

HIGH COST CREDIT SURVEY

DRAFT

INTRODUCTION

Good morning / afternoon, my name is.....from Beaufort Research working on behalf of the Young Foundation, a charity that conducts research with the aim of reducing inequality across society. We're conducting a survey about the use of credit across Wales. Could I ask you a few questions please? Anything you say will remain completely confidential.

SECTION A: QUESTIONS FOR ALL RESPONDENTS

SECTION A: SCREENER - ASK ALL

First of all I'd just like to ask you some questions to make sure we speak to a broad profile of people across Wales.

SHOWCARD

Q1. Can you please tell me whether or not you have used any of the following types of credit in the last 12 months? Please just tell me the letter by the item. Which others?

CODE ALL MENTIONED

- a) Credit Union loan (e.g. Dragon Savers, Smart Money Cymru, Bridgend Lifesavers, LASA Credit Union, Gateway, Red Kite, Cardiff and Vale Credit Union, West Wales Credit Union, North Wales Credit Union, All Flintshire Credit Union)
- b) Pay day loan company (e.g. Wonga, QuickQuid, Sunny, WageDay Advance, Peachy, Satsuma Loans)
- c) Home Credit / Doorstep Loan (a company that collects payments from your home e.g. Provident, Greenwood, Morses Club, Shopacheck)
- d) Hire purchase/ buying goods on finance (e.g. BrightHouse, Buy As You View, Family Vision, Homebuy, PerfectHome)
- e) None of these [**Thank and close**]
- f) Don't know [**Thank and close**]
- g) Refused [**NOT ON SHOWCARD**] [**Thank and close**]

Q2. RECORD GENDER. DO NOT ASK

- a) Male
- b) Female

Q3. Into which of the following age categories do you fall?

- a) Under 18 **Thank and close**
- b) 18-24 years
- c) 25-34 years
- d) 35-44 years
- e) 45-54 years
- f) 55-64 years
- g) Age 65-74
- h) 75 or older
- i) Refused

Q4. Can I just confirm which region of Wales you live in?

- Anglesey
- Blaenau Gwent
- Bridgend
- Caerphilly
- Cardiff
- Carmarthenshire
- Ceredigion
- Conwy
- Denbighshire
- Flintshire
- Gwynedd
- Merthyr Tydfil
- Monmouthshire
- Neath Port Talbot
- Newport
- Pembrokeshire
- Powys
- Rhondda Cynon Taf
- Swansea
- Torfaen
- Vale of Glamorgan
- Wrexham
- Do not live in Wales – **Thank and close**

READ OUT: We would like to understand the impact the current financial situation has had on the population of Wales by asking you some questions about how you have managed your money in recent years. Please remember that your answers are entirely anonymous and confidential.

The interview will take around 30 minutes and you will receive a £5 gift card for taking part.

**ASK ALL
SHOWCARD 5**

Q5. Which of the following applies to you?
SINGLE CODE.

- a. Single (never married)
- b. Married and living with spouse
- c. Civil partner
- d. Married and separated
- e. Divorced
- f. Widowed
- g. Separated from civil partner
- h. Don't know [NOT ON SHOWCARD]
- i. Refused [NOT ON SHOWCARD]

**ASK ALL
SHOWCARD 6**

Q6. Who else usually lives with you?
MULTIPLE CODE.

- a) No-one
- b) Partner/spouse
- c) Own/partner's children aged 15 or under
- d) Own/partner's children aged 16-21 and in education
- e) Other children under 21 and in education/under school age
- f) Own/partner's children aged 16 or over and not in education
- g) Parent(s) or other adult family
- h) Other adults
- i) Don't know [NOT ON SHOWCARD]
- j) Refused [NOT ON SHOWCARD]

READ OUT: The first questions are about how you access financial information and the main financial services you use

SHOWCARD A1

QA1. Which of the following do you personally have?

	Yes	No	Don't know	Refused
a) A bank or building society account in your own name or joint names	1	2	3	4
b) A post office card account	1	2	3	4
c) A credit union account	1	2	3	4
d) A credit card	1	2	3	4
e) Cash savings account	1	2	3	4

f) Any other savings account (e.g. an ISA)	1	2	3	4
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QA2. To what extent do you agree or disagree with the following statements? There are no right or wrong answers, it's just your personal opinion we are interested in.

Please exclude mortgages when considering your responses.

READ OUT [RANDOMISE ORDER]

- a) There is no excuse for borrowing money
- b) Borrowing money from doorstep lenders (e.g. The Provident) is common in my community
- c) I would rather be in debt than change my lifestyle
- d) You should always save up first before buying something
- e) I know many people who have used payday loans
- f) Debt is a normal part of today's lifestyle
- g) It is okay to be in debt if you can pay it off
- h) As far as I know, close family and friends rarely borrow money or get into debt, excluding mortgages

Scale:

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree

SHOWCARD A3

QA3. Which one of these statements best describes how well you are keeping up with your bills and credit commitments at the moment, including those you have personally or jointly with your partner/spouse. Please tell me the letter next to the statement that best describes your situation.

