

# Household Resilience Study – Wave 2 November-December 2020 Questionnaire

**Version :** V4.2

**Date:** 19/10/20

## **Notes**

- Square brackets contain the routing used in the questionnaire
- The bold variable labels are indicative only. When the dataset is published on the UK data archive the supporting documentation will provide full details of variable labels
- WEB is the instructions that were displayed in the online version of the questionnaire, \_TEL is the instructions that interviewers read out over the phone
- **Blue font** indicates new questions added at Wave 2.
- **Red font** indicates where data has been fed forward from Wave 1 or EHS 2019-20.

IF MODE=WEB

**Intro1**

Welcome to the second wave of the follow up study to the English Housing Survey.

The study is designed to gather evidence on how people's household circumstances may have changed - and are continuing to change - since the start of the COVID-19 pandemic and the restrictions that were introduced in March 2020.

Thank you for providing us with information on your situation on **w1\_date**. We would now like to understand whether, and how, people's circumstances may have changed as lockdown restrictions have continued. Many of the questions you will be asked will be the same as during the first follow up survey in **w1\_month**. Please answer the questions again, even if nothing has changed.

The survey should take around 15 minutes to complete. All the answers you give will be anonymised and treated in strict confidence. We will combine your answers with the answers you gave in the original interview to enable us to see how things have changed..

Once you have finished the survey, we'll send you a £5 Love2Shop voucher as a thank you for your time.

If you have any questions or concerns about the research, or have difficulties completing the survey online, please email [housing@natcen.ac.uk](mailto:housing@natcen.ac.uk) or call 0800 652 4569. More information, including a link to the privacy notice, is also available on the project website: [natcen.ac.uk/EHSfollowup](http://natcen.ac.uk/EHSfollowup)

This survey should be completed by whoever completed the first follow up questionnaire on **w1\_date**.

If that is you, please click 'NEXT' to continue.

[ASK ALL]

**AddChk**

Are you still living at the same address as when you completed the previous survey on **w1\_date**?

- (1) Yes
- (2) No

[ASK IF AddChk=2]

**MovEng**

Are you still living in England?

- (1) Yes
- (2) No

**IF** MovEng=0 NCOUTCOME = 780 (Out of scope)

[ASK IF MovEng=2, DK, REF and Mode=TEL]

**IneligThank2**

“Unfortunately, you are not eligible to take part in this survey now you have moved. We do not need to interview you. Thank you”.

Display

{ASK IF MovEng=2, DK, REF) and MODE=WEB}

**IneligThanks**

“Unfortunately, you are not eligible to take part in this survey now you have moved. Thank you very much for taking the time to contribute.

We would still like to send you a £5 shopping voucher to thank you for your time.

Please enter the email address to which we should send the voucher.

TEXT[100]

1. I do not have an email address
2. I do not wish to give my email address

HARDCHECK: If answer provided does not include @ or full-stop: “Please check and amend. E-mail addresses should contain an @ character and a full stop.”

{IF IneligThanks<> 1 or 2 }

**Ineligchk**

Please confirm your correct email address

TEXT[100]

HARDCHECK: If answer provided does not include @ or full-stop: “Please check and amend. E-mail addresses should contain an @ character and a full stop.”

HARDCHECK: IF IneligThanks <> Ineligchk: “The two email addresses you have entered are not the same. Please check and amend”

**IF RESPONDENT HAS MOVED**

[ASK IF ADDCHK=2]

**MoveWh**

When did you move?

SELECT MONTH

1. January
2. February
3. March
4. April
5. May
6. June
7. July
8. August

9. September
10. October
11. November
12. December

SELECT YEAR

2020

[IF MoveWh is Beforew1\_month 2020]

Soft check: That date is before we last interviewed you in w1\_month 2020. Please click 'PREVIOUS' to return to the question on the previous screen and check and amend your answer if necessary.

[ASK IF ADDCHK=2]

**MoveY**

What were your reasons for moving?

G Multi\_I11

- (1) Job related reasons
- (2) To move to a better/bigger property
- (3) To move to a better area
- (4) Wanted to buy
- (5) Wanted to live independently
- (6) Could not afford rent/mortgage payments on previous accommodation
- (7) Divorce/separation
- (8) Other family/personal reasons
- (9) Landlord asked me to leave/gave me notice because of COVID-19 risk
- (10) Landlord asked me to leave/gave me notice for another reason
- (11) Other members of household asked me to leave because of COVID-19 risk
- (12) Other reason

[ASK IF MoveWh > Feb 2020]

**MoveC19**

To what extent, if at all, did the COVID-19 pandemic influence your decision to move?

G\_ReadOut\_I11

- (1) A lot - sole/main reason for move
- (2) A little
- (3) Did not influence decision

[ASK IF ADDCHK=2]

**MoveH**

Which of these best describes where you are now living?

G\_ReadOut\_I11

IF Mode=Tel "Have you... "

- (1) Bought/rented a new property on {IF MODE=WEB "my", IF MODE=TEL "your"} own
- (2) Bought/rented a new property with existing household members
- (3) Moved in with partner
- (4) Moved in with parents
- (5) Moved in with other relative(s)
- (6) Moved in with friends/other non-relatives
- (7) Moved into temporary accommodation offered by the council
- (8) Moved into emergency accommodation offered by the council
- (9) Other (Please specify)

## HOUSEHOLD COMPOSITION: CONFIRMING HRP

[IF ADDCHK=YES, DK, REF AND RESPHRP1=1]

### HRPCHK

When we interviewed you previously you told us that this accommodation was (jointly) owned or rented in your name. Is that still the case?

