

# Derived Variables on 1996-97 FRS

## 1. INTRODUCTION

This document outlines changes and additions in derived variables (DVs) for the 1996-97 release of the FRS. It is intended to highlight for users where existing DVs have changed and also to describe DVs that are new for 1996-97.

Users are asked to note where changes have occurred and also to agree on specifications for new DVs.

## 2. 1996-97 DERIVED VARIABLES

### 2.1 Changes

Table 1 attached lists the derived variables for the 1996-97 release. Most of these were on 1995-96 as well although there are a few entirely new ones which are marked in bold. The table contains a brief description of each DV as well as an indication of whether the specification and code for the DV have changed since 1995-96. All DVs have been reviewed for the impact of changes in survey variables, harmonisation etc. For some DVs certain constants need to be updated (such as interest rates). This involves updating the FRS constants spreadsheet CONST33.XLS. Such changes are referred to in the table.

### 2.2 New DVs

There are some new DVs for 1996-97.

#### **Self Employment**

There have been major changes to the self employment questions for 1996-97 with the aim of providing more information on individuals income from self employment as well as reported profits/losses. There is therefore a need to reach agreement on revised DVs to show self employment income. Currently the new DVs (INCSE1, INCSE2) focus on reported income rather than profits/losses. An alternative approach that has been proposed is to focus more on the recorded profit variable PROFIT1 or on some combination of what data is available for particular cases. Analysis of cases where both profits and income from self employment have been recorded suggests that there is no simple relationship between the two measures. The decision on which to use must be taken on which is most appropriate for analysis.

One option might be to maintain two DVs, being careful to avoid inconsistency in analysis. However an agreed approach which is consistent with HBAI will be required for the FRS publication. The FES publication appears to have opted for the profit approach, using drawings from work accounts or recorded self employment income where profit figures are not available

The current specifications for the self employment DVs are attached for users consideration and to aid further discussion.

### **Net Income**

A new income DV, NINDINC has been introduced to show total net income at an individual level. It is based on the existing INDINC (gross income) DV but with adjustments to remove tax and national insurance. The specification is attached.

### **2.3 Checking**

Resources have not allowed comprehensive re-checking of every DV although a selection of the most important have been specifically examined for consistency with 1995-96. These are marked in table 1.

### **2.4 Still to update**

DVs in *italics* have not yet been updated for 1996-97. These are mostly publication DVs connected with holdings of different types of accounts and so should not be of current concern to users. EMPSTATI is not yet fully updated to current ILO definitions.

DVs concerned with free school meals and free/welfare milk have been reviewed but are still using 1995-96 values while the exact derivation of these values for 1996-97 is checked. The difference when 1996-97 values are introduced should be minimal.

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18/02/98  
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# **FAMILY RESOURCES SURVEY**

## **GUIDE TO CHANGES**

*for* **interviewers, editors & analysts**

*APRIL 1996 QUESTIONNAIRE*

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## Welcome to FRS version 33

After many months of consultation, with interviewers and with users of the data both in the DSS and other government departments, many changes have been made to the questionnaire. The result should be a questionnaire that collects information in a less burdensome manner, with greater accuracy and with fewer pieces missing.

A number of questions that were poorly understood by respondents have either been dropped or re-written. New questions suggested by the DSS analysts have been incorporated, while other questions have been revised to allow comparisons with other large government household surveys, part of the ‘Harmonisation program’.

We hope you will agree that taken all together, these changes represent further improvements to a detailed and important survey.

“What’s new for 96?” *Some highlights:*

- **Streamlining of the Benefits section.**

After interviewers had alerted us to the juggling of benefit books and the cumbersome nature of the benefits section, we have made it smoother and easier to handle - we hope! Two screen displays have been deleted, and each benefit is fully dealt with before moving to the next.

- **Streamlining the pay section for employees.**

We have been able to delete a number of questions, as well as compress several other separate ones into a single question.

- **Income of the self-employed**

Last summer, SCPR and OPCS carried out an extensive research project which looked at self-employment. It was funded by the DSS and CSO (Central Statistical Office). The main purpose of the study was to design questions to collect self-employed income data on FRS and on the Family Expenditure Survey which would be more meaningful to self employed people and more useful to analysts - an improvement generally on the current situation. The new questions are shown here as a supplement, Appendix A, taken from the new Benefit Unit Instructions for Interviewers.

- **Health questions launch the Benefit Unit**

Following a reshuffle, the first questions to appear in the benefit unit questionnaire will now be the ones on health. This should be a more gentle opening to the benefit unit interview. The questions about work will follow on.

- **New occupational and personal pension questions**

Gone is the tiresome question about SERPS, and other wording which puzzled respondents, and welcome to a section which includes new questions and showcards, but clearer explanations. The section was designed in conjunction with DSS pension specialists.

- **Accounts and assets questions now less wordy**

We previously had 7 types of account - now there are 5. Also, interviewers should find some screens less cluttered with instructions and not as wordy as before.

- **‘Harmonised Questions for Government Social Surveys’**

At the end of 1995 a booklet titled ‘Harmonised Questions for Government Social Surveys’ was published by the Government Statistical Service. The purpose of Harmonisation is to encourage key Government surveys to use the same question wording, definitions and answer categories where possible. This will enable analysts both inside and outside of Government to conduct fair comparisons of the results.

The FRS has actually set the standard for a number of ‘harmonised questions’, but many more on the FRS are being changed to fall in line with Government surveys such as the Survey of English Housing, The Family Expenditure survey and the Labour Force Survey. Many changes described in this guide are a result of the move to harmonisation, and these are marked with (H).

Where relevant, the written project Interviewer Instructions have also been harmonised, most notably the section on employment. Please take a look.

- **Review of the FRS and the Family Expenditure Survey (FES)**

In May last year, a review was published comparing the questions being asked in the FRS with those asked on the Family Expenditure Survey. The aim was to clear up inconsistencies, where possible. As a result several changes are being made to each survey. Changes to FRS are marked (FES) in this document.

- **Marital status and Relationship codes**

This is one of the most important changes arising from Harmonisation. We are now all following the Labour Force Survey, and collecting LEGAL marital status only, so there is no longer a code for *cohabiting* (which isn’t a legal status). It’s only possible to be one of the following: *single, that is never married; married and living with spouse; married and separated; divorced; or widowed*. The question is now ‘READ OUT, CODE FIRST TO APPLY’.

The first ‘Relationship’ code used to be “1. Spouse/partner/cohabitee”. Now, this has been divided into two: “1. Spouse. 2. Cohabitee.” All the *other* codes are the same, but of course are re-numbered. So be careful if you were familiar with the old numbers!

- **Use of health services**

*Questionnaire Changes*

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A new question, on behalf of the Dept. of Health, asks if people have recently visited the dentist, had an eyesight test, or purchased glasses or contact lenses.

*Details of the MAIN changes:*

***Household questionnaire***





**Relationship codes in the adult grid (H)**

As mentioned in the Highlights, Code 1: 'Partner/spouse/cohabitee' is now split into two;

- 1: Spouse
- 2: Cohabitee

The effect is to knock-on the numbering of other relationships in the grid. Interviewers will have to take care at first to avoid mis-keying.

**Marital status (H)**

While allowing a separate code for 'cohabitee' in the relationships, 'living as a couple' is no longer an option when asking for marital status. Their **legal** status is to be coded from one of the following;

- 1: single, that is never married
- 2: married and living with husband/wife
- 3: married and separated from husband/wife
- 4: divorced
- 5: or widowed?

New checks are in place between Marital status and Relationship codes.

**Married - spouse NOT in household**

The changes described above also eliminate the code 'Married - spouse NOT in household'. This concept is still of interest to the DSS, however. The changes made to the relationship codes and marital status allows the computer to deduce that somebody is married with a spouse outside the household. When this happens, an 'interviewer question' will appear;

*"You've recorded [name] as 'Married & living with spouse' but without a spouse in the household. PLEASE CHECK THIS. If spouse is away for six months or more, press 1 and enter to continue, but IF NOT (e.g separated) ENTER 2 AND AMEND HOUSEHOLD GRID."*

**Continuous full time education**

To avoid some students mistakenly saying that they completed continuous full time education at 16, the question now reads;

*"At what age did [name] complete continuous full-time education - **or is he/she still in full-time education?**"* The extension (in bold) appears if the person is aged 19-23.

There are other small refinements to the instruction at this question which will be seen when reviewing the questionnaire.

**Routing to full time education**

For children aged 0-3 years will no longer be any question about whether they are in full time education.

**New Question - Date of birth (H)**

This is asked in the household grid for everyone who is under the age of 20.

**Wording change - Tenure (H)**

The existing question has been reworded as follows; *“In which of these ways do you occupy this accommodation?”*. It now includes a showcard which contains slightly different categories than before.

