

FAMILY RESOURCES SURVEY

EDITING INSTRUCTIONS:

HOUSEHOLD SCHEDULE
BENEFIT UNIT SCHEDULE

INCORPORATING REFERENCE MATERIALS

2002-2003 version

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An introductory note to editors

The majority of the coding and editing of the FRS is carried out by the interviewers in the field. Signals and hard checks in the Blaise program prompt the interviewers to clarify and query any data discrepancies with the informant, as they are obviously best placed to probe for further information and make decisions from the answers given.

The Blaise program ensures that the correct routing is followed through the interview questionnaire and applies range and consistency error checks where necessary. Consistency errors comprise soft checks and hard checks. Soft checks can be suppressed by the interviewer but hard checks must be resolved. If a soft check is suppressed by an interviewer, it is good practice for them to leave a note explaining their reasons for the suppression.

Sometimes the kind of data checking we would like to do is too complex to be carried out in the field, or the information can be obtained from other sources. Large look-up tables and complex Blaise algorithms would also slow the interview program down and overburden the interviewer and respondent alike. Therefore on FRS a separate in-house editing process is required to complete the data set. All editing and coding actions that ONS and National Centre for Social Research carry out are agreed with the client department (DWP).

FRS editors use Blaise IV in CAPI¹ mode for editing. Errors in the data are identified and checks are triggered for editor action as you progress through the questionnaire program.

The editors' role is to tidy up data when it arrives from the field and reduce the amount of missing information in order to improve data quality and accuracy for the client department. There are a number of tasks that the editor/coder is required to carry out on FRS including interpreting interviewer notes and clerical imputation of financial amounts when they can be obtained from other sources, such as fixed benefit rates or council tax bands. It is important that changes to the data are made strictly according to the rules written down in the editing instructions.

There may of course be rare circumstances that are not covered by the questionnaire program and which have not been covered in the edit instructions. In these cases an editing decision will have to be made. However, an editor should **never** assume the answer to a question unless there is an interviewer note clearly stating the circumstances and situation of that particular case, or unless there is an edit instruction informing of the action to be taken. If you are at all in any doubt you should consult your supervisor as it is important for consistency that one person keeps a general overview of the editing process and decision making. The supervisor will know if another editor is encountering a similar difficulty or omission, and will know what instruction was given or decision taken.

It is also important to notify your supervisor and keep Research informed of any problem areas in the questionnaire program. This will help to improve both the interview and the edit programs in the future. Similarly, you should note when a particular interviewer appears to be having difficulty administering the questionnaire program or one particular section of it or if

¹ Computer Assisted Personal Interviewing

you find that an interviewer is not using the notepad facility. Your Field Officer may want to take specific action and offer support to that interviewer.

Furthermore, please note that you should NEVER delete a case unless you have been instructed to do so by Research. In situations where you believe an interview has been conducted with an ineligible household, please refer the matter to Research.

To reiterate, apart from using interviewer notes, this version of the edit instructions outlines the editing actions that should be taken on the FRS. If there is no reference to a particular question or the instructions given do not apply to the particular circumstances, an answer of don't know or refusal, with no further information, is accepted.

In general

These edit instructions should be used in conjunction with the question instructions. Please refer to the index in the question instructions relating to question names (shown in bold) used below.

Interviewer notes

The first stage of the FRS edit is to interpret **all** notes made by interviewers using the Blaise notepad facility. A variable may be imputed at any stage in the questionnaire if the interviewer has given accurate enough information in a note to establish what the correct value should be. The number of notes left by an interviewer are printed on the factsheets. In Blaise IV the notes can also be read on-line.

The presence of a note is indicated by a small symbol resembling a paperclip which appears to the left of the answer field where the note was made. Although interviewers are instructed to make the note at the precise question concerned, you may find that sometimes the note has been left at an adjacent question instead. To read a note press <CTRL+M> to get into the notepad and the same keys or the escape key to come out of it. It is also possible to review all the notes made in the questionnaire in the 'Navigate' menu (<ALT+N>). At this menu, select 'Show all remarks' and each note made will appear in sequence - use the arrow keys to move to the next or previous note. The total number of notes in the questionnaire is indicated at the top of the dialogue box.