SINGLE CODE

- a) I am keeping up with all bills and commitments without any difficulties
- b) I am keeping up with all bills and commitments, but it is a struggle from time to time
- c) I am keeping up with all bills and commitments, but it is a constant struggle
- d) I am falling behind with some bills or credit commitments

- e) I am having real financial problems and have fallen behind with many bills or credit commitments
- f) Don't know [NOT ON SHOWCARD]
- g) Prefer not to say [NOT ON SHOWCARD]

QA4. And in the last five years have you asked for professional advice or used the services of any organisation which provides advice and support for people having problems with debt/ paying their bills?

- a) Yes
- b) No
- c) Don't know [SPONTANEOUS RESPONSES ONLY]
- d) Refused

SHOWCARD A5

QA5. How easy would you find it to raise £200-£300 in an emergency without borrowing?

SINGLE CODE.

- a) Impossible
- b) Difficult
- c) Easy
- d) Don't know [NOT ON SHOWCARD]
- e) Refused [NOT ON SHOWCARD]

SHOWCARD A6

QA6. You mentioned that you have borrowed from <insert response to Q1>. Can you please tell me whether or not you have used also used any of the following types of credit in the last 12 months? Please just tell me the letter by the item. Which others?

CODE ALL MENTIONED

- a) Authorised/arranged overdraft facility
- b) Unauthorised overdraft facility
- c) Bank or building society loan
- d) Credit card (not repaid immediately)
- e) Store card (not repaid immediately)
- f) Loan from a family member
- g) Loan from a friend or other acquaintance
- h) Guarantor loan (e.g. Amigo loan, TrustTwo, Buddy, Glo)
- i) Pawnbrokers (somewhere where you borrow money and leave goods e.g. Cash Convertors, Money Shop)
- j) Log Book Loan (where you borrow money against the value of your vehicle)
- k) Mail Order catalogue / club book

- l) Other retail credit – e.g. via a retailer to buy furniture, sofas, mobile phones etc. (e.g. DFS, Carphone Warehouse etc.)
- m) Local lender (unofficial)/or unlicensed lender (‘loan shark’) on which you had to pay interest
- n) DWP crisis loan or Social Fund loan/loan from ‘the Social’
- o) Interest-free loan from Council or Job Centre
- p) Any other source of credit/ loan (please specify)
- q) None of these
- r) Refused [NOT ON SHOWCARD]

ASK IF QA6 = G [loan from a friend or acquaintance]

QA7. You mentioned that you have borrowed money from a friend or other acquaintance. Does that person also lend to others?

- a) Yes
- b) No
- c) Don’t know [SPONTANEOUS RESPONSES ONLY]
- d) Refused

SHOWCARD A8

ASK IF QA6 = G [loan from a friend or acquaintance]

QA8. And did they charge you interest?

- a) Yes – I paid back what I owed plus more
- b) Yes – I paid back what I owed plus a gift (e.g. bought them a pint)
- c) No – I paid back what I owed and nothing else
- d) Don’t know [NOT ON SHOWCARD]
- e) Refused [NOT ON SHOWCARD]

ASK IF Q1 =

[Credit Union, pay day loan, home credit / doorstep loan, or hire purchase/finance]

QA9. You said you had taken out the credit with the following:

[SCRIPT TO RECALL OPTIONS ‘A’, ‘B’, ‘C’ OR ‘D’ IF SELECTED AT Q1]

Which of these is your most recent form of credit?

CODE ALL MENTIONED

[LIST TO ONLY SHOW OPTIONS SELECTED AT Q1]

- A. Credit Union loan
- B. Pay day loan company
- C. Home Credit / Doorstep Loan
- D. Hire purchase/ buying goods on finance

INTERVIEWER: response option provided here to be used as reference category loan for the rest of the interview.

ASK ALL

READ OUT: The next section is more like a quiz. The questions are not designed to catch you out so if you think you have the right answers, you probably do. If you don't know the answer, please just say so.

ASK ALL

SHOWCARD A10 [text below]

- A loan of £100.
- An interest rate of 10% per month.
- No other fees.

QA10. You have taken out a loan for £100, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?

INTERVIEWER: IF RESPONDENT GIVES ANSWER LESS THAN £100, ASK: "Is that in total, including the original loan amount (£100) and interest charged (10%)?"

IF ANSWER IS STILL LESS THAN £100, CODE GIVEN AMOUNT.

INTERVIEWER: PLEASE ENTER RESPONSE IN POUNDS

[SCRIPTER: NUMERIC RESPONSE. RANGE = 0-9999]

pounds

- a) Don't know
- b) Refused

ASK IF NUMERIC RESPONSE GIVEN AT QA10 (I.E. NOT DK OR REF)

QA11. And if you didn't pay anything off, at this compound interest rate, of 10 per cent, how much would you owe after two months – again assuming there were no additional fees?

