

Survey of Women's Material Assets FINAL 22/08/03

Sample Point Number:

(11) (12) (13)

Sample point name:

WRITE IN & CODE EXACT AGE

Exact Age

(14) (15)

18-24	1	CHECK QUOTA (16)
25-34	2	
35-44	3	
45-54	4	

Tenure

Owned outright	1	CHECK QUOTA (17)
Buying on mortgage	2	
Shared ownership (part rent/part mortgage)	3	
Rented from Council	4	
Rented from housing association	5	
Rented from private landlord	6	
Other (WRITE IN & CODE '7')	7	

Occupation of Chief Income Earner

Position/rank/grade

Industry/type of company

Quals/degree/apprenticeship

Number of staff responsible for

REMEMBER TO PROBE FULLY AND CODE
FROM ABOVE

Class

A	1	(18)
B	2	
C1	3	
C2	4	
D	5	
E	6	

Respondent is:

Chief Income Earner	1	(19)
Not Chief Income Earner	2	

Marital Status SINGLE CODE ONLY

Married	1	(20)
Living together	2	
Single	3	
Widowed	4	
Divorced	5	
Separated	6	
Refused/Don't know	7	

Showcard Version

A-R	1	(21)
A(R)-R(R)	2	

Interviewer Declaration

I confirm that I have carried out this interview face-to-face with the named person of the address attached and that I asked all the relevant questions fully and recorded the answers in conformance with the survey specification and within the MRS Code of Conduct and the Data Protection Act 1998.

Signature:

Interviewer Name (CAPS):

Interviewer Number:

 /

(22) (23) (24) (25) (26) (22-26)

Day of Interview 1 2 3 4 5 6 7
(Mon) (Thur) (Sun) (27)Date of Interview: / /03 (28-31)Length of Interview: (minutes) (32-33)

QA SHOWCARD P To which of the groups on this card do you consider you belong to? Just read out the letter that applies. SINGLE CODE ONLY

			(34)
WHITE			
A	British	1	
B	Irish	2	
C	Any other white background	3	
MIXED			
D	White and Black Caribbean	4	
E	White and Black African	5	
F	White and Asian	6	
G	Any other mixed	7	
ASIAN OR ASIAN BRITISH			
H	Indian	8	
I	Pakistani	9	
J	Bangladeshi	0	
K	Any other Asian	X	
BLACK OR BLACK			
L	Caribbean	Y	(35)
M	African	1	
N	Any other black background	2	
CHINESE OR OTHER ETHNIC GROUP			
O	Chinese	3	
P	Any other background	4	
Refused		5	(34-35)

QB How many children aged 16 or under, if any, do you have living in this household for whom you are the parent or guardian and who you are responsible for? SINGLE CODE ONLY

One child	1	ASK QC
Two children	2	
Three or more children	3	
None	4	GO TO QD (36)

ASK IF HAVE CHILDREN (CODES 1-3) AT QB. OTHERS GO TO QD
 QC Please can you tell me the ages of these children? CODE ALL THAT APPLY

0-2 years	1
3-4 years	2
5-11 years	3
12-16 years	4

(37)

ASK ALL
 QD SHOWCARD Q Using this card, please tell me which, if any, is the highest educational or professional qualification you have obtained. Just read out the letter that applies. (IF STILL STUDYING, CHECK FOR HIGHEST ACHIEVED SO FAR). SINGLE CODE ONLY

A	GCSE/O-level/CSE	1
B	Vocational qualifications at NVQ 1 or 2	2
C	A-level or equivalent (NVQ3)	3
D	Bachelor degree or equivalent (NVQ 4)	4
E	Masters/PhD or equivalent	5
	Other (WRITE IN & CODE '6')	6
No formal qualifications		7
Still studying		8
Don't know		9

(38)

QE SHOWCARD R Finally, how would you describe your current dwelling? Just read out the letter that applies. SINGLE CODE ONLY

