

HOUSEHOLD FINANCES**CARD 047**F0. **TIME SECTION BEGUN**

Hours	Minutes
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
19-20	21-22

INTRODUCTION: One of the most important parts of our research is how people are getting by financially these days. We have found that we need to ask about a number of different types of income because otherwise our results could be misleading. I'd like to remind you that anything you tell me is completely confidential.

F1. I am going to show you four cards listing different types of income and payments. Please look at this card (**SHOWCARD 42**) and tell me if you are currently receiving any of the types of income or payments shown, either just yourself or jointly?

**IF YES: Ask 'which ones?' PROBE 'Any others?' UNTIL FINAL 'No'.
RING CODES FOR ALL THAT APPLY. REPEAT FOR EACH CARD IN TURN.
IF RESPONDENT REFUSES CODE 'Refused' AT F2**

SHOWCARD 40

N.I. Retirement (Old Age) Pension.....01	23-24
A Pension from a previous employer02	25-26
A Pension from a spouse's previous employer03	27-28
A Private Pension/Annuity04	29-30
A Widow's or War Widow's Pension.....05	31-32
A Widowed mother's allowance.....06	33-34

SHOWCARD 41

Severe Disablement Allowance.....16	35-36
Industrial Injury or Disablement Allowance18	37-38
Disability Living Allowance/ Care Component19	39-40
Disability Living Allowance/ Mobility Component.....20	41-42
Disability Living Allowance/ Components not known21	43-44
Disabled Person's Tax Credit.....22	45-46
(Formerly Disability Working Allowance) Attendance Allowance23	47-48
Invalid Care Allowance.....24	49-50
War Disability Pension25	51-52
Incapacity Benefit26	53-54
(Formerly invalidity benefit/NI Sickness benefit)	

SHOWCARD 42

Income Support.....32	55-56
Job Seeker's Allowance34	57-58
Child Benefit35	59-60
Child Benefit (Lone Parent)36	61-62
Working Family Tax Credit37	63-64
(Formerly Family Credit)	
Maternity Allowance38	65-66
Housing Benefit/Rent rebate or allowance39	67-68
Council Tax Benefit40	69-70
Any other state benefit41	71-72

SHOWCARD 43

Educational Grant (not Student Loan)51	19-20
Trade Union/Friendly Society Payments52	21-22
Maintenance or Alimony53	23-24
Payments from a family member <u>not</u> living here54	25-26
Rent from Boarders or lodgers	

CARD 048

(<u>not</u> family members)	
living here with you	55 27-
²⁸	
Rent from any other property	56 29-
³⁰	
Foster Allowance	57 31-
³²	
Sickness or accident insurance	58 33-
³⁴	
Any other regular payment	
(PLEASE GIVE DETAILS)	59 35-
³⁶	

F2. **INTERVIEWER CHECK**

How many sources of income in total were recorded above?

ENTER NUMBER

--	--

ASK F3a

37-38

39

Refused 9

None 0

GO TO

F4

F3a. **TRANSFER THE NAME AND CODE OF EACH RECEIVED INTO SEPARATE INCOME GRIDS. FOR EACH ONE ASK F3b - F3f BELOW AND RECORD ANSWERS IN GRIDS.**

IF RESPONDENT RECEIVES MORE THAN ONE INCOME WITHIN ANY SOURCE ENTER IN SEPARATE GRIDS.

F3b. How much was the last payment of you received?
(TO NEAREST £)
IF 'DON'T KNOW/CAN'T REMEMBER' PROBE: 'Can you give me an approximate amount?'

F3c. What period did that cover?