INTERVIEWER: PLEASE ENTER RESPONSE IN POUNDS

[SCRIPTER: NUMERIC RESPONSE. RANGE = 0-9999]

pounds

- a) Don't know
- b) Refused

ASK IF DON'T KNOW OR REFUSED AT QA11

QA12. Do you think it would be...

READ OUT

- A. Less than £120
- B. Exactly £120
- C. Or more than £120?

D. Don't know

E. Refused

MAIN QUESTIONNAIRE – ASK ALL

SECTION B: FIRST LOAN

ASK ALL

QB1. Is the <insert response option provided at QA9 - reference category loan> loan you mentioned the only loan you've ever taken out or have you taken out other loans or borrowed money before this? This could include any loan or credit you have taken out, not just <reference category> loan.

READ OUT. SINGLE CODE

- a) Yes - the <reference category loan> is the only loan I've ever had
- b) No – I have taken out other loans before the <reference category loan>
- c) Don't know [SPONTANEOUS RESPONSES ONLY]
- d) Refused

If QB1=A [this is the only loan I've ever had] state: <I am now going to ask you some more specific questions about your <reference category> loan.

If QB1= B [I have taken out other loans before]: <I am now going to ask you to think back to the first time you took out a loan or borrowed money. Please only think about this loan and not any others you may have taken out unless I specifically ask you to consider other loans.>

ASK ALL

QB2. To the nearest month and year when did you take this loan out?

- a) MONTH_____YEAR_____
- b) Don't know [SPONTANEOUS RESPONSES ONLY]
- c) Refused

ASK IF QB1= B:

SHOWCARD B3

QB3. Can you please tell me which type of lender you used to take out your first loan? Just tell me the letter by the item.

SINGLE CODE

- a) Authorised/arranged overdraft facility
- b) Unauthorised overdraft facility
- c) Bank or building society loan
- d) Credit Union loan (e.g. Dragon Savers, Smart Money Cymru, Bridgend Lifesavers, LASA Credit Union, Gateway, Red Kite, Cardiff and Vale Credit Union, West Wales Credit Union, North Wales Credit Union, All Flintshire Credit Union)
- e) Credit card (not repaid immediately)
- f) Store card (not repaid immediately)
- g) Loan from a family member
- h) Loan from a friend or other acquaintance

- i) Pay day loan company (e.g. Wonga, QuickQuid, Sunny, WageDay Advance, Peachy, Satsuma Loans)
- j) Guarantor loan (e.g. Amigo loan, TrustTwo, Buddy, Glo)
- k) Home Credit / Doorstep Loan (a company that collects payments from your home e.g. Provident, Greenwood, Morses Club, Shopacheck)
- l) Pawnbrokers (somewhere where you borrow money and leave goods e.g. Cash Convertors, Money Shop)
- m) Log Book Loan (where you borrow money against the value of your vehicle)
- n) Mail Order catalogue / club book
- o) Hire purchase/ buying goods on finance (e.g. BrightHouse, Buy As You View, Family Vision, Homebuy, PerfectHome)
- p) Other retail credit – e.g. via a retailer to buy furniture, sofas, mobile phones etc. (e.g. DFS, Carphone Warehouse etc.)
- q) Local lender (unofficial)/or unlicensed lender (‘loan shark’) on which you had to pay interest
- r) DWP crisis loan or Social Fund loan/loan from ‘the Social’
- s) Interest-free loan from Council or Job Centre
- t) Any other source of credit/ loan (please specify)
- u) None of these
- v) Refused [NOT ON SHOWCARD]

QB4. What did you use the money you borrowed for?

IF RESPONDENT SAYS THEY HAVE NOT YET USED THE MONEY YET ASK: What do you plan to use the money for?

IF NECESSARY: Please also include anything you partly used the money you borrowed for.

AFTER INITIAL RESPONSE, ASK: Anything else? (at least twice)

INTERVIEWER NOTE:

IF clothes/ shoes, please clarify whether for adults or children.

IF consumer electronics or domestic appliance, please clarify whether old appliance was broken or if new/ additional purchase/ replacement.

INTERVIEWER - WRITE ALL RESPONSES GIVEN:

- a) Don't know [SPONTANEOUS RESPONSES ONLY]
- b) Refused

ASK ALL

SHOWCARD B5

QB5. And, can I just check, would you say that this purchase was something...

READ OUT AND SELECT ONE.

IF NOT SURE: Please pick the statement that you feel best describes your situation **at the time you took out the loan.**

[REVERSE ORDER OF CODES 1-3 IN HALF OF INTERVIEWS].

- a) That you definitely couldn't have gone without
- b) That you possibly could have gone without
- c) Or that you could have easily gone without?
- d) None of these/too difficult to say [NOT ON SHOWCARD]
- e) Refused [NOT ON SHOWCARD]

ASK ALL

SHOWCARD B6

QB6. And did you have to borrow or use the money from your first loan for any of the following reasons? Just tell me the letter.