A	Detached house	1
B	Semi-detached house	2
C	Terraced house	3
D	Bungalow	4
E	Converted flat	5
F	Purpose built flat	6
	Other (PLEASE WRITE IN & CODE '7')	7
None of these		8
Don't know		9

(39)

INTERVIEWER RECORD END TIME AFTER DEMOGRAPHICS

Hours Mins

INTERVIEWER RECORD START TIME

Hours Mins

INTRODUCTION

Good morning/afternoon/evening. I'm from MORI, the independent market & opinion research company. We're conducting a survey on behalf of the University of Bristol, about women's financial and material assets. It should only take about 10 minutes, on average. All the information we collect will be kept in the strictest confidence and will only be seen by MORI. The data will be used for research purposes only, and it will not be possible to identify any individual in the results.

EMPLOYMENT STATUS

Q1 ASK ALL SHOWCARD A **First I would like to ask about your present situation. Which of the statements on this card apply? Please select as many as apply and just read out the letters**

INTERVIEWER: THIS QUESTION IS MULTICODED, FOR EXAMPLE SOMEONE MAY BE IN PAID WORK AND FULL TIME EDUCATION.

A	Full-time work (31 hours or more a week)	1
B	Part-time work (less than 31 hours a week)	2
C	Local or government training scheme (including New Deal) involving paid work	3
D	Local or government training scheme (including New Deal) not involving paid work	4
E	Registered unemployed/signing on for JSA	5
F	Not registered unemployed but seeking work	6
G	Long term sickness or disabled	7
H	Retired	8
I	At home/not seeking work	9
J	Full-time education	0
K	Part-time education	X
	Other (WRITE IN & CODE 'Y')	Y

(40)

Q2 ASK ALL WORKERS (CODES 1-3) AT Q1. OTHERS GO TO Q4
How long have you been in your current job? SINGLE CODE ONLY.

Less than 6 months	1
6 months to less than 1 year	2
1 year to less than 2 years	3
2 years to less than 5 years	4
5 years to less than 10 years	5
10 years to less than 15 years	6
15 years or more	7
Don't know	8

(41)

Q3 SHOWCARD B Which of these best describes the type of work you do in your current job? Just read out the letter that applies. SINGLE CODE ONLY

A	Managers and senior officials (eg production manager, office manager, senior officer in the Police/Fire Services)	1
B	Professional occupations (eg engineer, management consultant, software professional, health professionals, teachers and researchers)	2
C	Associate professionals (eg technician, nurse, journalist, police officer, sales rep, technicians)	3
D	Administrative and Secretarial occupations (accounts clerk and credit controller, secretary, receptionist)	4
E	Skilled trade occupations (eg bricklayer, plumber, chef, electrician)	5
F	Personal service occupations (eg hairdresser, care assistant, nursery nurse)	6
G	Sales and customer service occupations (eg sales assistant, call centre operator)	7
H	Process, plant or machine operatives(eg assembly line worker, bus/lorry driver)	8
I	Elementary occupations (eg labourer, catering assistant, bar staff, cleaner)	9
	Other occupations (WRITE IN & CODE "0")	0
	Don't know	X

(42)

INCOME

ASK ALL

Now I would like to ask you about your financial circumstances.

INTERVIEWER ADD IF NECESSARY: I would like to reassure you that, as with the rest of the questions, your answer will be treated in the strictest confidence. Your individual answers will not be divulged to anyone else and will be processed and analysed anonymously.

Q4 SHOWCARD C Do you personally receive income from any of the following? Please just read out the letters that apply. MULTICODE OK

(43)

A	Income from main job, as employee	1
B	Earnings from self-employment	2
C	Earnings from government scheme (including employment training, Enterprise Allowance Scheme and New Deals)	3
D	Earnings from other work	4
E	Occupational pension (pensions from former employer from any job)	5
F	Private pension or annuities	6
G	State benefits or allowances (incl. All benefits, tax credits and state pensions)	7
H	Student grant/loan/maintenance	8
I	Maintenance separation allowance	9
J	Rent from a property or sub-letting	0
K	Payments from a trust fund/income from investment	X
L	Any other sources (WRITE IN & CODE "Y")	Y
		(44)
	Don't know	1

