

# **AMENDMENTS TO THE 1995 FAMILY RESOURCES SURVEY**

## **Description of the Originating Project**

Maxwell Stamp were commissioned by DETR to model the incidence effects of changing the basis of charging for domestic water and sewerage services. Their research, "Incidence Effects of Charging for Domestic Water and Sewerage Services", was published in July 1998.

Maxwell Stamp used the 1995 Family Resources Survey (FRS) to compare household bill levels under the current rateable value based system with the bills which would arise under a variety of council tax based charges, a flat rate charge, and under a variety of measured tariffs. The report shows winners and losers by decile, family type, employment status, water and sewerage company, region, and council tax band for each option.

Statute requires water and sewerage companies to stop using Rateable Values as the basis for charging domestic customers by 31 March 2000. Council Tax Bands have often been put forward as an alternative basis for unmeasured charging. However, the research shows that this would result in significant turbulence in bills, with many households facing large losses, for no obvious reason. Council Tax Bands are not a good proxy for either income or Rateable Values, and the incidence effects are slightly regressive.

Data from water companies' surveys of domestic consumption was used to estimate water consumption for households in the FRS dataset. This allowed potential gainers and losers from the introduction of a number of measured tariffs to be identified. The effects on potentially vulnerable households are also identified in the report: households in receipt of disabled or income-related benefits, large families and large low income families.

The report can be obtained from Mrs Monju Chatterjee on 0171 890 6445.

## **Added Variables**

The variables added to the FRS dataset are:

- a) the water company and the sewerage company.
- b) total annual water consumption in cubic meters;
- c) water consumption over the summer (taken to be May to August) in cubic meters;
- d) water consumption over the remainder of the year in cubic meters;

## **Water and Sewerage Company Identification**

The FRS identifies the local authority for each household. Where a household's local authority fell entirely within the boundaries of a local authority, as identified through the use of maps, it was allocated to that authority.

Where the local authority fell within the boundaries of more than one company, the methodology was more complex. This involved the estimation of the rateable value which was then compared with the rateable value which would be implied by their bills for the possible water and sewerage companies.

## **Estimation of Water Consumption**

Anglian Water record the water consumption and other variables for a number of households who are charged on an unmeasured basis. This data was used to estimate an Ordinary Least Squares equation for the water consumption of households in the Anglian Water dataset, on the basis that they are also charged on an unmeasured basis. The dependent variables used to estimate the water are the number of occupants, number of rooms, dishwashers, council tax band and income of the household. The coefficients from this equation were then used to predict water consumption for households in the FRS dataset.

Some calibration work was carried out to the water consumption figures estimated for households in the FRS dataset. This calibration work was made so that the consumption figures would reflect the actual consumption in 1996 of the different regions.

### **Data Format**

The total number of households allocated to water and sewerage along with an estimate of water consumption is 23,663. The remaining households did not have sensible water and sewerage bills (this might be misrecording or the result of the households not being connected to the mains).

Water consumption could be estimated for just over 20,000 households.

Version 32

**MAIN CHANGES**

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FAMILY RESOURCES SURVEY

***APRIL 1995 QUESTIONNAIRE*****GUIDE TO CHANGES**

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## Water and sewerage supply

block: d\_Addinf

The question **SewSupp**, "*Is your accommodation connected to the mains water or sewerage supply?*" has been dropped.

This question used to control the routing to the later questions about water and sewerage charges. But people **not** connected to the mains - eg. having a well, or septic tank - can still be charged for water and sewerage services. Now, **all** households are asked about those charges.

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## Rent

block: e\_Renter

The question **Rent** now asks how much rent was paid "*last time it was due*", rather than just "last time".

If a household is defaulting on their rent, we want to know how much (if anything) was paid when it was **last due**, rather than the amount that was paid the last time they made a rent payment. (The wording continues: "*after deducting any Housing Benefit or rent rebate*"; the words 'or rent rebate' appear only for Council tenants.)

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## Rent partly for business

block: e\_Renter

A new procedure to follow, if a household's **Rent** is for **business premises** as well as the domestic accomm, and it is not possible to *separate out* the business part.

The DSS is interested in *domestic* housing costs. Interviewers are now instructed to enter "Don't know" at the **Rent** question if it is not possible to enter the rent for *domestic accommodation*, because a *business* rent is also included, and cannot be separated out - eg. a combined rent for a pub and the flat above it. We now identify these cases with a new 'Screen question' to interviewers, following **Rent**, which appears if **Rent** = "DK":

**RentDK:** INTERVIEWER: IS THIS "DON'T KNOW" BECAUSE RENT IS PARTLY FOR **BUSINESS**, AND YOU CANNOT GET A SEPARATE FIGURE FOR THE **DOMESTIC ACCOMMODATION**?

- 1: Yes (please give full details in a Note)
- 2: No

It is very important to write a Note to editors, in such cases.  
(These cases do NOT count towards the maximum permissible total of DKs + 'missings'.)

**Rent and Council Tax***block: e\_Renter*

The question "Does your rent include any Council Tax?" (in Scotland, "Council Water Charge") is dropped.

Strictly speaking, Council Tax (and Council Water Charge, which in Scotland is collected as a part of the Council Tax - *see p.6*) cannot be 'included' in rent. It is paid directly to the Council by the person(s) who are liable; either the tenant, or the landlord. If the landlord is responsible for the tax (Charge), they may seek to *recover* the amount by increasing the rent, but this is **not** 'including' the tax itself in the rent.

**Housing Benefit***block: e\_Renter*

The wording of **HBenAmt** now displays either "Housing Benefit" or "Rent rebate".