MULTIPLE CODE

- a) Income is just not enough to cover all my expenses
- b) Unemployment, redundancy or reduced working hours
- c) Ill health of a family member
- d) Bereavement
- e) Became pregnant, had a child
- f) Family break up
- g) Partner left, leaving me with debts
- h) Errors/delay in wages being paid
- i) Errors/delay in benefit payments
- j) None of these
- k) Refused [NOT ON SHOWCARD]

ASK ALL

SHOWCARD B3

QB7. Before taking out your loan, which, if any, of these alternative types of lender did you consider?

MULTIPLE CODE plus:

- m) "I didn't consider any other options"
- n) "Can't remember"

ASK ALL

QB8a. Why did you decide to take out a [If QB1=A insert reference category loan. If QB1=B insert response for QB3] loan rather than using an alternative(s)?

DO NOT PROMPT.

AFTER INITIAL RESPONSE ASK: “Anything other reasons?” (at least twice)

IF THEY SAY “IT WAS EASY” – ASK: “What do you mean by easy? What made it easy?”

IF THEY SAY “I SAW AN ADVERT” – ASK: “What is it about the fact that it was advertised that made you choose this type of loan?”

IF THEY SAY “RECOMMENDATION” – ASK: “Who was the recommendation from?”

“IF THEY SAY “CONVENIENT” – ASK: “What about it was particularly convenient” If necessary: check if related to method of applying, way in which repayments are made (i.e. online, at door etc.) or rate of repayment (weekly, etc.), speed, only option etc.

IF THEY SAY “CHEAP” or “AFFORDABLE” or “GOOD VALUE” – ASK: “What do you mean by cheap/ good value” (i.e. interest rate, fees, repayment amounts, etc.)

IF THEY SAY “ONLY OPTION” – ASK: “why were other options not available to you?” AND “Did you try to get credit elsewhere? If so, where?”

INTERVIEWER - WRITE ALL RESPONSES GIVEN:

- a) Don't know [SPONTANEOUS RESPONSES ONLY]
- b) Refused

ASK IF MORE THAN ONE RESPONSE GIVE AT QB8a

QB8b. And which reason would you say was most important?

INTERVIEWER - WRITE RESPONSE:

- a) Don't know [SPONTANEOUS RESPONSES ONLY]
- b) Refused

ASK IF QB1=A OR QB3=A-F, I-Q, T

QB8c And can you tell me the name of the lender for this loan?

INTERVIEWER - WRITE RESPONSE:

- a) Don't know [SPONTANEOUS RESPONSES ONLY]
- b) Refused

ASK IF QB1=A OR QB3=A-F, I-Q, T

QB9a. And why did you choose to take out a [If QB1=A insert reference category loan. If QB1=B insert response for QB3] **loan from this lender specifically?**

If necessary: explain that there are multiple payday loan companies/ door step lenders etc. and so why did they pick that company specifically.

DO NOT PROMPT.

AFTER INITIAL RESPONSE - ASK: "Anything other reasons?" (at least twice)

IF THEY SAY "IT WAS EASY" – ASK: "What do you mean by easy? What made it easy?"

IF THEY SAY "I SAW AN ADVERT" ASK: "What is it about the fact that it was advertised that made you choose this particular lender?"

IF THEY SAY "RECOMMENDATION" – ASK: "Who was the recommendation from?"

IF THEY SAY "CONVENIENT" – ASK "What about it was particularly convenient" If necessary: check if related to method of applying, way in which repayments are made (i.e. online, at door etc.) or rate of repayment (weekly, etc.), speed, only option etc.

IF THEY SAY "CHEAP" or "AFFORDABLE" or "GOOD VALUE" – ASK: "What do you mean by cheap/ good value" (i.e. interest rate, fees, repayment amounts, etc.)

IF THEY SAY "ONLY OPTION" – ASK: "why were other options not available to you?" AND "Did you try to get credit elsewhere? If so, where?"

INTERVIEWER - WRITE ALL RESPONSES GIVEN:

- a) Don't know
- b) Refused

ASK IF QB1=A OR QB3=A-F, I-S

QB10. How did you find out about the lender(s) you used?

DO NOT PROMPT. CODE ALL THAT APPLY

AFTER INITIAL RESPONSE ASK “Anything other reasons?” (at least twice)

- a) Online/web search
- b) Saw the branch/shop locally
- c) Leaflets through the door/post
- d) Door step caller
- e) Telephone marketer
- f) Recommendation from family
- g) Recommendation from a friend
- h) Via Employer
- i) From an independent financial adviser or broker
- j) Recommendation from professional (e.g. GP, social worker)
- k) Advice organisation (e.g. Citizen’s Advice, housing association)
- l) TV/radio advert
- m) Newspaper
- n) Phone book/Yellow pages
- o) Other source of information (specify)
- p) Refused
- q) None of these

SHOWCARD B11

QB11. How much was the loan/credit originally for?

