

Dear Sir/Madam

### **Households and income protection**

Thank you for agreeing to take part in this study about how households make decisions and think about income protection and planning for future spending. We are particularly interested in the ways in which households may consider eventualities such as reduced income due to unemployment, sickness and retirement; the spending associated with having children at university; and the potential costs of having to pay for care in old age.

The research is jointly carried out by the University of Edinburgh and the University of Southampton. We are funded by the Economic and Social Research Council (ESRC), which is a publicly funded, non-commercial academic organisation (more information on the project can be found under <http://www.socialpolicy.ed.ac.uk>).

Given that the research is about how *households* think and make decisions about income protection we ideally wish to interview you and your partner together. As a token of our appreciation you would receive £30 for participating in the interview, which will last about one hour. One or two interviewers would visit you both on:

DATE/TIME .....

PLACE.....

Anything you say in the interview will remain confidential and you have the right to withdraw from participation in the study at any point. We will subsequently transcribe the interview and the transcript will not contain your name. Your name and address will not be given to any other organization and we will not contact you again after the interview. Hardcopy and digital transcripts will remain in a locked cabinet and are password protected in accordance with the Data Protection Act.

Once completed we would be happy to send you a summary or a full copy of our research report. If you have any questions about the research, please feel free to get in touch with me at any point.

Once again, many thanks for taking part.

Yours sincerely,

Jochen Clasen  
Professor of Comparative Social Policy  
University of Edinburgh  
[jochen.clasen@ed.ac.uk](mailto:jochen.clasen@ed.ac.uk), 0131 650 9922