## HOUSEHOLD FINANCES

## CARD 066

## FO. <br> TIME SECTION BEGUN



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.

$$
\begin{aligned}
& \text { F1 I am going to show you four cards listing different types of } \\
& \text { income and payments. Please look at this card (SHOWCARD 48) } \\
& \text { and tell me if you are currently receiving any of the types of } \\
& \text { income or payments shown, either just yourself or jointly? } \\
& \\
& \text { IF YES: Ask 'which ones?' PROBE 'Any others?' UNTIL FINAL `No'. } \\
& \text { RING CODES FOR ALL THAT APPLY. REPEAT FOR EACH CARD IN TURN. } \\
& \text { IF RESPONDENT REFUSES CODE 'Refused' AT F2 }
\end{aligned}
$$

## SHOWCARD 48

N.I. Retirement (Old Age) Pension .01
A Pension from a previous employer 02

A Pension from a spouse's
previous employer ..... 03
A Private Pension/Annuity ..... 04
A Widow's or
War Widow's Pension ..... 05
A Widowed mother's allowance ..... 06
Pension credit ..... 07 ..... 5-36

## SHOWCARD 49


ustrial Injury or
Disablement Allowance39-
40
Care Component.......................... 19 41-
42
isability Living Allowance/
Mobility Component
44
Components not known................ 21 45-
Attendance Allowance ........................ 23 47-
Invalid Care Allowance....................... 24 49-
War Disability Pension....................... 25 51-
Incapacity Benefit .............................. 26 53
(Formerly invalidity benefit/NI Sickness benefit)

## SHOWCARD 50

Income Support ..... 32
Job Seeker's Allowance ..... 34
Child Benefit ..... 35
Child Benefit (Lone Parent) ..... 36
Working Tax Credit ..... 37(Replaces Working Family Tax Credit andDisabled Person's Tax Credit)
Maternity Allowance ..... 38
Housing Benefit/Rent rebate or allowance ..... 39
Council Tax Benefit ..... 40
Any other state benefit ..... 41
Child Tax Credit ..... 42
Foster Allowance ..... 57 31-
Sickness or accident insurance ..... 58Any other regular payment(PLEASE GIVE DETAILS)59
35-36

INTERVIEWER CHECK
How many sources of income in total were recorded above?


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 $\qquad$ 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 'OO'.


CARD 069
a) Payment Name Code $\square$ 19-20

## b) Last amount received

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


Included in previous grid.. 7
Don't know
.8
Refused. $\qquad$
c) Period covered

1 week 26

2 weeks ,

4 weeks......................... 3
Month. .. 4
Other (specify) ................ 5

d) Sole or Joint receipt

Sole. $\begin{array}{r}30 \\ . . \\ \hline\end{array}$

Joint $\qquad$ .2

Person No.


## a) Payment Name

CARD 070 Code $\square$ 19-20

## b) Last amount received

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


Included in previous grid.. 7
Don't know 8
Refused. 9

## c) Period covered

1 week 26

2 weeks.
4 weeks......................... 3
Month ... 4
Other (specify) .

d) Sole or Joint receipt

Sole. .1

Joint .. 2
With

Person No.

a) Payment Name

CARD 071 Code $\square \quad \square \quad$ 19-20

## b) Last amount received

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


Included in previous grid.. 7
Don't know 8

Refused. 9


a) Payment Name

CARD 073 Code $\square$ 19-20
b) Last amount received

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


Included in previous grid.. 7
Don't know
.8
Refused. .9

## c) Period covered

1 week 26

2 weeks ,

4 weeks......................... 3
Month. .. 4
Other (specify)
 5
d) Sole or Joint receipt

Sole. $\begin{array}{r}30 \\ . . \\ \hline\end{array}$

Joint ............................ 2

Person No.


## a) Payment Name

CARD 074 Code $\square$ 19-20

## b) Last amount received

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


Included in previous grid.. 7
Don't know .8
Refused. .9

a) Payment Name

CARD 075 Code | $\square$ |  |
| :--- | :--- |

## b) Last amount received

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


Included in previous grid.. 7
Don't know .8
Refused. 9


a) Payment Name

CARD 077 Code $\square$ 19-20
b) Last amount received

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


Included in previous grid.. 7
Don't know
.8
Refused. .9

## c) Period covered

1 week
2 weeks
Month.
Other (specify)


26 . .1 .
d) Sole or Joint receipt

Sole. .1

Joint $\qquad$ .. 2

5

Person No.