SINGLE CODE.

- a) Less than £50
- b) £50 – £100
- c) £100 – £199
- d) £200 – £299
- e) £300 – £500
- f) £501 – £1,000
- g) £1,001 – £2,500
- h) £2,501 – £5,000
- i) £5,001 – £7,500
- j) £7,501 – £10,000
- k) More than £10,000, WRITE IN _____
- l) Don’t know [NOT ON SHOWCARD]
- m) Refused [NOT ON SHOWCARD]

SHOWCARD B12

QB12. Thinking back to when you first took up this form of credit, how confident were you that you would be able to repay the loan in full on the date originally agreed with the lender? Were you...

SINGLE CODE

- a) Very confident
- b) Fairly confident
- c) Not very confident
- d) Or not at all confident?
- e) Don't know [NOT ON SHOWCARD]
- f) Refused [NOT ON SHOWCARD]

ASK ALL

SECTION C: PATTERNS OF BORROWING

IF QB1 = A (ONLY TAKEN ONE LOAN), GO TO QC3

READ OUT: The following questions are about what has happened since you took out your first loan.

SHOWCARD B3

QC1. Thinking about all the times you have EVER borrowed money, which forms of credit have you ever taken out?

MULTIPLE CODE

SHOWCARD C2

QC2. And since your first loan/credit agreement, would you say you have been...

SINGLE CODE.

- a) Continuously in debt/ always had a loan
- b) In debt/ had a loan most of the time
- c) In and out of debt frequently
- d) Rarely in debt/only taken out a couple or a few loans
- e) Refused [NOT ON SHOWCARD]

ASK ALL

QC3. Thinking just about all the loans and credit agreements held in your own name and/or in joint name, **what is the highest amount of money you have ever owed at one time?** Please exclude any mortgages or other loans secured on property.

WRITE IN AMOUNT. PROBE FOR BEST ESTIMATE IF UNSURE
Numeric range (PERMITTED RANGE 1 TO 9,999,999)

IF UNWILLING/ UNABLE TO GIVE EXACT FIGURE PROMPT
USING THE FOLLOWING CATEGORIES IF NECESSARY

- a) Less than £200
- b) £200 - £499
- c) £500 -£749
- d) £750-£999
- e) £1,000 - £1,499
- f) £1,500 - £1,999
- g) £2,000 - £2,999
- h) £3,000 - £4,999
- i) £5,000 - £9,999
- j) £10,000 - £19,999
- k) £20,000 – £29,000
- l) £30,000 or more
- m) Refused
- n) Don't know

ASK ALL

QC4. Have you ever been encouraged by a lender to borrow more money after one loan ended or you had paid off a significant amount of the loan?
IF NECESSARY: I mean, that a lender has offered to lend you more money without you asking for it.

SINGLE CODE.

- a) Yes – regularly
- b) Yes - occasionally
- c) No
- d) Don't know/can't say
- e) Refused

**ASK IF QC4=A/B & QB1= B.
 ALL OTHERS GO TO QC6.**

QC5. Has this ever resulted in you taking out another loan after the initial one ended?

- a) Yes – every time/ almost every time it has been offered
- b) Yes – occasionally when it has been offered
- c) Yes – but only rarely
- d) No - never
- e) Don't know/can't say
- f) Refused

ASK ALL

QC6. Have you ever experienced any difficulties in making repayments on any of your loans? (e.g. had to roll-over, missed a payment[s], had to repay in reduced amounts, repaid regularly but experienced difficulty in finding the money)

SINGLE CODE

- a) Yes – on more than one loan
- b) Yes – on one loan

- c) No – **Go to QD1**
- d) Don't know – **Go to QD1**
- e) Refused – **Go to QD1**

ASK IF QC6=A/B [YES]:

SHOWCARD C7A

QC7A. Have you ever experienced any of the following?

MULTIPLE CODE. . If still not clear, please capture as much detail as possible in “other, specify”.

- a) I had to roll over my loan
- b) I missed one/multiple repayments
- c) I had to repay in reduced amounts
- d) I managed to repay regularly but experienced difficulty in finding the money
- e) I was declared bankrupt
- f) I had a County Court Judgement (CCJ)
- g) I agreed a plan to pay my debts back
- h) My debt was written off eventually (including a Debt Relief Order (DRO)?
- i) The company I owe(d) money to lost track of me before I paid it off (e.g. I moved house and didn't tell them or I changed my name)
- j) Other (specify _____)

ASK IF QC7A= G

SHOWCARD C7B

QC7B. Do you know if the plan was any of the following...