Council tenants are asked how much "rent rebate (Housing Benefit)" they were *allowed*. All other tenants are asked how much "Housing Benefit (rent rebate)" they *received*.

**Housing Benefit: child care disregard***block: e\_Renter*

A new question to ask if the Benefit includes the new allowance for child care.

When claiming means-tested benefit, any *income* of the claimant is taken into account, and the amount of benefit may be reduced accordingly. But it is now possible for working parents to have some of their income 'disregarded' (ie. not taken into account) in a benefit claim, if the money is being used to pay a registered childminder or nursery to look after their child(ren) under 11 years of age. For them, there is a new question:

**HBccdis** Does your Housing Benefit/rebate include an extra allowance for any child care expenses, such as for a childminder or nursery?

The question comes just before **HBStmt**; there are no follow-up questions on the subject.

*See also: Council Tax Benefit, Family Credit, Disability Working Allowance.*

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## Mortgage partly for business

block: f\_Owner1

A new procedure to follow, if the *original mortgage or loan* to buy a house or flat also included a **business** element, which cannot be separated out.

The DSS is interested in *domestic* housing costs. Interviewers are now instructed to enter "Don't know" at the **BorrAmt** question, if the original mortgage to buy the *domestic accommodation* included a *business-related* component that can't be separated out, for example a mortgage to purchase a shop as well as the flat above it (where the household lives). We now identify these cases with a new 'Screen question' to interviewers, following **BorrAmt**, which appears if **BorrAmt** = "Don't know":

**BorAmtDK** INTERVIEWER: IS THIS "DON'T KNOW" BECAUSE THE ORIGINAL MORTGAGE WAS TO BUY DOMESTIC ACCOMM. AND FOR BUSINESS PURPOSES, AND YOU CANNOT GET A SEPARATE FIGURE FOR THE DOMESTIC PART?

- 1: Yes (Please give full details in a Note)
- 2: No

It is very important to write a Note to editors, giving as much detail as you can.

(These cases do NOT count towards the maximum permissible total of DKs + 'missings'.)

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## Mortgage interest

block: f\_Owner1

The question for repayment mortgages, "*How much interest were you charged over the most recent 12 months for which you have figures?*" has been dropped.

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## Mortgage payment

block: f\_Owner1

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For endowment mortgages, we now ask "*How much was your last payment on this mortgage or loan*", rather than "how much did you pay last time as interest..."

The change in wording is in response to comments from interviewers; despite being technically correct, the word "interest" can create confusion.

**Mortgages - PEP, Unit Trust, etc.**

block: f\_Owner1

Existing questions and routes have been adjusted to make sure that we collect full information on mortgages which are tied to an *investment or savings scheme*, rather than to an endowment insurance policy.

PEP mortgages and Unit Trust mortgages are becoming more common. They work in a very similar way to an *endowment* mortgage, in that they are *interest-only*. So the main mortgage payment covers the interest on the loan, and at the same time a regular sum goes into an *investment scheme* (rather than into an endowment policy), to build up a fund that will eventually be used to pay back the capital borrowed.

Until now, interviewers have coded PEP and Unit Trust mortgages in with 'Pension mortgages' at **MortType**, the question about types of mortgage. But now, **MortType** has a separate code, "a PEP or Unit Trust mortgage" added to the existing 'Repayment', 'Endowment', 'Pension', and 'Other' codes.

Questions are asked, as before, about the mortgage payment. After that, we collect information on the method being used to ensure the eventual repayment of the loan. So while endowment mortgages, as before, get the question **MenPol**, 'Are there any endowment policies covering the repayment of this mortgage?', there is a new 'ASK OR CODE' question for Pension, PEP/ Unit Trust, and 'Other' types of mortgage:

**EndwPrin** ASK OR CODE: How is repayment of the original loan covered?

CODE ONE ONLY

1. Payments into a Pension Plan (pension mortgage)
2. Payments into a PEP (Personal Equity Plan)
3. Payments into a Unit Trust or Investment Trust scheme
4. Payments into any other savings/investment scheme
5. None of the above (describe in a Note)

It is 'ASK OR CODE' because the answer will probably be known to you from the response to **MortType**, but you may need to clarify this.

IF **EndwPrin** = 1, 2, 3 OR 4:

**MenPolAm** How much was your last payment?

**MenPolPd** How long did this cover?

**InclnInt** Is this included in the amount you mentioned earlier (£)?

**MpMore** Are there any more saving or investment schemes covering the repayment of the mortgage or loan?

Note that these are the *existing* questions, that are asked for endowment policies; but for Pension, etc. mortgages they ask about 'the payment', not 'the endowment premium'.

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## Mortgages: reason for remortgage/top up

block: f\_Owner1

Added to the list of reasons at **RmPur** and **TopPur** (showcard D): "*To buy out another person's share in the property*". Interviewer Notes had regularly mentioned this.

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## Mortgage protection insurance

block: f\_Owner1

These questions have been expanded to collect information about policies that cover *sickness, accident, and redundancy*, as well as death.

Increasingly, homeowners are taking out insurance to protect their mortgage repayments, and a revised set of questions reflects this: the questions are relatively straightforward and based on the existing ones. New questions ask which events are covered, and how many policies there are. (For details, see the Interviewer instructions.) For endowment-type mortgages, death cover will already be included in the endowment policy. So only repayment mortgagees are asked about death cover.

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## Second mortgages

block: f\_Owner1

For second mortgages, we now ask why the extra mortgage was taken out.

The standard question about the purpose of taking out an additional loan (**RmPur**, **TopPur**) will now be asked if, as well as an existing mortgage, a second mortgage is also recorded (ie. at **OthMort1**, "Do you have any OTHER mortgage or loan secured on this property?")

