### Baseline Survey Questions – For Building Capability Scores

#### MONEY MANAGEMENT

Which one of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment? **QBcommi**

**READ OUT AND CODE ONE ONLY**

| Keeping up with all bills and commitments without any difficulties | 1 |
| Keeping up, but it is a struggle from time to time | 2 |
| Keeping up, but it is a constant struggle | 3 |
| Falling behind with some bills or credit commitments | 4 |
| Having real financial problems and have fallen behind with many bills or credit commitments | 5 |
| Don’t have any bills or credit commitments | 6 |
| Don’t Know | X |
| Refused | V |

In the past 3 months, how often have you had money left over at the end of the week or month? Would you say it was? **QBspent**

**ADD IF NECESSARY: Money left over doesn’t include available balance in an overdraft facility**

**READ OUT AND CODE ONE ONLY**

| Always | 1 |
| Most of the time | 2 |
| Sometimes | 3 |
| Hardly ever | 4 |
| Never | 5 |
| DO NOT READ OUT: Too hard to say / varies too much to say | 6 |
| Don’t Know | X |
| Refused | V |

In the past 3 months, how often have you run out of money before the end of the week or month? Would you say it was.....? **QBrun**

**ADD IF NECESSARY: 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 ONE ONLY**

<p>| Always | 1 |
| Most of the time | 2 |
| Sometimes | 3 |
| Hardly ever | 4 |
| Never | 5 |
| DO NOT READ OUT: Too hard to say / varies too much to say | 6 |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Don't Know</td>
<td>X</td>
</tr>
<tr>
<td>Refused</td>
<td>V</td>
</tr>
</tbody>
</table>
Please tell me how strongly you agree or disagree with the following statements. QBag

<table>
<thead>
<tr>
<th>Statement</th>
<th>Agree strongly</th>
<th>Tend to agree</th>
<th>Tend to disagree</th>
<th>Disagree strongly</th>
<th>Don’t know</th>
<th>Refuse</th>
</tr>
</thead>
<tbody>
<tr>
<td>I prefer to buy things on credit rather than wait and save up</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>I would rather cut back than put everyday spending on a credit card I couldn’t repay in full each month</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>I am very organised when it comes to managing my money day to day</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
</tbody>
</table>

PLANNING AHEAD

How would you 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? QCfind2

PROBE FULLY. DO NOT PROMPT

<table>
<thead>
<tr>
<th>Money Finding Method</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Draw money from current account (excluding any overdraft facility)</td>
<td>1</td>
</tr>
<tr>
<td>Draw money from savings account</td>
<td>2</td>
</tr>
<tr>
<td>Sell investments</td>
<td>3</td>
</tr>
<tr>
<td>Claim on insurance policy</td>
<td>4</td>
</tr>
<tr>
<td>Cut back on spending</td>
<td>5</td>
</tr>
<tr>
<td>Use a credit card or overdraft</td>
<td>6</td>
</tr>
<tr>
<td>Take out loan (including Social Fund loan)</td>
<td>7</td>
</tr>
<tr>
<td>Borrow money from family / friends</td>
<td>8</td>
</tr>
<tr>
<td>Ask family / friends to give money to help out</td>
<td>9</td>
</tr>
<tr>
<td>Get a job / get a second job / work additional hours in existing job</td>
<td>10</td>
</tr>
<tr>
<td>Arrange to pay in instalments</td>
<td>11</td>
</tr>
<tr>
<td>Sell possessions</td>
<td>12</td>
</tr>
<tr>
<td>Borrow against home / remortgage / increase mortgage on home</td>
<td>13</td>
</tr>
<tr>
<td>Delay payment</td>
<td>14</td>
</tr>
<tr>
<td>Would not be able to find money</td>
<td>15</td>
</tr>
<tr>
<td>Something else (SPECIFY)</td>
<td>16</td>
</tr>
<tr>
<td>Don’t know</td>
<td>17</td>
</tr>
<tr>
<td>Refused</td>
<td>18</td>
</tr>
</tbody>
</table>

If your household income was to drop by a quarter, for how long do you think you would be able to make ends meet? Qclenrgt (adapted slightly)