- (1) Yes, owned/rented in my name
- (2) Yes, jointly owned/rented
- (3) No

[If ADDCHK=YES, DK, REF AND RESPHRP1=2 AND HRPCHK1=RESPONSE]

### HRPCHKa

When we interviewed you previously you told us that this accommodation was (jointly) owned or rented in [#HRPCHK1]'s name. Is that still the case?

- (1) Yes
- (2) No

[IF ADDCHK=NO OR (RESPHRP1=2 and HRPCHK1<>RESPONSE)]

### HRPCHK2

Is your current accommodation owned or rented in your name?

- (1) Yes, owned/rented solely in my name
- (2) Yes, jointly owned/rented with someone else
- (3) No

[If HRPCHK=3 or HRPCHKa=2, DK, REF or HRPCHK2=2 or 3].

### HRPCHK3

In whose name is the accommodation owned or rented?

Please provide the person's first name. Some of the later question will refer to this person.

\_WEB "If the accommodation is jointly owned or rented please enter the **first** name of whoever has the highest income. If two or more people have the same highest income, please select whoever with the highest income is oldest."

\_TEL "If the accommodation is jointly owned or rented please give me the **first** name of whoever has the highest income. If two or more people have the same highest income, please select whoever with the highest income is oldest."

TEXT[15]

[IF HRPCHK3=RESPONSE]

**HRPCHK4**

What is your relationship to that person?

G\_NoReadOut\_II1

- (1) Spouse/partner
- (2) Son/daughter aged 16+
- (3) Parent
- (4) Brother/sister
- (5) Other relative
- (6) Other non-relative
  
- (7) Property rented/owned in my name

CALCLUATE DV: **RESPHRP** "Follow up respondent is HRP"

RESPHRP=1 "YES":

IF HRPCHK=1 OR HRPCHK=2 OR HRPCHK2=1 OR HRPCHK4 =7 OR  
HRPCHK=DK, REF or HRPCHK2=DK, REF OR HRPCHK3=DK, REF.

RESPHRP=2 "NO"

ELSE

CALCULATE DV HRPOth: TEXTFILL FOR HRPS's NAME IF NOT R

IF HRPCHKa=1 HRPOth=HRPCHK1

If HRPCHK3=RESPONSE HRPOth=HRPCHK3

IF HRPCHK3=DK/REF HRPOTH CAN BE LEFT BLANK OR SET TO MISSING –  
TEXTFILL WON'T BE REQUIRED AS RESPHRP WILL EQUAL 1.

**HOUSEHOLD COMPOSITION**

[ASK ALL]

**NumHHA**

Now some questions to check whether there have been any changes to your household since we last interviewed you

A household is one person or a group of people (not necessarily related) for whom this address is their only or main residence. To count as a household the group must share cooking facilities and share a living room or sitting room or dining area.

How many adults aged 16 and over live in your household? 1...20

[ASK IF NumHHA>1]

**NumHHcoup**

How many people in your household are living together as a couple, married or otherwise, with someone else in the household? 0...20

SOFTCHECK: IF NumHHCoup <> Even number

“Please count each member of the couple separately. For example, if there is one married couple in the household please record 2 people. “

[ASK IF NUMHHA=RESPONSE]

**NumHHU21a**

{IF NUMHHA>1”Not counting anyone living together as a couple, and who you have already told us about”, h”, if NumHHA=1 “H”}ow many, if any, members of your household are:

...male and aged 16-20?

{\_TEL “INTERVIEWER:”} If there is no one in the household in an age group, enter 0.

0.....20

[ASK IF NumHHA=RESPONSE]

**NumHHU21b**

...female and aged 16-20? 0.....20

[ASK IF NUMHHA=RESPONSE]

**NumHHU16**

Are any members of your household aged **under 16**?

(1) Yes

(2) No

[ASK IF NumHHU16=1]

**NumHHC10a**

How many are....

.... **male and under 10** years old?

{\_TEL “INTERVIEWER:”} If there is no one in the household in an age group, enter 0.

0...20

[ASK IF NumHHU16=1]

**NumHHC13a**

.... **male and aged 10 to 13** years old?

0...20

[ASK IF NumHHU16=1]

**NumHHC15a**

.... **male** and **aged 14 or 15** years old?

0...20

[ASK IF NumHHU16=1]

**NumHHC10b**

....**female** and **under 10** years old?

0...20

[ASK IF NumHHU16=1]

**NumHHC13b**

.... **female** and **aged 10 to 13** years old?

0...20

[ASK IF NumHHU16=1]

**NumHHC15b**

.... **female** and **aged 14 or 15** years old?

[If ADDCHK=1]

**Moved**

Has anyone moved into or out of this accommodation since we last interviewed you in w1\_month?

{#G\_Multi\_II1}

- (1) Yes, moved in
- (2) Yes, moved out
- (3) No

[If Moved=1]

**MoveICovid**

Thinking about anyone who has moved in since w1\_month 2020, did COVID-19 influence their decision to move or not?