For some people seeking to raise cash, taking out a separate loan secured on their property, usually with a different lender, may be a preferable alternative to topping-up or re-financing an existing mortgage ('remortgaging'). And, just as with top-ups and remortgages on an existing loan, the DSS needs to know *why* the 2nd loan was taken out.

NOTE: In most cases, the 2nd mortgage will simply have been an alternative to a top-up, and the same reasons will apply; to raise cash to buy a car, make home repairs, go on holiday, etc. However, it is possible that the 2nd loan was taken out at the same time as the *first* loan, with *both* of them being for the purchase of the property - because some years ago, you could get a better interest rate by taking out 2 smaller loans rather than one large one. If so, then the first code on the card, "To get a better, or fixed interest rate" will be the reason.



**Council Tax***block: g\_Insur*

A significant overhaul of the Council Tax questions, mainly at DSS request.

1. An introductory screen: "NOW I HAVE SOME QUESTIONS ABOUT THE COUNCIL TAX".
2. The first question asks if there is a "statement or a bill" that could be consulted; with an important instruction: ACCEPT A STATEMENT/BILL FROM THE YEAR 1994-95 IF NO PAYMENT FOR 1995-96 YET MADE. You want a statement or bill relating to *their most recent payment*. (So, if the new bill (1995-96) has been received, but no payment has been made yet, you *don't* want to consult that new bill - try to get last year's instead.)
3. If a lower tax band applies (because there is a disabled person in the household), a new follow-up asks if the band mentioned earlier is before or after this re-valuation.
4. **CtAmt** is re-worded, from "How much was your last Council Tax payment?" to "How much Council Tax did you actually pay last time?" The next question asks if the amount of Tax paid is "*the full payment for the year, or an instalment?*" and, if an instalment, *how many* instalments there are over the whole year. (It is hoped that this will be an improvement on the previous approach, asking 'How many times a year do you pay?')
5. If a statement or a bill is being consulted, a new question asks for the annual amount shown there.
6. In **Scotland**, water charges are collected as part of the Council Tax. So the questions ask for the amount of Council Tax "*including Council Water Charge*". And, if a statement/bill is consulted, there's a new question, **CWatAmt**: *How much is included in that, for Council Water Charge?*" A separate, annual amount should be shown on the statement/bill.
7. For people who paid nothing, at the question "What was the reason.." the two answer codes have been switched so that the most likely answer is read out first, and "100% Benefit" is now explicitly mentioned:
  1. "100% Council Tax Benefit, or a combination of benefit and discount which means you pay nothing,
  2. ...or, a formal exemption from the Council Tax?"
  3. Neither of these
8. The old code 4 at the above question, 'USE THIS CODE IF NO BILL YET ISSUED/ RECEIVED', has gone. If the answer is 'neither of these' there is now a follow-up question (**WhyNoCT**) to ask or code the reason for not paying any Tax:
  1. Bill not yet received and household not previously liable for Council Tax
  2. Bill not yet paid and household not previously liable for Council Tax
  3. Deliberate non-payment/ in dispute, appeal etc.
  4. Other reason (DESCRIBE IN A NOTE)

Note: if no payment has (yet) been made for the 'new Tax year' of April 1995-96, then we will

accept details relating to the most recent amount paid last year (ie. April 94-95).

9. A new follow-up question, if Council Tax Benefit is not received: *"Are you awaiting the outcome of a claim?"*

**Council Tax Benefit***block: g\_Insur*

The wording includes a short description of **main benefit & second adult rebate**.

The question **RebType** has changed from "Was this a main benefit or a second adult rebate?" to "*Was this a main benefit, that is in your own right, or a 'second adult rebate', that is on behalf of someone else in the household?*" Interviewers had reported some uncertainty among respondents.

**Council Tax Benefit: child care disregard***block: g\_Insur*

A new question to ask if the Benefit includes the new allowance for child care.

A new question:

**CTccdis** Does your Council Tax Benefit include an extra allowance for any child care expenses, such as for a childminder or nursery?

The question comes just after the section on CT Benefit; there are no follow-up questions.

*See also: Housing Benefit, Family Credit, Disability Working Allowance. FOR FULL DETAILS, SEE 'HOUSING BENEFIT', P.2*

**Vehicle prices***block: n\_Vint*

A new question about vehicle *price* replaces the old one about *engine size*. There is a new showcard (J) displaying the price bands.

Following changes in taxation rules for company cars, we now ask **VehPrice**: "*Could you tell me in which of these bands was the list price of the car when new?*" using a **new showcard** displaying 5 price bands. The questions about engine capacity and fuel type (VehCC & VehFuel) are dropped.

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**Free prescriptions**  
**Welfare milk**  
**Free school meals/milk**

block: o\_Welf

These items are now covered in *one* question.

Interviewers had commented that this section was over-long. Now, the four individual questions on receipt of prescriptions, welfare milk, etc. are replaced by a single 'READ OUT' question covering all those items. Interviewers are asked to *prompt each item individually*. Previous routing conditions apply - so for households without school-age children, school meals and milk will not appear in the question. For households without children or women under 50 yrs, 'welfare milk' will not appear. ('Prescriptions' will always appear, however.)

NOTE: The new question (**FreeItem**) asks if any of the items has been received "*in the last 4 weeks*", rather than "the last 7 days", in order to capture monthly repeat **prescriptions**. But as far as the **other** three items are concerned, we still only want to know about the last 7 days; and so the follow-up questions are worded accordingly: "*Thinking just of the last 7 days...*" This means that for school meals/milk & welfare milk, it is possible to say 'Yes' at the first question (last 4 weeks), but 'No' at the follow-ups (last 7 days).