(43-44)

Q5 SHOWCARD D From this card, can you tell me which band your total annual gross income from all sources falls in? That is, your gross income from work and any other sources such as benefit and pensions, BEFORE any deductions for Income Tax and National Insurance etc, Please just read out letter.
IF UNSURE PROBE FOR ESTIMATE . SINGLE CODE ONLY

	Weekly	Annually	(45)
A	Under £50	Under £2,600	1
B	£50-£99	£2,600-£5,199	2
C	£100-£159	£5,200-£8,319	3
D	£160-£199	£8,320-£10,399	4
E	£200-£259	£10,400-£13,519	5
F	£260-£299	£13,520-£15,599	6
G	£300-£359	£15,600-£18,719	7
H	£360-£399	£18,720-£20,799	8
I	£400-£449	£20,800-£23,399	9
J	£450-£499	£23,400-£25,999	0
K	£500-£549	£26,000-£28,599	X
L	£550-£599	£28,600-£31,199	Y
			(46)
M	£600-£649	£31,200-£33,799	1
N	£650-£699	£33,800-£36,399	2
O		£36,400-£39,999	3
P		£40,000-£44,999	4
Q		£45,000-£49,999	5
R		£50,000 or over	6
		Refused	7
		Don't know	8

(45-46)

MORTGAGES

The following questions are about your home.

ASK IF OWN HOME OUTRIGHT (CODE 1) AT TENURE ON FRONT PAGE. OTHERS GO TO FILTER AT Q7

Q6 SHOWCARD E How did you pay for, or acquire your home (that you own outright)? Just read out the letters that apply MULTICODE OK.

A	Paid off mortgage	1
B	Savings	2
C	Proceeds from sale of previous home	3
D	Gift or loan from family and friend	4
E	Inherited money	5
F	Inherited property	6
G	Windfall	7
	Other (WRITE IN & CODE "8")	8

(47)

ALL OWN HOME OUTRIGHT NOW GO TO Q15

ASK ALL WITH MORTGAGE (CODES 2-3) AT TENURE ON FRONT PAGE. OTHERS GO FILTER AT Q15

Q7 **SHOWCARD F Which of the following types of mortgage do you have, for this accommodation? Just read out the letters that apply SINGLE CODE ONLY.**

A	Repayment	1
B	Interest only Endowment	2
C	Interest only ISA/PEP	3
D	Interest only Pension	4
E	Interest only other	5
	Don't know	6

(48)

Q8 **Is this your first ever mortgage or have you had one previously (either on your own or held jointly with someone else)? SINGLE CODE ONLY**

	First ever	1
	Had previous one	2

(49)

Q9 **Is this a sole mortgage, that is, in your name only, or is it held jointly with someone else? SINGLE CODE ONLY**

	Sole	1	GO TO Q12
	Joint	2	ASK Q10
	Don't know	3	GO TO Q12

(50)

ASK IF HAVE A JOINT MORTGAGE (CODE 2) AT Q9.

Q10 **With whom are you jointly responsible for paying this mortgage? MULTICODE OK**

	Partner	1
	Relative (WRITE IN AND CODE "2")	2
	Friend(s)	3
	Other	4

(51)

Q11 **And approximately what proportion of the mortgage are you responsible for? PROBE FOR PERCENTAGE. SINGLE CODE ONLY**

	0 - 25%	1
	26 - 49%	2
	50%	3
	51-75%	4
	76 - 100%	5
	Don't know	6
	Refused	7

(52)

ASK ALL WITH MORTGAGE (CODES 2-3) AT TENURE ON FRONT PAGE
 Q12 SHOWCARD G **Looking at this card can you please tell me the letter corresponding to the value of your current mortgage when you first took it out. SINGLE CODE ONLY.**
 IF UNSURE, PROBE FOR ESTIMATE