Liquid assets

At the end of each Benefit Unit, if the respondent has assets in the value range of £1,500 to £20,000 further questions will be prompted to elicit their nature and value. The correct values for 'liquid assets' such as shares or National Savings are entered in special editing fields, based on information of the type of asset gathered by the interviewer. These values are gained from either the Financial Times or by referring to tables provided by the Department of National Savings.

Recoding Period code 97

Period code questions state what period a monetary amount (expenditure or income) covers, and in most cases, though not always, the variable name ends with 'Pd'. Period code 97 (none of these) **MUST** be recoded to one of the 'valid' codes 1 to 95, so that weekly equivalents can be calculated. The following edit program soft check will be triggered:

"EDITOR: Code 97 must be re-coded into existing list. If you temporarily suppress this check you must come back to resolve it."

Interviewers must make a note when they use this code, to give information which will help you to recode. For example, the start and end date of the period, or the number of days, weeks or months covered. Should you come across an interviewer who is not making the appropriate notes to allow the period code to be re-classified, please refer the matter to your Field Officer. Use the information in the note, or your judgement from the related questions, or previous experience, to recalculate the period code and, if necessary, the amount it refers to. The period may be recoded to one week, or a calendar month, or a year, or any of the other valid codes - whichever is easiest to work out.

If there is no note or other information to go on, and it is not possible to judge what other period code should be used, code as 52 (one year).

Any Period Code 97s unamended during editing will be identified and reported to DWP prior to delivery of data.

Adjustments for different period codes

When an editing action involves comparing or amending monetary amounts at separate questions, make sure you have accounted for any period code difference between them.

Amounts applicable to the previous financial year

For interviews carried out in April (and possibly May), some answers given will refer to the previous financial year just ended (e.g. benefits received, National Insurance contributions paid). **These should be accepted.** You will find that many checks on amounts will refer to the rates in both financial years and allow answers at both old and new rates. If you are checking, amending or imputing answers in such cases, following the set instruction for that question, assess if possible whether the amount was received/paid in the previous year or the current one. This might be done by referring to any interviewer notes, the interview date and period code - for example if the interview date was 10 April, and the last benefit payment covered 4 weeks it is possible that the payment was made in the previous financial year. You may be able to tell that an amount which differs from a standard rate is similar to the old rate or the new rate. If you are in any doubt as to whether the old or new rate applies, use the new rate.

Notes of cases to be kept for referral to Research

Very occasionally you may come across a case where the circumstances reported by the respondents are correct but do not 'fit in with' the questions and/or cannot be resolved by normal interview or edit procedures. Please refer all such cases to the Edit Supervisor who will discuss the matter with Research.

HOUSEHOLD SCHEDULE

Block HHG - Household composition

TEA

- 1 A person aged 16 or over in full-time education with an age entered at **TEA** should be assumed to have returned to full-time education after a break. DO NOT DELETE THIS AGE.
- 2 If **TEA** is 'dk', '!!' or blank, LEAVE.
- 3 Estimated ages can be accepted.

Block OAccomDat - Tenure/address information

Tenure

If 'DK' or 'missing', there should be an interviewer note. Use this to attempt to judge whether the property is owned (outright or with a mortgage) or rented and impute as appropriate. This is a key routing variable for DWP. If imputation is not possible, refer to Research.

If an answer is imputed, enter 'don't know' at all questions subsequently routed as a result.

If in any doubt, or the **RefDk** display at the start of the Admin block appears as a result of the action taken, refer to Research.

BusRoom

If **1**, CALCULATE the following fraction:

$$1 - \frac{[0.5 \times \text{PtBsRoom}] + \text{OnBsRoom}}{\text{Rooms}}$$

This is the fraction of the accommodation **not** used for business

MULTIPLY the following variables, where applicable, by this fraction, after any required imputations

Rent
WSIncAmt
MorInPay
IntPrPay
StrAmt
WatAmt
SewAmt
WSewAmt
ChAmt1
ChAmt2

eg if the total number of rooms (**Rooms**) is 8, 2 rooms are partly for business (**PtBsRoom**) and 1 room is used only for business (**OnBsRoom**) then the fraction is:

$$1 - \frac{[0.5 \times 2] + 1}{8} = 0.75$$

then, say, an **IntPrPay** of £250.00 would be reduced (abated) to £187.50 and a **WSewAmt** of £20.00 to £15.00

Block Orenting - Rented accommodation

Landlord

If 'dk' or 'missing', there should be an interviewer note. Use this to attempt to judge which of the codes is most likely. This is a key routing variable so DWP need an answer here if possible. If imputation is not possible, refer to Research.