If more than one person has moved in, select yes if COVID-19 influenced any of them.

- (1) Yes
- (2) No

[If moved=2]

**MoveOCovid**

Thinking about anyone who has moved out since w1\_month 2020, did COVID-19 influence their decision to move or not?

If more than one person has moved out, select yes if COVID-19 influenced any of them.

- (1) Yes
- (2) No

## HOUSING CHARACTERISTICS

[ASK IF ADDCHK=2]

### Accom

Which of these best describes your current accommodation?

G\_ReadOut\_II1

G\_IfNec\_II1 "Select "A room or rooms" only if you share a bathroom and/or kitchen with another household."

- (1) A house or bungalow
- (2) A self-contained flat, maisonette or apartment
- (3) A room or rooms (e.g. bedsit or flatlet)
- (4) Other

[IF ACCOM=1]

### Hsetype

Which of these best describes your house or bungalow?

G\_ReadOut\_II1

- (1) Detached
- (2) Semi-detached
- (3) Terrace (including end terrace)

[If ACCOM=2]

### Flttype

Which of these best describes your flat or maisonette?

G\_ReadOut\_II1.

- (1) Purpose-built (including in block or tenement or over shops)
- (2) Part of a converted house
- (3) Part of another converted building (e.g. former school, church or warehouse)
- (4) In a commercial building (e.g. in an office building or hotel)

[IF ACCOM=2]

### FloorN

On which floor level is the main entrance to your accommodation located?

G\_NoReadOut\_II1

- (1) Basement/Semi basement
- (2) Ground floor/street level
- (3) 1st floor (floor above street level)
- (4) 2nd floor
- (5) 3rd floor
- (6) 4th floor
- (7) 5th to 9th floor
- (8) 10<sup>th</sup> floor or higher

[ASK ALL]

### NrmsEHS

How many bedrooms do you have in this accommodation?

Please only include rooms that were intended to be used as bedrooms when the property was built, or that have been permanently converted for use as a bedroom e.g. through a loft conversion.

Include all rooms intended to be used as a bedroom even if they are currently not being used as a bedroom.

Include bedsits.

Exclude living rooms or dining rooms currently being used for sleeping.

1..20

[ASK IF TENCHECK1=1 to 6]

### TENCHECK2

Last time we interviewed you, you said that you {#TenCheck1}. Is that still the case?

- 1) Yes
- 2) No

Textfill for #Tencheck1

- 1 "own your accommodation outright"
- 2 "were buying your accommodation with a mortgage"
- 3 "were buying your accommodation through a shared ownership scheme"

- 4 “were renting your accommodation from a private landlord”
- 5 “were renting your accommodation from a housing association or local authority”
- 6 “were living in your accommodation rent free”

[ASK IF TENCHECK2=2 or TENCHECK1=7 or TENCHECK1 is BLANK i.e. if say no at question above or ff value of TENCHECK1 is blank or “other”]

### **TenCHECK3**

Do you rent or own your accommodation?

G\_NoReadOut\_II1

- (1) Own outright
- (2) Buying with a mortgage
- (3) Buying through shared ownership scheme
- (4) Rent from a private landlord
- (5) Rent from housing association or local authority
- (6) Live rent free
- (7) Other

CREATE DV: TENCHECK

IF Tencheck2<>2 TENCHECK=TenCheck1.

IF Tencheck2=2 TENCHECK=TenCheck3

[ASK IF NumHHA>1 or NumHHA=DK]

### **HHCOMP**

{\_TEL: “Can I just check,”} which of these people are you currently living with?

G\_Multi\_II1

- (1) Spouse/partner
- (2) Your/your partner’s children aged 0-15
- (3) Your/your partner’s children aged 16+
- (4) Your/your partner’s parents
- (5) Other family member(s)
- (6) Friends/other non-relatives

### **WELLBEING**

[ASK IF RESPHRP=1]

#### **QWBIntro**

Next some questions about your feelings on aspects of your life. There are no right or wrong answers. For each of these questions please give your answer on a scale of 0 to 10, where 0 is “not at all” and 10 is “completely”.

[ASK IF RESPHRP=1]

#### **QSatis**

Overall, how satisfied are you with your life nowadays?

G\_IfNec\_II1 “I’d like you to give an answer on a scale of 0 to 10, where 0 is “not at all” and 10 is “completely.”

- (1) - Not at all
- (2)
- (3)
- (4)
- (5)
- (6)
- (7)
- (8)
- (9)
- (10)
- (11) – Completely

[ASK IF RESPHRP=1]

**QWorth**

Overall, to what extent do you feel that the things you do in your life are worthwhile?

G\_IfNec\_II1 "I'd like you to give an answer on a scale of 0 to 10, where 0 is "not at all" and 10 is "completely."

- (1) - Not at all
- (2)
- (3)
- (4)
- (5)
- (6)
- (7)
- (8)
- (9)
- (10)
- (11) – Completely

[ASK IF RESPHRP=1]

**QHappy**

Overall, how happy did you feel yesterday?

G\_IfNec\_II1 "I'd like you to give an answer on a scale of 0 to 10, where 0 is "not at all" and 10 is "completely."