		(53)
A	Under £30,000	1
B	£30,000-£39,999	2
C	£40,000-£49,999	3
D	£50,000-£59,000	4
E	£60,000-£69,999	5
F	£70,000-£79,999	6
G	£80,000-£89,999	7
H	£90,000-£99,999	8
I	£100,000-£119,999	9
J	£120,000-£149,999	0
K	£150,000 -£199,999	X
L	£200,000-£249,999	Y
		(54)
M	£250,000-£500,000	1
N	Over £500,000	2
	Don't know	3
	Refused	4

(53-54)

Q13 **How many years are there still to run on the mortgage? IF UNSURE, PROBE FOR ESTIMATE. SINGLE CODE ONLY**

Under 1 year	1
1-2 years	2
2-5 years	3
5-10 years	4
10-20 years	5
20+ years	6
Don't know	7

(55)

Q14 **And approximately how much of your mortgage is still to be paid back? WRITE IN BOXES. CODE TO NEAREST £ THOUSAND. IF UNSURE, PROBE FOR ESTIMATE. USE LEADING ZERO/S IF NECESSARY**

THOUSANDS

£

			0	0	0
(56)	(57)	(58)	(59)		

Don't know	1
Estimate	2

(56-59)

ASK ALL WHO OWN OR ARE BUYING HOME WITH A MORTGAGE (CODES 1-3) AT TENURE ON FRONT PAGE. OTHERS GO TO Q19

Q15 **Did you put down a deposit on this property? SINGLE CODE ONLY**

Yes	1	ASK Q16
No	2	GO TO Q18

(60)

ASK IF PUT DOWN A DEPOSIT ON HOME (CODE 1) AT Q15. OTHERS GO TO Q18
Q16 How much deposit did you pay?
 WRITE IN BOXES. CODE TO NEAREST £ THOUSAND.
 IF UNSURE, PROBE FOR ESTIMATE. USE LEADING ZERO/S IF NECESSARY

THOUSANDS

£				0	0	0
	(61)	(62)	(63)			
					(64)	
					Don't know	1
					Estimate	2

(61-64)

Q17 And how did you obtain this deposit? MULTICODE OK.

Inheritance	1
Savings	2
Loan from friends/relatives	3
Windfall	4
Loan from financial Institution	5
Sale of previous home	6
Other (WRITE IN & CODE "7")	7

(65)

ASK ALL WHO OWN OR ARE BUYING HOME WITH A MORTGAGE (CODES 1-3) AT
 TENURE ON FRONT PAGE
**Q18 SHOWCARD G AGAIN Please can you tell me how much this property is worth at the
 moment? Please just read out the letter that applies.** IF UNSURE, PROBE FOR
 ESTIMATE. SINGLE CODE ONLY

		(66)
A	Under £30,000	1
B	£30,000-£39,999	2
C	£40,000-£49,999	3
D	£50,000-£59,000	4
E	£60,000-£69,999	5
F	£70,000-£79,999	6
G	£80,000-£89,999	7
H	£90,000-£99,999	8
I	£100,000-£119,999	9
J	£120,000-£149,999	0
K	£150,000 -£199,999	X
L	£200,000-£249,999	Y
		(67)
M	£250,000-£500,000	1
N	Over £500,000	2
	Don't know	3
	Refused	4

(66-67)

OWNERS OF SECOND/OTHER PROPERTIES

ASK ALL
 Q19 **Do you own or are you buying any other property/ies, aside from where you live?**
 MULTI CODE OK.

Yes, own outright	1	ASK Q20	(68)
Yes, buying it with the help of a mortgage or loan	2		
Yes, pay part rent and part mortgage (shared ownership)	3		
No, I do not own nor am buying any other property	4	GO TO BOX BEFORE Q34	

INTERVIEWER NOTE: Q20-33. THIS SECTION SHOULD ONLY BE ASKED IF THE RESPONDENT OWNS OR IS BUYING ANOTHER PROPERTY, OTHER THAN WHERE THEY LIVE (CODES 1-3 AT Q19). OTHERS GO TO BOX BEFORE Q34.