F3d. Do you receive that solely in your name or jointly with someone else?
(IF 'JOINTLY' RECORD PERSON NUMBER FROM HOUSEHOLD GRID;
IF PERSON NOT IN HOUSEHOLD CODE '00'.

a) Payment Name CARD 049		
Code <div style="display: inline-block; width: 40px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> 19-20		
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ <div style="display: inline-block; width: 100px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> 21-24	c) Period covered 26 1 week1 2 weeks.....2 4 weeks.....3 Month4 Other (specify)5 <hr style="width: 100%;"/> <div style="text-align: center;">Office Code</div> <div style="display: inline-block; width: 100px; height: 20px; border: 1px solid black; margin: 0 auto;"></div> 27-29	d) Sole or Joint receipt 30 Sole..... 1 Joint 2 With <div style="text-align: center;">↓</div> Person No. <div style="display: inline-block; width: 60px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> 31-32
Don't know 25 Refused..... 9		

a) Payment Name CARD 050		
Code <div style="display: inline-block; width: 40px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> 19-20		
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ <div style="display: inline-block; width: 100px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> 21-24	c) Period covered 26 1 week1 2 weeks.....2 4 weeks.....3 Month4 Other (specify)5 <hr style="width: 100%;"/> <div style="text-align: center;">Office Code</div> <div style="display: inline-block; width: 100px; height: 20px; border: 1px solid black; margin: 0 auto;"></div> 27-29	d) Sole or Joint receipt 30 Sole..... 1 Joint 2 With <div style="text-align: center;">↓</div> Person No. <div style="display: inline-block; width: 60px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> 31-32
Included in previous grid.. 25 Don't know 7 Refused..... 9		

a) Payment Name CARD 051		
Code <div style="display: inline-block; width: 40px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> 19-20		
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ <div style="display: inline-block; width: 100px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> 21-24	c) Period covered 26 1 week1 2 weeks.....2 4 weeks.....3 Month4 Other (specify)5 <hr style="width: 100%;"/> <div style="text-align: center;">Office Code</div> <div style="display: inline-block; width: 100px; height: 20px; border: 1px solid black; margin: 0 auto;"></div> 27-29	d) Sole or Joint receipt 30 Sole..... 1 Joint 2 With <div style="text-align: center;">↓</div> Person No. <div style="display: inline-block; width: 60px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> 31-32
Included in previous grid.. 25 Don't know 7 Refused..... 9		

a) Payment Name CARD 052		
Code <div style="display: inline-block; width: 40px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> 19-20		
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ <div style="display: inline-block; width: 100px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> 21-24	c) Period covered 26 1 week1 2 weeks.....2 4 weeks.....3 Month4 Other (specify)5 <hr style="width: 100%;"/> <div style="text-align: center;">Office Code</div> <div style="display: inline-block; width: 100px; height: 20px; border: 1px solid black; margin: 0 auto;"></div> 27-29	d) Sole or Joint receipt 30 Sole..... 1 Joint 2 With <div style="text-align: center;">↓</div> Person No. <div style="display: inline-block; width: 60px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> 31-32
Included in previous grid.. 25 Don't know 7 Refused..... 9		

a) Payment Name CARD 053		
Code <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 19-20		
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="text-align: center; font-size: x-small;">21-24</div> <div style="text-align: right; font-size: x-small;">25</div> Included in previous grid.. 7 Don't know 8 Refused..... 9	c) Period covered 26 1 week 1 2 weeks..... 2 4 weeks..... 3 Month 4 Other (specify) 5 <hr style="width: 100%; border: 0; border-top: 1px solid black; margin: 5px 0;"/> <div style="text-align: center; font-size: x-small;">Office Code</div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="text-align: center; font-size: x-small;">27-29</div>	d) Sole or Joint receipt 30 Sole..... 1 Joint 2 <div style="text-align: center; font-size: x-small;">With</div> <div style="text-align: center;">↓</div> <div style="display: flex; justify-content: space-between; align-items: center;"> Person No. <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> </div> <div style="text-align: right; font-size: x-small;">31-32</div>

a) Payment Name CARD 054		
Code <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 19-20		
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="text-align: center; font-size: x-small;">21-24</div> <div style="text-align: right; font-size: x-small;">25</div> Included in previous grid.. 7 Don't know 8 Refused..... 9	c) Period covered 26 1 week 1 2 weeks..... 2 4 weeks..... 3 Month 4 Other (specify) 5 <hr style="width: 100%; border: 0; border-top: 1px solid black; margin: 5px 0;"/> <div style="text-align: center; font-size: x-small;">Office Code</div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="text-align: center; font-size: x-small;">27-29</div>	d) Sole or Joint receipt 30 Sole..... 1 Joint 2 <div style="text-align: center; font-size: x-small;">With</div> <div style="text-align: center;">↓</div> <div style="display: flex; justify-content: space-between; align-items: center;"> Person No. <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> </div> <div style="text-align: right; font-size: x-small;">31-32</div>