- (1) - Not at all
- (2)
- (3)
- (4)
- (5)
- (6)
- (7)
- (8)
- (9)
- (10)
- (11) – Completely

[ASK IF RESPHRP=1]

**QAnxious**

On a scale where 0 is “not at all anxious” and 10 is “completely anxious”, overall, how anxious did you feel yesterday?

G\_IfNec\_II1 "I'd like you to give an answer on a scale of 0 to 10, where 0 is “not at all anxious” and 10 is “completely anxious.”

- (1) - Not at all anxious
- (2)
- (3)
- (4)
- (5)
- (6)
- (7)
- (8)
- (9)
- (10)
- (11) – Completely anxious

[ASK IF RESPHRP=1]

**L14**

How often do you feel lonely?

G\_ReadOut\_II.

- (1) Often or Always
- (2) Some of the time
- (3) Occasionally
- (4) Hardly ever
- (5) Never

**CHANGE IN EMPLOYMENT**

[ASK ALL]

**EmpNow**

What best describes {IF RESPHRP=1 “your” IF RESPHRP=2 “#HRPOTH's”} employment status?

G\_ReadOut\_II.

- (1) Employed full time
- (2) Employed part time
- (3) Self-employed
- (4) Retired
- (5) Unemployed
- (6) Full time student
- (7) Other

(ASK IF EmpNow=1,2,3, 5,7)

**EmpFur**{IF RESPHRP=1 "Were you", if RESPHRP=2 "Was #HRPOTH"} furloughed under the government's Coronavirus Job Retention Scheme at any point during the COVID-19 pandemic?

- (1) Yes, on reduced pay
- (2) Yes, on full pay
- (3) No

### **EmpOth**

Apart from {IF RESPHRP=1 "you" IF RESPHRP=2 "#HRPOTH"}, how many other people in the household aged 16 and over are currently in paid work?

0....20

### **TIME SPENT AT HOME/OUT OF HOUSE DURING LOCKDOWN**

[ASK IF EMPNow=1 to 3]

#### **KeyWC19a**

{IF RESPHRP=1 "Are you" IF RESPHRP=2 "Is #HRPOTH" a key worker?

G\_IfNec\_II1 "By key worker we mean anyone whose work the government has deemed critical to the COVID-19 response"

- 1) Yes
- 2) No

[ASK IF EMPOTH>0]

#### **KeyWHC19a**

{IF RESPHRP=2 " Are you or" IF RESPHRP=1 "Is"} any other member of your household a key worker?

G\_IfNec\_II1 "By key worker we mean anyone whose work the government has deemed critical to the COVID-19 response"

- 1) Yes
- 2) No

[ASK IF EmpNow=1 to 3]

#### **KeyWC19b**

And which of the following best describes {IF RESPHRP=1 "your" IF RESPHRP=2 "#HRPOTH's"} current working situation?

G\_ReadOut\_II1.

- (1) Working outside home
- (2) Home based
- (3) Mix of working outside the home and home based working

[ASK IF EMPOTH>0]

**KeyWHC19b**

And which of the following best describes the current working situation of {IF RESPHRP=2 “you and”} any other members of your household?

G\_ReadOut\_II1

- (1) At least one person fully home based
- (2) At least one person partly home based
- (3) No home working

[ASK ALL]

**Isolatea**

{IF RESPHRP=1 “Have you” IF RESPHRP=2 “Has #HRPOTH”} had to self-isolate for 1-2 weeks as a result of the COVID-19 pandemic?

- 1 Yes
- 2 No

[ASK ALL]

**Shielda**

{IF RESPHRP=1 “Have you” IF RESPHRP=2 “Has #HRPOTH”} spent any time self isolating for a longer period of time as a result of COVID-19, that is shielding?

1. Yes
2. No

ASK IF NUMHHA>1 or NumHHA=DK or NUMHHU16=1 or NumHHU16=DK

**Isolateb**

Have {IF RESPHRP=2 “you or”} any other members of your household had to self-isolate for 1-2 weeks as a result of the COVID-19 pandemic?

- 1 Yes
- 2 No

ASK IF NUMHHA>1 or NumHHA=DK or NUMHHU16=1 or NumHHU16=DK

**Shieldb**

Have {IF RESPHRP=2 “you or”} any other members of your household spent any time self isolating for a longer period of time as a result of COVID-19, that is shielding?

1. Yes
2. No

[ASK ALL]

**OccuC19c**

How many members of your household are currently at home Monday to Friday between 9am and 5pm?

[IF NumHHU16=1 or NumHHU16=DK\_TEL: G\_IfNec\_II1 "Please first tell me the number of adults aged 16 and over who would have been at home and then, separately, the number of children aged 0 to 15".

Adults aged 16 or over: 0....20

[IF NumHHU16=1 or NumHHU16=DK]

**OccuC19d**

Children aged 0 to 15: 0....20

## **CHANGES IN HOUSEHOLD INCOME**

[ASK ALL]

**IncSourc**

Does your household receive income from any of these sources?

{IF NUMHHA>1}

Please include any sources of income received by you, your partner if you have one, or any other adults living in your household.

