yes
No
Don’t know
Refused

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
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 1Certificate 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

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

_____________________________________________________________________

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[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

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**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 Qzwkben]

Qzwkben  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 Qzwkben 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