READ OUT AND CODE ONE ONLY

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than one week</td>
<td>1</td>
</tr>
<tr>
<td>More than one week but less than one month</td>
<td>2</td>
</tr>
<tr>
<td>More than one month but less than three months</td>
<td>3</td>
</tr>
<tr>
<td>More than three months but less than six months</td>
<td>4</td>
</tr>
<tr>
<td>More than six months but less than twelve months</td>
<td>5</td>
</tr>
<tr>
<td>Twelve months of more</td>
<td>6</td>
</tr>
<tr>
<td>Don’t know</td>
<td>7</td>
</tr>
<tr>
<td>Refused</td>
<td>8</td>
</tr>
</tbody>
</table>
Please tell me how strongly you agree or disagree with the following statements. Qpla & Qpla4

<table>
<thead>
<tr>
<th>Statement</th>
<th>Agree strongly</th>
<th>Tend to agree</th>
<th>Tend to disagree</th>
<th>Disagree strongly</th>
<th>Don’t know</th>
<th>Refuse</th>
</tr>
</thead>
<tbody>
<tr>
<td>I tend to live for today and let tomorrow take care of itself</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>I always make sure I have money saved for a rainy day</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>I find it more satisfying to spend money than to save it for the long term</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>If I had to choose, I would rather have a good standard of living today than save for retirement</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
</tbody>
</table>

Do you personally have your own occupational or personal pension? Not directly from Baseline

| Yes – occupational pension                                               |               |               |                  |                   |            |        |
| Yes – personal pension                                                    |               |               |                  |                   |            |        |
| No                                                                        |               |               |                  |                   |            |        |
| Don’t know                                                                |               |               |                  |                   |            |        |
| Refused                                                                   |               |               |                  |                   |            |        |

CHOOSING PRODUCTS

Please tell me whether you have taken out any of the following in the last 3 months? QD5yrs (adapted to 3 months)

READ OUT LIST FROM TOP – CODE FIRST MENTIONED

WE NEED TO TAKE ADVICE ON USING THIS QUESTION. THE BASELINE SURVEY USES PERIOD OF LAST 5 YEARS

<table>
<thead>
<tr>
<th>Product</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current account with a bank or building society for personal use</td>
<td>1</td>
</tr>
<tr>
<td>Credit card</td>
<td>2</td>
</tr>
<tr>
<td>Mortgage</td>
<td>3</td>
</tr>
<tr>
<td>Savings account with a bank or building society</td>
<td>4</td>
</tr>
<tr>
<td>Cash ISA / TOISA</td>
<td>5</td>
</tr>
<tr>
<td>Premium bonds</td>
<td>6</td>
</tr>
<tr>
<td>National Savings and Investments savings account</td>
<td>7</td>
</tr>
<tr>
<td>Credit Union account</td>
<td>8</td>
</tr>
<tr>
<td>A stocks and shares or life insurance ISA</td>
<td>9</td>
</tr>
<tr>
<td>Unit trust, investment trust or OEIC</td>
<td>10</td>
</tr>
<tr>
<td>Guaranteed Equity Bond</td>
<td>11</td>
</tr>
<tr>
<td>Savings bond (with a bank or building society)</td>
<td>12</td>
</tr>
<tr>
<td>Investment bond</td>
<td>13</td>
</tr>
<tr>
<td>Gilts</td>
<td>14</td>
</tr>
<tr>
<td>Stocks and shares</td>
<td>15</td>
</tr>
<tr>
<td>National Savings Bonds or Certificates</td>
<td>16</td>
</tr>
<tr>
<td>Endowment policy (not related to a mortgage / life assurance policy or savings plan)</td>
<td>17</td>
</tr>
<tr>
<td>Personal pension or FSAVCs</td>
<td>18</td>
</tr>
<tr>
<td>ISA (unsure of type)</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------------</td>
<td>---</td>
</tr>
<tr>
<td>None of these</td>
<td>0</td>
</tr>
<tr>
<td>Don't Know</td>
<td>X</td>
</tr>
<tr>
<td>Refused</td>
<td>V</td>
</tr>
</tbody>
</table>
Please tell me whether you have taken out any of the following in the last 3 months?