G Multi\_II1

- (1) Income from employment
- (2) Income from self-employment
- (3) Pension (state, private or from former employer)
- (4) Universal Credit
- (5) Housing Benefit
- (6) Jobseekers' Allowance
- (7) Other state benefits (e.g. council tax benefit, income support, incapacity benefit, carer's allowance)
- (8) Interest from savings or investment
- (9) Other source of income

{ASK ALL}

**IncNow**

Thinking about your total household income, please provide an estimate of your current gross income from all sources, that is your household income before any deductions for tax, national insurance etc.

You can tell us the amount per week, month, or year.

\_WEB (IF NUMHHA>1)

"Please enter the total income received by you, your partner if you have one and any other adults living in your household."

\_TEL (IF NUMHHA>1)

"Please tell me the total income received by you, your partner if you have one and any other adults living in your household."

G\_IfNec\_II1 "An estimate is fine if you are not sure of the exact amount. "

£ 0 ... £9,999,999

[ASK IF INCNOW=RESPONSE]

IncNowP

And what period does that amount cover?

- (1) Week
- (2) Month
- (3) Year

[HIDDEN] Not applicable: No amount recorded

[IF IncNow=DK]

IncNowPb

Which of these bands does your household's **monthly** income fall into?

G\_ReadOut\_II2.

- (1) £0 to £949.99
- (2) £950 to £1349.00
- (3) £1350 to £1799.99
- (4) £1800 to £2249.99
- (5) £2250 to £2799.99
- (6) £2800 to £3349.99
- (7) £3350 to £3999.99
- (8) £4000 to £4999.99
- (9) £5000 to £6599.99
- (10) £6,600 or more

[ASK ALL]

**IncCh**

Which of the following applies to your total household income, including income from paid work, benefits and other sources, since you last told us about your housing circumstances in **w1\_month** 2020?

Please think about your gross income before any deductions for tax, national insurance etc.

G\_ReadOut\_II1.

- (1) It has increased by at least £100 per month
- (2) It has decreased by at least £100 per month
- (3) It has changed by less than £100 per month
- (4) It has not changed

[ASK IF IncCh=1]

**IncChIa**

Was the increase in your household income due to any of the following?

G Multi\_II1

- (1) Increase in income from employment
- (2) Increase in income from benefits
- (3) Increase in income from pension
- (4) Other reason (please specify)

**[ASK IF IncChla=1]**

**IncChlb**

Was the increase in income from employment the result of any of the following happening to you {IF NUMHHA>1 “or another member of your household”}?

G Multi\_I11

IF NUMHHA>1

- (1) Someone received a salary increase from employer
- (2) Someone is working more hours
- (3) Someone is now in employment who was not before
- (4) Someone has changed jobs and now receives a higher salary
- (5) Someone who is in employment moved in
- (6) Other reason (please specify)

IF NUMHHA=1

1. I received a salary increase from employer
2. I am working more hours
3. I am now in employment (and was not before)
4. I have changed jobs and now receive a higher salary
5. OPTION NOT DISPLAYED
6. Other reason (please specify)

**[ASK IF IncChla=2]**

**IncChlc**

Was the increase in income from benefits the result of any of the following happening to you {IF NUMHHA>1 “or another member of your household”}?

G Multi\_I11

- (1) Increase in the amount received from existing benefit(s)
- (2) Change in the type of benefits received
- (3) Now receiving an additional type of benefit
- (4) (IF NUMHHA>1) Someone who is receiving benefits moved in
- (5) Other reason (please specify)

**[ASK IF IncCh=2]**

**IncChDa**

Was the decrease in your household income due to any of the following changes?

G Multi\_I11

1. Decrease in income from employment
2. Decrease in income from benefits
3. Decrease in income from pension
4. Other reason (please specify)

**[ASK IF IncChDa=1]**

**IncChDb**

Was the decrease in income from employment the result of any of the following happening to you {IF NUMHHA>1 “or another member of your household”}?

G Multi\_II1

IF NUMHHA>1

- (1) Someone working fewer hours
- (2) Someone being furloughed on reduced pay
- (3) Someone having to take a pay cut
- (4) Someone becoming unemployed
- (5) Someone changing jobs and receiving a lower salary
- (6) Someone who was in paid work moving out
- (7) Other reason (please specify)

IF NUMHHA=1

- (1) I am working fewer hours
- (2) I have been furloughed on reduced pay
- (3) I have taken a pay cut
- (4) I have been made unemployed
- (5) I have changed jobs and receive a lower salary
- (6) Someone who was in paid work moved out
- (7) Other reason (please specify)

**[ASK IF IncChDa=2]**

**IncChDc**

Was the decrease in income from benefits the result of any of the following happening to you {IF NUMHHA>1 “or another member of your household”}?

G Multi\_II1

1. Reduction in the amount received from existing benefit(s)
2. Change in the type of benefits received
3. No longer receiving some benefits
4. Someone who was receiving benefits moved out
5. Other reason (please specify)

**DIFFICULTIES WITH PAYING MORTGAGE**

[ASK ALL]

**HCostIntro**

Now some questions about your housing costs and whether these have changed since we last interviewed you.

{ASK IF TENCHECK=2 or TENCHECK=3}

**MortChan**

Have your mortgage payments changed since you last told us about your housing circumstances in w1\_month 2020?

1. Yes
2. No

[ASK IFMortChan=Yes or DK]

**MortAmt**

How much are your current mortgage repayments?

You can give your answer as an annual, monthly or weekly amount.