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**Top-up loans for students**

block: p\_Educ

The question **TUEnt**, asking how much a person is *entitled* to borrow, is dropped.

**Training & employment schemes***block: a\_Curst*

Some new schemes have been introduced, and some phased out.

At the question **Train** ('...were you on any of these government training or employment programmes?'):

- Employment Training and Employment Action have gone;
- *Business Start-Up* replaces Enterprise Allowance \*;
- *Career Development Loans/ Youth Credits* replace Learning for Work/ Education Allowance.

\* People on Enterprise Allowance were treated as 'working' and self-employed. The same rules apply to people on Business Start-Up.

**Sick and disabled children***block: b\_Health*

Information will now be collected on the "*illness, disability or infirmity*" of individual children, as well as adults.

At DSS request, the following questions on health are now asked about each child in the household, with some minor rewording:

- Health:** Does [name] have any longstanding illness, disability or infirmity..?  
**HProb:** Does this limit their activities in any way?  
**LAREg:** ...Are they on the Local Authority register?  
**SpReg:** (if yes): Are they registered as.. blind, partially sighted, deaf?

**Earnings from farming***block: c/d\_JobDes  
k Mainsf*

On behalf of MAFF (Ministry of Agriculture, Fisheries & Food), there are new questions to (i) identify anyone self-employed and involved in *farming or agriculture*, and (ii) ask what contribution that makes to their total earnings.

1. A new 'ASK OR CODE' question to identify these particular people:

- Farmer** INTERVIEWER: ASK OR CODE:  
 Does this self-employment include any commercial FARMING activity?  
 INCLUDE ANY CROP/LIVESTOCK PRODUCTION; HORTICULTURE -  
 AS MANAGER, SMALLHOLDER, CONTRACT LABOUR, etc.  
 1: Yes  
 2: No

If you are interviewing a farmer then the answer is obviously 'Yes'. With some other people it will be equally obvious to you, from the description they gave of their work, that it could not possibly include any farming activity, and so the answer must be 'No'. But in other cases, the answer will not be so obvious. This is why the question has 'ASK OR CODE' status; so that as an interviewer you can exercise your judgement. But if you are in any doubt, please ASK the question.

2. If the answer to the above is 'Yes', then a new question will be asked *later on*:

**SFFarm** Roughly what percentage of that profit or earnings came from farming/horticulture, as compared to any other activities associated with the business?

'FARMING' = ACTIVITY **DIRECTLY** RELATED TO PRODUCTION IN AGRICULTURE OR HORTICULTURE. DO **NOT** COUNT OTHER 'FARM' ACTIVITIES, EG. BED+BREAKFAST, CAMP/CARAVAN SITE, FARM SHOP. IF UNSURE, PLEASE MAKE A NOTE.

INCLUDE 'SET-ASIDE' AS FARMING.

IF EXACT FIGURE NOT KNOWN, PROBE FOR **ESTIMATE** TO NEAREST 10%

- It is possible that the FRS sample for April, May and June will include a small number of extra names and addresses of farmers, supplied by MAFF, in order to boost the overall number of farmers in the survey (to be confirmed).

- The questions will be reviewed after 3 months. We will be very interested to hear any comments from the field (!) about the operation of these additional questions.

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## Employment details

*block: c/d\_JobDes*

A number of wording changes to questions about employment, bringing them more in line with other SCPR surveys, and with the Labour Force Survey.

The reworded questions are shown below (in the present tense, ie. as applicable to current employment), firstly *for employees*:

**FirmDo:** What does the firm/organisation you work for mainly make or do (at the place where you work)?

**Empee:** Are you working as an employee or are you self-employed?

**Manage:** Do you have any managerial duties, or are you supervising other employees?

1. Manager

2. Foreman

3. or other employee

**NumEmp:** How many employees are there at the place where you work?

For the *self-employed* there is a new question, **EmpOwn**, before the existing **EmpAny**:

**EmpOwn:** Are you working on your own or do you have employees?

1. On own/with partner(s) but no employees

2. with employees

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**EmpAny:**How many people do you employ at the place where you work?

**EmpAny** is only asked if **EmpOwn** = code 2, with employees.

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## Doctors and dentists

block: e/h\_Main  
o\_Pens

For later special routing to *pensions* questions, we now separately identify *doctors and dentists, working in a practice*.

*Self-employed* doctors and dentists in a practice are in the unusual position of being able to belong to an *employer's* pension scheme (The NHS Superannuation Scheme). We now identify them using the existing question **Nature** (after the job description):

- Nature** INTERVIEWER: CODE NATURE OF JOB
1. Childminder
  2. **Doctor or dentist, in a practice**
  3. All other jobs

People who are coded '2' *and* who are coded as self-employed, will later on be asked the questions about *current* membership of employer pension schemes - **EmpPens to EpDes**, in block o\_Pens. Where those questions refer to "your employer", for this group the display "SELF-EMPLOYED DOCTORS/DENTISTS: YOUR EMPLOYER" = The NHS" will appear.

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## Employee pay

block: e/h\_Main

The question has been simplified, to ask "*What was your last take-home pay...?*"

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## Employee pay - deductions

block: e/h\_Main

As a result of interviewer feedback, a new category, "*Repayment of a loan from your employer*", has been added to the list of deductions from pay at **Othded**.

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## Tax and NI for the self-employed

block: k\_Mainsf

To improve continuity, these questions have been moved to directly after the questions about the *earnings* of self-employed people.