ASK IF OWN OR BUYING ANOTHER PROPERTY (CODES 1-3) AT Q19. OTHERS GO TO BOX BEFORE Q34
 Q20 **Can I just check, do you own one or more other properties, aside from where you live?**
 SINGLE CODE ONLY

One	1	INTERVIEWER: SUBSEQUENT QUESTIONS REFER TO MOST RECENTLY PURCHASED OTHER PROPERTY	(69)
Two	2		
Three	3		
Four	4		
Five	5		
Six or more	6		

Q21 **Do you rent out your other property? IF YES: Do you rent out the other property all of the time or just some of the time? SINGLE CODE ONLY**

Yes: all of the time	1	(70)
Yes: some of the time	2	
No, do not rent out property/ies at all	3	
Don't know	4	

ASK IF OWN OTHER PROPERTY OUTRIGHT (CODE1) AT Q19.
 Q22 **How did you pay for or acquire the other property that you own outright?** MULTICODE OK.

Paid off mortgage	1	
Savings	2	
Proceeds from sale of previous home	3	
Gift or loan from family and friend	4	
Inherited money	5	
Inherited property	6	
Windfall	7	
Other (WRITE IN & CODE "8")	8	(71)

ASK IF HAVE MORTGAGE ON OTHER PROPERTY (CODES 2-3) AT Q19.
 Q23 SHOWCARD H **Which of the following types of mortgage do you have on your other property? Just read out the letter that applies** SINGLE CODE ONLY

A	Repayment	1	
B	Interest only Endowment	2	
C	Interest only ISA/PEP	3	
D	Interest only Pension	4	
E	Interest only other	5	
	Don't know	6	(72)

Q24 **Is this other mortgage a sole mortgage, that is, in your name only, or is it held jointly with someone else?** SINGLE CODE ONLY

	Sole	1	GO TO Q27
	Joint	2	ASK Q25
	Don't know	3	GO TO Q27

(73)

ASK IF HAVE A JOINT MORTGAGE ON OTHER PROPERTY (CODE 2) AT Q24. OTHERS GO TO Q27
 Q25 **With whom are you jointly responsible for paying this other mortgage?** MULTICODE OK

	Partner	1	
	Relative (WRITE IN AND CODE "2")	2	
	Friend(s)	3	
	Other	4	(74)

Q26 **And approximately what proportion of this other mortgage are you responsible for? IF UNSURE, PROBE FOR ESTIMATE.** SINGLE CODE ONLY

	0 - 25%	1	
	26 - 49%	2	
	50%	3	
	51-75%	4	
	76 - 100%	5	(75)

ASK IF HAVE MORTGAGE ON OTHER PROPERTY (CODES 2-3) AT Q19.

Q27 SHOWCARD I **Looking at this card can you please tell me the letter corresponding to the value of the mortgage on your other property, when you first took it out.** SINGLE CODE ONLY. IF UNSURE, PROBE FOR ESTIMATE

		(76)
A	Under £30,000	1
B	£30,000-£39,999	2
C	£40,000-£49,999	3
D	£50,000-£59,000	4
E	£60,000-£69,999	5
F	£70,000-£79,999	6
G	£80,000-£89,999	7
H	£90,000-£99,999	8
I	£100,000-£119,999	9
J	£120,000-£149,999	0
K	£150,000 -£199,999	X
L	£200,000-£249,999	Y
		(77)
M	£250,000-£500,000	1
N	Over £500,000	2
	Don't know	3
	Refused	4

(76-77)

Q28 **How many years are there still to run on this mortgage or loan on your other property?** IF UNSURE, PROBE FOR ESTIMATE. SINGLE CODE ONLY

	Under 1 year	1
	1-2 years	2
	2-5 years	3
	5-10 years	4
	10-20 years	5
	20+ years	6
	Don't know	7

(78)

Q29 **And approximately how much of this mortgage is still to be paid back?** WRITE IN BOXES. CODE TO NEAREST £ THOUSAND. IF UNSURE, PROBE FOR ESTIMATE. USE LEADING ZERO/S IF NECESSARY

THOUSANDS

£

			0	0	0
--	--	--	---	---	---

(79) (80) (81)

	(82)
Don't know	1
Estimate	2

(79-82)

ASK ALL OWN OR BUYING ANOTHER PROPERTY (CODES 1-3) AT Q19.