If an answer is imputed, enter 'don't know' at any questions subsequently routed as a result.

If in any doubt, or the **RefDk** display at the start of the admin block appears as a result of the action taken, refer to Research.

Rent

1. *Missing amount of rent*

For local authority properties only:

If 'dk', 'Refuse' or blank, IMPUTE value, from the Chartered Institute of Public Finance and Accountancy (CIPFA) tables for England and Wales, or from the list of average rent in each Scottish LA (see Appendix A). When doing this, deduct first any Housing Benefit received at **HBenAmt**. If this leaves a negative figure for the rent, assume 100% HB is received and enter 0. Ensure that **HBenChk**=2, to indicate that the rent paid is after deducting housing benefit.

Rent amount(s) missing in shared households

If you need to impute rent in a household which is 'shared' (Code 2 at **HHStat**), the rent should be divided between the members of the household. The HRP (and spouse/partner)'s rent should be at **Rent**, and the rent paid by the other members at **QSharer.SRentAmt** which is repeated for each of them.

If rent is missing for *all* the household members at these questions, divide the amount from CIPFA equally between them. If the HRP is married/cohabiting, the amount to be entered at **Rent** should be twice as much as that entered at each **SRentAmt**. You should also deduct any Housing Benefit received by any household members. For the HRP (and spouse/partner) this is at **HBenAmt**, and for the other household members this is at **HBothAmt** in their own Benefit Unit schedules. If there are 2 adults in the benefit unit, **HBothAmt** will be for both of them, so halve it before deducting from their share of the rent.

If the rent is missing for only some of the household members, deduct the total payments made from the CIPFA figure, and divide the remainder among the missing ones (as above).

Using CIPFA tables

These list Local Authorities down the side, and a range of information across the top - spanning several pages - in numbered columns. Wherever possible, use figures for the relevant Local

Authority. Take the rent for the appropriate type of dwelling (refer to **BedRoom** and **MainAcc/TypeAcc**).

If a Local Authority (LA) did not submit figures here's what to do.

First identify which region the LA is in. The CIPFA book groups counties/districts/Unitary Authorities (UA) by region. Examples: Islington is under London, which is itself in the South East region. Gateshead is under Tyne and Wear, which is in the North Region. Colchester is under Essex, which is in South East Region. The unitary authorities are listed separately next to their region, eg Bristol is under Avon, but it is Bristol which appears in South West region.

Second, look up the region in the tables on pages 4&5. This gives average rent figures for different dwelling types in each region. For some regions you need to know whether the LA is a metropolitan or non-metropolitan district. In the main tables, each county or district is grouped, eg Gateshead is in Tyne and Wear district, which comes under the Metropolitan Districts heading, whereas Colchester is in Essex which comes under the Non-metropolitan districts heading. All London LAs are in a Metropolitan district. For some of the English UAs it isn't possible to determine whether they are metropolitan or not (eg Kingston Upon Hull), in which case use the 'All Authorities' average rent figure for the region.

2. *Rent partly for business*

If it is 'dk' because it is partly for business (**RentDK=1**), use any information given in an interviewer note to impute the rent for the private accommodation only. In such cases do not abate according to the number of rooms used for business. If insufficient information, impute from CIPFA tables (excluding the rooms used for business) - see instructions above.

3. *Services included in rent*

The general term 'rent' may cover rent only or it may include a combination of water/ sewerage rates and various other services.

3.1 The 'rent only' situation usually applies to tenants living in housing association accommodation or privately rented accommodation where water/sewerage rates/other services are paid separately from the rent. The 'rent, water/sewerage rates/other services' situation usually applies to local authority tenants.

3.2 The amount which should be entered at **Rent** is the total 'rent' paid after any rebate. This total therefore will not only include rent but it should also include water/sewerage rates and other services if these are normally included in the 'rent'. There is a check in the interview program that the amount entered for rent is at least equal to the amount included in it for water/sewerage.