a) Payment Name CARD 055		
Code <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 19-20		
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="text-align: center; font-size: x-small;">21-24</div> <div style="text-align: right; font-size: x-small;">25</div> Included in previous grid.. 7 Don't know 8 Refused..... 9	c) Period covered 26 1 week 1 2 weeks..... 2 4 weeks..... 3 Month 4 Other (specify) 5 <hr style="width: 100%; border: 0; border-top: 1px solid black; margin: 5px 0;"/> <div style="text-align: center; font-size: x-small;">Office Code</div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="text-align: center; font-size: x-small;">27-29</div>	d) Sole or Joint receipt 30 Sole..... 1 Joint 2 <div style="text-align: center; font-size: x-small;">With</div> <div style="text-align: center;">↓</div> <div style="display: flex; justify-content: space-between; align-items: center;"> Person No. <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> </div> <div style="text-align: right; font-size: x-small;">31-32</div>

a) Payment Name CARD 056		
Code <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 19-20		
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="text-align: center; font-size: x-small;">21-24</div> <div style="text-align: right; font-size: x-small;">25</div> Included in previous grid.. 7 Don't know 8 Refused..... 9	c) Period covered 26 1 week 1 2 weeks..... 2 4 weeks..... 3 Month 4 Other (specify) 5 <hr style="width: 100%; border: 0; border-top: 1px solid black; margin: 5px 0;"/> <div style="text-align: center; font-size: x-small;">Office Code</div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="text-align: center; font-size: x-small;">27-29</div>	d) Sole or Joint receipt 30 Sole..... 1 Joint 2 <div style="text-align: center; font-size: x-small;">With</div> <div style="text-align: center;">↓</div> <div style="display: flex; justify-content: space-between; align-items: center;"> Person No. <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 30px; height: 20px; vertical-align: middle;"></div> </div> <div style="text-align: right; font-size: x-small;">31-32</div>

a) Payment Name CARD 057		
Code <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 19-20		
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 21-24 <div style="text-align: right; margin-top: 10px;"> 25 Included in previous grid.. 7 Don't know 8 Refused..... 9 </div>	c) Period covered 26 1 week 1 2 weeks..... 2 4 weeks..... 3 Month 4 Other (specify) 5 <hr style="width: 100%;"/> <div style="text-align: center;">Office Code</div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 27-29	d) Sole or Joint receipt 30 Sole..... 1 Joint 2 <div style="text-align: center;">With ↓</div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> Person No. 31-32

a) Payment Name CARD 058		
Code <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 19-20		
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 21-24 <div style="text-align: right; margin-top: 10px;"> 25 Included in previous grid.. 7 Don't know 8 Refused..... 9 </div>	c) Period covered 26 1 week 1 2 weeks..... 2 4 weeks..... 3 Month 4 Other (specify) 5 <hr style="width: 100%;"/> <div style="text-align: center;">Office Code</div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 27-29	d) Sole or Joint receipt 30 Sole..... 1 Joint 2 <div style="text-align: center;">With ↓</div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> Person No. 31-32

a) Payment Name CARD 059		
Code <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 19-20		
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 21-24 <div style="text-align: right; margin-top: 10px;"> 25 Included in previous grid.. 7 Don't know 8 Refused..... 9 </div>	c) Period covered 26 1 week 1 2 weeks..... 2 4 weeks..... 3 Month 4 Other (specify) 5 <hr style="width: 100%;"/> <div style="text-align: center;">Office Code</div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 27-29	d) Sole or Joint receipt 30 Sole..... 1 Joint 2 <div style="text-align: center;">With ↓</div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> Person No. 31-32

a) Payment Name CARD 060		
Code <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> <div style="display: inline-block; border: 1px solid black; width: 20px; height: 20px; vertical-align: middle;"></div> 19-20		
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- F4. How well would you say you yourself are managing financially these days? Would you say you are. . .
(**READ OUT**)

	19
Living comfortably	1
Doing alright.....	2
Just about getting by	3
Finding it quite difficult.....	4
or Finding it very difficult?	5
Don't know	8

- F5. Would you say that you yourself are better off or worse off financially than you were a year ago?