**Deleted question - Shared/co-ownership (H)**

The question OwnType *“Is it...1. Owned as part of a co-ownership scheme, that is jointly with a housing association, 2. Or as part of a shared ownership scheme, that is part rented and part owned, 3. Or neither of these?”* has been dropped.

**New question - Accommodation goes with job**

If the accommodation goes with the job of somebody in the household, a new question asks **who** that is.

**Landlord (H)**

New wording: *“Who is your landlord?”*. The answer categories are also slightly different.

**New Question - How long on HB**

If somebody is on Housing Benefit a new question will appear; *“For how many weeks have you been on Housing Benefit/ rent rebate (this time)?”*

**Housing Benefit - reduced rent (H)**

Simpler wording adopted from the Survey of English Housing; *“Is the benefit based on the full rent agreed by you and your landlord, or on a reduced figure determined by the Rent Officer?”*

**New question - Right to buy**

The DSS want to identify people who bought their council houses under the Government's 'Right to Buy' scheme. If a household is not renting, and they have bought the house after 1980, the following question is asked; "*Had you been renting this house/flat before deciding to buy it?*"

If 'Yes' then; "*Who was it rented from?*" appears with a list of possible options displayed to the interviewer.

**Deleted Question for homeowners (H)**

The new tenure question above has a code for 'owned outright' which means that the question 'Ownhow' asking whether it is owned outright or being bought with a mortgage can be dropped.

**New type of mortgage**

It is possible for a householder to have a **single** mortgage that includes a repayment of capital *and* an endowment policy (or a PEP or other interest only method). These are sometimes called 'part and part' mortgages. At MortType code 5 will read; "*...or both an endowment (or any other interest only) mortgage AND a repayment mortgage?*"

**Deleted question for borrowers (H)**

The question: "*Do you pay a special lower rate of interest because you work for the (lender)?*" has been dropped.

**Council Tax - New question**

Information about Council Tax Benefit is collected in the household questionnaire although the benefit is technically awarded to a benefit unit. In the questionnaire, if Council Tax Benefit is received and anyone in a second benefit unit is a householder, and a document is consulted, then the following question will appear;

*"According to the statement, who is the Council Tax Benefit for?"* and a list of the benefit units is displayed for interviewers to code. This question will probably appear only rarely.

**Council Tax - Second Adult Rebate**

The question *“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?”* will now only appear if a document is being consulted and there is more than one benefit unit in the household.

### **Deleted Council Tax questions**

The question *“Was any transitional reduction allowed in connection with your last Council Tax payment?”* can be dropped, along with the follow up questions *“How much was allowed,* and *“How long did that cover?”*. The transitional reduction scheme is now effectively defunct.

### **New questions - Consumer durables (H)**

Households will now be asked if they have a compact disc player, a mobile phone and a satellite dish in addition to the existing questions. Interviewers will also now code whether there is one TV or more than one (for both colour and black & white).

### **New questions - Use of health services**

*“In the past 4 weeks, have (any) of you ....READ OUT....CODE ALL THAT APPLY  
...received anything on prescription  
...visited the dentist for an NHS examination or treatment  
...had an eyesight test  
...purchased glasses or contact lenses?”*

If prescription....

*“Who received the items on prescription?”  
“How many items did [name]’ receive during the past 4 weeks  
“Was/were the items free of charge or did [name] have to pay?”  
“Has anyone else had anything on prescription during the past 4 weeks?”*

If visited the dentist...

*“Who visited the dentist?”  
“Has anyone else visited the dentist during the past 4 weeks?”*

If eye-sight test....

*“Who had the eyesight test?”  
“Has anyone else has an eyesight test during the past 4 weeks?”*

If purchased glasses or contact lenses....

*“Who purchased the glasses or contact lenses?”  
“Has anyone else purchased glasses or contact lenses during the past 4 weeks?”*

The question ‘FreeItem’ about free school milk etc no longer asks about free prescriptions.

**New questions - Start and finish dates of student courses**

In order for the DSS to accurately calculate income from grants, they need to know which year of the course the student is in. The easiest way is to ask for the start and finish dates. These questions are located after collecting information about grants.

**New Question - Access funds for students**

Colleges and Universities can help students out from a hardship fund, known as the access fund. For FRS, only regular payments are counted as income. The new question is located at the end of the grants section; *“Some students get money from an access fund provided by their college or university to relieve hardship. Is [name] presently receiving any REGULAR payment from such an access fund?”*

**Carers**

The showcard which lists different types of caring activity has been moved and will be shown at the first question in this section, *“In some households, there are people who receive help or looking after, for example because they are sick, ...etc...* Showing the card at this point, to all respondents, rather than later on, may help jog people’s memories. (The FRS is known to collect fewer carers than other similar surveys). The wording now better matches the General Household Survey.

END OF HOUSEHOLD MAIN CHANGES



*Details of the MAIN changes:*

***Benefit Unit questionnaire***





**Health and disability questions - new location**

The benefit unit questionnaire will now start with the health questions. These are largely unchanged. The block will be called a\_Health. The questions about current work situation will follow on afterwards and will be block b\_Curst.

**Removal of a showcard - Deaf and blind respondents**

The requirement for this card was thought to be the need for deaf people to see the card. In reality, we suspect that if a deaf person is being successfully interviewed, they will have a signer or be lip-reading, which removes the necessity for the card.

**New reference period: 7 days ending last Sunday (H)**

The new phrase which is included in many questions as a reference period is now "...in the 7 days ending Sunday the [date]." For example: "*Did you do any paid work in the 7 days ending Sunday 31 March?*".

**New question order (H)**

The question '**Train**' asking the respondent if they are on a government training scheme, which used to be asked of everyone, will now follow on after the question about paid work, and will appear only for those who are not working.

**New training scheme**

*Work Trial* is a new scheme on the 'Train' showcard. Business Start-Up will no longer appear on the card or be identified on the survey, but it still exists and the person should still be coded as working and self-employed.

**Question moved - Allowance from a training scheme**

The questions asking how much allowance was paid to people on certain training schemes will now follow the question about training schemes. (It used to appear later, in the 'other income' section).

### **Question deleted - Training and Enterprise Council**

The question "*Is that a scheme run by a Training and Enterprise Council?*" has been dropped.

### **New questions - Unpaid family work (H)**

If a person is not working and is not away from a job, we will now be asking;  
 “*Did you do any unpaid work in that week for any business that you own?*”  
 If No...  
 “... *or that a relative owns?*”

### **Questions merged - Looking for work (H)**

The questions *Look4* and *LkYt4* have been merged into one question; “*Thinking of the 4 weeks ending Sunday the (n) were you looking for any kind of paid work or government training scheme at any time in those 4 weeks?*”

### **Question deleted**

The question ‘Ystart’, “*Why would you not have been able to start (job/training) within two weeks?*” has been dropped.

### **Job description - New ordering and amendments (H)**

The question “*What does the firm/organisation you work for mainly make or do at the place where you work?*” now includes the following interviewer instruction:

DESCRIBE FULLY - PROBE MANUFACTURING OR PROCESSING OR DISTRIBUTING ETC. AND MAIN GOODS PRODUCED, MATERIALS USED, WHOLESALE OR RETAIL ETC.

This question also appears first and is then followed by *Title*, *RespDo*, and *Qualif*  
 See the project Benefit Unit Instructions for detailed guidance in this area.

### **New question - Length of time in present job (H)**

The new question(s) are located in the job description block of questions.

“*In which year did you start working continuously [for your current employer]/[as a self-employed person]?*”

If less than 8 years..

*“and which month was that?”*

### **New question - Full or part-time work (H)**

At the end of the section on working, a new question (from LFS) will appear for all those in work, recording their own assessment of whether they are full or part-time:

*“In your [main] job are you working....*

*1: ...full time,*

*2: ...or part-time?”*

### **Merged questions - employee pay**

The series of questions about items included in the pay such as income tax refund, mileage allowance, statutory sick pay, statutory maternity pay and motoring expenses have been combined into *one* question where the items all appear on one show card. In addition, the two questions about Luncheon vouchers and free meals will not be asked in their own right, but have been added to the showcard which asks about free or subsidised goods, etc.

### **Questions deleted - Pay section**

These four questions have been dropped: *“Do you usually pay income tax? Do you usually pay NI contributions? Has the Inland revenue allowed you, or will you be claiming tax relief for expenses incurred as a result of your employment, such as overalls, clothing (etc)? What is the amount on which tax relief was allowed?”*

### **Payslips consulted**

After interviewers pointed out the difficulty in not being able to accept old payslips, an extra code has been added at this interviewer question.