4. If the 'rent' shown at **Rent** was before deduction of the rent rebate and the respondent does not know the amount of housing benefit they receive, ie. if **HBenChk=DK** or '**ref**', DO NOT ABATE THE RENT.

5. *Rent and Council tax*

Rent should NOT include any amount for Council Tax (or, in Scotland, Domestic Water Charge [DWC] or Domestic Sewerage Charge [DSC]). In some rented accommodation (eg a house divided into bedsits which don't have separate addresses) the landlord may be responsible for paying the council tax/DWC/DSC and may increase the rent to recover it. This is not the same as saying that the rent *includes* council tax/DWC/DSC.

If an interviewer notes that rent 'includes' council tax, **CTBand** ought to be coded 9 - not valued separately. If a council tax payment is entered at **CTAmt**, refer to supervisor.

6. If the interviewer has noted that the 'rent' includes an element for a garage, whether on the premises or for a garage elsewhere, ACCEPT at this question.

HBenAmt

For Local Authority tenants only, if 'dk', 'refuse' or blank, IMPUTE value from **CIPFA** tables or the Scottish rents list, as for **Rent** above, deducting the amount of rent paid, if any. If Income Support or Income-based Jobseeker's Allowance is received the respondent will be eligible for 100% housing benefit.

If the household is 'shared' (Code 2 at **HHStat**), any housing benefit will be paid to individual benefit units. For HoH (and partner) this is at **HBenAmt**, for the other Benefit Units it will be at **HBothAmt** in their specific Benefit Unit schedule. If any of these benefit units receive HB but the amount is missing, determine the rent from CIPFA, deduct any rent paid by anyone in the household, then deduct any known amount of HB received by any BUs in the household, then divide the remainder between any BUs which receive HB but the amount is missing.

Block QOwner - Mortgages

MortLeft

The edit program warns if **MortLeft** is inconsistent with any amounts borrowed (including remortgage or top-up) and the type of mortgage. SUPPRESS this warning unless it is clear that one or more values are incorrect by a factor of 10, in which case adjust the amount at **MortLeft**.

MorInPay

1. If the interest payment is paid direct by the DWP then it should be accepted at this question if the later question **OutsIncl** = Yes (meaning that the DWP's payment at **OutsAmt** was included in the amount at **MorInPay**). If **OutsIncl** = No, the DWP payment should not be included in **MorInPay**.

It should also be included in the Income Support or Jobseeker's Allowance received at the relevant **BenAmt**, and at **GovPay/GovAmt**.

This is all checked in the interview, but read any interviewer notes carefully.

2. If the interest payment is paid **direct** by someone outside the household, other than the DWP then **MorInPay** should only cover any payment actually made by the respondent. The payment made direct should be entered at **OutsAmt**, and **OutsIncl** should = No.
3. If the last interest payment includes arrears, accept the actual amount given.

IntPrPay

1. If the interest payment is paid direct by the DWP then it should be accepted at this question if the later question **OutsIncl** = Yes (meaning that the DWP's payment at **OutsAmt** was included in the amount at **IntPrPay**). If **OutsIncl** = No, the DWP payment should not be included in **IntPrPay**.

It should also be included in the Income Support or Jobseeker's Allowance received at the relevant **BenAmt**, and at **GovPay/GovAmt**.

This is all checked in the interview, but read any interviewer notes carefully.

2. If the interest payment is paid **direct** by someone outside the household, other than the DWP then **IntPrPay** should only cover any payment actually made by the respondent. The payment made direct should be entered at **OutsAmt**, and **OutsIncl** should = No.

3. If the repayment of the principal/capital element has been waived because the person has become unemployed, redundant etc., but the interest element is still being paid then this should be treated as an 'interest-only' mortgage and the payments transferred to **MorInPay**.

IncMPAmt

If 'dk', refusal or missing: Check what the policy/ies cover at **MPCover** and impute the premium(s) as follows. If there are separate policies each premium is recorded separately.

Death only policies:

impute 6.5% of the mortgage payment at **MorInPay** or **IntPrPay**

Redundancy and/or sickness policies:

impute 6.5% of the mortgage payment at **MorInPay** or **IntPrPay**

Combined death, redundancy and/or sickness:

impute 13% of the mortgage payment at **MorInPay** or **IntPrPay**

If this, or any of these, payment(s) (supplied or imputed) was included in the last mortgage payment, or in the last contribution to an endowment policy or other payment plan, ie. **IncMP** is **1**, DO NOT DEDUCT THIS AMOUNT FROM **MorInPay** or **IntPrPay**, or **MenPolAm**.