## a) Payment Name

CARD 078 Code $\square$ 19-20

## b) Last amount received

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


Included in previous grid.. 7
Don't know .8
Refused. .9

a) Payment Name

CARD 079 Code | $\square$ |  |
| :--- | :--- |

## b) Last amount received

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


Included in previous grid.. 7
Don't know ....................... 8
Refused. .9


## CARD 080

F4 How well would you say you yourself are managing financially these days? Would you say you are. . .

## READ OUT

Living comfortably ......................... 19
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 F6 |
| Worse off | 2 |  |
| About the same | 3 | GO TO F7 |
| Don't know... | 8 |  |

F6 Why is that?
WRITE VERBATIM:
OFFICE CODE


F7 Looking ahead, how do you think you will be financially a year from now, will you be.

## READ OUT

Better off ............................................. 1
Worse off 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..

| Yes $\ldots \ldots \ldots \ldots .$. | ${ }^{24}$ |
| :--- | :--- |
| No $\ldots \ldots \ldots \ldots .$. | ASK F9 |

F9 How do you manage the extra expenses?CODE ALL THAT APPLY
Pay from current income ..... 01
Dip into savings ..... 02
Borrow money from family/ friends ..... 03
Take out loan from bank or building society. ..... 04
Take on extra work ..... 05
Use credit cards ..... 06
Use pawn broker ..... 07
Sell personal items ..... 08
Borrow money from other sources ..... 09
Credit union/savings club ..... 10
Other (SPECIFY) ..... 11

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

| Yes $\ldots \ldots \ldots \ldots .$. | ${ }^{47}$ |
| :--- | :--- |
| No $\ldots \ldots \ldots \ldots .$. | ASK F11 |
| GO TO F12 |  |

F11 Is this a current account, a savings account or do you have both current and savings accounts?
Current ..... 48 ..... 1SavingsBoth current and saving3
Don't know ..... 8
F12

## SHOWCARD 52

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?

| - 49 |  |
| :---: | :---: |
| Nothing...................................... 1 | GO TO F14 |
| More than £1 but less than £100 . 2 |  |
| Between £100 and £500 .............. 3 |  |
| Between £500 and £1,000 ............ 4 |  |
| Or more than £1,000? .................. 5 | ASK F13 |
| Don't know ................................ 8 | GO TO F14 |
| Refused ..................................... 9 |  |

## F13 SHOWCARD 53

Could you tell me about how much you have received?

$$
\begin{aligned}
& \text { £1,000-£2,500 ........................... } 1 \\
& \text { Over £2,500 - but under } £ 5,000 \ldots .2 \\
& \text { £5,000 - £10,000............................ } 3 \\
& \text { or more than £10,000? .................... } 4 \\
& \text { Don't know...................................... } 8 \\
& \text { Refused........................................... } 9
\end{aligned}
$$

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.

|  | 51 |  |
| :---: | :---: | :---: |
| Yes |  | ASK F15 |
| No | 2 | GO TO F17 |
| Refu |  |  |

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 \&:


Don't know 5

Refused .9

F16 What are you saving for?


OFFICE
CODE
(2)