	20	
Better off	1	ASK
Worse off	2	F6
About the same	3	GO TO
Don't know	8	F7

- F6. Why is that?

WRITE VERBATIM:

OFFICE CODE

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21-22

- F7. Looking ahead, how do you think you will be financially a year from now, will you be. . .
(**READ OUT**)

	23
<u>Better off</u>	1
<u>Worse off</u> than you are now	2
Or about the same?	3
Don't know	8

- F8. Are there any times of the year when you have higher expenses than normal, for example on special occasions such as Eid, Christmas, Diwali, Rakhee etc..

	24	
Yes	1	ASK F9
No.....	2	GO TO F10

F9. How do you manage the extra expenses?

CODE ALL THAT APPLY

Pay from current income	01	25-26
Dip into savings.....	02	27-28
Borrow money from family/ friends	03	29-30
Take out loan from bank or building society	04	31-32
Take on extra work.....	05	33-34
Use credit cards.....	06	35-36
Use pawn broker	07	37-38
Sell personal items	08	39-40
Borrow money from other sources	09	41-42
Other (SPECIFY)	10	43-44

F10. Do you have a bank or building society account either in your own name or jointly with someone else?

Yes	⁴⁵ 1	ASK F11
No.....	2	GO TO F12

F11. Is this a current account, a savings account or do you have both current and savings accounts?

Current.....	⁴⁶ 1
Savings	2
Both current and saving	3
Don't know	8

F12. **SHOWCARD 44**

In the past 12 months about how much have you received in the way of dividends or interest from any savings and investments you may have?

Nothing	⁴⁷ 1	
More than £1 but less than £100 .	2	GO TO
Between £100 and £500	3	F14
Between £500 and £1,000.....	4	
Or more than £1,000?.....	5	ASK F13
Don't know	8	GO TO
Refused	9	F14

F13. **SHOWCARD 45**

Could you tell me about how much you have received?

£1,000 - £2,500	⁴⁸ 1
Over £2,500 - but under £5,000....	2
£5,000 - £10,000	3
or more than £10,000?.....	4
Don't know.....	8
Refused	9

- F14. Do you save any amount of your income for example by putting something away now and then in a bank, building society, or Post Office account other than to meet regular bills? Please include share purchase schemes, ISA's and Tessa accounts.

Yes	⁴⁹ 1	ASK F15
No	2	GO TO
Refused	9	F17

- F15. About how much on average do you personally manage to save a month?

IF 'DON'T KNOW/CAN'T REMEMBER' PROBE: 'Can you give me an approximate amount?'

WRITE IN TO NEAREST £:

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50-53

Don't know	⁵⁴ 8
Refused	9

- F16. What are you saving for?

OFFICE
CODE
(1)

--	--

55-56

OFFICE
CODE
(2)

--	--

57-58

ASK ALL

F17. I'd like to ask you now about private personal pensions, that is a pension that you yourself have taken out on your own behalf.

In the past year, that is since September 1st 2001 have you paid any contributions or premiums for a private personal pension, or had such contributions paid on your behalf by the Department of Work and Pensions?

	59	
Yes	1	ASK F18
No	2	GO TO F19

F18. Was your policy taken out before July 1st 1988 or since then?

**THIS IS THE DATE 'RETIREMENT ANNUITY PENSIONS' WERE
REPLACED WITH 'PERSONAL PENSIONS'**

	60
<u>Before</u> July 1st 1988.....	1
July 1st 1988 or since	2
Both	3

EXTERNAL TRANSFERS**F19. SHOWCARD 46**

Do you send or give money to any person who does not live here for any of the purposes listed on this card?

DO NOT INCLUDE POCKET MONEY FOR CHILDREN OR PAYMENTS TO CHARITY

Yes⁶¹1 **ASK F20**
No2 **GO TO F26**

F20. What is that person's relationship to you?
WRITE RELATIONSHIP IN GRID BELOW. PROBE 'anyone else' UNTIL THREE MENTIONS OR FINAL 'No'. FOR EACH PERSON ASK F21

F21. Do they live in this country or abroad?

