HOUSEHOLD FINANCES

CARD	066

		Hours	Minutes
F0.	TIME SECTION BEGUN		
		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 48) 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 48

SHOWCARD 49

N.I. Retirement		Severe Disablement Allowance16	37-
(Old Age) Pension01	23-24	Industrial Injury or	
A Pension from a previous employer02	25-26	Disablement Allowance	39-
A Pension from a spouse's		Disability Living Allowance/	
previous employer03	27-28	Care Component19	41-
A Private Pension/Annuity04	29-30	42	
A Widow's or		Disability Living Allowance/	
War Widow's Pension05	31-32	Mobility Component20	43-
A Widowed mother's		Disability Living Allowance/	
allowance06	33-34	Components not known21	45
Pension credit07	35-36	46	43-
		Attendance Allowance23	47-
		Invalid Care Allowance24	49-
		50 WDi1-11:Di	
		War Disability Pension25	51-
		Incapacity Benefit26	53-

SHOWCARD 50 SHOWCARD 51 CARD 067

Income Support32	55-56
Job Seeker's Allowance34	57-58
Child Benefit35	59-60
Child Benefit (Lone Parent)36	61-62
Working Tax Credit37	63-64
(Replaces Working Family Tax Credit and	
Disabled Person's Tax Credit)	
Maternity Allowance38	65-66
Housing Benefit/Rent rebate	
or allowance39	67-68
Council Tax Benefit40	69-70
Any other state benefit41	71-72
Child Tax Credit42	73-74

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	
(not family members)	
living here with you55	27-
28	

Rent from any other property56 29-

(Formerly invalidity benefit/NI Sickness benefit)

30	
Foster Allowance57	31-
Sickness or accident insurance58	33
Any other regular payment	
(PLEASE GIVE DETAILS)59	35-
36	

How many sources of income in total were recorded above?

ENTER NUMBER			ASK F3a
	37	-38	
Refus	ed		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 068
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ 21-24 Don't know	c) Period covered 1 week	d) Sole or Joint receipt Sole
a) Payment Name Code 19-20		CARD 069
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
a) Payment Name Code 19-20		CARD 070
	c) Period covered 1 week	CARD 070 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	c) Period covered 1 week	d) Sole or Joint receipt Sole 1 Joint 2 With Person No.

a) Payment Name		CARD 072
Code		
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}{\infty}
Included in provious said 7	Office Code	Person No.
Included in previous grid 7 Don't know8		31-32
Refused9	27-29	
	<u> </u>	
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	Joint2
£	4 weeks	With
21-24	Other (specify)5	↓
Included in previous grid 7	Office Code	Person No.
Don't know 8		31-32
Refused9	27-29	
L		<u> </u>
a) Payment Name		CARD 074
a) Payment Name Code 19-20		CARD 074
	c) Period covered	CARD 074 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	1
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
Code 19-20 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 £) £ 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 £) £ 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 £) £ 25 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

a) Payment Name		CARD 076
Code 19-20	1	
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £	c) Period covered 1 week	d) Sole or Joint receipt Sole
Included in previous grid 7 Don't know	Office Code	Person No.
a) Payment Name		CARD 077
Code 19-20		CARD
b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £	c) Period covered 1 week	d) Sole or Joint receipt Sole
Included in previous grid 7 Don't know	Office Code	Person No.
	ĮL	
a) Payment Name		CARD 078
a) Payment Name Code 19-20 b) Last amount received IF DON'T KNOW PROBE: Can you give me an approximate amount? (Nearest £) £ 21-24	c) Period covered 1 week	CARD 078 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 £) £	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

