### **HOUSEHOLD FINANCES**

**CARD 067** 

		Hours	Minutes
F0.	TIME SECTION BEGUN		
		10.20	01.00

**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 41) and tell me if you are <u>currently</u> 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 41**

CITOTICA DD 40

### SHOWCARD 42

(Formerly invalidity benefit/NI Sickness benefit)

CITOTICA DD 44

N.I. Retirement		Severe Disablement Allowance16	35-
(Old Age) Pension01 A Pension from a	23-24	Industrial Injury or	
previous employer02	25-26	Disablement Allowance18	37-
A Pension from a spouse's		Disability Living Allowance/	
previous employer03	27-28	Care Component19	39-
A Private Pension/Annuity04	29-30	40	
A Widow's or		Disability Living Allowance/	
War Widow's Pension05	31-32	Mobility Component20	41-
A Widowed mother's		Disability Living Allowance/	
allowance06	33-34	Components not known21	43-
		44	
		Attendance Allowance23	45-
		46	
		Invalid Care Allowance24	47-
		War Disability Pension25	40_
		50	T-)=
		Incapacity Benefit26	51-

SHOWCARD 43		SHOWCARD 44	CARD 068
Income Support	55-56 57-58 59-60	Educational Grant (not Student Loan)	.52 21-
Maternity Allowance	65-66 67-68 69-70	Payments from a family member <u>not</u> living here	
Ciliu Tax Cicuit42	11-12	28	

Rent from any other property50	29
Foster Allowance57	31
Sickness or accident insurance58	33
Any other regular payment	
(PLEASE GIVE DETAILS)59	35

How many sources of income in total were recorded above?

ENTER NUMBER			ASK F3a
	37-	-38 -39	
Refused		0,5	GO TO
None		0	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 069
Code 19-20		
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  Don't know	c) Period covered         1 week       1         2 weeks       2         4 weeks       3         Month       4         Other (specify)       5    Office Code	d) Sole or Joint receipt  Sole
	27-29	
a) Payment Name Code 19-20		CARD 070
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  25  Included in previous grid 7  Don't know	c) Period covered  1 week	d) Sole or Joint receipt  Sole
Refused9	27-29	
a) Payment Name	1	CARD 071
a) Payment Name Code  19-20  b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £) £  25  Included in previous grid 7  Don't know	c) Period covered  1 week	CARD 071  d) Sole or Joint receipt  Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole

a) Payment Name		CARD 073
Code 19-20		
b) Last amount received	c) Period covered	d) Sole or Joint receipt
IF DON'T KNOW PROBE: Can you give me an approximate amount?	1 week1	Sole1
(Nearest £)	2 weeks2	
£	4 weeks3 Month4	Joint 2 With
21-24	Other (specify)5	
Included in previous grid 7	Office Code	Person No.
Don't know8		31-32
Refused9	27-29	
	<u> </u>	<u>                                     </u>
a) Payment Name		CARD 074
Code 19-20		
b) Last amount received	c) Period covered	d) Sole or Joint receipt
IF DON'T KNOW PROBE: Can you give me an approximate amount?	1 week1	Sole1
(Nearest £)	2 weeks2	Laint 2
£	4 weeks	Joint2 With
21-24	Other ( <b>specify</b> )5	<b>↓</b>
Included in previous grid 7	Office Code	Person No.
Don't know 8		31-32
Refused9	27-29	
a) Payment Name		CARD 075
a) Payment Name Code 19-20		CARD 075
	c) Period covered	CARD 075  d) Sole or Joint receipt
Code  19-20  b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate	c) Period covered 1 week	
Code 19-20  b) Last amount received	1 week	d) Sole or Joint receipt Sole1
Code  19-20  b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)	1 week1	d) Sole or Joint receipt
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount?	1 week	<b>d) Sole or Joint receipt</b> Sole
Code  19-20  b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  25	1 week	<b>d) Sole or Joint receipt</b> Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
Code  19-20  b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7	1 week	d) Sole or Joint receipt Sole
Code  19-20  b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt  Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole

a) Payment Name		CARD 077
Code 19-20		
b) Last amount received	c) Period covered	d) Sole or Joint receipt
IF DON'T KNOW PROBE: Can you give me an approximate amount?	1 week1	Sole1
(Nearest £)	2 weeks2	
£	4 weeks3 Month4	Joint 2 With
21-24	Other (specify)5	\ \frac{1}{\psi} \
25	Office Code	Person No.
Included in previous grid 7 Don't know8	onice code	31-32
Refused9	27-29	
a) Payment Name		CARD 078
Code 19-20		
b) Last amount received	c) Period covered	d) Sole or Joint receipt
IF DON'T KNOW PROBE: Can you give me an approximate amount?	1 week1	Sole1
(Nearest £)	2 weeks	Joint2
£	4 weeks	With
21-24	Other ( <b>specify</b> )5	↓
Included in previous grid 7	Office Code	Person No.
Don't know 8		31-32
Refused9	27-29	
L	ĮI.	
a) Payment Name		CARD 079
a) Payment Name Code 19-20		CARD 079
	c) Period covered	CARD 079  d) Sole or Joint receipt
Code 19-20  b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate	c) Period covered 1 week	
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount?	1 week	d) Sole or Joint receipt Sole1
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)	1 week1	d) Sole or Joint receipt
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount?	1 week	d) Sole or Joint receipt Sole
Code 19-20  b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £) £ 21-24 25	1 week	d) Sole or Joint receipt Sole
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £) £	1 week	d) Sole or Joint receipt Sole
Code  19-20  b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7	1 week	d) Sole or Joint receipt Sole 1  Joint 2 With Person No.
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole 1  Joint 2 With Person No.
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole 1  Joint 2 With Person No.
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt  Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt  Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £) £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt  Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt  Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  21-24  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole
b) Last amount received  IF DON'T KNOW PROBE: Can you give me an approximate amount?  (Nearest £)  £  Included in previous grid 7  Don't know	1 week	d) Sole or Joint receipt Sole

CARD	081
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F4	How well would you say you	u yourself are mai	naging financially		
	these days? Would you say	you are			
	READ OUT				
			19		
			1		
			2		
	Just about g	etting by	3		
	Finding it qu	iite difficult	4		
	or Finding it	very difficult?	5		
	Don't know .		8		
F5	Would you say that you you financially than you were a		ff or worse off		
			20		
		Better off		ASK F6	
			± 3	GO TO F7	
			8	uo 101.	
		Don't Know			
F6	Why is that?				
1.0	WRITE VERBATIM:				OFFICE CODE
	WRITE VERBATIM.				OFFICE CODE
					21-22
					21-22
F7	Looking ahead, how do you from now, will you be READ OUT	think you will be	financially <u>a year</u>		
		D CC	23		
			1		
			you are now 2		
			me? 3		
		Don't know	8		
F8	Are there any times of the y than normal, for example o Christmas, Diwali, Rakhee	n special occasion	_		
	•		24		
			/es <u>1</u>	ASK F9	
		1	No 2	GO TO F1	0

25-26 27-28 29-30 31-32 33-34 35-36 37-38 39-40 41-42 43-44

F9	How do you manage th CODE ALL THAT APPLY	•	
	1 E T T	Pay from current income	1
	S E	Jse pawn broker	
F10	Do you have a bank or own name or jointly wi	building society account either in your th someone else?	
		Yes 1	ASK F11
		No 2	
F11	Is this a current account current and savings ac	nt, a savings account or do you have both counts?  Current	
F12	_	about how much have you received in the erest from any savings and investments	
		Nothing	GO TO F14
		Or more than £1,000?	ASK F13 GO TO F14
F13	SHOWCARD 46 Could you tell me abou	Refused	
		or more than £10,000? 4	
		Don't know 8	
		Refused9	

F14	Do you save any amount of your income for something away now and then in a bank, but Post Office account other than to meet regu- include share purchase schemes, ISA's and	uilding society, or lar bills? Please	
		Yes	ASK F15 GO TO F17
F15	About how much on average do you persona month?  IF 'DON'T KNOW/CAN'T REMEMBER' PROBE: approximate amount?'	v c	
	WRITE IN TO NEAREST	£: 50-53  Don't know	
F16	What are you saving for?		OFFICE CODE (1) (2)  55-56 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 June 1st 2002 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	$\overline{2}$	GO TO F19

F18 Was your policy taken out <u>before</u> July 1st 1988 or since then?
THIS IS THE DATE 'RETIREMENT ANNUITY PENSIONS' WERE
REPLACED WITH 'PERSONAL PENSIONS'