Q30 **Did you put down a deposit on your other property?** SINGLE CODE ONLY

	Yes	1	ASK Q31
	No	2	GO TO Q33

(83)

ASK IF PUT DOWN A DEPOSIT ON OTHER PROPERTY (CODE 1) AT Q30. OTHERS GO TO Q33

- Q31 **How much deposit did you pay for this other property?**
 WRITE IN BOXES. CODE TO NEAREST £ THOUSAND.
 IF UNSURE, PROBE FOR ESTIMATE. USE LEADING ZERO/S IF NECESSARY

THOUSANDS

£				0	0	0
	(84)	(85)	(86)			(87)
				Don't know	1	
				Estimate	2	

(84-87)

- Q32 **And how did you obtain this deposit for your other property?** MULTICODE OK.

Inheritance	1
Savings	2
Loan from friends/relatives	3
Windfall	4
Loan from financial Institution	5
Sale of previous home	6
Other (WRITE IN & CODE "7")	7

(88)

- Q33 ASK ALL OWN OR BUYING ANOTHER PROPERTY (CODES 1-3) AT Q19.
 SHOWCARD I AGAIN **Please can you tell me how much this other property is worth at the moment? Please just read out the letter that applies.** IF UNSURE, PROBE FOR ESTIMATE. SINGLE CODE ONLY

		(89)
A	Under £30,000	1
B	£30,000-£39,999	2
C	£40,000-£49,999	3
D	£50,000-£59,000	4
E	£60,000-£69,999	5
F	£70,000-£79,999	6
G	£80,000-£89,999	7
H	£90,000-£99,999	8
I	£100,000-£119,999	9
J	£120,000-£149,999	0
K	£150,000 -£199,999	X
L	£200,000-£249,999	Y
		(90)
M	£250,000-£500,000	1
N	Over £500,000	2
	Don't know	3
	Refused	4

(89-90)

INTERVIEWER NOTE: THIS SECTION (Q34-Q36) SHOULD BE ASKED OF ALL HOME AND PROPERTY OWNERS, I.E. INCLUDING CURRENT HOME AND OTHER PROPERTY/IES

ASK ALL HOME AND PROPERTY OWNERS/BUYING WITH A MORTGAGE (CODES 1-3) AT TENURE ON FRONT PAGE OR (CODES 1-3) AT Q19. OTHERS GO TO Q37

Q34 How old were you when you first owned, or jointly owned, a home of your own?

18-24	1
25-29	2
30-34	3
35-39	4
40-44	5
45-49	6
50-54	7
55 or more	8

(91)

Q35 SHOWCARD J (R) Taking your answer from this card, looking back, can you remember why you became a property owner? MULTICODE OK

A	Investment	1
B	Security	2
C	Inherited property	3
D	No choice	4
E	Didn't want to rent	5
F	To move to a better area	6
G	Bought to let	7
H	Cheaper than renting	8
	Other (WRITE IN & CODE "9")	9
	None of these	0
	Don't know	X

(92)

Q36 SHOWCARD K (R) And which of these phrases best describes what you think is going to happen to the value of your property in the next 5 years? Just read the letter that applies. SINGLE CODE ONLY

A	Will go up faster than inflation	1
B	Will go up the same rate of inflation	2
C	Will go up, but less than inflation	3
D	Will stay the same	4
E	Will fall	5
	Other (WRITE IN & CODE "6")	6
	None of these	7
	Don't know	8

(93)

INVESTMENTS

The next questions are about investments, pensions and savings.