*“CODE WHETHER RESPONDENT IS USING PAYSリップ*

*1: Latest payslip consulted*

*2: Old payslip consulted*

*3: No payslip consulted*

*PAYSリップ MUST BE WITHIN PAST 3 MONTHS*

If an ‘old’ payslip is consulted, the check which ensures that net pay and all deductions add up to the gross pay remains, but the gross pay to date question will not appear.

### **New questions - Self-employed income**

SEE APPENDIX ‘A’

### **Adults in education**

If an adult is in education (more than 12 hrs) then they will be asked what type of school or college they attend.

### **New sequence of questions - Occupational pensions**

A number of questions about pensions have been dropped. Other questions have been moved onto one of three new showcards. The wording of questions has also been scrutinised and they should be a little easier for respondents to understand.

SEE APPENDIX 'B'.

### **New sequence of questions - Personal pensions**

A number of new questions here, while others have been deleted. There are two new showcards and wording of old questions have been amended slightly.

SEE APPENDIX 'B'

### **Changes to the benefits section**

Widowed Mothers Allowance: This now has to be collected in an explicit way. On the first showcard of benefits the code now reads; "*Widows pension or Widowed Mother's Allowance (National Insurance)*" and when this is coded, a new question after Ben1Q appears;

*"INTERVIEWER: ASK OR RECORD WHICH ONE WAS RECEIVED*

*1: Widow's pension*

*2: Widowed Mothers Allowance*

War Widows pension: This also has to be coded separately and appears on the showcard (Ben1Q) as "*War Disablement Pension or War Widows pension*".

*"INTERVIEWER: ASK OR RECORD WHICH ONE WAS RECEIVED*

*1: War Disablement pension*

*2: War Widows pension*

### **Benefit Payment Cards**

In the summer of 1996, Benefit Payment Cards will start to be issued for some benefits. The cards will eventually be replacing order books and girocheques for benefits that are cashed at Post Offices. All benefits to which a person is entitled will be made using the one card. Receipts will be issued each time, although we do not yet know what these will look like. They will, however, double as a declaration of entitlement and will show each benefit amount separately. There's a new code at HowBen;

1: Order book

2: Direct to bank/building society

3: Giro Cheque

4: *Benefit Payment Card*

New Question Order

The sequence of questions which begins “*How is this benefit paid to you?*” has been changed following suggestions from interviewers. Previously, interviewers asked for all the order books before returning to ask for amounts, by which time the earlier books may have been handed back to the respondents. The new sequence follows each benefit through all relevant questions before moving to the next.

The screen layout has also been changed so that the questions and answers to each benefit are all visible in the bottom half of the screen. Two of the screen displays asking interviewers to check the order books for other benefits have been dropped.

New Benefit Rates: From April most benefits will be updated for benefits which pay standard amounts. These changes have been included in the checks stored in the laptop (the checks cover both old and new rates).

**New Benefit - Extended Payments for Housing Benefit and Council Tax Benefit**

The ‘Extended payment’ covers 4 weeks and put simply, it covers the gap, for people who get a job, between coming off benefit and getting paid. The information will be collected via a new code (code 5) at Ben5Q: “*Extended Payment of Housing benefit/rent rebate or Council Tax Benefit (4 week payment only)*” There is one follow up question, asking for the amount.

**New Questions - Social Fund Loans and Community Care Grants**

Another of the codes on the Ben5Q showcard is changing; Code 4 is now;  
*4: A Social Fund Loan or Community Care Grant*

If code 4 is selected;

*SOCIAL FUND LOAN OR COMMUNITY CARE GRANT*

*ASK OR CODE: Was that a loan or a grant?*

*1: Social Fund loan*

*2: Social fund Community Care Grant*

If Loan;

*“Was it a Budgeting loan, or a Crisis loan?”*

*1: Budgeting loan*

*2: Crisis loan*

If loan;

*“How many such loans have you had in the past 6 months?”*

*About how much did you borrow (altogether)?”*

If Grant;

*“How many such grants have you had in the past 6 months?*

*“About how much did you borrow (altogether)?”*

**Transfer of questions from Household to Benefit Unit questionnaire:      Housing  
Benefit for secondary benefit units**

Questions on whether people in other benefit units are receiving Housing Benefit, which used to appear in the household questionnaire, will now be asked only in their BU questionnaire. The new question(s) will be asked of all individuals who pay rent. They are towards the end of the benefits section.

*Some people qualify for Housing Benefit, that is a rent rebate or allowance. Are you receiving Housing Benefit, either directly or by having it paid to your landlord on your behalf?”*

*“How much Housing Benefit/rent rebate was allowed last time?”*

*“How long did that cover?”*

#### **New question - length of time on Housing Benefit/ rent rebate**

This accompanies the above changes.

#### **Questions deleted - Coal and coke**

Some interviewers will no doubt be sad to see the last of this question, while others have been campaigning for its dismissal for some time!

#### **Lump sum National Insurance payments**

The question *“Have you made any lump sum payments of NI contributions to the Inland Revenue or DSS in the last 12 months?”* will no longer be asked of those over pensionable age.

#### **Questions merged - Children’s earnings and income from a trust**

Two questions have been merged into one, *“Is [child] currently receiving any income or earnings either from a spare time job, or a trust?”*

#### **Simplifying the list of accounts**

Now reads:

- 1: Current account with a bank or building society



## National Savings Bank (Post Office)

2. - Ordinary Account
3. - Investment account
4. TESSA (Tax Exempt Special Savings Account)
5. Savings account, investment account/bond, any other account with bank, building society, etc.

**New ordering of current account questions**

In the assets block, the ordering of questions about current accounts is amended slightly to follow same pattern as the questions on savings. The questions used to flow as follows; AnyMon, MuchLeft, AccName and More.

Now it is; AnyMon, AccName, MuchLeft and More.

**Simpler wording for questions on Interest earned on accounts**

The old question AccIntr read; *“Thing about your [current account(s)], how much interest have you received from this (these) account(s) in the last 12 month?”*

The new wording applies to AccIntr, InvIntr and Chint and is as follows; *“How much interest have you received altogether from any [current accounts] in the last 12 months?”*

? Pruning at the question Intro (accounts and investments version):

*“Now I'd like to ask you about ~~INTERVIEWER: READ OUT TYPE(S) OF ACCOUNT HELD, VIZ...~~ [your/CHILD'S] [Account names], that you mentioned earlier. [Do you/does CHILD] still have these accounts?”*

~~INTERVIEWER CODE~~

? At KindOf:

~~INTERVIEWER: [NAME] HAS THE TYPE[S] OF ACCOUNTS LISTED BELOW. IT IS POSSIBLE (apart from TESSAs) TO HAVE SEVERAL ACCOUNTS OF SAME TYPE. ASK OR CODE AS APPROPRIATE. ASK OR CODE: Which accounts shall we deal with first? READ OUT, IF NECESSARY: (list of accounts, as before).~~

? At More

*“Do you have any more ~~savings accounts of the type I mentioned just now?~~ ~~INTERVIEWER: REMIND THE RESPONDENT AS NECESSARY: THIS PERSON IS CODED AS HAVING. (list as before)? WITHIN THE LAST 12 MONTHS.~~”*

*Example: “Do you have any more NSB Ordinary Accounts, Savings accounts/other accounts?”*

**Additional National Savings products**

There are two products now identified separately, FIRST Option Bonds and Yearly Plan. (children cannot have FIRST Option Bonds.) There are appropriate questions in the assets block were necessary.

### Capital value of National Savings (outside the assets block)

At the request of the Department of National Savings, a new showcard containing banded amounts will accompany a new question; “*You said you had [name of NS investment], in which group on this card does your amount of investment fall?*”. The question is located next to the assets block. If the respondents enter the assets block, they will not be asked the new question. If they don’t enter the assets block, they will be asked.

### New Period codes (H)

Most of the major Government surveys will now start to use the following period codes. Please take care when getting used to them.