- a) I took out a consolidation loan
(If necessary, explain: A debt consolidation loan is a way to pay off your existing debts. This is paid off with one monthly payment to cover all your debts at one interest rate, rather than smaller payments to each different lender or creditor.)
- b) I engaged in an Individual Voluntary Arrangement (IVA)
(If necessary, explain: An IVA is a formal agreement with your creditors to pay back your debts over a set period of time. Qualify if debt is more than £10,000 in total and have more than £100 spare each month after you've paid all your bills.)
- c) I had a Debt Management Plan (DMP)
(If necessary, explain: this is an informal arrangement to pay back your creditors over a period of time).
- d) I had an administration order
(If necessary, explain: A formal agreement between you and your creditors to pay back your debts over a period of time. Only qualify if debt is no greater than £5000 in total, with at least two different creditors and you have at least one county court judgement).
- e) Don't know [NOT ON SHOWCARD]

SECTION D: MOST RECENT/CURRENT LOAN

I would now like you to think about your current situation.

ASK ALL

QD1. Thinking just about all the loans and credit agreements held in your own name and/or in joint name, how many loans or credit agreements do you currently have?

WRITE IN NUMBER [Numeric range permitted 0-99]

1 MEANS REFERENCE CATEGORY LOAN IS FIRST & ONLY LOAN

PROMPT USING THE FOLLOWING CATEGORIES IF NECESSARY

- a) 0
- b) This [reference category] is the only loan I've ever had
- c) 2-5
- d) 6-10
- e) 11-15
- f) 16-20
- g) 21-25
- h) 26-30
- i) 30+
- j) Don't know
- k) Refused

ASK IF QD1 = b) – h). OTHERS GO TO INSTRUCTION AT QD2b

QD2. If you added up all of <IF NOT CODE B or C AT Q5 your> <IF CODE B or C AT Q5 your and your partner/spouse's> balances on credit cards, store cards, personal loans, hire purchase, car finance agreements, approximately how much do you owe in total?

<IF CODE B or C at Q5 Please include those you have personally, those your partner/spouse has and those you have jointly together>

Please exclude any mortgages or other loans secured on property.

If you don't know the exact amount your best guess is fine. Just tell me the number on the card.

PLEASE SELECT ONE ONLY. SHOWCARD D2

- a. Nothing – I have no outstanding credit
- b. £100 or less
- c. £101-£250
- d. £251-£500
- e. £501-£1,000
- f. £1,001-£2,999
- g. £3,000-£4,999
- h. £5,000-£6,999

- i. £7,000-£9,999
- j. £10,000-£14,999
- k. £15,000-£19,999
- l. £20,000-£29,999
- m. £30,000-£49,999
- n. £50,000 or more
- o. Don't know [NOT ON SHOWCARD]
- p. Prefer not to say [NOT ON SHOWCARD]

ASK IF QB1=B. ALL OTHERS GO TO QE1

I am now going to ask you some questions about your current [**reference category**] that you have taken out in the last 12 months. Please only think about this loan and not any others you may have taken out unless I specifically ask you to consider other loans.

SHOWCARD D2b

QD2b. How much was the loan originally for?

SINGLE CODE.

- n) Less than £50
- o) £50 – £100
- p) £100 – £199
- q) £200 – £299
- r) £300 – £500
- s) £501 – £1,000
- t) £1,001 – £2,500
- u) £2,501 – £5,000
- v) £5,001 – £7,500
- w) £7,501 – £10,000
- x) More than £10,000, WRITE IN _____
- y) Don't know [NOT ON SHOWCARD]
- z) Refused [NOT ON SHOWCARD]

ASK ALL

SHOWCARD D3

QD3. Thinking back to when you first took up this form of credit, how confident were you that you would be able to repay the loan in full on the date originally agreed with the lender? Were you...

SINGLE CODE

- g) Very confident
- h) Fairly confident
- i) Not very confident
- j) Or not at all confident?
- k) Don't know [NOT ON SHOWCARD]
- l) Refused [NOT ON SHOWCARD]

QD4a. Why did you decide to take out a [reference category] loan rather than using an alternative(s)?

DO NOT PROMPT.

AFTER INITIAL RESPONSE ASK “Anything other reasons?” (at least twice)

IF THEY SAY “IT WAS EASY” ASK “What do you mean by easy? What made it easy?”

IF THEY SAY “I SAW AN ADVERT” ASK “What is it about the fact that it was advertised that made you choose this type of loan?”

IF THEY SAY “RECOMMENDATION” – ASK “Who was the recommendation from?”

“IF THEY SAY “CONVENIENT” – ASK “What about it was particularly convenient” If necessary: check if related to method of applying, way in which repayments are made (i.e. online, at door etc.) or rate of repayment (weekly, etc.), speed, only option etc.

IF THEY SAY “CHEAP” or “AFFORDABLE” or “GOOD VALUE” – ASK “What do you mean by cheap/ good value” (i.e. interest rate, fees, repayment amounts, etc.)

IF THEY SAY “ONLY OPTION” – Ask “why were other options not available to you?” **AND** “Did you try to get credit elsewhere? If so, where?”