The questions **OthTax**, **NIReg** and **NILump** are largely intended for the self-employed; now they are re-named and moved to the section on self-employed earnings. The wording is more focused:

- SeTax** Have you made any income tax payments relating to this self-employment in the last 12 months?
- SeTaxAmt** How much did you pay?
- SeNIReg** Do you pay regular NI contributions relating to this self-employment?
- SeNIRAmt** How much was the last contribution you made?
- SeNIRPd** How long did this cover?
- SeNILump** Have you made any LUMP SUM payments of NI contributions relating to this self-employment in the last 12 months?
- SeNILAmt** How much did you pay?

Please note that the old questions **OthTax**, **NIReg** and **NILump** have been *retained in their original position* in block r\_Othin2: but **NIReg** and **NILump** are now off the route for the self-employed. (**OthTax**, 'Have you made any other income tax payments?' is still asked, with the introduction "*Apart from any payments you may have mentioned earlier..*")

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## Travel to work by car

block: n\_Travel

A minor change to do with the costs of driving - or being driven - to work.

The question **TtwCode** asks about the costs of driving or being driven to work; a new code allows for a situation of mutual exchange, eg. car-sharing, where no money changes hands:

1. Respondent is passenger and contributes money to others
  2. Respondent is driver and receives money from passenger/employer etc.
  3. *Some other arrangement (neither of the above).*
-



**Personal pensions***block: o\_Pens*

The question **PerPen** has been shortened.

New wording:

*"(Now I'd like to ask you about personal pension schemes rather than employer's pension schemes.)*

*Some people arrange a pension for themselves - that is, a private personal pension. This is sometimes called a 'self-employed pension' or a 'Section 226 Retirement Annuity'.*

*Have you ever contributed towards any personal pension?"*

**Personal pensions and pension mortgages***block: o\_Pens*

If the household has a *pension mortgage*, and in the benefit unit, any respondent contributes to a *personal pension*, an 'interviewer check' question is asked.

This 'interviewer' question asks if the money for a personal pension contribution had *already* been mentioned in the household questionnaire, ie. as the payment for a pension mortgage.

**PPmort:** INTERVIEWER:  
THIS HOUSEHOLD HAS A PENSION MORTGAGE:  
HAS THE PAYMENT JUST MENTIONED ALREADY BEEN RECORDED EARLIER, IN THE MORTGAGE SECTION OF THE HOUSEHOLD QUESTIONNAIRE?  
1: Yes  
2: No

Note: interviewers are not required to take any further action.

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## Incapacity Benefit

block: p\_Ben1

On April 13, this new benefit *replaces* Invalidity Benefit **and** NI Sickness Benefit.

The Glossary, Pocket Guide and Instructions have been changed - please consult them for details of the new benefit.

The new Incapacity Benefit is now found at **Ben3Q** and **Ben3QFut**, code 4 (the position previously occupied by Invalidity Benefit). The codes for Invalidity and NI Sickness Benefit have been removed.

### Transfers from old benefits

At the changeover, anyone in receipt of Invalidity or NI Sickness Benefit will on April 13 *automatically transfer* on to Incapacity Benefit.\* Their local benefit office will have notified them of this fact. Anyone in this position should be coded at **Ben3Q** as 'currently receiving' Incapacity Benefit.

Please note that anyone interviewed between April 1 and 13, who receives either of the two old benefits, should be coded as *receiving the new benefit* - even though the transfer won't actually have happened, yet. The showcard displays:

**"Incapacity Benefit (Invalidity Benefit or Sickness Benefit)"**  
to try to cover all possible situations.

For 'transfers', if no payment of the new Incapacity Benefit has yet been received, then at the Amount question you should record the most recent payment received for Invalidity or Sickness Benefit.

\* Note that at a later date, they may be re-assessed as to their capacity to work, according to the new rules introduced with this benefit. But the immediate *transfer* to Incapacity Benefit is automatic on April 13.

**Benefits: consulting documents***block: p\_Ben1*

To try to enhance the quality of data sent to DSS, a short cycle of questions is introduced to establish what documents (if any) are being consulted in the benefits section, and whether any benefits are received in a combined payment.

For each benefit recorded (at **Ben1Q, Ben2Q, Ben3Q, and Ben4Q,**) a short sequence of follow-up questions is inserted *before* asking about the amounts received. These begin:

**HowBen:** "How is [BENEFIT] paid to you? PROBE AS NECESSARY TO CLASSIFY:

1. Order book (cashed at Post Office)
2. Direct to bank/building society account
3. Giro cheque
4. Other (describe in a Note)

→ *if code 1, order book:*

**OrdBk:** "Do you have the order book to hand, so you could consult it?"

1. Yes, consulted now
2. To be consulted later \*
3. Respondent unwilling/refused
4. Unable to find it
5. Other reason for not consulting (describe in a Note)

*\*if 'later' there is a check at the very end of the questionnaire, reminding you of this!*

→ If 'Yes, consulted now', you will then be asked to enter the order book number, and:

**CombBk** Can I check, apart from [BENEFIT], are any other benefits paid to you using this book?

→ If 'Yes' at CombBk, a Display Screen asks you to probe for the names of the other benefits, and ensure that they are recorded at the earlier questions **Ben1Q, Ben2Q,** etc.

When the benefit is paid "*Direct to bank/building society*", the next question asks:

**Benlettr:** "Do you have a letter from the DSS or Benefits Agency, giving details of [BENEFIT], that you could consult?"

1. Yes
2. No (incl. unwilling)

→ *If they say 'No':*

**BankStmt:** INTERVIEWER: ASK OR CODE:

Is there a bank statement you could consult?

1. Yes
2. No (incl. unwilling)

→ If the answer here is 'Yes' (at either Ordbk or BankStmt), a Display Screen will ask you to find out if any other benefits are shown on the letter/statement, and if so, to ensure they are recorded at **Ben1Q, Ben2Q,** etc.