<u>Old Code</u>	<u>New Code</u>
1: One week	1 One week
2: Two weeks	2. Two weeks
3: Three weeks	3. Three weeks
4: Four weeks	4. Four weeks
5: Calendar month	5. Calendar month
6: 3 months (13 weeks)	
7: 6 months	<b>7. Two calendar months</b>
8: Eight times a year	8. Eight times a year
9: Nine times a year	9. Nine times a year
10: Ten times a year	10. Ten times a year
11: A year	
12: One off/lump sum	
13: None of these (explain in a Note)	<b>13. Three months/13 weeks</b>
	<b>26. Six months/26 weeks</b>
	<b>52. One year/12 months/52 weeks</b>
	<b>90. Less than one week</b>
	<b>95. One off/lump sum</b>
	<b>97. None of these (explain in a Note)</b>

### Outcome codes for partial interviews

In a few cases, interviewers were coding ‘Partial’ (code 21) because a *proxy* interview had been done. This is incorrect: a proxy counts as a normal interview, and therefore *Full* (code 11). ‘Partial’ is where a whole benefit unit is missing. The ‘Partial’ codes now read:

*21: PARTIALLY CO-OPERATING HOUSEHOLD: a BU is missing - due to non-contact*

*Questionnaire Changes*

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22: - *due to refusal*

23: - *failed to reach end of BU.*

## **HOUSEHOLD**

### **Ethnic Group (H)**

Minor working change: Code 4 is now “*Black - neither Carribean nor African*”. The last option is now “*none of these*”

### **Accommodation Type (H)**

New way of asking the question, which also records slightly more detail. Is this accommodation;

1. House or bungalow → ...is it detached, semi-detached or terraced?
2. A flat or maisonette → ... is it a purpose flat, converted house/ some other kind?
3. Other → ...is it a caravan, mobile home or houseboat, or other?

### **Length of Residence (H)**

The question asking how long the householder as lived in the accommodation has been replaced with a banded question: Less than 12 months, 12 months but less than 2 years, 2 years but less than 3 years, 3 years but less than 5 years, 5 years but less than 10 years, 10 years or longer.

### **Rent Holiday (H)**

Now asks “*Do you have a rent holiday?*”, rather than “*Do you have any rent-free weeks?*”. There’s now an interviewer instruction about ‘Rent free weeks’.

### **Payment towards mortgage**

The question OutsPay records who, or what, pays towards the mortgage. A new code is added; “*Mortgage protection/insurance policy*”

### **Lender (FES)**

The types of lender have been compressed into three codes, “*1. Building society, 2. Bank, 3. Other?*”

### **New code at Service charges (FES)**

A new code (7) is included; “*Factoring (Payments to a land steward)*”.

### **Council Tax Band (H)**

If the accommodation has not been valued separately for the Council Tax the code is now 9, not 0.

### **Simpler wording of CTLVBand (FES)**

The question is now; “*Was your Council Tax bill reduced to a lower band because there is a disabled person in the household?*”

### **Council Water charge in Scotland**

CTWatAmt “*How much is included in that for Council water charge?*” is now only asked if a document is being consulted.

### **Ctax - reasons for non payment**

A new code is added to the possible reasons for non-payment of tax “*Household only recently moved into accommodation*”

### **Wording change at vehicle questions (H)**

The question VehOwn now reads; “*Is the [vehicle] ...privately owned, privately leased, or is it a company car?*”

### **The value of company cars (FES)**

The showcard displaying the list price of company cars now has narrower price bands.

### **Revised codes - insurance policies (FES)**

At the question “*Do you have any insurance policies...*” (‘Premium’) the list of policies has been revised. Consult the Instructions for details.

## **BENEFIT UNIT**

### **Wording change - 'Working' (H)**

The question now reads; "*Did you do any ~~regular~~ paid work in the 7 days ending Sunday the [date], either as an employee or as self-employed?*"

### **Questions not now asked for 2<sup>nd</sup> & 3<sup>rd</sup> jobs**

The following questions are not asked for an employee's subsidiary jobs. "*Does your last wage or salary include any of the items on this list? Were there any of the items of household expenditure shown on this card, included in the net pay of £x that you received on [date]? What was the amount of the refund for [type of refund]. What was covered by the first refund? Any other refund? How many hours a week are you contracted to work - that is excluding...(etc?)*"

**Reason for absence from work** The code 'Paternity leave' has now been included. The range has been increased to allow for sums of more than £1000.

### **Multiple receipt of DLA and AA.**

When DLA or AA is received on behalf of somebody else, more than one person can be entered.

### **Pensioners Guaranteed Income Bond**

The minimum age for the holding has been lowered from 65 to 60, and the appropriate check adjusted.

**Period codes for Odd Jobs** The question "*How long did that cover?*" has been dropped, because this is not really appropriate for such one-off jobs. There are already other checks to ensure that the job is not regular.

### **Rewording of Health Question (H)**

Now asks, "*Do you have any long-standing illness, disability or infirmity? By long standing I mean anything that has troubled you over a period of time or that is likely to affect you over a period of time?*"

### **Check on large bonus amounts**

A check for employees, which is triggered by bonuses in excess of £10,000.

### **Check on receipt of Pension**

An existing check has been modified to allow widows aged 60-65 to claim widows pension instead of NI Retirement Pension.

### **One Parent Benefit and Lone Parent Premium**

There is a check if a respondent is coded as receiving both One Parent Benefit and Income Support. It queries whether the One Parent Benefit may in fact be the Lone Parent Premium component of Income Support. This replaces the previous check, which triggered if the *amount* of One Parent Benefit sounded incorrect.

### **Annuities**

An expansion of the code at Any Pen which now reads; "*An Annuity (includes home income plan or equity release)*" Some people may receive a regular annuity payment, the proceeds of having mortgaged part of their home and used the money to buy an annuity. Some of the annuity goes to repay the interest on the loan. (This should be recorded in the household questionnaire at 'Othmort2, etc.) The rest is a regular income to the respondent, which should be recorded here. Such schemes are usually only applicable for people aged 70 and over.

**Zero amounts not allowed**

At the request of DSS, a number of `Amount` questions no longer accept a zero entry. This is typically where a previous question has established that an amount *is* being received/paid. The questions are:

**Household:** HBenAmt, WSIncAmt, ServAmt, AccAmt, PurcAmt, BorrAmt, RMAmt, TopAmt, StrAmt, ChAmt, WatAmt, SewAmt, WSewAmt, ConAmt, PropRent, NHHAmt, ChAmt1, ChAmt2.

**Benefit Unit:** TaxAmt, AmtTaxF, AmtOth, Deduc, DedOth, MileAmt, MotAmt, HHA, SSPAmt, SMPAmt, BonAmt, IVAmt, PPPay, BenAmt, NotUsAmt, DSSAmt, RepayAmt, PrgAmt, HBOthAmt, RedAmt, PenPay, PtAmt, PoAmt, MntAmt, MntUsAmt, MrAmt, MrUAmt, ApAmt, ApdAmt, AllPay, BbbPay, OtAmt, RefAmt, NIAmt, NIIAmt, OJAmt, ChAmt, MuchLeft, MuchAcc, IssVal Amount, Prem, NSIBVal, BondVal.

**Ctrl + End - for viewing more codes**

When the number of answer codes spreads over two screens, interviewers press Ctrl+ Home to view the other codes. The preferred method now, however, is to use **Ctrl+End**. Should an interviewer accidentally let go of the Ctrl key, they will remain where they are in the questionnaire rather than being sent back to the beginning! (Note that both methods will work.)

END OF MINOR CHANGES



## APPENDIX A

### Block k\_Mainsf - Self-employed earnings (main job)

The next questions are only routed on for the self-employed (including directors of limited companies who handle their finances as if self-employed).

Jump 16 **ASK THE FOLLOWING QUESTIONS ABOUT MAIN JOB AS SELF-EMPLOYED**  
[Adult1&2] **THIS SHOULD EXCLUDE Mail Order Agents AND Babysitters**

It is often difficult for self-employed people to give precise details about their income but please try to complete these questions as fully as possible. The questions have been redesigned for 1996/7 in order to reflect better how people think of their employment situation and to make it clearer to informants the figures that are required. The questions also reflect the fact that a group of the self-employed (particularly sub-contractors) have pay arrangements similar to employees.

There are two separate users of the FRS data: the statisticians who use the profit and loss information, and other analysts who are interested in the current income situation. The new questions provide information for both these needs.

**JobBus** **Can I check, do you think of yourself more as having a job, or a business?**  
**INTERVIEWER: USE ANSWER (OR 'Occupation' etc) LATER, AS APPROPRIATE AT 'Job/business'.**

This question is for your convenience as it will enable you to ask subsequent questions using the description most applicable to the informant.

The questions are meant to cover each separate job or business separately. However, someone whose occupation is 'piecemeal' and perhaps involves different pieces of work being done sequentially or simultaneously, perhaps for different people (eg a handyman, gardener, building sub-contractor) would be treated as having one job, as long as the work is all of a kind, or accounts are not kept separately for the different pieces.

**BusAccts** **In this job/business are annual business accounts prepared for the Inland Revenue for tax purposes?**  
**INCLUDE IF PREPARED BY ACCOUNTANT**  
**1: Yes**  
**2: No**  
**3: Not yet but will be**



If profit and loss accounts have been prepared but not yet submitted to the Inland Revenue, code yes. The question refers to both accounts prepared by the informant or an accountant. Those self-employed who may not consider themselves as 'being in business', such as sub-contractors and those working for themselves, may still employ an accountant to sort out their tax etc. These accounts should be referred to when possible.