G\_IfNec\_II1 "An estimate is fine if you are not sure of the exact amount. "

[IF TENCHK=3] G\_IfNec\_II1 "If you part-rent and part-own (i.e. have shared ownership), the questions that follow relate only to your mortgage payments. You will be asked separately about any rent payments."

£ 0...9,999,999

[ASK IF MortAmt=RESPONSE]

**MortAmtP**

And what period does that amount cover?

- (1) Week
- (2) Month
- (3) Year

[HIDDEN] Not applicable: No amount recorded

[ASK IF MORTAmt=DK]

**MortAmtb**

Which of these band does your monthly mortgage payment fall into?

G\_ReadOut\_II2.

- (1) £0 to £224.99
- (2) £225 to £349.99
- (3) £350 to £449.99
- (4) £450 to £524.99
- (5) £525 to £599.99
- (6) £600 to £699.99
- (7) £700 to £824.99
- (8) £825 to £974.99
- (9) £975 to £1324.99
- (10) £1325 or more

[ASK IF TENCHECK=2 or TENCHECK=3]

**MrgArr**

Thinking about the mortgage repayments on your current accommodation, what is the current situation?

[IF TENCHK=3] "If you part-rent and part-own (i.e. have shared ownership), the questions that follow relate only to your mortgage payments. You will be asked separately about any rent payments."

If you have taken a mortgage holiday but are not otherwise behind with payments please select “up to date with payments”

G\_ReadOut\_II1.

\_Tel: “Are you... “

- (1) Up-to-date with payments
- (2) Less than 3 months behind
- (3) 3 months to 6 months behind
- (4) Over 6 months behind

[Ask if MrgARR>1]

**MrgArrC19**

Have you fallen (further) behind with your mortgage repayments since you last told us about your housing circumstances in w1\_month 2020?

- (1) No, have not fallen further behind
- (2) Yes, have fallen behind for the first time
- (3) Yes, have fallen further behind

[ASK IF MrgARR=1]

**MrgAr21**

Over the last 12 months have you had any difficulties keeping up with your mortgage payments?

G\_ReadOut\_II1

- (1) I have had no difficulty in keeping up
- (2) I have found it rather difficult
- (3) I have found it very difficult to keep up

[ASK IF MrgAr21=2,3, DK, REF or MrgArrC19=1, DK, REF]

**MrgArC19b**

Have you found it more or less difficult to keep up with your mortgage payments since {IF MrgARR=1, DK, REF: “you last told us about your housing circumstances in”} w1\_month 2020 or has there been no difference?

- (1) More difficult
- (2) Less difficult
- (3) No difference

[ASK IF TENCHECK=2 or TENCHECK=3]

**MrgArAc**

Have you sought help or advice regarding your mortgage from any of the following places since you last told us about your housing circumstances in w1\_month 2020?

G Multi\_II1

- (1) Lender
- (2) An independent advice organisation such as Citizens Advice
- (3) Local authority
- (4) Government website (such as gov.uk)
- (5) Another source (Please specify)

(6) No help or advice sought (EXCLUSIVE)

[If MrgArAc=1]

**MrgAr21b**

And have you come to an agreement with your lender to help you continue to pay your mortgage?

G Multi\_I11

- (1) Yes - a mortgage holiday has been agreed
- (2) Yes - an extension to the loan period has been agreed
- (3) Yes - interest only payments have been agreed
- (4) Yes - a reduced monthly payment has been agreed
- (5) No - no agreement made with my lender (EXCLUSIVE)

[If MrgArr>1 or MrgArr21=2 or 3]

**MrgArC19cd**

Which of the following reasons help explain why your household has found it (more) difficult to keep up with mortgage payments since the start of the COVID-19 restrictions?

G Multi\_I11

- (1) A spouse or partner left home
- (2) A spouse or partner died
- (3) Someone else who had been contributing left home
- (4) Unemployment
- (5) Working fewer hours/less overtime
- (6) Being furloughed on reduced pay
- (7) Being unable to earn because of illness
- (8) There was an increase in the mortgage payments
- (9) There was an increase in other payments
- (10) Other reason (Please specify)
- (11) None of these (EXCLUSIVE)

[ASK IF TENCHECK=2 or TENCHECK=3]

**MortExp**

How likely or unlikely is it that you will fall {IF MrgArr=2,3,4 “further”} behind with your mortgage payments in the next three months?

G\_ReadOut\_I11.

- (1) Very likely
- (2) Fairly likely
- (3) Fairly unlikely
- (4) Very unlikely

**DIFFICULTIES WITH PAYING RENT**

{ASK IF TENCHECK=3 or 4 or 5]

**RentChan**

Has the amount your landlord, council or housing association is currently charging for your accommodation changed since you last told us about your housing circumstances in w1\_month 2020?

1. Yes
2. No

[ASK IF RentChan=Yes or DK]

**RentAmt**

How much is your landlord, council or housing association currently charging in total for your accommodation, excluding water rates?

You can give your answer as an annual, monthly or weekly amount.

[IF TENCHK=3] "If you part-rent and part-own (i.e. have shared ownership), the questions that follow relate only to your rental payments, not any mortgage payments."

G\_IfNec\_II1 "An estimate is fine if you are not sure of the exact amount. "

£ 0...9,999,999

[ASK IF RentAmt=RESPONSE]

**RentAmtP**

And what period does that amount cover?