OutsMort to OutsIncl

These questions refer to mortgage payments made by someone outside the household. See the previous edit instructions at **MorInPay** and **IntPrPay**.

Block QCounTax - Council tax

CTBand

If 'dk', refusal or blank, the band should be obtained from the Local Authority in which the address lies. If the LA is unable to tell you the band, leave the answer as it was, unless there is evidence that the accommodation is not valued separately for council tax (eg bedsits), in which case recode to '9'. This should have been checked in the interview, so read any interviewer note carefully.

Appeals

If an appeal has been lodged against the Council Tax band valuation, interviewers have been instructed to make notes for the factsheets.

If the appeal is still pending enter the band on **the original bill**.

If the appeal has been settled and an amended bill received enter the band on **the new bill**.

CTLVChk

If disablement relief has been allowed, the council tax *bill* is applied to the band below the one at which the property was originally valued. For DWP, **CTBand** should show the band at which the property was originally valued, so if the band at **CTBand** is the *lower* one, **CTBand** should be changed to the next band up (eg from 'C' to 'D') and this question changed to code 2, 'before'. If you have obtained the band from the LA, ensure that this is coded 2.

Make sure that any imputations of council tax payments (**CTAmt**, **CWatAmt**, **CSewAmt**) or benefit (**CTRebAmt**) are based on figures for the band lower than the one at **CTBand**.

CTAmt

Interviewers should be recording the last council tax payment made, even if this is from the previous year (ie 2001-2002). For consistency, all the information in the council tax section should relate to the same year, so if a bill for the new year has been received but no payment has yet been made, all details recorded should relate to the previous year, even if no bill from that year was consulted. The exception to this is if the household has never paid any council tax for this address, so if they have just moved in, 0 is acceptable. See also instructions relating to **WhyNoCT**.

If 'dk' is entered and the CT band is known, impute the set charge for the band in the local authority, deducting first any status discount which applies (see **CTDisc** and **CT25D50D**) and secondly any council tax benefit allowed (see **CTRebAmt**), making sure the amount is consistent with the frequency of payment at **CTInstal/CTTime**. The set charge is shown in the text of the check for English and Welsh addresses, and in the display screen **CTChk** at

the end of the section. For Scottish addresses - see instruction below. If the respondent receives Income Support or Income-based Jobseeker's Allowance, they will be eligible for 100% benefit, so enter 0 here (except when the address is in Scotland - see below). If benefit is received but the amount is not known, and the respondent is not eligible for 100% benefit, do not impute **CTAmt**.

If the bill was reduced because there is a disabled person in the household (**CTLVBand** = Yes), make sure that any imputations done are based on figures for the band lower than the one at **CTBand**. The set charge displayed at **CTChk** will be the correct one, ie for the lower band.

Scotland:

Note that in Scotland Domestic Water Charge and Domestic Sewerage Charge should be included at **CTAmt**. No council tax *benefit* applies to these charges, so there should virtually always be a payment at **CTAmt**, even if the respondent receives 100% benefit. The DWC and DSC can have a *status discount*. At **CWatAmt** and **CSewAmt** the program auto-imputes those charges after applying any discount. So you can refer to those 2 questions when imputing **CTAmt**. In summary:

- If no CT benefit is received, impute the annual Council Tax including DWC and DSC, from the 'Annual Set Charge' shown at **CTChk** (but after deducting any status discount).
- If less than 100% CT Benefit is received (and the amount of benefit is given), impute the annual Council Tax as described above, but less the amount of benefit received.
- If 100% CT Benefit is received, as should be the case for recipients of Income Support or Income-based JSA, impute the total amount of the DWC and DSC charges only, by adding together the amounts shown at **CWatAmt** and **CSewAmt**.
- If benefit is received but the amount is not known, do not impute **CTAmt**.

If an appeal is still pending accept the last payment made under the original (or previous) bill. If no payment has been made for this address 0 should be entered.

If an appeal has been settled and an amended bill received but not yet paid. Details from the previous bill (or year) should have been recorded. Accept these details.