If accounts have not yet been prepared but will be, the profit/loss question will be by-passed.

**Sole** **Are you working on your own account or are you in partnership with someone else?**

**1: Own account (sole owner)**

**2: In partnership**

It is important to record only the informant's share in the following questions, **not** the total for the partnership/company. If in partnership the display below appears:

**PartDisp** **INTERVIEWER: READ OUT**  
**The questions that follow are about just YOUR OWN SHARE of the business - that is, NOT including your partner's share.**

For those who keep business accounts the following questions are asked:

**SE1** **What is the most recent period for which accounts have been prepared for the Inland Revenue?**

**ENTER BEGINNING OF PERIOD. IF DAY OF MONTH NOT KNOWN, ENTER '??'.**

**SE2** **INTERVIEWER: ENTER END OF PERIOD (for which accounts have been prepared)**

The most usual period for accounts is 12 months. A common error is to enter 13 months instead of 12. If a period of less than 12 months is keyed, the following check will appear:

Soft Check *That seems a rather short period, please check your entry.*

Periods of less than a year are acceptable if confirmed as such.

Hard Check *If the last date for a self-employed profit code is earlier than the first date: The end date is earlier than the beginning date. Have you transposed them?*

Here it will always be necessary to go back and change the dates to which the profit or loss refers.

Soft Check

If the end date is more than 12 months after the start date:

*Are you sure? This is more than 12 months. Please amend your coding, or explain in a note <CTRL + F4>.*

Hard Check

If either date is in the future:

*This must not be a future date. Please amend your coding.*

**ProfDocs**

**What was (your share of) the profit or loss figure shown on these accounts for this period? It would be helpful if you could refer to a document, such as the annual accounts, or the Notice of Tax Assessment from the Inland Revenue.**

**INTERVIEWER: FIRST, CODE DOCUMENT CONSULTED (1st to apply)**

**1: Notice of Tax Assessment**

**2: Annual accounts (include. summary)**

**3: Some other document (describe in a note)**

**4: No document consulted**

Because self-employed accounts contain several figures which refer to profit and loss, it is important that, wherever possible, you ask that documents are consulted. However, be careful that the respondent will not incur any charge by their accountant for providing information.

The most informative document is the Inland Revenue notice of tax assessment (Form 300 CODA or SHIP). This is the form prepared by the Inland Revenue after submission of the accounts, and is sent to the self-employed person fairly quickly afterwards (usually 2-3 months). It sets out the income, deductions, any allowances, the amount on which tax is chargeable and the tax payable. An example of a completed Form 300 CODA is given to you to show the respondent.

At this question code which, if any, document is consulted. The profit or loss figure is entered at the next question.

If no documents are available it is important to try to obtain as accurate a figure as possible.

**Profit1**

**INTERVIEWER; NOW, ENTER THE £ PROFIT LOSS AMOUNT:**

If Code 1 at **ProfDocs**:

**FROM NOTICE OF ASSESSMENT, ENTER THE 'INCOME' FIGURE (AT TOP OF FORM)**

If Code 2 at **ProfDocs**:

**FROM ACCOUNTS, ENTER THE 'ADJUSTED' PROFIT/LOSS (IF NOT SHOWN, ENTER THE 'NET' FIGURE)**

If the informant consults a notice of assessment (form 300 CODA or SHIP) then the figure to be entered is that shown on the completed example, under the heading *Income and deductions*.

If the informant consults business accounts then the figure required is that labelled 'Adjusted Profit/Loss, and if that is not shown, the figure labelled 'Net Profit/Loss should be used.

If no accounts are available then the figure required is that after deducting all expenses and wages, but before the deduction of Income Tax and National Insurance.

The allowance received by those on business start-up schemes should be included when calculating the profit - in some cases the allowance (which usually is from £20-90 a week) may be the only profit.

**Profit2** **DID THE ANSWER AT THE PREVIOUS QUESTION REFER TO PROFIT OR LOSS?**

**1: Profit/earnings**

**2: Loss**

**ProfTax** **Can I just check, is that the figure before deduction of income tax?**

**1: Yes (before tax)**

**2: No (after tax)**

If the profit figure is as defined at **Profit1** ('Income and deductions' or 'Adjusted profit/loss' or 'Net profit/loss') the answer to this question should be 'Yes (before)'. If there is doubt, or no document was consulted, the question is asked of all who have profit. If the profit is *after* tax:

**ProfNI** **And is the figure before or after you paid any lump sum (Class 4) National Insurance payments based on taxable profits?**

**IF NO LUMP SUM NI PAID, ENTER '3'.**

**1: Before**

**2: After**

**3: Not applicable (no lump sum NI)**

This question refers only to Class 4 NI, a lump sum calculated according to profit level. It may be paid as a combined amount with income tax. Regular, Class 2 NI contributions ('the stamp') should not be counted here.

**PrBefore** **What was (your share of) the profit BEFORE tax [and lump sum**

## **National Insurance deductions]**

The question is worded according to whether the profit was before tax but after NI, or before tax and NI. There is a check if the figure here is lower than the profit figure:

### Soft Check

*Profit BEFORE Tax/Ni is less than net profit - that can't be right! Please check your figures.*

If the self-employment includes any commercial farming activity, ie **Farmer** in the job description section is 'Yes', and a profit is given, the following question is asked.

### **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%.**

### **WhyNoPro**

**Why was the respondent unable to give a profit or loss figure?**

**1: Docs with accountant/Inland Revenue**

**2: Other reason**

This question is asked if the profit/loss amount was not known.

Next we want to get a picture of the current income from the job or business. A straightforward way is to ask for information on money drawn from a business bank or building society account.

### **WorkAcc**

**Do you have separate bank or building society accounts for your work and your private finances?**

This question is to identify whether the respondent has one or more bank or building society accounts which contains *only* money relating to the business/job. If a business/work account also contains money from a source not connected to the business/job, this question should be coded 'no'. If coded 'yes':

### **OwnSum**

**CARD S**

**Do you draw money from your work account for any non-business purposes, such as any of the things shown on this card?**

**(CODE 'YES' IF ANY APPLY')**

The card shows:

Money from the work account:

- used for payments to yourself and any other personal spending
- used to pay domestic bills (including standing orders)
- transferred to a private account
- used for any other non-business use?

**OwnAmt            Thinking of the last 12 months, on average how much have you taken EACH MONTH for these non-business purposes?**

The purpose of these questions are to get a picture of current monthly income from self-employment. They ascertain how much money is being drawn from the business for the personal use of the informant and their household. Money drawn solely for business puposes should be excluded as should, where possible, business elements of domestic bills.

It is appreciated that the figures given here will have to be estimates. If a business has been in operation for less than a year, give the average over the length of time that the business has been operational.

**OwnOther        Apart from any drawings from the bank/building society, do you receive any other income from this job/business, for personal use?**

These questions cover income for the business that is not channelled through the bank/building society account. This may be 'cash in hand' for work carried out. Try to get an estimate, but, as this may be a sensitive topic (because some or all of this money may not be declared as income in the accounts), a refusal can be accepted here.

**OwnOtAmt        On average, how much is that each month?**

Those self-employed who do not have profit/loss accounts, do not have a separate business account or who do not make *drawings* from a separate business bank account are asked about their *income* from the job. This group of people may include sub-contractors who, while legally self-employed, have income arrangements similar to employees.

**SEIncAmt        Now I'd like to ask some questions about your income from your job/business: that is, after paying for any materials, equipment or goods that you use(d) in your work.**

**On average, what was your WEEKLY or MONTHLY income from this job/business over the last 12 months?**

By 'income' we mean money from the occupation which is used for personal, domestic, non-business use, in other words' what the respondent has to live

on. Again the figures given here may be estimates. Sometimes they will have the equivalent of a payslip, or their invoices, or some other document which may be referred to - though it is the *average* monthly or weekly income which is required, not the *last* payment received.

**SEIncWM**

**INTERVIEWER: ASK OR CODE**

**Was that weekly or monthly income?**

**CheckTax**

**May I just check, is either income tax, or your regular National Insurance contribution DEDUCTED AT SOURCE?**

**(INTERVIEWER: THIS IS 'CLASS 2' NI)**

**1: Income tax deducted**

**2: regular NI deducted**

**3: no, neither deducted**

Some self-employed, especially those who are sub-contractors, may have Income Tax or National Insurance payments deducted at source by whoever contracts them. Only one may be coded.

Different tax and NI arrangements can apply in different situations. Actors under contract, for example, have NI but not tax deducted at source. Construction industry sub-contractors (without a '715' exemption certificate) are given Inland Revenue form SC60 by the contractor showing the details. They have tax but not regular NI deducted at source. The questions should cover all these different circumstances.