- (1) Week
- (2) Month
- (3) Year

[HIDDEN CODE] Not applicable: No amount entered.

[ASK IF RentAmt=DK]

**RentAmtb**

Which of these band does the amount you are charged for rent per month fall into?

G\_ReadOut\_II2.

- (1) £0 to £299.99
- (2) £300 to £349.99
- (3) £350 to £399.99
- (4) £400 to £449.99
- (5) £450 to £499.99
- (6) £500 to £549.99
- (7) £550 to £624.99
- (8) £625 to £824.99
- (9) £825 to £1,199.99
- (10) £1200 or more

[ASK IF INCSourc=5]

**HBamt**

You said that earlier that you receive Housing Benefit. How much Housing Benefit do you receive per {IF RentAmtP=1 "week" IF RentAmtP<>1 "month" }?

G\_IfNec\_II1 "An estimate is fine if you are not sure of the exact amount. "

£ 0....9,999,999

[If HBAmt=DK]

**HBAmtb**

Which of these bands does the IF RentAmtP=1 "weekly" IF RentAmtP<>1 "monthly" amount you receive in housing benefit fall into?

G\_ReadOut\_II2.

- 1) £0 to £100
- 2) £100 to £249.99
- 3) £250 to £299.99
- 4) £300 to £324.99
- 5) £325 to £349.00
- 6) £350 to £399.99
- 7) £400 to £449.99
- 8) £450 to £499.99
- 9) £500 to £599.99
- 10) £600 or MORE

[ASK IF TENCHK=3 or 4 or 5 and IncSourc4]

**UCamt**

You said that earlier that you receive Universal Credit. Universal Credit gives you a housing element which helps you pay your rent. It is also called the housing cost element or additional amount for housing cost payment. How much is the housing element of your Universal Credit?

Please give the amount you receive per month.

G\_IfNec\_II1 "An estimate is fine if you are not sure of the exact amount. "

£ 0....9,999,999

[If UC Amt=DK]

**UC Amtb**

Which of these bands does the housing cost element of your Universal Credit fall into?

G\_ReadOut\_II.

- (1) £0 to £100
- (2) £100 to £249.99
- (3) £250 to £299.99
- (4) £300 to £324.99
- (5) £325 to £349.00
- (6) £350 to £399.99
- (7) £400 to £449.99

- (8) £450 to £499.99
- (9) £500 to £599.99
- (10) £600 or MORE

[ASK IF TENCHECK=3 or 4 or 5]

**PHA2292**

Thinking about the rent your household pays for this accommodation, how easy or difficult is it to afford the rent?

If part of your rent is paid by Universal Credit or Housing Benefit, please think about the amount of rent left to pay after these payments.

G\_ReadOut\_II.

- (1) Very easy
- (2) Fairly easy
- (3) Fairly difficult
- (4) Very difficult

[Ask if PHA2292>1]

**RntDiffC19**

Since you last told us about your housing circumstances in **w1\_month 2020**, have you found it more or less difficult to keep up with rent payments or has it made no difference?

- (1) More difficult
- (2) Less difficult
- (3) No difference

[ASK IF TENCHECK=3 or 4 or 5]

**ArrPR1**

Are you up to date with your rent payments at the moment?

If you have taken a rent holiday but are not otherwise behind with payments please select "yes"

[IF TENCHK=3] G\_IfNec\_II1 "If you part-rent and part-own (i.e. have shared ownership), these questions relate only to your rental payments, not any mortgage payments."

- (1) Yes
- (2) No

[ASK IF ArrPR1=2]

**ArrPRC19**

Have you fallen further behind with your rent payments since **w1\_month 2020**?

- (1) No, have not fallen further behind
- (2) Yes, have fallen behind for first time
- (3) Yes, have fallen further behind

[ASK IF ArrPR1=2]

**ArrPR3**

Thinking about the rent payments on your current accommodation, what is the current situation?

Are you...?

- 1) Up to one month behind
- 2) More than 1 but less than 2 months behind
- 3) More than 2 but less than 3 months behind
- 4) 3 months to 6 months behind
- 5) More than 6 months behind

[ASK IF TENCHECK=3 or 4 or 5]

**RntDiffC19b**

Have you talked to your landlord or letting agent about your rent payments since you last told us about your housing circumstances in w1\_month 2020?

- (1) Yes
- (2) No

[ASK IF RntDiffC19b=1]

**RnDiffC19C**

Which, if any, of the following have you agreed with your landlord or agent since then?

G Multi\_I11

- (1) A rent holiday
- (2) A reduction in regular rent payment amount
- (3) Another arrangement (Please specify)
- (4) Nothing agreed (EXCLUSIVE)

[ASK IF PHA2292=2, 3 or 4]

**RntDiffC19d**

Since the start of the COVID-19 restrictions have you had difficulty in paying the rent for any of these reasons?

G Multi\_I11

- (1) A spouse or partner left home
- (2) A spouse or partner died
- (3) Someone else who had been contributing left home
- (4) Unemployment
- (5) Working fewer hours/less overtime
- (6) Being furloughed on reduced pay
- (7) Being unable to earn because of illness
- (8) There was an increase in the rent payments
- (9) There was an increase in other payments
- (10) Other reason (Please specify)
- (11) None of these (EXCLUSIVE)

[ASK IF TENCHK=3 or 4 or 5]

**RentExp**

How likely or unlikely is it that you will fall {IF ArrPR1=2 “further”} behind with your rent payments in the next three months?