CTTime

If **CTAmt** multiplied by **CTTime** equals an amount more than the highest charge set for that band anywhere in Great Britain a check will trigger. There should be an interviewer note in such cases. Similarly there is a check if the amount is less than the lowest set charge anywhere in the country.

In cases where the bill or statement was consulted and more than one instalment is paid per year, there is a later question (**CTAnnual**) asking for the annual amount payable on the bill. In such cases leave **CTAmt** and **CTTime** as they are, unless the note does not offer a plausible explanation.

In cases where no bill was consulted, **CTAnnual** is not asked. Check the suggested annual payment figure resulting from **CTAmt** * **CTTime** against the annual charge shown at

CTChk, accounting for any status discount or benefit. If it (plus discount and benefit) exceeds the set charge for the LA by 5%, refer the case to the supervisor or Research.

If there is no note, or the note does not clarify the situation, refer to supervisor or Research. Refer also to the display of council tax details at the end of the block.

CWatAmt

CWatAmt is the final amount for water charge actually paid by this household, after accounting for any status discount. For various reasons it is imputed by the program from the answer given by the interviewer or from a look-up table of charges.

Normally no action is needed from the editor. The question **CWatAmt1** is only on route in the interview if a document is consulted. The figure entered there by the interviewer is copied by the program to **OrgWatAmt**. If dk or refused, the program displays **OrgWatAmt** from a lookup table. The program then copies this to **CWatAmt** after applying any status discount.

When no document was consulted, the program displays the looked up amount at **OrgWatAmt** and copies it to **CWatAmt** after applying any status discount.

Editors can amend **OrgWatAmt** if necessary, eg. there is a note about special circumstances.

CSewAmt

CSewAmt is the final amount for water charge actually paid by this household, after accounting for any status discount. For various reasons it is imputed by the editor from the answer given by the interviewer or from a look-up table of charges.

Again, no action is normally needed from the editor. The question **CSewAmt1** is only on route in the interview if a document is consulted. The figure entered there by the interviewer is copied by the program to **OrgSewAmt**. If dk or refused, the program displays **OrgSewAmt** from a lookup table and then copies this to **CSewAmt** after applying any status discount.

When no document was consulted, the program displays the looked up amount at **OrgSewAmt** and copies this to **CSewAmt** after applying any status discount.

Editors can amend **OrgSewAmt** if necessary, eg. there is a note about special circumstances.

CTRebAmt

When **CTRebAmt** is DK, the amount of the benefit may be calculated as follows:-

1. Check which band the property is in at **CTBand**. If in Band A to E, follow steps 2 to 5. If in Band F to H, follow step 6.

2. Look up the set charge for the relevant band for the LA at **CTChk**. (In Scotland this should be the amount excluding Domestic Water and Sewerage Charges, as no benefit is allowed for them). If the bill is reduced because there is a disabled person at **CTLVBand**, use the figure for the band one lower than that at **CTBand**.
3. Reduce amount payable by 25% or 50% for any status discount if shown at **CT25D50D**.
4. Deduct any payment made (**CTAmt** x **CTTime**, or **CTAnnual** if shown).
5. Enter the remainder as benefit at **CTRebAmt**, adjusting for any period code differences.
6. **Properties in Bands F, G and H:** Council tax benefit for people living in properties in these bands will be limited to that for Band E, if a new claim began after 1 April 1998. If you need to impute an amount for **CTRebAmt**, work out whether the household was living at this address before April 1998 from the answers at **YearLive/MonLive**. Then:
 - Assume the benefit is limited to that for Band E if:
 - the household moved to this address in April 1998 or later; *or*
 - the number of weeks that any Housing Benefit (see **HBWeeks**) or Income Support or Income Based JSA has been received (see **JSAWeeks / ISWeeks**) is less than the number of weeks from April 1998 to the interview date; *or*
 - any interviewer note states when the claim began or that there was a break of less than 12 weeks since a claim that existed before April 1998. In such cases, to impute the amount of council tax paid or benefit received, follow the usual steps 2-5 above *but use the set charge for Band E* in that LA, not for the band at **CTBand**.
 - Otherwise assume the benefit is NOT limited to that for Band E, and follow the usual steps 2-5 above.