QD5yrs2 (adapted to 3 months)

READ OUT LIST FROM TOP – CODE FIRST MENTIONED

WE NEED TO TAKE ADVICE ON USING THIS QUESTION. THE BASELINE SURVEY USES PERIOD OF LAST 5 YEARS

<table>
<thead>
<tr>
<th>Insurance Type</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life insurance that pays out on death</td>
<td>1</td>
</tr>
<tr>
<td>Critical illness insurance</td>
<td>2</td>
</tr>
<tr>
<td>Income protection insurance</td>
<td>3</td>
</tr>
<tr>
<td>Payment protection insurance</td>
<td>4</td>
</tr>
<tr>
<td>Home contents insurance</td>
<td>5</td>
</tr>
<tr>
<td>Buildings insurance</td>
<td>6</td>
</tr>
<tr>
<td>Motor insurance</td>
<td>7</td>
</tr>
<tr>
<td>Private medical / dental insurance</td>
<td>8</td>
</tr>
<tr>
<td>A personal loan eg. with a bank, building society or finance house, or a company that comes to your home to collect payments</td>
<td>9</td>
</tr>
<tr>
<td>Student loan from the Student Loan Company</td>
<td>10</td>
</tr>
<tr>
<td>Loan from a credit union</td>
<td>11</td>
</tr>
<tr>
<td>Loan from the Social Fund</td>
<td>12</td>
</tr>
<tr>
<td>Loan from a pawnbroker</td>
<td>13</td>
</tr>
<tr>
<td>Car loan / credit agreement</td>
<td>14</td>
</tr>
<tr>
<td>Hire purchase, credit sale or rental purchase agreement</td>
<td>15</td>
</tr>
<tr>
<td>Storecard that you don’t settle in full each month</td>
<td>16</td>
</tr>
<tr>
<td>Mail order catalogue arrangement to buy goods in instalments</td>
<td>17</td>
</tr>
<tr>
<td>None of these</td>
<td>0</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>X</td>
</tr>
<tr>
<td>Refused</td>
<td>V</td>
</tr>
</tbody>
</table>

CATI – SELECT UP TO 2 PURCHASE EVENTS TO ASK ABOUT. NEED TO CHECK PRIORITISATION USED FOR BASELINE STUDY
ASK FOR SELECTED PURCHASE EVENT
Which, if any of these sources of information did you use, before deciding which [PRODUCT TYPE] to take out? QJsourc
READ OUT AND CODE ALL MENTIONED

And which one of these sources did you feel most influenced your decision about which [PRODUCT] to take out? QJsour2
READ IF NECESSARY. CODE ONE ONLY

<table>
<thead>
<tr>
<th>Source</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsolicited information sent in the post</td>
<td>1</td>
</tr>
<tr>
<td>Information picked up in a branch</td>
<td>2</td>
</tr>
<tr>
<td>Information found on the internet</td>
<td>3</td>
</tr>
<tr>
<td>Best-buy tables in financial pages / magazines</td>
<td>4</td>
</tr>
<tr>
<td>Best-buy information found on the internet</td>
<td>5</td>
</tr>
<tr>
<td>Specialist magazines / publications</td>
<td>6</td>
</tr>
<tr>
<td>Information or quotes from sales staff or firm providing products</td>
<td>7</td>
</tr>
<tr>
<td>Recommendation from independent financial advisor or broker</td>
<td>8</td>
</tr>
<tr>
<td>Advice of friends / relatives who do not work in the financial services industry</td>
<td>9</td>
</tr>
<tr>
<td>Advice of friends / relatives who work in the financial services industry</td>
<td>10</td>
</tr>
<tr>
<td>Newspaper articles</td>
<td>11</td>
</tr>
<tr>
<td>Newspaper adverts</td>
<td>12</td>
</tr>
<tr>
<td>Television adverts</td>
<td>13</td>
</tr>
<tr>
<td>Other advertising</td>
<td>14</td>
</tr>
<tr>
<td>Television or radio programmes</td>
<td>15</td>
</tr>
<tr>
<td>Employer</td>
<td>16</td>
</tr>
<tr>
<td>Other source [SPECIFY]</td>
<td>17</td>
</tr>
<tr>
<td>None of these</td>
<td>18</td>
</tr>
<tr>
<td>Don’t know</td>
<td>19</td>
</tr>
<tr>
<td>Refused</td>
<td>20</td>
</tr>
</tbody>
</table>