Asking the above for one benefit may well also produce the necessary info. about any 2nd, 3rd... benefit. For this reason, at further rounds the questions are labelled 'ASK OR CODE'.

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## Benefits: amounts not known

block: p\_Ben1

An instruction is added to each benefit 'amount' question, and follow-up question, to clarify why a benefit amount was recorded "Don't Know".

Some people receive more than one of the state benefits listed at **Ben1Q** to **Ben5Q**, or the other benefits at **Ben7Q**. Interviewers are asked to make every effort to *separate out* the amounts for each benefit; but if this is not possible and only a single amount can be provided, the correct procedure is to enter "Don't Know" at the 'Amount' questions, and record the combined amount in a Note to editors, so that a decision can be made in the office.

As a reminder of this procedure, an instruction has been added at 'Amount' questions:

(IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER "Don't know".)

Then, a new question to the interviewer will follow if "Don't Know" has been entered:

- BenAmtDK** INTERVIEWER: IS THIS "DON'T KNOW" BECAUSE IT'S PAID IN COMBINATION WITH ANOTHER BENEFIT, & YOU CANNOT ESTABLISH A SEPARATE AMOUNT?
1. Yes (Please give full details in a Note)
  2. No

(Note: these cases do NOT count towards the maximum permissible total of DKs + 'missings'.)

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## Income Support

block: p\_Ben1

Some additions to the list of items paid directly from Income Support.

1. At **DSSPay**, the following are added to the list (Showcard W):
  7. Council Tax arrears
  8. Fines
  9. Maintenance payments
2. The question says 'Are the DSS paying directly for any of these..?' - because that is how the payments are managed. But it is the recipient's who is paying, the amounts being *deducted* from their benefit. There's now a reminder of this in case of any confusion:

(INTERVIEWER: THESE ARE PAID FOR BY DEDUCTIONS FROM INCOME SUPPORT).

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**Disability Working Allowance: child care disregard***block: p\_Ben1*

A new question to ask if the Benefit includes the new allowance for child care.

This comes just after the 'Amount' question; there are no follow-ups.

*See also: Housing Benefit, Council Tax Benefit, Family Credit. FOR FULL DETAILS, SEE 'HOUSING BENEFIT', p.3*

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**Family Credit: child care disregard***block: p\_Ben1*

A new question to ask if the Benefit includes the new allowance for child care.

This comes just after the 'Amount' question for both Family Credit and Family Credit Lump Sum; there are no follow-ups.

*See also: Housing Benefit, Council Tax Benefit, Disability Working Allowance. FOR FULL DETAILS, SEE 'HOUSING BENEFIT', p.3*

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**Benefit rates***block:*

The new rates of benefit (from April 1995) have been incorporated into checks.

Until July, the checks on amounts of benefit cover both the new *and* old rates.

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**Redundancy payments***block: q\_Othin1*

Respondents in work, as well as those unemployed, are now asked if they have received any redundancy payments in the last 12 months.

People currently in work may previously have been made redundant; this change brings FRS in line with the Family Expenditure Survey.

---

## Maintenance

block: r\_Othin2

Before, it was only possible to treat maintenance as *either* 'Paid to the respondent' or 'Paid direct to DSS/Child Support Agency'. Now, *both* of these can be coded.

Interviewers had told us of a handful of cases of 'multiple maintenance', where one payment was made to the respondent, **and** another one came to them via the DSS/CSA. The questionnaire can now cope with this by allowing **both** options to be coded at **MntDSS**. The follow-up questions ('How much', 'Is that the usual amount' etc) are then asked *separately* for each payment. Screen displays are used to identify which payments are being asked about. There's also a new introductory screen.

Note that the phrase "*Paid via the DSS*" has been introduced, to emphasise that we are interested in maintenance that is actually received by the respondent.

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## Allowances

block: r\_Othin2

We now ask *first* about maintenance, and then about allowances. (It used to be the other way around, and there was a risk that maintenance payments were being recorded as 'allowances'.)

Note: questions about 'allowances from an absent spouse' have also been moved, to appear after maintenance, and before the other 'allowances' questions.

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## Coal and coke

block: r\_Othin2

At the request of many interviewers, there is now *one* question about 'coal and coke' or cash-in-lieu of coal or coke.

The new question combines, without loss of information, both **Fuel** and **FCash**:

- CoalCoke** In the last 12 months have you received any coal or coke, or cash-in-lieu of coal or coke, from a present or former employer?
1. Coal/coke
  2. Cash-in lieu
  3. Neither

**Odd jobs**

block: r\_Othin2

Two extra questions about odd jobs, to bring FRS in line with the FES.

The questions are there to weed out *regular* jobs:

**OjNow**     Are you doing the job at present?  
**OJReg**     IF YES: Is the job done on a regular basis?

If both questions are answered 'Yes', then it is clearly *not* an odd job, and a hard check is triggered, asking the interviewer to ensure that the job is recorded earlier in the questionnaire (as a regular job, not as an odd job).

**Accounts**

block: t\_Adint

The **Accounts** question and showcard BB no longer distinguish accounts that yield interest *before* or *after* tax; instead, there is a follow-up question.

It was felt that the distinction "*yielding interest AFTER tax*" and "*yielding interest BEFORE tax*" on the **Accounts** Showcard was causing confusion for some respondents, and perhaps resulting in a certain amount of guesswork.