ASK ALL
 Q37 SHOWCARD L Do you have any of the following types of investments, or not? Please include any held jointly with another person. Just read out the letters. MULTICODE OK

		(94)	
A	Premium Bonds	1	
B	Other National Savings Products or Post Office Accounts	2	
C	Stocks and Shares	3	
D	ISA	4	
E	Regular Long Term Savings Plan	5	
F	PEPS (including Unit/Investment Trust PEPS)	6	ASK Q38
G	Unit Trust (excluding PEPs/ISAs)	7	
H	Investment Trust (excluding PEPs /ISAs)	8	
I	Guaranteed Stock Market Bonds (GSMB)	9	
J	Corporate Bonds (including ISA)	0	
K	Investment Bond	X	
L	Open Ended Investment Company (OEIC) including ISA	Y	
		(95)	
	None of these	1	
	Don't know	2	GO TO Q39
	Refused	3	

(94-95)

ASK ALL WITH CURRENT INVESTMENTS (CODES 1-Y) AT Q37. OTHERS GO TO Q39.
 Q38 Why do you think you need these investments? PROBE FULLY: Why else? DO NOT PROMPT. MULTICODE OK

To pay for old age care	1
Instead of pension	2
To supplement pension	3
To provide a sense of security	4
To spend on luxuries	5
To pass on to relatives	6
Other (PLEASE WRITE IN & CODE "7")	7
Don't know	8

(96)

PENSIONS

Q39 ASK ALL
SHOWCARD M **Which, if any, of the following forms of pension do you have? Just read out the letters that apply.** CODE BELOW. MULTICODE OK

Q40 ASK IF HAVE PARTNER. OTHERS GO TO FILTER AT Q41
SHOWCARD M AGAIN **Which, if any, of the following forms of pension does your partner have? Again just read out the letters.** MULTICODE OK

		Q39 You (11)	Q40 Your partner (if applicable) (12)
A	Basic State Pension (through NI contributions)	1	1
B	Additional State Pension (SERPS and Second State Pension)	2	2
C	Occupational Pension	3	3
D	Stakeholder Pension	4	4
E	Other Private Pension	5	5
	Other (PLEASE WRITE IN & CODE "6")	6	6
	None of these	7	7
	Don't know	8	8

ASK ALL RESPONDENTS WITH PENSIONS OTHER THAN THE BASIC STATE PENSION (CODES 2-5) AT Q39. OTHERS GO TO Q42

Q41 **Why do you think you need this/ these pensions?** PROBE FULLY. **Why else?** DO NOT PROMPT. MULTICODE OK

To pay for old age care	1
To supplement the state pension	3
To provide a sense of security	4
To spend on luxuries	5
To allow me to retire early	
To be financially independent when I retire	6
Other (PLEASE WRITE IN & CODE "7")	7
Don't know	8

(13)

SAVINGS

ASK ALL

Q42 **How many savings accounts with banks, building societies, insurance companies or supermarkets, if any, do you have? Please include any endowment savings plans, TESSAs or ISAs. IF UNSURE, PROBE FOR ESTIMATE. SINGLE CODE ONLY.**

One	1	
Two	2	ASK
Three	3	Q43
More than three	4	
None	5	GO TO
Refused	6	Q47
Don't know	7	

(14)

ASK ALL WITH SAVINGS (CODES 1-4) AT Q42. OTHERS GO TO Q47

Q43 **SHOWCARD N (R) Thinking of all your savings in total, please give me the letter from the card which corresponds approximately to the amount of savings you hold. IF UNSURE, PROBE FOR ESTIMATE. SINGLE CODE ONLY.**

		(15)
A	Less than £500	1
B	£500-£999	2
C	£1,000-£2,499	3
D	£2,500-£4,999	4
E	£5,000-£9,999	5
F	£10,000 - £19,999	6
G	£20,000- £29,999	7
H	£30,000- 39,999	8
I	£40,000-£49,999	9
J	£50,000-£59,999	0
K	£60,000-£69,999	X
L	£70,000-£79,999	Y
		(16)
M	£80,000-89,999	1
N	£90,000-£99,999	2
O	£100,000+	3
	Refused	4
	Don't know	5