The self-employed may pay both Class 2 regular National Insurance contributions (the 'stamp') and/or Class 4 lump sum National Insurance contributions, which are based on the profit made on the business. For SC60 workers the tax deducted will typically include an amount for Class 4 contributions. In such cases code 1 only. At the end of the sub-contractor's accounting period figures will be submitted to Inland Revenue showing the income and the amount of tax and Class 4 NI paid over the period. IR will then notify the person of the amount of tax and NI Class 4 payable and whether a balance needs to be paid by or credited to him/her.

These questions cover Income tax and Class 2 regular NI payments only.

**TaxDAmt**

**How much income tax was deducted last time?**

**TaxDPd**

**How long did this cover?**

**NIDAmt**

**How much National Insurance was deducted last time?**

**NIDPd**

**How long did this cover?**

**ChkIncom**            **May I check, is your average weekly/monthly income of £[x] before or after income tax/regular National Insurance was deducted?**

The next questions are asked of all currently working self-employed except those who receive an income and have regular NI contributions deducted at source. They cover only regular Class 2 NI contributions (the 'stamp').

**SeNIReg**            **Do you pay a regular National Insurance contribution?**

**SeNIRAmt**        **How much was your last National Insurance payment?**

The self-employed pay regular contributions (Class 2), which in 1996/7 are £6.05 per week, if profit/earnings exceeds £3430. Do not include lump-sum contributions (Class 4, on profits between two set annual amounts) here; they are asked about separately at **SeNILump**.

**SeNIRPd**            **How long did this cover?**

Soft Check        If the last payment is more or less than the standard contribution.  
*Amount for National Insurance contribution deviates from standard weekly amount (currently £6.05 for self-employed). Please check.*

All the self-employed are asked about tax paid in the last 12 months. For those who have already reported Income Tax deducted at source, this is the tax in addition to this amount that has been paid direct to the Inland Revenue. This might include tax outstanding from a previous set of accounts. Payments of tax direct to the IR by the self-employed often include a lump sum Class 4 National Insurance payment based on the profits of the business. If the lump sum NI amount cannot be separated from the tax, then include the total amount as tax and record 'Don't Know' for the amount of NI lump sum.

**SeTax**            **Have you made any income tax payments relating to this job/business in the last 12 months?**

Include any income tax payments *made* in the last year covering this job, even if they do not relate to the amount given at **Profit2**, eg to a previous year's figures. Income tax on other sources of income will be asked about later.

**SeTaxAmt**        **How much did you pay altogether in the last 12 months?**

Enter the total amount paid for this job, within the last year.

**SeNIinc**            **Does that figure include a LUMP SUM (Class 4) National Insurance contribution based on taxable profits?**

- If 'yes':
- SeNIAMt**      **How much was the National Insurance lump sum payment?**
- Those whose tax payment did not include a Class 4 NI contribution are asked separately about these payments:
- SeNILump**      **In the last 12 months have you paid any lump sum NI contributions based on taxable profits?**
- SeNiLAMt**      **What was your total lump sum payment in the last 12 months?**
- The next two questions are asked of those not currently working but who worked as self-employed in the last year.
- SeLwks**      **In the last 12 months, for how many weeks have you been self-employed?**
- SeEnd**      **On what date did you cease to be self-employed?**

## **APPENDIX B: EMPLOYEE PENSIONS**

### **Block o\_Pens - Pension Schemes**

**Jump20**      **THE QUESTIONS THAT FOLLOW ARE ABOUT PENSION PROVISIONS.**

The FRS contains questions on company and private pension schemes to aid the DSS in predicting how many people may or may not be wholly dependant on state pensions in the future.

There are questions on the following pension arrangements, routed according to employment status and previous answers in the pensions section:

- Occupational pensions:
  - current membership of a pension/superannuation scheme run by a present employer;
  - previous membership of a pension/superannuation scheme run by a present employer;
  - membership of a pension/superannuation scheme run by a previous employer;
- Personal pensions:
  - current membership of private/personal pension schemes;
  - previous membership of private/personal pension schemes.



### Schemes run by present employer

The questions **EmpPens** to **EpRghts** are asked of people who are currently employees. Doctors and dentists working in practice, who count as self-employed, but are able to contribute to an employer pension scheme, should be coded 2 at the question **Nature** in the job description block in order to be correctly routed here.

**EmpPens**      **Thinking of your present job, do you currently belong to a pension or superannuation scheme run by your employer which will give you a pension when you retire?**

The following extra text appears for doctors/dentists in a practice:

**SELF-EMPLOYED DOCTORS/DENTISTS: "YOUR EMPLOYER" = the NHS**

Employees may be a member of an employer's pension scheme on a voluntary basis. Some employers require employees to be members of their scheme unless they 'opt out' whilst others require them formally to 'opt in' before they can become members.

If yes:

**EpLong**      **How long have you belonged to your present employer's pension or superannuation scheme?**

Enter to the nearest whole number of years.

**EPTYPE**      **SHOW CARD U**  
**Which of the statements on this card best describes this scheme?**  
**1: The scheme is contributory - the contributions are taken out of pay each week or month**  
**2: The scheme is called non-contributory but you do pay something to make additional provision for yourself or your dependents**  
**3: The scheme is non-contributory - no-one takes money off your pay each week or month**

It may be helpful to consult a payslip if available.

Code 1: If the scheme is fully contributory, a typical contribution would be about 8% of gross pay. Sometimes an extra contribution of perhaps 1% or 2% for dependents (eg widows/widowers pension) may be made.

Code 2: applies if the employee does not contribute to the basic pension -the employer pays it all - but does pay a contribution of perhaps 1% or 2% for extra benefits for self or dependents (eg widows/widowers pension). Such an arrangement applies to Civil Servants and some other public servants.

Code 3: applies if the employee does not contribute to the pension at all.

For the purpose of the above question 'contributions' do not include Additional

Voluntary Contributions, which are covered at the next question. If the respondent is in a non-contributory scheme, but pays AVCs, code 2 or 3 as appropriate (depending on whether s/he is contributing to extra benefits for self/dependents).

**Ep1Avc**

**Some people who are members of their employer's pension schemes pay extra contributions, known as Additional Voluntary Contributions or AVCs, in order to increase their final pension.**

**Do you pay any type of Additional Voluntary Contributions?**

AVCs may be paid to top up regular occupational pension contributions in order to increase the pension income. The maximum total pension contribution allowed, including any AVCs, is 15% of earnings .

If yes, the following question is asked about which type of AVC it is. The respondent ought to know as they will either have asked their employer to arrange it, or will have made arrangements through an insurance company or other financial organisation.

**AVCType** Can I just check, is the AVC arranged through your employer, or is it a 'Free-Standing' AVC that is separate from your employer's pension scheme?  
**IF RESPONDENT HAS BOTH, CODE 1 & 2.**  
**1: Employer's AVC**  
**2: Free-Standing AVC**  
**3: Not sure which type**

The following questions are asked of those employees who do not currently belong to their employer's Pension Scheme .

**EpPres** May I just check, have you ever belonged to a pension scheme run by your present employer?

If yes:

**EpRghts** **SHOW CARD T**  
Which of the statements on this card best describes what has happened to the pension rights you built up in your present employer's pension scheme?  
**1. I am now drawing that pension**  
**2. The pension is 'frozen', that is, left behind with the employer to be paid when I retire**  
**3. My rights were transferred to a personal pension scheme, or another scheme**  
**4. My contributions were returned to me in cash**  
**5. I got nothing, and will get nothing**  
**6. (None of these)**

Schemes run by a previous employer

The next question is asked of all adults unless they have **never** worked.

**EpPrev** **Have you ever belonged to a pension scheme run by a PREVIOUS EMPLOYER?**

If yes:

**EpPrNum** **How many pension schemes run by previous employers have you belonged to?**

Then there is a question about what has happened to the rights which were built up in that scheme:

**EpPrRgts** **SHOW CARD T**

**(Thinking just of the most recent pension scheme,) Which of the statements on this card best describes the pension rights you built up in that scheme?**

- 1. I am now drawing that pension**
- 2. The pension is 'frozen', that is, left behind with the employer to be paid when I retire**
- 3. My rights were transferred to a personal pension scheme, or another scheme**
- 4. My contributions were returned to me in cash**
- 5. I got nothing, and will get nothing**
- 6. (None of these)**

If code 3:

**EpTran**

**Were your pension rights transferred into ... READ OUT...**

- 1: ...your present employer's scheme**
- 2: ...a personal pension scheme**
- 3: ...or into some other pension scheme?**

Code 1 is only an option for those who are now, or have been, a member of their present employer's pension scheme.

## PERSONAL PENSIONS

### Current and previous membership of personal pension schemes

All respondents are asked about personal pensions.