	60
Before July 1st 1988	1
July 1st 1988 or since	2
Both	3

## **EXTERNAL TRANSFERS**

F19	SHOWCARD 47

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

DO NOT INCLUDE POCKET MONEY FOR CHILDREN OR PAYMENTS TO CHARITY

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	F21	F22	F23	F24	F25
Person	UK/Abroa	Which	Purpose of transfer	Amount	Frequency of
Relationship	d	country		transferred	transfer
CARD 082 Person 1  OFFICE CODE	21 In UK1 Abroad2 ASK F22	OFFICE CODE  22-23	Alimony/child support	31-34 (NEAREST £)  Don't know 8 Refused 9	36 Weekly
<b>CARD 083</b>	21	WRITE IN:	Alimony/child support1 24		36
Person 2	In UK 1		Household bills/expenses2 25		Weekly 1
1 010011 2			Education/grant3 26	31-34	Fortnightly2
	Abroad2		Spending money/allowance.4 27	(NEAREST £)	Monthly 3
	ASK F22		Repay loan from person	35	Yearly 4
			(NOT BANK OR	Don't know 8	Other (SPECIFY)
OFFICE CODE		OFFICE CODE	<b>FINANCE COMPANY)</b>	Refused9	5
			Help family abroad6 29	110100000111111111111111111111111111111	OFFICE CODE
			Other ( <b>WRITE IN</b> )7 30		
19-20		22-23			37-39
CARD 084	21	WRITE IN:	Alimony/child support1 24		36
Person 3	In UK 1	WKIIDIM.	Household bills/expenses2 25		Weekly1
reison 3	III UK 1		Education/grant3 26	31-34	Fortnightly2
	Abroad2		Spending money/allowance.4 27	(NEAREST £)	Monthly 3
	ASK F22		Repay loan from person		Yearly 4
			(NOT BANK OR	35 Davida 1 0	Other ( <b>SPECIFY</b> )
OFFICE CODE		OFFICE CODE	FINANCE COMPANY)	Don't know 8 Refused 9	5
		OFFICE CODE	Help family abroad6 29	Keluseu9	OFFICE CODE
			Other (WRITE IN)7 30		
19-20		22-23			37-39

Is respond	lent living with spo		19	
				ASK F27
				GO TO F30
say who <u>m</u>	nostly does this wo	ork here? Is it mostly yourself, or		
а)	Grocery shoppin	Mostly self Mostly spouse/partner Shared Paid help only	1 2 3 4	
b)	Cooking	Mostly self Mostly spouse/partner Shared Paid help only	1 2 3 4	
с)	Cleaning/hoover	Mostly self Mostly spouse/partner Shared Paid help only	1 2 3 4	
d)	Washing and iro	Mostly self Mostly spouse/partner Shared Paid help only	1 2 3 4	
	I am going say who m mostly you a)  b)	I am going to read out some say who mostly does this wo mostly your spouse/partner  a) Grocery shopping  b) Cooking  c) Cleaning/hoover	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  Mostly self  Mostly spouse/partner  Shared  Paid help only  Other (SPECIFY)  b) Cooking  Mostly self  Mostly spouse/partner  Shared  Paid help only  Other (SPECIFY)  c) Cleaning/hoovering  Mostly spouse/partner  Shared  Paid help only  Other (SPECIFY)  d) Washing and ironing  Mostly self  Mostly spouse/partner  Shared  Paid help only  Other (SPECIFY)	Yes

F28	INTERVIEWER CHECK: (HOUSEHOLD GRID Are there child(ren) aged 12 or under living in t	•
		Tes
F29	Who is mainly responsible for looking after th	e child(ren)? Is it .
	Mainly you	rtner 2
ASK A	<u>ALL</u>	
F30	About how many hours do you spend on hous average week, such as time spent cooking, cle the laundry?	
	N	Hours  RITE IN:  26-27  28  Jone
F31	Do you normally have access to a car or van t whenever you want to?	hat you can use
	N	res
F32		es 1 fo 2

DEAD	$\Delta TTT$
R P.AIJ	

We've asked a lot of questions about yo circumstances. Our final question ask future. Do you think children born tod different world than you did when you	s you to think about the lay will face a very	
		ASK F34 GO TO F
What do you have in mind?		
WRITE VERBATIM PROBE AS REQUIRED		
INTERVIEWER CHECK: Who was pres	sent durina this section?	
CODE ALL THAT APPLY		
	nt alone1	32
b) Partner pr c) Other adu	resent2 ult(s) present	33 34
d) Child(ren)	present 4	35
	r present5	
e) Superviso	r present	36

# NOW HAND SELF-COMPLETION QUESTIONNAIRE TO RESPONDENT

F37	Interviewer Check fo	r Self-Completion.	
		Respondent completed and returned	2
		Other - completed (WRITE IN)	4
		Other - not completed (WRITE IN)	5

### 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

Were any other people present	t during any of this interview?	
	42	
	Yes <u>1</u>	<b>ANSWER 12</b>
	No 2	GO TO 14
Did any of these people seem by the respondent?	to influence any of the answers given	
	A great deal	ANSWER I3
	Not at all 4	GO TO I4
In general, the respondent's co	o-operation during the interview was	
g ,	3	
	V	
	Very good 1	
	Good	
	Fair 3	
	Poor 4 Very poor 5	
	very poor	
Was the respondent willing to	give a contact name?	
,	45	
	Yes, completed	
_	No, refused (GIVE DETAILS)2	
,	Other <b>(SPECIFY)</b>	

	on the Cover			
		Mobile number given	2	6 7 8
	Did the respondent have any of the following problems which may have affected the interview?			
		Yes N	No	
	a)	Poor eyesight (blindness)1		9
	b)	Hearing problems 1 2		0
	c)	Reading difficulties		1
	d)	English was 2nd language 1	2 5	2
	clarify any p			
		Yes 1		Low
		No 2	2 END	
	WRITE IN:			
			-	
			-	
		<u>END</u>	- - -	
1		<u>END</u>	- -	