And which of these best describes the way you chose which [PRODUCT] to take out? QJchoic
READ OUT AND CODE ONE ONLY

<table>
<thead>
<tr>
<th>Choice</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>I chose one recommended by a professional adviser</td>
<td>1</td>
</tr>
<tr>
<td>I was influenced in my final choice by a professional adviser</td>
<td>2</td>
</tr>
<tr>
<td>I was influenced in my final choice by a friend, relative or someone else</td>
<td>3</td>
</tr>
<tr>
<td>I made the choice entirely by myself</td>
<td>4</td>
</tr>
<tr>
<td>Don’t know</td>
<td>5</td>
</tr>
<tr>
<td>Refused</td>
<td>6</td>
</tr>
</tbody>
</table>
STAYING INFORMED

ASK ALL
Which, if any of the following do you personally keep an eye on? QMEYE
READ OUT AND CODE ALL MENTIONED

| Changes in the housing market | 1 |
| Changes in the stock market | 2 |
| Changes in interest rates | 3 |
| Changes in inflation | 4 |
| Changes in taxation eg. income tax, capital gains tax | 5 |
| Changes in the job market | 6 |
| Changes in state pension, benefits and tax credits | 7 |
| Best buys in financial products | 8 |
| None of these | 9 |
| Don't know | 10 |
| Refused | 11 |

IF MONITOR ANY INDICATORS (QXXX/NOT DK, REFUSED OR NONE)
And how frequently do you monitor these things? QMFREQ
READ OUT AND CODE ONE ONLY

| At least once a week | 1 |
| At least once a month, but not once a week | 2 |
| Less than once a month | 3 |
| Don't know | 4 |
| Refused | 5 |
2 DEMOGRAPHICS

We are coming to the end of my questions now. The last part of the interview just collects some basic information about you:

ASK ALL

**What is your highest educational qualification?** PROMPT IF NECESSARY. CODE ONE ONLY

<table>
<thead>
<tr>
<th>Qualification</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>GCSEs, O-Levels, NVQ Level 1 or 2 or equivalent</td>
<td>1</td>
</tr>
<tr>
<td>A-Levels, NVQ Level 3 or equivalent</td>
<td>2</td>
</tr>
<tr>
<td>HNC, HND, NVQ Levels 4 or 5 or equivalent</td>
<td>3</td>
</tr>
<tr>
<td>First degree</td>
<td>4</td>
</tr>
<tr>
<td>Post-graduate qualification</td>
<td>5</td>
</tr>
<tr>
<td>No formal qualifications</td>
<td>6</td>
</tr>
<tr>
<td>Other (SPECIFY)</td>
<td>7</td>
</tr>
<tr>
<td>Refused</td>
<td>V</td>
</tr>
</tbody>
</table>

**And what is your current working status? Are you...?** READ OUT AND CODE ONE ONLY

<table>
<thead>
<tr>
<th>Status</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working full time (28 hours plus per week)</td>
<td>1</td>
</tr>
<tr>
<td>Working part time (under 28 hours per week)</td>
<td>2</td>
</tr>
<tr>
<td>Retired</td>
<td>3</td>
</tr>
<tr>
<td>In some other situation (SPECIFY)</td>
<td>4</td>
</tr>
<tr>
<td>Don't Know</td>
<td>X</td>
</tr>
</tbody>
</table>

**And please could you tell me into which of the following bands your total annual HOUSEHOLD income falls into (before taxes and deductions)?** READ OUT AND CODE ONE ONLY