**PerPen** (Now I'd like to ask you about personal pension schemes rather than employers' pension schemes.)

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

**Do you currently have, or are you currently making contributions to any personal pension?**

These pensions may be taken out by self-employed persons or by employees who either do not have a company pension scheme or have opted out of it to set up their own 'personal pension'. The arrangement will normally be directly between an individual and a pension provider such as a bank, building society or insurance company.

If the respondent answers 'Yes' and is Self-Employed in their main job the following question is asked:

**PPNum** How many such pensions do you currently have?

- 1: One**
- 2: Two**
- 3: Three or more**

**PPDat** When did you take out this pension?  
**IF MORE THAN ONE, GIVE DATE FOR 'MAIN PENSION'. IF DAY OF MONTH NOT KNOWN, PUT ??.**

All who are coded '1' at **PerPen** are asked:

**PPType** **SHOW CARD V**  
Which, if any of the statements on this card apply to your personal pension?  
(enter at most 3 codes)

- 1. Part of my National Insurance contributions are transferred, or rebated, to my personal pension each year**
- 2. My pension allows me to contract out of the State Earnings Related Pension Scheme (SERPS)**
- 3. I arranged the pension for myself while self-employed**

#### 4. (None of these)

Codes 1 and 2 are relevant to employees, who can have part of their Class 1 National Insurance contributions rebated into the personal pension. They may or may not have 'contracted out' of the State Earnings Related Pension Schemes (SERPS - see **EmpPens**). If they have, they continue to pay full Class 1 NI contributions but the DSS rebates the SERPS element of those contributions to the personal pension scheme. Pensions for those who have contracted out of SERPS are called 'Appropriate Personal Pensions'. Codes 1 and 2 may be coded together.

Code 3 will mainly apply to the self-employed. Code 3 in combination with code 1 and/or 2 is feasible because the pension may have been arranged by someone who is currently an employee but used to be self-employed and has kept the personal pension.

If respondent is an employee:

**PPEmCon**      **In the last 12 months have any contributions been paid into this pension ... READ OUT ... CODE ALL THAT APPLY ...**  
**1: ... by you yourself,**  
**2: ... by the DSS, that is the National Insurance rebate,**  
**3: ... or by an employer?**  
**4: (no contributions in the last 12 months)**

This question may be multi-coded.

If respondent is self-employed:

**PPOtCon**      **Have you made any contributions to this pension in the last 12 months?**

If either **PPEmCon** or **PPOtCon** = 1:

**PPPpay**      **How much did you contribute last time?**

**PPPd**      **How long did this cover?**

If the household has a pension mortgage (in the household questionnaire):

**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?**

Simply code 'yes' or 'no', no further action is required.

If respondent does not currently have a personal pension:

**PPEver**            **Have you ever belonged to a personal pension scheme?**

If 'yes' we need to find out what has happened to the pension:

**PPOut**            **SHOW CARD W**

**Which, if any of the statements on this card best describes what happened to that personal pension?**

**CODE ONE ONLY.**

**IF MORE THAN ONE PENSION, CODE FOR MOST RECENT.**

- 1. I am now drawing the pension**
- 2. I am not making any contributions myself, but my National Insurance rebates are still being paid by the DSS**
- 3. My pension rights were transferred to an employer's pension, or to another personal pension**
- 4. (None of these)**

## APPENDIX C: OFFICE USE ONLY

### **SIC coding**

The SIC code, previously 2-digit, is not extended to 3 digits.

### **Edit check on Retirement Pension amounts**

A new check if the PenQ components of RP add up to less than the recorded total pension. This complements the existing check that triggers if components add up to more than the total pension.

### **Edit entry for combined benefits**

Two new blank fields, hidden in the interview, appears in the edit program, at questions called `CombAmt` and `CombPd` in the Benefits section. They are opened up only if the interviewer coded any `BenAmtDK` as Yes. The new questions read:

*CombAmt: EDITOR: Benefit amounts are `DK` because combined. If unable to separate, enter total here (standardize to weekly amount if possible).*

*CombPd: EDITOR: Combined benefit - enter period if known (otherwise DK)."*

Their purpose is fairly self-explanatory. Where the interviewer's note shows an amount for combined benefit payments, which the editor cannot split into separate amounts, then the total should be entered here. Previously, this total was transferred to a paper record, which is no longer necessary - unless there are *two sets of combined benefits*. In this unlikely event, enter 'dk' here and use the paper record as before.

### **ACORN coding**

The code is now supplied on the dataset, for analysis purposes.

### **Version identifier**

The 7-digit questionnaire program version identifier is now added to the data (as a hidden variable).



<i>A</i>		<i>F</i>	
Absence from work .....	24	Farmer .....	30, 31
Accommodation goes with job .....	8	Full or part-time work .....	17
Accommodation Type .....	23	<i>H</i>	
ACORN .....	42	Health .....	24
Adults in education .....	17	Health and disability questions .....	15
Allowance from a training scheme .....	15	Health services .....	10
Annuities .....	24	Home income plan .....	24
<i>B</i>		Housing Benefit	
Benefit Payment Cards .....	18	- How long on HB .....	8
Benefit Rates .....	19	- reduced rent .....	8
Bonus amounts .....	24	- secondary benefit units .....	20
borrowers		HowBen questions .....	19
- Discount deletion .....	9	<i>I</i>	
<i>C</i>		Insurance policies .....	23
Carers .....	11	Investments and assets .....	20
Coal and coke .....	20	<i>J</i>	
Combined benefits		Job description .....	16
edit check .....	42	Jobs	
Community Care Grants .....	19	- 2nd & 3rd .....	24
Consumer durables .....	10	<i>L</i>	
Continuous full time education .....	7	Landlord .....	8
Council Tax		Lender .....	23
- CTLV Band .....	23	Lone Parent Premium	
- for which BU? .....	9	check .....	24
- No Band .....	23	Looking for work .....	16
- reason for non-payment .....	23	<i>M</i>	
- Scottish water charge .....	23	Marital Status .....	7
- Second adult rebate .....	9	Married - spouse NOT in household .....	7
- Transitional reduction .....	10	<i>N</i>	
Ctrl + End .....	25	National Insurance	
Current accounts		lump sum .....	20
- interest earned .....	21	National Savings	
- simplification .....	21	- Additional products .....	21
<i>D</i>		- Capital value .....	21
Date of Birth .....	8	New type of mortgage .....	9
Deaf and blind respondents .....	15	<i>O</i>	
DLA .....	24	Occupational pensions .....	18
<i>E</i>		Odd Jobs .....	24
Employee pay .....	17	One Parent Benefit	
EmpPens .....	35	check .....	24
Ep1Avc .....	36	Outcome codes .....	22
EpDes .....	37	OutsPay .....	23
EpLong .....	36	Ownhow .....	9
EpNow .....	37	<i>P</i>	
EpPres .....	37	partial interviews .....	22
EpPrev .....	37	Pay section	
EpTran .....	38	other deletions .....	17
Equity release .....	24		
Ethnic Group .....	23		
Extended Payments for HB/CTB .....	19		

<b>Payment towards mortgage</b> .....	23	<b>SIC</b> .....	42
<b>Payslips consulted</b> .....	17	<b>Social Fund Loans</b> .....	19
<b>Pension</b>		<b>Student courses</b>	
<b>check</b> .....	24	- Access funds .....	11
<b>Pensioners Guaranteed Income Bond</b> .....	24	Start & finish dates .....	10
<b>Period codes</b> .....	22	<i>T</i>	
<b>PerPen</b> .....	39	<b>Tenure</b> .....	8
<b>Personal pensions</b> .....	18	<b>Time in present job</b> .....	16
<b>PPDat</b> .....	39	<b>Train</b> .....	15
<b>PPmort</b> .....	40	<b>Training and Enterprise Council</b> .....	16
<b>PPNum</b> .....	39	<b>Training scheme</b>	
<b>PPPd</b> .....	40	work trial.....	15
<i>R</i>		<b>Trust</b>	
<b>Reference period: 7 days ending last Sunday</b>	15	<b>childrens income from</b> .....	20
<b>Relationship codes</b> .....	7	<i>U</i>	
<b>Rent Holiday</b> .....	23	<b>Unpaid family work</b> .....	16
<b>Retirement Pension</b>		<i>V</i>	
<b>edit check</b> .....	42	<b>vehicles</b>	
<b>Right to buy</b> .....	9	- new wording.....	23
<b>Routing to Full time education</b> .....	8	- Value of company cars .....	23
<i>S</i>		<i>W</i>	
<b>SeEnd</b> .....	34	<b>War Widows pension</b> .....	18
<b>Self-employed income</b> .....	17	<b>Widowed Mothers Allowance</b> .....	18
<b>SeLwks</b> .....	34	<b>Working</b> .....	24
<b>SeNIRAmt</b> .....	33	<i>Y</i>	
<b>SeNIRPd</b> .....	34	<b>Ystart</b> .....	16
<b>Service charges</b> .....	23	<i>Z</i>	
<b>SeTax</b> .....	34	<b>Zero amounts</b> .....	25
<b>SeTaxAmt</b> .....	34		
<b>SeWks</b> .....	34		
<b>SFFarm</b> .....	31		
<b>Shared/co-ownership</b> .....	8		

## Changes to the FRS data series

1996-97 to 2001-02

25<sup>th</sup> November Release

The FRS series from 1996-97 through to 2001-02 has been reissued to take on board harmonisation and updates to derived variables and minor data changes.

