

ASK ALL

Q1. Which of the following do you personally have?

READ OUT

	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

ASK ALL

Q2. To what extent do you agree or disagree with the following statements?

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

ASK ALL

SHOWCARD

Q3. 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]

ASK ALL

Q4. 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?

- 1. Yes
- 2. No

- 3. Don't know [AS BUTTON - SPONTANEOUS RESPONSES ONLY]
- 4. Refused [AS BUTTON]

ASK ALL

SHOWCARD

Q5. 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
- E. Refused

ASK ALL

SHOWCARD

Q6a. 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. Authorised/arranged overdraft facility
- B. Unauthorised overdraft facility
- C. Bank or building society loan
- D. Credit Union loan
- 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)
- J. Guarantor loan (e.g. Amigo loan)

- K. None of the above
- L. Refused

ASK ALL

SHOWCARD

Q6b. And which of the following types of credit have you used in the last 12 months? Please just tell me the letter by the item. Which others?

CODE ALL MENTIONED

- M. Home Credit / Doorstep Loan (a company that collects payments from your home e.g. Provident)
- N. Pawnbrokers (somewhere where you borrow money and leave goods e.g. Cash Convertors, Money Shop)
- O. Log Book Loan (where you borrow money against the value of your vehicle)
- P. Mail Order catalogue / club book
- Q. Hire purchase/ buying goods on finance (e.g. BrightHouse, Pay-as-you-view)
- R. Other retail credit – e.g. via a retailer to buy furniture, sofas, mobile phones etc. (e.g. DFS, Carphone Warehouse etc.)
- S. Local lender (unofficial)/or unlicensed lender ('loan shark') on which you had to pay interest
- T. DWP crisis loan or Social Fund loan/loan from 'the Social'
- U. Interest-free loan from Council or Job Centre
- V. Any other source of credit/ loan (please specify)

- W. None of these
- X. Refused

ASK IF Q6a = H [loan from a friend or acquaintance]

Q7. You mentioned that you have borrowed money from a friend or other acquaintance. Does that person also lend to others?

1. Yes
2. No

3. Don't know
4. Refused

ASK IF Q6a = H [loan from a friend or acquaintance]

SHOWCARD

Q8. And did they charge you interest?

1. Yes – I paid back what I owed plus more
2. Yes – I paid back what I owed plus a gift (e.g. bought them a pint)
3. No – I paid back what I owed and nothing else

4. Don't know
5. Refused

ASK IF Q6a/b = 'D', 'I', 'M', OR 'Q'

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

Q9. You said you had taken out the credit with the following:

[SCRIPT TO RECALL OPTIONS 'D', 'I', 'M', OR 'Q' IF SELECTED AT Q6a/b]

Which of these do you currently still have credit with?

CODE ALL MENTIONED

[LIST TO ONLY SHOW OPTIONS SELCECTED AT Q6a/b]

- D. Credit Union loan
- I. Pay day loan company
- M. Home Credit / Doorstep Loan
- Q. Hire purchase/ buying goods on finance

- X. None of these
- Y. Don't know
- Z. Refused

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 [text below]

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

Q10. 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

Don't know

Refused

ASK IF NUMERIC RESPONSE GIVEN AT Q10 (I.E. NOT DK OR REF)

Q11a. 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

Don't know

Refused

ASK IF DON'T KNOW OR REFUSED AT Q11a

Q11b. Do you think it would it be...

READ OUT

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

- D. Don't know
- E. Refused

Standard house questions to include:

- A. Gender
- B. Age
- C. Region (LA)
- D. Working status
- E. Social grade
- F. Children in household
- G. Permission to re-contact