INTERVIEWER - WRITE ALL RESPONSES GIVEN:

- a) Don't know [SPONTANEOUS RESPONSES ONLY]
- b) Refused

QD4b. And can you tell me the name of the lender for this loan?

- a) Provident
- b) Brighthouse
- c) Buy as you view
- d) Wonga
- e) Quick Quid
- f) Greenwood
- g) High street bank
- h) Local credit union
- i) Moneyshop
- j) Sunny
- k) Satsuma
- l) Other (specify)
- m) Don't know [SPONTANEOUS RESPONSES ONLY]
- n) Refused
- o) Can't remember

QD5. And why did you choose to take out a [reference category] loan from **this lender specifically?**

If necessary: explain that there are multiple payday loan companies/ door step lenders etc. and so why did they pick that company specifically.

DO NOT PROMPT.

AFTER INITIAL RESPONSE ASK “Anything other reasons?” (at least twice)

IF THEY SAY “IT WAS EASY” ASK “What do you mean by easy? What made it easy?”

IF THEY SAY “I SAW THE ADVERT” ASK “What is it about the fact that it was advertised that made you choose this particular lender?”

INTERVIEWER - WRITE ALL RESPONSES GIVEN:

- a) Don't know [SPONTANEOUS RESPONSES ONLY]
- b) Refused

QD6. How did you find out about the lender(s) you used?

DO NOT PROMPT

AFTER INITIAL RESPONSE ASK “Anything other reasons?” (at least twice)

INTERVIEWER: CODE AT THAT APPLY USING FRAME AT QB10 PLUS OPTIONS BELOW

- r) I have had a good experience with this lender before
- s) They offered me a new loan spontaneously

QD7. What did you use the money you borrowed for?

IF RESPONDENT SAYS THEY HAVE NOT YET USED THE MONEY YET ASK: What do you plan to use the money for?

IF NECESSARY: Please also include anything you partly used the money you borrowed for.

AFTER INITIAL RESPONSE, ASK: Anything else? (at least twice)

INTERVIEWER NOTE:

IF clothes/ shoes, please clarify whether for adults or children.

IF consumer electronics or domestic appliance, please clarify whether old appliance was broken or if new/ additional purchase/ replacement.

INTERVIEWER - WRITE ALL RESPONSES GIVEN:

- a) Don't know [SPONTANEOUS RESPONSES ONLY]
- b) Refused

QD8. And, can I just check, would you say that this purchase was something...

SHOWCARD B5 AND SELECT ONE.

IF NOT SURE: Please pick the statement that you feel best describes your situation at the time you took out the loan.

[REVERSE ORDER OF CODES 1-3 IN HALF OF INTERVIEWS].

SHOWCARD B6

QD9. And did you have to borrow or use credit for any of the following reasons? Just tell me the letter.

MULTIPLE CODE

USE CODEFRAME AT QB6

SECTION E: FUTURE

I am now going to ask you to reflect upon your experience of debt and borrowing and how you believe this will affect your future decisions.

ASK ALL

QE1. I'd now like you to imagine an emergency situation which you couldn't pay for out of your savings, such as a broken washing machine. Where would you be most likely to go to borrow money?

SHOWCARD B3 plus:

w) Don't know [NOT ON SHOWCARD] – GO TO QE4

QE2. Why would you choose this option? CAPTURE AS MUCH DETAIL AS POSSIBLE ABOUT REASONS FOR CHOICE.

- a) WRITE RESPONSE _____
- b) Don't know/can't say [NOT ON SHOWCARD]
- c) Refused [NOT ON SHOWCARD]

ASK IF: QE1 answer different from reference category loan

QE3. So why would you not take out a <insert reference category loan>? CAPTURE AS MUCH DETAIL AS POSSIBLE ABOUT REASONS FOR CHOICE.

- a) WRITE RESPONSE _____
- b) Don't know/can't say [NOT ON SHOWCARD]
- c) Refused [NOT ON SHOWCARD]

ASK ALL

So how likely would you be to:

	Definitely not	Quite unlikely	Quite likely	Definitely would	Don't know	Refused
QE4a Use a <reference category loan> again?	1	2	3	4	5	6
QE4b Recommend a <reference category loan> to a friend or family member?	1	2	3	4	5	6

SECTION F: IMPACT OF CREDIT

ASK ALL

I am now going to ask you a few questions about your experience of borrowing money.

ASK ALL

SHOWCARD F1

QF1. Overall, would you describe the impact using a loan on your quality of life to date as having...

SINGLE CODE

- a. Positive impact
- b. Mixed impact
- c. Negative impact
- d. No real impact
- e. Don't know [NOT ON SHOWCARD]
- f. Refused [NOT ON SHOWCARD]

ASK ALL

SHOWCARD F2

QF2. Which, if any, of the following effects have you or your family experienced as a result of **being in debt**? Choose as many as are applicable. Just tell me the letter next to the statement.