F22. IF F21 'Abroad' ASK
In which country do they live? **WRITE IN**

F23. What is this money for? **CODE ALL THAT APPLY**

F24. About how much in total do you give?

F25. How often do you give this money?

F20 Person Relationship	F21 UK/Abroad	F22 Which country	F23 Purpose of transfer	F24 Amount transferred	F25 Frequency of transfer
CARD 062 Person 1 OFFICE CODE <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> 19-20	²¹ In UK..... 1 Abroad... 2 (ASK F22)	WRITE IN: OFFICE CODE <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> 22-23	Alimony/child support..... 1 24 Household bills/expenses.... 2 25 Education/grant..... 3 26 Spending money/allowance. 4 27 Repay loan from person (NOT BANK OR FINANCE COMPANY) 5 28 Help family abroad..... 6 29 Other (WRITE IN) 7 30	<div style="border: 1px solid black; width: 60px; height: 20px; margin: 0 auto;"></div> 31-34 (NEAREST £) Don't know ³⁵ 8 Refused..... 9	³⁶ Weekly..... 1 Fortnightly..... 2 Monthly..... 3 Yearly..... 4 Other (SPECIFY) 5 OFFICE CODE <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> 37-39
CARD 063 Person 2 OFFICE CODE <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> 19-20	²¹ In UK..... 1 Abroad... 2 (ASK F22)	WRITE IN: OFFICE CODE <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> 22-23	Alimony/child support..... 1 24 Household bills/expenses.... 2 25 Education/grant..... 3 26 Spending money/allowance. 4 27 Repay loan from person (NOT BANK OR FINANCE COMPANY) 5 28 Help family abroad..... 6 29 Other (WRITE IN) 7 30	<div style="border: 1px solid black; width: 60px; height: 20px; margin: 0 auto;"></div> 31-34 (NEAREST £) Don't know ³⁵ 8 Refused..... 9	³⁶ Weekly..... 1 Fortnightly..... 2 Monthly..... 3 Yearly..... 4 Other (SPECIFY) 5 OFFICE CODE <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> 37-39
CARD 064 Person 3 OFFICE CODE <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> 19-20	²¹ In UK..... 1 Abroad... 2 (ASK F22)	WRITE IN: OFFICE CODE <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> 22-23	Alimony/child support..... 1 24 Household bills/expenses.... 2 25 Education/grant..... 3 26 Spending money/allowance. 4 27 Repay loan from person (NOT BANK OR FINANCE COMPANY) 5 28 Help family abroad..... 6 29 Other (WRITE IN) 7 30	<div style="border: 1px solid black; width: 60px; height: 20px; margin: 0 auto;"></div> 31-34 (NEAREST £) Don't know ³⁵ 8 Refused..... 9	³⁶ Weekly..... 1 Fortnightly..... 2 Monthly..... 3 Yearly..... 4 Other (SPECIFY) 5 OFFICE CODE <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> 37-39

F26. **INTERVIEWER CHECK:***Is respondent living with spouse/partner?*

	19	
Yes	1	ASK F27
No.....	2	GO TO F30

F27. I am going to read out some household jobs. Could you please say who mostly does this work here? Is it mostly yourself, or mostly your spouse/partner, or is the work shared equally?

a) Grocery shopping 20

Mostly self	1
Mostly spouse/partner	2
Shared	3
Paid help only	4
Other (SPECIFY)	5

b) Cooking 21

Mostly self	1
Mostly spouse/partner	2
Shared	3
Paid help only	4
Other (SPECIFY)	5

c) Cleaning/hovering 22

Mostly self	1
Mostly spouse/partner	2
Shared	3
Paid help only	4
Other (SPECIFY)	5

d) Washing and ironing 23

Mostly self	1
Mostly spouse/partner	2
Shared	3
Paid help only	4
Other (SPECIFY)	5

F28. **INTERVIEWER CHECK: (HOUSEHOLD GRID)**

Are there child(ren) aged 12 or under living in the household?