(15-16)

Q44 **Why do you think you need these savings? PROBE FULLY Why Else? DO NOT PROMPT. MULTICODE OK**

To pay for old age care	1
Instead of pension	2
To supplement pension	3
To provide a sense of security	4
To spend on luxuries	5
To pass on to relatives	6
Other (PLEASE WRITE IN & CODE '7')	7
Don't know	8

(17)

ASK IF HAVE PARTNER. OTHERS GO TO Q47
 Q45 **Can I just check, are these savings for you, or you and your partner/spouse together?**

Respondent only	1	GO TO Q47
Respondent and partner/spouse	2	ASK Q46
Refused	3	GO TO Q47

(18)

ASK ALL WITH JOINT SAVINGS (CODE 2) AT Q45. OTHERS GO TO Q47
 Q46 **SHOWCARD N AGAIN From this card, what would you say is the amount of savings you hold personally?**
 IF UNSURE, PROBE FOR ESTIMATE. SINGLE CODE ONLY.

		(19)
A	Less than £500	1
B	£500-£999	2
C	£1,000-£2,499	3
D	£2,500-£4,999	4
E	£5,000-£9,999	5
F	£10,000 - £19,999	6
G	£20,000- £29,999	7
H	£30,000- 39,999	8
I	£40,000-£49,999	9
J	£50,000-£59,999	0
K	£60,000-£69,999	X
L	£70,000-£79,999	Y
		(20)
M	£80,000-89,999	1
N	£90,000-£99,999	2
O	£100,000+	3
	Refused	4
	Don't know	5

(19-20)

ATTITUDES TO FINANCE

ASK ALL
 Q47 **SHOWCARD O (R) To what extent do you agree or disagree with the following statements? READ OUT a)-d) AND ROTATE ORDER. TICK START. SINGLE CODE EACH**

		Strongly agree	Tend to agree	Neither nor	Tend to disagree	Strongly disagree	Don't know/not applicable	
<input type="checkbox"/>	a) I would be happy to sell all or part of my property to pay for care in my old age	1	2	3	4	5	6	(21)
<input type="checkbox"/>	b) I would be prepared to accept compromises in my current standard of living in order to have enough to live on when I retire	1	2	3	4	5	6	(22)
<input type="checkbox"/>	c) I know I should make better financial provision for my retirement, but it's difficult to know what to do for the best	1	2	3	4	5	6	(23)
<input type="checkbox"/>	d) Investing in property is the best way of ensuring my financial independence	1	2	3	4	5	6	(24)

THANK RESPONDENT, COMPLETE DEMOGRAPHICS AND ASK RECONTACT QUESTION

MORI/20079
25-29

Questionnaire No

Serial No _____
OUO (30-33) CARD 2 34

Survey of Women's Material Assets

Sample Point Number:

(35) (36) (37)

Sample point name:

Interviewer Number:

/ (38-42)
(38) (39) (40) (41) (42)

Name/Initial/Title: Mr/Mrs/Ms/Miss

Address:

Full Postcode (43-49)
(43) (44) (45) (46) (47) (48) (49)

Do you have a fixed line telephone at home which you use for incoming and outgoing voice calls?

Yes	1	
WRITE IN Full tel. No		
No	2	
Refused	3	
Ex-directory	4	(50)

Q48 Bristol University is interested in contacting some of the women who have taken part in this research. would you be willing for me to pass your details on to them for the purpose of future research? Your answers to this survey will remain confidential to MORI.

Yes	1	REMEMBER TO OBTAIN SIGNATURE BELOW
No	2	(51)

Signature:

Name:

Date:

IT IS VERY IMPORTANT THAT YOU FILL IN THE SAMPLE POINT NUMBER, QUESTIONNAIRE NUMBER AND INTERVIEWER NUMBER ON BOTH THE FRONT AND BACK PAGE OF THE QUESTIONNAIRE.