If an appeal is pending.. details of any benefit should refer to the original bill only.

If an appeal has been settled and a new bill received.. enter the revised annual benefit if it is 100%. If less than 100% benefit is allowed, calculate the amount as above - the amounts entered should all refer to *either* the new bill, if a payment relating to it has been made, *or* to the previous bill, if no payment has been made relating to it.

Other Rebates

If a respondent has qualified for a 'second adult rebate' the maximum rebate will be 25%.

If **CTRebAmt** x **CTRebPd** is greater than the highest charge set for the appropriate band in any LA in Great Britain, check that at **CTRebPd** a period code, as opposed to a number of times per year, has been entered. Also check that the sum of council tax payment, benefit and reduction, converted to annual amounts, and accounting for discounts/relief, does not exceed

the set charge on the imputation table by more than 5%. If unable to resolve problem, refer to supervisor/Research.

WhyNoCt

If **WhyNoCt** = 5 'exempt from Council Tax'

All cases where a respondent has claimed that they are exempt from the Council Tax will trigger a soft check. A complete exemption from the Council Tax is relatively rare and the circumstances of the household should be checked against the definitions of exemptions. If the household does not appear to be eligible the code should be changed to one of the others if possible - if unsure, refer to supervisor.

If coded 6, 'other reason', there should be an interviewer note. *If it suggests that one of the other codes at this question is appropriate, or if **CTBand** should be coded 9 because the accommodation is not valued separately (for example 'landlord pays' or 'included in rent'), amend accordingly.* If deductions are made from pay to cover council tax, as is the case with Church of England clergy, these should be entered as payments at **CTAmt**.

CTDisc & CT25D50

Editing action may be taken if there is a DK/refusal at either question. A single adult household will be eligible for a 25% discount. Additionally, if the respondent claims to be receiving a 50% discount a soft check is triggered and the circumstances of the household should be checked.

To check the status of household members refer to the following questions:-

Students/still at school.....	HHG.FtEd=1 or TEA = 96 / QEduc.AnyEd (BU)
Severely mentally impaired...	this may be given in notes at the block QCares.
	NeedHelp
Student Nurses/Apprentices...	QJobDes. Title
Youth Training trainees	QCurst. Train = 1
Carers	QCares. GiveHelp = 1 & Freq = 1
	Only if the person is caring
	for a non-relative

CTChk

At the end of the council tax questions a display screen summarises the details.

1. Local Authority code
2. CTBand.
3. The annual set charge for the address, based on the LA name and CTBand, picked up from a 'lookup file' (an external spreadsheet). In Scotland this will include the domestic water and sewerage charges.

4. For Scottish areas only: the annual set charge excluding domestic water and sewerage charges, also from the lookup file.
5. The annual payment made by the respondent (**CTAmt** [multiplied by **CTTime** if more than one instalment is paid]; or **CTAnnual** if a document was consulted.)
6. Status discount applicable: none/25%/50%.
7. Annual benefit received (**CTRebAmt** * **CTRebPd**).
8. The expected annual set charge worked out from the respondent's answers (5.+ 7, plus a percentage of this total to account for status discount if applicable)

The display will be made in all cases, but if no document was consulted a check will direct you to examine the details, particularly comparing the annual charge set by the LA (3. above) with the annual set charge as derived from the answers given (8. above). In theory these should be similar (differing by no more than 8%). There will be circumstances where the amounts differ legitimately, eg if arrears are being paid, or the bill was reduced to rectify an overpayment in previous years. Review any notes made by the interviewer. If the details seem to be correct, take no action. If in doubt, refer to supervisor.

Block QWaterSew

WaterPay/SewerPay

If someone outside the household, other than an employer or the DWP, pays the water and/or sewerage direct to the Water Authority **WaterPay** and/or **SewerPay** should be coded 'no'. If a note states that they are paid by DWP, the amount should be entered here; check that it is also entered at **GovPay/GovAmt** in the benefit unit schedule.

If the respondent pays their water or sewerage annually and the annual payment (**WatAnul/SewAnul**) does not correspond to the total of the individual payments within a £25 range either side (**WatTime** x **WatAmt** does not = **WatAnul**, or **SewTime** x **SewAmt** does not = **SewAnul**), please refer the matter to your supervisor checking for any interviewer note.