24

Yes 1 **ASK F29**
 No 2 **GO TO F30**

F29. Who is mainly responsible for looking after the child(ren)? Is it .

..
READ OUT

25

Mainly you 1
 Mainly your husband/wife/partner 2
 Jointly with your husband/wife/partner 3
 or Someone else? **(WRITE IN)**

_____ 4

ASK ALL

F30. About how many hours do you spend on housework in an average week, such as time spent cooking, cleaning and doing the laundry?

Hours

WRITE IN:

--	--

26-27

28

None 0
 Don't know 8

F31. Do you normally have access to a car or van that you can use whenever you want to?

29

Yes 1
 No 2
 Don't drive 3

F32. Do you personally have a mobile phone?

30

Yes 1
 No 2

READ OUT

- F33. We've asked a lot of questions about finances, employment and health because they are important in most people's lives. Thinking about your life now, what are the main things you would like to change if you could?

WRITE VERBATIM**PROMPT 'Just things you would like to be different'****PROMPT 'What else'**

OFFICE CODE

--	--

31-32

--	--

33-34

--	--

35-36

--	--

37-38

- F34. And thinking of the future, what would you like to have happened in your life in five year's time from now?

WRITE VERBATIM**PROMPT 'Just things you would like to happen over the next five years'****PROMPT 'What else'**

OFFICE CODE

--	--

39-40

--	--

41-42

--	--

43-44

--	--

45-46

- F35. **INTERVIEWER CHECK:** Who was present during this section?
CODE ALL THAT APPLY

a)	Respondent alone.....	1	47
b)	Partner present.....	2	48
c)	Other adult(s) present.....	3	49
d)	Child(ren) present	4	50
e)	Supervisor present	5	51

- F36. **TIME NOW**

Hours	Minutes				
<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>		
52-53	54-55				

NOW HAND SELF-COMPLETION QUESTIONNAIRE TO RESPONDENT

F37. Interviewer Check for Self-Completion.

Respondent completed and returned	1
Respondent needed assistance	2
Respondent refused	3

(SPECIFY WHY)

Other - completed	4
-------------------------	---

(WRITE IN)

Other - not completed	5
-----------------------------	---

(WRITE IN)

F38. **READ OUT**

That's all the questions I have. Thank you very much for your time and patience. You have been a great help. One of the things we are most interested in is how things might change and so we would like to contact you again in about a year's time.

**REMEMBER TO COMPLETE INTERVIEWER OBSERVATIONS AFTER THE
INTERVIEW IS COMPLETE**

INTERVIEWER OBSERVATIONS

COMPLETE AFTER INDIVIDUAL INTERVIEW

I1 Were any other people present during any of this interview?

	57	
Yes	1	ANSWER I2
No.....	2	GO TO I4

I2 Did any of these people seem to influence any of the answers given by the respondent?

	58	
A great deal	1	ANSWER
A fair amount	2	I3
A little.....	3	
Not at all.....	4	GO TO I4

I3 In what way was the respondent influenced?
[NOTE PARTICULAR QUESTIONS]

I4 In general, the respondent's co-operation during the interview was ...

	59	
Very good	1	
Good.....	2	
Fair	3	
Poor.....	4	
Very poor.....	5	

I5 Was the respondent willing to give a contact name?

	60	
Yes, completed	1	ASK I5a
No, refused (GIVE DETAILS)	2	GO TO I6

Other (SPECIFY)..... 3

I5a Did respondent give a mobile phone number and/or an email address on the Coversheet?

CODE ALL THAT APPLY

Mobile number given.....	1	61
Email given	2	62
Neither given.....	3	63

I6 Did the respondent have any of the following problems which may have affected the interview?

	Yes	No	
a) Poor eyesight (blindness).....	1	2	64
b) Hearing problems.....	1	2	65
c) Reading difficulties	1	2	66
d) English was 2nd language	1	2	67

I7 Do you have any comments on the interview that may help to clarify any problems arising during processing. Is there anything we should be aware of for contacting the respondent again in the future?

Yes	⁶⁸ 1	WRITE IN BELOW
No.....	2	END

WRITE IN:

END