### 2001-02 Release C: Changes since Release B

#### Summary

No.	Change	Reason
1.	Deprivation Band Indicator removed for non-English Local Authorities.	Deprivation Band information is not available for non-English authorities.
2.	Amendment of travel to work costs to use dual mileage rates.	Harmonisation
3.	Family Type (FAMTHBAI) definition adjusted to be in line with HBAI definition introduced in 2001-02.	Harmonisation
4.	Correction made to usual Gross pay to stop double counting deductions.	Error in derived variable code since 1999-2000
5.	Include Back to Work Bonus and Child Maintenance Bonus in benefit income.	Incorrectly removed in 2000-01
6.	Correct format for TENTYPE	Error in derived variable formats since 1996-1997

7.	Cases on the adult table that were not weeklyised	Oversight in period code editing for quarter 4 of 2001-02
8.	VAR2 =.b for benefit=14 (JSA)	Missed in editing
9.	Incorrect HOWBEN imputed for benefit=18	Over –zealous editing
10.	Child Maintenance Bonus –cases with inappropriate period code	Editing oversight
11.	Imputation of missing values in PenAmt	Missed in editing
12.	Removal of variable VEHNUMB	Replaced by USEVCL

#### *Details of changes*

Paragraph numbers refer to the edits highlighted in the table above.

1. Misleading Deprivation Band Indicator (DEPBAND) removed for non-English Local Authorities. See 2002-03 Changes documentation for full details.
2. Amendment of travel to work costs to use dual mileage rates (TTWCOST). See 2002-03 Changes documentation for full details.
3. Family Type (FAMTHBAI) definition adjusted to be in line with HBAI definition introduced in 2001-02. See 2002-03 Changes documentation for full details.

4. Correction made to usual Gross pay to stop double counting deductions. (UGRSPAY). See 2002-03 Changes documentation for full details.
5. Undo change made to INIRBEN and INOTHBEN in 2000-01 to removed benefit types 26 and 51 (Back to Work Bonus and child maintenance bonus) and instead include within benefit income and weeklyise the lump sums. This amendment is in line with HBAI treatment
6. In 1996-97 the derived variable for specific household tenure types (TENTYPE) was changed from ten categories to eight. The format attached to this variable was not updated. This has now been corrected for all affected years.
7. There were 11 cases where PareAmt was not weeklyised and one case where NiAmt was not weeklyised in the 2001-02 dataset. This was a result of an oversight in period code editing for quarter 4 of 2001-02.
8. One case missed a VAR2 edit (Income Based or Contributory, response or imputed). Now corrected.
9. During period code editing one case edited to a set period, in error. Transaction now un-applied.
10. Child Maintenance bonuses should be edited into lump sums before release, as this is the only way these can be received. This has now been achieved and all rogue cases have had the benefits amounts converted to the lump sum amount and their period edited to 95.
11. When the Release B of the 2001-02 dataset was released, an oversight in the way data was being supplied for the PenProv table was corrected. This resulted in six additional records being inserted into the PenProv table. Three of these records contained missing PenAmt (amount paid into the pension) amounts, which were not imputed before Release B was released. These three PenAmt values have now been imputed and there are no longer any Don't Know or Refused values for PenAmt.
12. The variable VEHNUMB has been removed from the HOUSEHOL table. This variable was replaced by the variable USEVCL in 2001-02 and although VEHNUMB remained it did not contain any useful information.

2000-01 Release E: Changes since Release D

Summary

No.	Change	Reason
1.	Deprivation Band Indicator removed for non-English Local Authorities.	Deprivation Band information is not available for non-English authorities.
2.	Amendment of travel to work costs to use dual mileage rates.	Harmonisation
3.	Correction made to usual Gross pay to stop double counting deductions.	Error in derived variable code since 1999-2000
4.	Include Back to Work Bonus and Child Maintenance Bonus in benefit income.	Incorrectly removed in 2000-01
5.	Correct format for TENTYPE	Error in derived variable formats since 1996-1997

Paragraph numbers refer to the edits highlighted in the table above.

1. Misleading Deprivation Band Indicator (DEPBAND) removed for non-English Local Authorities. See 2002-03 Changes documentation for full details.
2. Amendment of travel to work costs to use dual mileage rates (TTWCOST). See 2002-03 Changes documentation for full details.
3. Correction made to usual Gross pay to stop double counting deductions. (UGRSPAY). See 2002-03 Changes documentation for full details.
4. Undo change made to INIRBEN and INOTHBEN in 2000-01 to removed benefit types 26 and 51 (Back to Work Bonus and child maintenance bonus) and instead include within benefit income and weeklyise the lump sums. This amendment is in line with HBAI treatment
5. In 1996-97 the derived variable for specific household tenure types (TENTYPE) was changed from ten categories to eight. The format attached to this variable was not updated. This has now been corrected for all affected years.

1999-00 Release F: Changes since Release E

No.	Change	Reason
1.	Deprivation Band Indicator removed for non-English Local Authorities.	Deprivation Band information is not available for non-English authorities.
2.	Correction made to usual Gross pay to stop double counting deductions.	Error in derived variable code since 1999-2000
3.	Correct format for TENTYPE	Error in derived variable formats since 1996-1997

Paragraph numbers refer to the edits highlighted in the table above.

1. Misleading Deprivation Band Indicator (DEPBAND) removed for non-English Local Authorities. See 2002-03 Changes documentation for full details.

2. Correction made to usual Gross pay to stop double counting deductions. (UGRSPAY). See 2002-03 Changes documentation for full details.
3. In 1996-97 the derived variable for specific household tenure types (TENTYPE) was changed from ten categories to eight. The format attached to this variable was not updated. This has now been corrected for all affected years.

1998-99 Release G: Changes since Release F

Summary

No.	Change	Reason
1.	Deprivation Band Indicator removed for non-English Local Authorities.	Deprivation Band information is not available for non-English authorities.
2.	Amendment of travel to work costs to use dual mileage rates.	Harmonisation
3.	Correct format for TENTYPE	Error in derived variable formats since 1996-1997

Paragraph numbers refer to the edits highlighted in the table above.

1. Misleading Deprivation Band Indicator (DEPBAND) removed for non-English Local Authorities. See 2002-03 Changes documentation for full details.
2. Amendment of travel to work costs to use dual mileage rates (TTWCOST). See 2002-03 Changes documentation for full details.
3. In 1996-97 the derived variable for specific household tenure types (TENTYPE) was changed from ten categories to eight. The format attached to this variable was not updated. This has now been corrected for all affected years.

1997-98 Release G: Changes since Release F

Summary

No.	Change	Reason
1.	Amendment of travel to work costs to use dual mileage rates.	Harmonisation
2.	Correct format for TENTYPE	Error in derived variable formats since 1996-1997

**Note: No Deprivation Indicator information was provided with the 1997-98 dataset.**

Paragraph numbers refer to the edits highlighted in the table above.

1. Amendment of travel to work costs to use dual mileage rates (TTWCOST). See 2002-03 Changes documentation for full details.
2. In 1996-97 the derived variable for specific household tenure types (TENTYPE) was changed from ten categories to eight. The format attached to this variable was not updated. This has now been corrected for all affected years.

1996-97 Release G: Changes since Release F

Summary

No.	Change	Reason
1.	Deprivation Band Indicator removed for non-English Local Authorities.	Deprivation Band information is not available for non-English authorities.
2.	Amendment of travel to work costs to use dual mileage rates.	Harmonisation
3.	Correct format for TENTYPE	Error in derived variable formats since 1996-1997

Paragraph numbers refer to the edits highlighted in the table above.

1. Misleading Deprivation Band Indicator (DEPBAND) removed for non-English Local Authorities. See 2002-03 Changes documentation for full details.
2. Amendment of travel to work costs to use dual mileage rates (TTWCOST). See 2002-03 Changes documentation for full details.
3. In 1996-97 the derived variable for specific household tenure types (TENTYPE) was changed from ten categories to eight. The format attached to this variable was not updated. This has now been corrected for all affected years.