G\_ReadOut\_II.

- (1) Very likely
- (2) Fairly likely
- (3) Fairly unlikely
- (4) Very unlikely

[ASK ALL]

**HmHtCst**

How easy or difficult is it for you to meet your heating/fuel costs?

G\_ReadOut\_II.

- (1) Very easy
- (2) Fairly easy
- (3) Neither easy nor difficult
- (4) Fairly difficult
- (5) Very difficult

[ASK ALL]

**Bills**

Sometimes people are not able to pay every bill when it falls due. Have you fallen behind with any of these household bills since the start of the COVID-19 restrictions in March 2020?

{#G\_Multi\_II1}”

- (1) Behind with electricity, gas, water or other utility bills
- (2) Behind with credit card payments
- (3) Behind with other loan repayments
- (4) Behind with other household bills
- (5) Not behind with any household bills (EXCLUSIVE)

{ASK ALL}

**AmtSav1**

At the start of the COVID-19 restrictions in March 2020 did you {IF HHComp=1 “or your partner”} have any savings or money invested?

- 1) Yes
- 2) No

[IF amtSav1<>2]

**SpendSav1**

Since the start of the COVID-19 restrictions in March 2020 have you {IF HHComp=1 “or your partner”} had to use your savings/investment to pay the mortgage/rent?

- 1) Yes, regularly
- 2) Yes, occasionally
- 3) No

[If amtSav1<>2]

**SpendSav2**

Since the start of the COVID-19 restrictions have you {IF HHComp=1 “or your partner”} had to use your savings/investments to pay other household bills?

- 1) Yes, regularly
- 2) Yes, occasionally
- 3) No,

[ASK ALL]

**AmtSav2**

What has happened to your {IF HHComp=1 “and your partner’s”} total savings since the start of the COVID-19 restrictions in March 2020?

G\_ReadOut\_II.

- 1) Decreased by more than 20%
- 2) Decreased by 10-20%
- 3) Decreased by less than 10%
- 4) Stayed same
- 5) Increased by less than 10%
- 6) Increased by 10-20%
- 7) Increased by more than 20%
- 8) No savings

[ASK IF AmtSav2<>8]

**AmtSav3**

What currently is the total amount of savings or money you {IF HHComp=1 “and your partner”} have invested?

G\_ReadOut\_I2.

- (1) Under £1,000
- (2) £1,000 - £2,999
- (3) £3,000 - £4,999
- (4) £5,000 - £5,999
- (5) £6,000 - £6,999
- (6) £7,000 - £7,999
- (7) £8,000 - £11,999
- (8) £12,000 - £15,999
- (9) £16,000 - £19,999
- (10) £20,000 - £29,999
- (11) £30,000 - £39,999
- (12) £40,000 - £49,999

- (13) £50,000 - £99,999
- (14) £100,000 - £149,999
- (15) £150,000 and over

[ASK ALL]

### Loans

[[IF TENCHECK=2] Excluding your mortgage] Have you taken out any new credit since the start of COVID-19 restrictions in March 2020?

{#G\_Multi\_I11}"

- 1) A credit card
- 2) A personal loan
- 3) Other form of credit
- 4) None of these (EXCLUSIVE)

[If LOANS=1,2,3]

### LoanRes

What best describes your reason for taking out this credit?

G\_ReadOut\_I11

- 1) To cover extra costs incurred as a result of COVID-19
- 2) To cover income lost as a result of COVID-19
- 3) Other reason

[ASK IF ADDCHK1=1 and ADDCHK=1 and EHS\_PS=1]

### PSChange

Have there been any of these changes carried out to your home since you last told us about your housing circumstances in w1\_month 2020?

G Multi\_I11

- 1. New loft insulation
- 2. Cavity wall insulation
- 3. Solid wall insulation
- 4. Floor insulation
- 5. New boiler
- 6. New storage heaters
- 7. Solar hot water panels
- 8. Solar panels generating electricity (known as photovoltaic panels)
- 9. New heating system
- 10. Double glazing
- 11. Loft extension
- 12. Other type of extension
- 13. No changes (EXCLUSIVE)

[ASK ALL]

**SocDist**

How easy or difficult would you say you have found it to follow the social distancing restrictions imposed as a result of the COVID-19 pandemic?

G\_ReadOut\_II.

- (1) Very easy
- (2) Fairly easy
- (3) Fairly difficult
- (4) Very difficult

**NCOUTCOME=110**

**CONSENT FOR DATA LINKAGE**

[ASK ALL]

**LinkInt**

A few final questions.

Display

[ASK ALL]

**BEISLINK**

Information on the energy use and energy efficiency of different types of household is of great value to government in planning for the future. Would it be acceptable for the Department for Business, Energy and Industrial Strategy (BEIS) to add information relating to energy use and efficiency at this address to your survey responses to help with this research?

The matched information will be used for energy research and statistical purposes only. Your personal details will, of course, be kept completely confidential and no individual person or household will be identifiable in any published results. Any results will be released in aggregate tables only.

- (1) Yes
- (2) No