CODE ALL THAT APPLY

- a) Physical health problems in adults
- b) Physical health problems in children
- c) Anxiety or stress for adults in the household (or other mental health problems)

- d) Anxiety or stress for children in the household (or other mental health problems)
- e) Embarrassment
- f) Tension and arguments with partners
- g) Difficulties in relationships between parents and children
- h) Breakdown of relationships with partners
- i) Breakdown of relationships with family and friends
- j) Problems with employment
- k) Difficulties with fuel and heating
- l) Difficulties in providing food for myself
- m) Difficulties in providing food for the family
- n) Difficulties in buying adequate shoes or clothing
- o) Difficulties with rent or housing
- p) Difficulties in making payments on household bills, council tax etc.
- q) Had to cut down on extras
- r) Other problems (Write in ____)
- s) None of these
- t) Don't know [NOT ON SHOWCARD]
- u) Refused [NOT ON SHOWCARD]

ASK ALL

SHOWCARD F3

QF3. To what extent do you agree or disagree with the following statements?

READ OUT [RANDOMISE ORDER]

- a) When it comes to money I prefer to live for today rather than plan for tomorrow
- b) Thinking about my financial situation makes me anxious
- c) Nothing I do will make much difference to my financial situation
- d) Once you are in debt it is very difficult to get out of it

Scale:

- 1. Strongly agree
- 2. Tend to agree
- 3. Neither agree nor disagree
- 4. Tend to disagree
- 5. Strongly disagree
- 6. Don't know

ASK IF QA4=NO [RESPONSE OPTION B]

QF4. Earlier you said that you have not consulted an external advice organisation about debt. Why is that?

AFTER INITIAL RESPONSE, ASK: "Any other reasons?" (at least twice)

IF THEY SAY "IT'S EMBARRASING" ASK "What particularly about getting advice is embarrassing?"

INTERVIEWER - WRITE ALL RESPONSES GIVEN:

- a) Don't know (**SINGLE CODE ONLY**)
- b) Prefer not to say (**SINGLE CODE ONLY**)

SECTION G: DEMOGRAPHICS

Finally we have a few more questions about yourself. May I remind you that all your answers will remain anonymous and confidential.

SHOWCARD G1

QG1. 'What is your ethnic group?'

SINGLE CODE

Choose one option that best describes your ethnic group or background.

White

- a) Welsh/English/Scottish/Northern Irish/British
- b) Irish
- c) Gypsy or Irish Traveller
- d) Any other White background, please describe

Mixed/Multiple ethnic groups

- e) White and Black Caribbean
- f) White and Black African
- g) White and Asian
- h) Any other Mixed/Multiple ethnic background, please describe

Asian/Asian British

- i) Indian
- j) Pakistani
- k) Bangladeshi
- l) Chinese
- m) Any other Asian background, please describe

Black/African/Caribbean/Black British

- n) African
- o) Caribbean
- p) Any other Black/African/Caribbean background, please describe

Other ethnic group

- q) Arab
- r) Any other ethnic group, please describe

- a) Don't know [NOT ON SHOWCARD]
- b) Refused [NOT ON SHOWCARD]

ASK ALL

SHOWCARD G2

QG2. And which of the following best describes your household?

SINGLE CODE

- a) No-one working in paid employment
- b) One person working part-time or occasionally
- c) One person working full-time, with no-one else working
- d) One person working full-time, with at least one other person working part-time or occasionally
- e) Two or more persons working full-time
- f) Other (specify)
- g) Don't know [NOT ON SHOWCARD]
- h) Refused [NOT ON SHOWCARD]

ASK ALL

QG3. INCOME QUESTION FROM OMNIBUS.

SHOWCARD G4

QG4. And which of the following applies to your housing arrangements?

SINGLE CODE.

- a) Own home outright
- b) Own home with a mortgage
- c) Rent from private landlord
- d) Rent from housing association
- e) Rent from local authority
- f) Job provides accommodation
- g) Part buying/part renting
- h) Living with family/friends (i.e. not renting/owning personally)
- i) Other living arrangement
- j) Don't know [NOT ON SHOWCARD]
- k) Refused [NOT ON SHOWCARD]

SHOWCARD G5

QG5. Do any of these apply to you or to anyone in your household? Please just tell me the letter(s) next to the statement(s) MULTICODE

- a) Mobility impairment or other physical disability
- b) Major health condition such as diabetes or heart disease
- c) Learning disability
- d) Mental health problems
- e) Problems with drug or alcohol abuse
- f) Criminal record
- g) In care/ care leaver
- h) None
- i) Don't know/can't say [NOT ON SHOWCARD]
- j) Refused [NOT ON SHOWCARD]

SHOWCARD G6

QG6. And finally, can you tell me the occupation of the chief income earner in your household?

SINGLE CODE

- a) A
- b) B
- c) C1
- d) C2
- e) D
- f) E
- g) Refused [NOT ON SHOWCARD]