CARD	080
	000

F4	How well would you say you these days? Would you say READ OUT	yourself are managing financially you are		
		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 you financially than you were a	rself are better off or worse off year ago?		
		Better off	ASK F6	
		About the same	GO TO F7	
F6	Why is that? WRITE VERBATIM:			OFFICE CODE
				21-22
F7	Looking ahead, how do you from now, will you be READ OUT	think you will be financially <u>a year</u>		
		Better off 1 Worse off 1 are now 2 Or about the same? 3 Don't know 8		
F8		ear when you have higher expenses a special occasions such as Eid, etc		
		Yes <u>1</u>	ASK F9	_
		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 45-46

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 $\frac{47}{1}$	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	
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?	
	Nothing	GO TO F14
	Or more than £1,000? <u>5</u> Don't know 8	ASK F13 GO TO F14
	Refused9	GO 10 F14
F13	\$\frac{\\$\sec{\\$\sec{\\$\sec{\\$\sec{\\$\sec{\\$\}}}{\\$\sec{\\$\}}}\$ Could you tell me about how much you have received? \$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$	

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	ASK F15 GO TO F17				
month?	· ·					
WRITE IN TO NEARES	52-55 Don't know					
What are you saving for?		OFFICE OFFICE CODE (1) (2) 57-58 59-60				
	About how much on average do you persomenth? IF `DON'T KNOW/CAN'T REMEMBER' PROPART PROPART OF THE ADDRESS OF	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				

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?

	61	
Yes	1	ASK F18
Nο	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'

	62
Before July 1st 1988	1
July 1st 1988 or since	
Both	

EXTERNAL TRANSFERS

F19 SHOWCARD 54

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 Person Relationship	F21 UK/Abroa d	F22 Which country	F23 Purpose of transfer	F24 Amount transferred	F25 Frequency of transfer
OFFICE CODE	21 In UK1 Abroad2 ASK F22	OFFICE CODE	Alimony/child support	31-34 (NEAREST £) Don't know8 Refused9	Weekly
OFFICE CODE	21 In UK1 Abroad2 ASK F22	OFFICE CODE	Alimony/child support	31-34 (NEAREST £) Don't know 8 Refused 9	Weekly
CARD 083 Person 3 OFFICE CODE	21 In UK 1 Abroad 2 ASK F22	OFFICE CODE	Alimony/child support1 24 Household bills/expenses2 25 Education/grant	31-34 (NEAREST £) Don't know 8 Refused 9	36 Weekly

F26			CHECK:

Is respondent living with spouse/partner?

19	
Yes <u>1</u>	ASK F27
No $\overline{2}$	GO TO F30

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

a)	Grocery shopping	Mostly self	. 2 . 3 . 4
b)	Cooking	Mostly self	. 2 . 3 . 4
c)	Cleaning/hooveri	ng Mostly self Mostly spouse/partner Shared Paid help only Other (SPECIFY)	. 2 . 3 . 4
d)	Washing and iron	ing Mostly self Mostly spouse/partner Shared Paid help only Other (SPECIFY)	. 2 . 3 . 4

F28	INTERVIEWER CHECK: (HOUSEHOLD GRID) Are there child(ren) aged 12 or under living in the household?						
	Are inere chiia(ren) a	gea <u>12 or unaer</u> uving	in ine nousenoi	a?			
			Voo	24 1	ACK EOO		
				<u>1</u>	ASK F29 GO TO F30		
F29	Who is mainly respon	nsible for looking afte	r the child(ren)?	Is it .			
	READ OUT						
		Mainly you		25 1			
		Mainly your husbar					
		Jointly with your h					
		or Someone else? (WRITE IN)				
				4			
ASK A	<u>LL</u>						
F30		urs do you spend on l as time spent cooking					
				Hours			
				Tiours			
			WRITE IN:				
				26-27 28			
			None				
			Don't know	0			
F31	Do you normally have whenever you want t	ve access to a car or v	an that you can	use			
				29			
			Yes	1			
			No Don't drive				
EGO	De 2001 no 11 1						
F32	Do you personally ha	ave a mobile phone?		30			
			Yes				
			No	2			