In fact, interest on accounts is nearly always received *after* tax, unless the respondent is registered as a non-taxpayer and has informed the bank/building society (usually by completing a special form). So now, the question **Accounts** simply asks about the type of account and doesn't refer to tax. Then, after the question about the amount of interest:

**AccTax**     "Can I just check, is that interest after tax - or do you have an arrangement to get the interest before tax?"  
                   1. After tax  
                   2. Before tax  
 INTERVIEWER: IF REGISTERED AS A NON-TAXPAYER, USE CODE 2. OTHERWISE, CODE 1.

If the account generated *no* interest, the tax question is not asked. As before, there is no before/after tax distinction for TESSAs (which are tax-exempt).

Note: To be strictly accurate, the question should say "or do you get the interest *without tax deducted*". But it was felt that "before tax" conveys essentially the same meaning, and will be more readily understood.

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## Investments

block: t\_Adint

As with **Accounts**, the *before/after tax* distinction has been moved.

The list of investments on showcard CC at the question **Invests** has been rearranged:

1. Gov't gilt edged-stock (inc. war loan)
2. (This code not used)
3. Unit Trusts/Investment Trusts
4. Stocks, shares, bonds, debentures, other securities
5. PEP (Personal Equity Plan)
6. None of these

Code 2 was previously 'Gilt-edged stock before tax'. Now there is a follow-up question if Gilts are coded, and an amount of interest recorded:

**InvTax** Is the interest received BEFORE or AFTER tax?

1. Before
2. After

INTERVIEWER: GOVT. GILTS BOUGHT VIA NATIONAL  
STOCK REGISTER ARE BEFORE TAX; OTHERWISE, AFTER.  
WAR LOAN IS BEFORE TAX.

Interest or dividend on Unit Trusts, stocks, shares, etc, is received after tax has been deducted, unless they are held in a Personal Equity Plan (code 5), in which case no tax is deducted. So for codes 3, 4 and 5 there is no need to ask any questions about tax.

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## Children's accounts and investments

block: u\_Chint

Some minor adjustments.

Two of the answer codes at the question **Chinc**, about accounts and investments held by children, have been re-worded. From codes 3 & 4 (bank & building society savings account) the word 'savings' has been dropped; both current *and* savings accounts should be entered here.

The question **Chint**, which previously asked "What was [child's] income from interest/dividends...", now asks "How much interest/dividend has [child] received..." Dropping the word "income" brings it more in line with similar questions about adults' accounts and investments.



**Benefit unit's total income***block: v\_Save*

A new question for DSS, asking respondents to compare their *present* income with that of 3 months ago.

This comes immediately after the 'total savings' (TotSave) question, and is addressed to both adults in the benefit unit:

**IncChnge** Now I'd like to ask you to compare your present income with your income of 3 months ago. By income, I mean money coming in regularly from any source, such as the ones on this card.

**CARD GG** *Regular income (after tax) from:*

*Jobs, Pension, Benefits, Maintenance, Savings and investments.*

Thinking of (both of) you (and your child/ren),

Would you say your present income is higher, lower, or about the same as your income of 3 months ago?

INTERVIEWER: THIS IS A QUESTION OF OPINION

1. Present income higher
2. Present income lower
3. About the same

This is an 'opinion' question - we want *the respondents'* best judgement in the matter. The interpretation of "higher, lower or about the same" is left for them to decide. It should be clear that the question concerns regular income; so if asked, the last item on the card, 'savings and investments', means the yield from savings and investments - that is, interest or dividends. If the answer is "Present income lower", there's a follow-up:

**Inclowr** About how much lower per week is your present income, compared to 3 months ago?

INTERVIEWER: PROBE TO CLASSIFY

1. Up to £50 per week
2. From £51 up to £100 per week
3. From £101 to £150 per week
4. From £151 to £200 per week
5. £201 or more per week

You may need to 'Probe to Classify' at this question. Again, we are asking for the respondents' estimate here.

**Future surveys***block: x\_End*

Re-wording of the question asking for cooperation in future surveys (Future1).

It now reads: "In the future, the DSS may carry out other surveys on some of the subjects that have been covered in this one. If so, would it be alright to contact you again?"

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## MINOR CHANGES

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### HOUSEHOLD:

- 'Text box' questions

Removal of 'text box' questions, asking for the interviewer to write in further details, or descriptions, and used by editors to assist in coding, etc. Now, an interviewer Note is requested instead:

*block: d\_AddInf*

**TypeAcco** Type of accommodation, if 'Other' coded at **TypeAcc**.

*block: f\_Owner1*

**LenderO** Source of mortgage/loan, if 'Other' lender.

- Water and sewerage

*block: e\_Renter*

These questions continue to be tidied up. Now there is a new question exclusively for renters on Housing Benefit who have a HB statement, on which is recorded amounts for either (a) water but **not** sewerage, or (b) sewerage but **not** water. These people (who are likely to be few in number) will later go to **WorSinc**, which asks if the [water **or** sewerage] charge not recorded earlier is included in their rent.

- Mortgage checks

*block: f\_Owner1*

(a) The check that 'year of taking out endowment policy' (**Menstyr**) is no earlier than year of purchase (**BuyYear**), has been dropped. This is because an earlier policy, eg. for life insurance, can be converted to cover a mortgage.  
(b) If a mortgage is recorded as 'endowment' (at **MortType**) but without an endowment policy (at **menPol**); or alternatively is *not* an endowment mortgage, but *has* got such a policy attached, a new check will query this.

- Mortgage top-up

*block: f\_Owner1*

The question **TopUp** now asks about a "further advance *or top-up loan*".

- Council tax re-valuation check

*block: g\_Insur*

If the Council Tax Band is said to be the band 'after' the revaluation (due to a disabled person in the household), but the band was 'H', the *highest* band, a check points out that this is not possible.