<table>
<thead>
<tr>
<th>Income Band</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than £10,000</td>
<td>1</td>
</tr>
<tr>
<td>£10,000 - £14,999</td>
<td>2</td>
</tr>
<tr>
<td>£15,000 - £19,999</td>
<td>3</td>
</tr>
<tr>
<td>£20,000 - £24,999</td>
<td>4</td>
</tr>
<tr>
<td>£25,000 - £29,999</td>
<td>5</td>
</tr>
<tr>
<td>£30,000 - £39,999</td>
<td>6</td>
</tr>
<tr>
<td>£40,000 - £59,999</td>
<td>7</td>
</tr>
<tr>
<td>£60,000+</td>
<td>8</td>
</tr>
<tr>
<td>Don't Know</td>
<td>X</td>
</tr>
<tr>
<td>Other (WRITE IN )</td>
<td>0</td>
</tr>
</tbody>
</table>
**And what is your marital status?** PROMPT IF NECESSARY. CODE ONE ONLY

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (i.e. never married)</td>
<td>1</td>
</tr>
<tr>
<td>Married</td>
<td>2</td>
</tr>
<tr>
<td>Living with partner</td>
<td>3</td>
</tr>
<tr>
<td>Widowed</td>
<td>4</td>
</tr>
<tr>
<td>Separated</td>
<td>5</td>
</tr>
<tr>
<td>Divorced</td>
<td>6</td>
</tr>
<tr>
<td>In a registered civil partnership</td>
<td>7</td>
</tr>
<tr>
<td>Don't Know</td>
<td>X</td>
</tr>
<tr>
<td>Other (WRITE IN )</td>
<td>0</td>
</tr>
</tbody>
</table>

Do you have any children under 18 or other people who depend on you who live in your household?

<table>
<thead>
<tr>
<th>Dependency</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes – children under 18</td>
<td>1</td>
</tr>
<tr>
<td>Yes – children over 18 but are dependent</td>
<td>2</td>
</tr>
<tr>
<td>Other dependents</td>
<td>3</td>
</tr>
<tr>
<td>No dependents</td>
<td>4</td>
</tr>
<tr>
<td>DO NOT READ OUT: Refused</td>
<td>X</td>
</tr>
</tbody>
</table>

IF NO AGE ON SAMPLE

**Please could you tell me which of the following age bands you fit into?**

<table>
<thead>
<tr>
<th>Age Band</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>16-17</td>
<td>1</td>
</tr>
<tr>
<td>18-20</td>
<td>2</td>
</tr>
<tr>
<td>21-24</td>
<td>3</td>
</tr>
<tr>
<td>25-34</td>
<td>4</td>
</tr>
<tr>
<td>35-44</td>
<td>5</td>
</tr>
<tr>
<td>45-54</td>
<td>6</td>
</tr>
<tr>
<td>55-60</td>
<td>7</td>
</tr>
<tr>
<td>61-64</td>
<td>8</td>
</tr>
<tr>
<td>65 or over</td>
<td>9</td>
</tr>
<tr>
<td>Don't know</td>
<td>10</td>
</tr>
<tr>
<td>Refused</td>
<td>11</td>
</tr>
</tbody>
</table>

IF NO GENDER ON SAMPLE

**INTERVIEWER RECORD GENDER**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>1</td>
</tr>
<tr>
<td>Female</td>
<td>2</td>
</tr>
</tbody>
</table>
And to what ethnic group do you belong?  DO NOT READ OUT. CODE ONE ONLY

<table>
<thead>
<tr>
<th>Ethnic Group</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>White (including British, Irish, any other white background)</td>
<td>1</td>
</tr>
<tr>
<td>Mixed (including white and black Caribbean, white and black African, white and Asian, any other mixed background)</td>
<td>2</td>
</tr>
<tr>
<td>Asian or Asian British (Indian, Pakistani, Bangladeshi, any other Asian background)</td>
<td>3</td>
</tr>
<tr>
<td>Black or Black British (Caribbean, African, any other Black background)</td>
<td>4</td>
</tr>
<tr>
<td>Other ethnic groups (Chinese, any other ethnic group)</td>
<td>5</td>
</tr>
<tr>
<td>Don't know</td>
<td>6</td>
</tr>
<tr>
<td>Refused</td>
<td>7</td>
</tr>
</tbody>
</table>