READ OUT

Thinl would	h because the		nortant	in most ne				
would	miz about yot				ain things yo	u		
WRIT	d like to chang				3 3			
	E VERBATIM							
	IPT `Just thing IPT `What else		uld lik	to be differ	rent'			
PRON	iPi what else							OFFIC
								3:
								3
								3
								3
And t	hinking of the	fiitiire v	what w	ould vou lil	ze to have			
	ened in your l							
	E VERBATIM	iic iii iivc	year s	time from i	10 W :			
	IPT `Just thing	gs vou wo	uld lik	e to happen	over the next	t five vears'		
	IPT `What else			, to mapped		Jaro yours		
								OFFIC
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								4
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								4
								4
<u> </u>								4
	RVIEWER CH	ECK: W	ho was	present du	ring this sect	ion?		4
	RVIEWER CH		ho was	present du	ring this sect	ion?		4
			ho was	present du	ring this sect	ion?		4
		PPLY a)	Resp	ondent alon	e	1	47	4
		a) b)	Resp Partr	ondent alon er present	e	1 2	47 48	4
		a) b) c)	Resp Partr Othe	ondent alon er present r adult(s) pre	e esent	1 2 3		4
		a) b) c) d)	Resp Partr Othe Child	ondent alon er present r adult(s) pre ((ren) presen	eesentt		48	4
		a) b) c)	Resp Partr Othe Child	ondent alon er present r adult(s) pre ((ren) presen	e esent		48 49	4
		a) b) c) d)	Resp Partr Othe Child	ondent alon er present r adult(s) pre ((ren) presen	eesentt		48 49 50	4.
		a) b) c) d) e)	Resp Partr Othe Child Supe	ondent alon er present r adult(s) pre l(ren) presen rvisor prese	eesentt		48 49 50	4:
CODE		a) b) c) d)	Resp Partr Othe Child Supe	ondent alon er present r adult(s) pre ((ren) presen	eesentt		48 49 50	4:

NOW HAND SELF-COMPLETION QUESTIONNAIRE TO RESPONDENT

F37	Interviewer Check fo	
		Respondent completed and returned 1 Respondent needed assistance 2 Respondent refused 3 (SPECIFY WHY)
		Other - completed
		Other - not completed

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

Were any other people present	during any of this interview?	
	57	
	Yes <u>1</u>	ANSWER 12
	No 2	GO TO I4
Did any of these people seem to by the respondent?	o influence any of the answers given	
	58	ANOWED 12
	A great deal 1 A fair amount 2	ANSWER 13
	A little <u>3</u>	
	Not at all 4	GO TO I4
In what way was the responden	Channellai t	
In what way was the respondent [NOTE PARTICULAR QUESTIONS]		
In general, the respondent's co-	operation during the interview was	
	59	
	Very good 1	
	Good2	
	Fair 3	
	Poor 4 Very poor 5	
Was the respondent willing to g		
V	es, completed 1	
	o, refused (GIVE DETAILS)2	
0	ther (SPECIFY)	

	Mobile number given Email given	. 2	62
	Neither given	. 3	63
Did the respondance affected t	ndent have any of the following problems which make interview?	ay	
	Yes	No	
•	Poor eyesight (blindness)		64
b)	Hearing problems		65
c)	Reading difficulties1	. 2	66
d)	English was 2nd language 1		67
d) Do you have a	English was 2nd language 1 1 1 my comments on the interview that may help to		
d) Do you have a clarify any pro	English was 2nd language		
d) Do you have a clarify any pro anything we sl	English was 2nd language	68	67
d) Do you have a clarify any pro anything we sl	English was 2nd language	. 2 . <u>1</u>	
d) Do you have a clarify any pro anything we sl	English was 2nd language	. 2 . <u>1</u>	67 WRITE IN BELOW
d) Do you have a clarify any pro anything we slagain in the fu	English was 2nd language	. 2 . <u>1</u>	67 WRITE IN BELOW

END