- Housing charges

*block: h\_Owner2*

The question **Charges**, about ground rent, maintenance charges, service charges, etc (see card G) is now asked for those living rent-free; although they have no rent, they may pay some of these housing-related charges.

- Insurance policies

*block: l\_Pols*

At the question **Premium** ('Do you have any insurance policies for any of these things..?') a new interviewer instruction: IF ANY POLICY WAS DEALT WITH EARLIER (AT MORTGAGE SECTION), DO **NOT** REPEAT HERE

- School meals

*block: o\_Welf*

Some children at state schools were recorded as receiving 7 meals a week. But this is unlikely; the maximum should be 5 (one meal per day). There's now a check if the number is greater than 5, at this type of school.

- Student Loans

*block: p\_Educ*

- (a) The question **TopUp** is renamed '**TopUpL**' to avoid being confused with the mortgage section **TopUp**.
- (b) The wording of **TopUpL** now specifies that the loan is "from the Student Loans Company".

- Caring for others

*block: q\_Cares*

At **NeedHelp** and **GiveHelp**, the word "*special*" (ie. special help) is dropped, and "handicapped" is replaced by "*disabled*".

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## BENEFIT UNIT

- Register of disabled people

*block: b\_Health*

A fix of a minor routing quirk. Only those people who say at **LAReg** that they *are* on the local authority register, are routed to the next question **SpeReg**, "Are you registered as blind, partially sighted, deaf?"

- Job description if retired

*block: c/d\_JobDes*

A routing fix. Those who say at **Retire** that they retired within the last 12 months are now asked for a description of their previous job.

- Employee or self-employed

*block: c/d\_JobDes*

A re-wording of the interviewer instruction, to clarify what action is needed. (The question **Empee** requires interviewers to ask or code whether a person is an employee or self-employed. Earlier they were asked the same question; but **Empee** comes just after the job description, and its purpose is to check what was said earlier, in the light of that job description.)

**Empee** reminds you what the FRS defines as 'self-employed'. The instruction has been clarified:

"IF IN DOUBT, CHECK HOW THIS JOB IS TREATED FOR TAX/NI. IF TREATED AS 'SELF-EMPLOYED', ENTER 2 AND DO NOT AMEND THE ANSWER, EVEN IF RESPONDENT CLAIMS (AT NEXT QUESTION) TO BE A DIRECTOR OF A LIMITED COMPANY."

- Employee pay - check

*block: e/h\_Main*

New check if pay = 0: "No pay entered: if the respondent is working but has not yet been paid (eg. just started a new job), please enter the pay they EXPECT to receive when they are paid. '0' indicates employment that is UNPAID."

- Personal pensions

*block: o\_Pens*

A routing fix. Previously, the question **PerPen**, 'Have you ever contributed to a personal pension...?' was asked only of people *currently* employed. Now, it is asked of everyone, except those who are recorded earlier as having never worked.

- Checks on period code 13

For questions about periods of time covered by amounts of pay (**PayPd**), maintenance (**MntPd**), and odd jobs (**OjPd**), if the answer is code 13, 'none of the above', a new check reminds interviewers to make a note to say what the period of time was.

- 'Text box' questions

Removal of some 'text box' questions; an interviewer Note is requested instead.

*block: p\_Ben2*

**ICAPerO** 'Other' person for whom Invalid Care Allowance is being received. The earlier question **ICAPer** now has some extra codes (21-24): Relative (outside household), Friend/neighbour, Client of voluntary organisation, Other non-household member.

*block: q\_Othin1*

**PoTyp** Employee pensions: purpose of any deductions at source from the amount received, other than tax.

*block: r\_Othin2*

**OtSour** Description of the 'other' source of income, if respondent has made any payments of income tax, other than any already covered.

**RefWhy** Reason for any direct refund of income tax, if other than unemployment or redundancy.

- Widow's pension

*block: p\_Ben1*

At the question **Ben1Q**, "Are you currently receiving any of these benefits..." the code 6 "Widow's pension (National Insurance)" has been expanded to make it more obvious that it should include the Widowed mother's allowance. It now reads 6: *Widow's pension or allowance*. The check, if a widow is not in receipt of a widow's benefit, has been amended to ask why either the allowance (for widows under 65 with children), or the pension (for widows 40-65 without children) isn't received.

- Family Credit lump sum

*block: p\_Ben1*

The period covered by the lump sum payment is 26 weeks, not 28. The wording of **Ben5Q** and of the checks on the amount have been amended.

- National Savings

*block: t\_Adint*

The question about National Savings has a minor re-wording. **Otinva** previously asked if "you yourself" have any money in National Savings products; this phrase has been dropped - many NS products can be held jointly.

- Accounts/Investments

*block: w\_Assets*

New instructions in the Assets block remind interviewers that for *joint* holdings, you only record an individual's share (at **HowMany, and HowHold**).

- Phone number

*block: x\_End*

Minor re-wording. As requested by several interviewers, the question **TelNo1** now says "...it would be *helpful* if we could

have your telephone number", rather than "it would be *good*..."

## GENERAL

- Amounts mentioned in later questions

We have continued to implement a general rule: A question which either refers to, or displays an **amount** given earlier in the questionnaire, will *not be asked* if the amount is '0'. Questions dealt with this time are, in the household qnnre: **HBenChk**, **AccChk**, **SerInc** (amount of Rent); **HBenDed** (amount of Housing Benefit); **IncinInt**, **TaxRelf**, **IncMP**, **OutsIncl**, **StrMort** (regular mortgage payment); **CvHt** (lodger's rent). In the benefit unit: **DSSBefor**, **SFInc** (amount of Income Support).