## 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 2003 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?

|  |  |
| :---: | :---: |
| Yes | ASK F18 |
|  | GO TO F19 |

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

Before July 1st 198862
July 1st 1988 or since ..... 2
Both .....  3

## EXTERNAL TRANSFERS

## F19 SHOWCARD 54

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|  |  |
| :--- | :--- |
| Yes...............$~$ | 1 |
| No............. | ASK F20 |
| 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 |  | F22 |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Person <br> Relationship | $\underset{d}{\text { UK/Abroa }}$ | Which country | Purpose of transfer | Amount transferred | Frequency of transfer |
| CARD 081 | $\begin{array}{r} 21 \\ \text { In UK..... } 1 \\ \text { Abroad... } 2 \\ \text { ASK F22 } \end{array}$ | WRITE IN: | Alimony/child support ........ $1{ }^{24}$ Household bills/expenses.... 225 |  | Weekly $\quad{ }^{36}$ |
| Person 1 |  |  |  | 31-34 <br> (NEAREST £) | Weekly............. 1Fortnightly...... 2 |
|  |  |  | Household bills/expenses.... 225 Education/grant.................. 326 |  |  |
|  |  |  | Spending money/allowance. $4 \quad 27$ |  | Fortnightly....... 2 |
|  |  |  | Repay loan from person (NOT BANK OR | $\begin{array}{r} 35 \\ \text { Don't know ....... } 8 \end{array}$ | Monthly ............ 3 Yearly ............ 4 |
| OFFICE CODE |  | OFFICE CODE | Help family abroad ................ 629Other (WRITE IN) ............... 70 | Refused............. 9 | ........................ 5 <br> OFFICE CODE |
| 19-20 |  | 22-23 |  |  | 37-39 |
| CARD 082 <br> Person 2 | In UK..... 1 <br> Abroad... 2 <br> ASK F22 | WRITE IN: | Alimony/child support ........ 124 Household bills/expenses.... 225 |  |  |
|  |  |  |  |  | Weekly............ 1 |
|  |  |  | Household bills/expenses.... 225 Education/grant.................. 326 Spending money/allowance. $4 \quad 27$ | (NEAREST £) | Fortnightly...... 2 |
|  |  | - |  |  | Monthly .......... 3Yearly .......... 4 |
|  |  |  | Spending money/allowance. $4^{27}$ Repay loan from person (NOT BANK OR |  |  |
|  |  |  |  | $\begin{aligned} & 35 \\ & \text { Don't know ...... } 8 \\ & \text { Refused............ } 9 \end{aligned}$ | Other (SPECIFY) $\qquad$ <br> OFFICE CODE |
| OFFICE CODE |  | OFFICE CODE | (NOT BANK OR <br> FINANCE COMPANY) $\qquad$ 528 <br> Help family abroad $\qquad$ .629 Other (WRITE IN) $\qquad$ 7 зо |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  | OFFICE CODE |
| 19-20 |  | 22-23 |  |  | 37-39 |
| CARD 083 <br> Person 3 | ${ }^{21}$ | WRITE IN: | Alimony/child support ........ 124 <br> Household bills/expenses.... 225 <br> Education/grant.................. 326 <br> Spending money/allowance. 427 <br> Repay loan from person <br> (NOT BANK OR <br> FINANCE COMPANY)........... 528 <br> Help family abroad .............. 629 <br> Other (WRITE IN) .................. 7 зо | (NEAREST £) <br> 35 Don't know ....... 8 Refused............ 9 | Weekly............. 1Fortnightly....... 2Monthly .......... 3Yearly .......... 4Other (SPECIFY) |
|  | In UK..... 1 |  |  |  |  |
|  |  |  |  |  |  |
|  | Abroad... 2 |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| OFFICE CODE |  | OFFICE CODE |  |  | ...................... 5 |
|  |  |  |  |  | OFFICE CODE |
|  |  | - |  |  |    |
| 19-20 |  | 22-23 |  |  |  |

INTERVIEWER CHECK:
Is respondent living with spouse/ partner?

| Yes ............... | 1 |
| :--- | :--- |
| 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/hoovering

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?


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

> Mainly you................................................ 125 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?

WRITE IN:


None
28
Don't know 8

F31 Do you normally have access to a car or van that you can use whenever you want to?
Yes ....................... 1
No........................ 29
Don't drive............ 3

F32 Do you personally have a mobile phone?
Yes ..... 30
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


33-34


35-36


OFFICE CODE


39-40


41-42


43-44


INTERVIEWER CHECK: Who was present during this section? CODE ALL THAT APPLY
a) Respondent alone.............................. 1
b) Partner present................................... 2
c) Other adult(s) present......................... 3
d) Child(ren) present ............................ 4
e) Supervisor present .......................... 5


# NOW HAND SELF-COMPLETION QUESTIONNAIRE TO RESPONDENT 

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.

## COMPLETE TRACKING DETAILS ON BACK PAGE OF COVERSHEET

> REMEMBER TO COMPLETE INTERVIEWER OBSERVATIONS AFTER THE INTERVIEW IS COMPLETE

## INTERVIEWER OBSERVATIONS

## COMPLETE AFTER INDIVIDUAL INTERVIEW

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

Very good.
1

59

Good........................ 2
Fair ......................... 3
Poor......................... 4
Very poor................ 5
Were any other people present during any of this interview?

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

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

In what way was the respondent influenced?
[NOTE PARTICULAR QUESTIONS]
$\qquad$
$\qquad$

3

Was the respondent willing to give a contact name?


60
Yes, completed ............................... 1
No, refused (GIVE DETAILS)............ 2

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 languag | $1 \ldots . . . . .2$ | 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 $\ldots \ldots \ldots \ldots .$. | ${ }^{68}$ |
| No $\ldots \ldots \ldots \ldots . .2$ | WRITE IN BELOW |
| END |  |

## WRITE IN:

$\qquad$
$\qquad$
$\qquad$
$\qquad$

END