Block QPolicies

NumPols

If mentioned in any interviewer note, exclude here any mortgage protection policies designed to repay the mortgage in the event of sickness or redundancy. These should be covered in the mortgage block.

Block QCare

GiveHelp/QNeedPer

The questionnaire can only deal with the household as a whole giving help to one person in any of the non-household member categories of **QNeedPer** (codes 15 to 22) - that is, for example, to one neighbour. There are though two separate codes for parents outside the household. If a note draws your attention to the fact that household members (either individually or collectively) provide help to more than one person in any one of the categories - eg to two neighbours - try to aggregate the answers where possible, using information given by the interviewer. If different household members do the caring, code them both/all at **WhoLook**. Code **Freq** to the highest value that applies to any of the recipients. If in any doubt, refer to supervisor or research.

BENEFIT UNIT SCHEDULE

Block QEduc - Education, Grants and Loans

AccAmt/AccPd

Only regular Access Fund payments should be recorded here. If the period code is 'one-off/lump sum' delete **AccAmt** and recode **Access** to 'no'.

Block QJobDes - Employment details

Nature

If coded 2, check that the job description confirms the respondent is a doctor or dentist *working in a practice*. If so, **EType** ought to be coded as self-employed - one of codes 2-7. If the respondent is actually not a doctor or a dentist in a practice, change to code 3 - 'all other jobs'. Before recoding however, check that the respondent does not currently belong to an employer's pension scheme at **EmpPay**. (If he/she does, refer to Research).

Block QEmpJob - Employee pay details

PayAmt

- 1 If 'dk' or 'ref' and **GrWage** is given, impute using the Calculation of Net Salary from Gross Salary Excel spreadsheet. If **PayDat** is before 5 April 2002 use the previous version of the spreadsheet.
- 2 If an interviewer's note indicates that the informant is employed in the UK but paid in foreign currency then any values for pay and deductions in foreign currencies should be converted to sterling using the exchange rate applicable to the date on which the pay was received.

Look up the appropriate issue of the **Financial Times** (www.ft.com) and CONVERT accordingly.

- 3 If '0' is entered, a check will be triggered. There should be an interviewer note to explain. If the job is normally unpaid, it should be deleted, by changing **Working** to 'no' or reducing **NumJob**. If in any doubt, refer to supervisor/Research.

PayPd

This should be the actual period covered by the last pay, which is not necessarily the usual one. For example, if an interviewer's note indicates that the informant received 3 weeks wages in 1 week which included 2 weeks holiday pay, then **PayPd** should be **3**.

Note that pay periods of less than 1 week should be coded as equal to **1** week.

RECODE, if necessary, as described above

PAYE

If 'dk' or 'ref' and **GrWage** is given, impute using the Calculation of Net Salary from Gross Salary Excel spreadsheet. If **PayDat** is before 5 April 2002, use the previous version of the spreadsheet.

If 'dk' or 'ref' and **GrWage** is not given but **PayAmt** is given, impute using the Calculation of Gross Salary from Net Salary Excel spreadsheet. If **PayDat** is before 5 April 2002, use the previous version of the spreadsheet.

OTHERWISE ACCEPT 'dk' or 'ref'

NatIns

If **GrWage** is given but **PAYE** is not given, impute using the Calculation Of Net Salary From Gross Salary Excel spreadsheet. If **PayDat** is before 5 April 2002 use the previous version of the spreadsheet.

If **GrWage** is not given but **PayAmt** is given, impute using the Calculation of Gross Salary From Net Salary Excel spreadsheet. If **PayDat** is before 5 April 2002 use the previous version of the spreadsheet.

OTHERWISE ACCEPT 'dk' or 'ref'.

Deduc

The edit program accepts 'dk's and 'ref's for these variables so the following instructions will only be carried out if you are browsing in response to an interviewer's note or another imputation.

If **OthDed** is coded **1**: Superannuation (ie Pension) but **Deduc** is 'dk' or 'ref':

Check which type of pension scheme the respondent is in at **EPTYPE**, in the pension schemes section. Then

EITHER IMPUTE as **6%** of **GrWage**, if given or imputed, if **EPTYPE**=1
BUT use **1.5%**, if **EPTYPE**=2 (eg for civil servants (widow's pen))
OR IMPUTE as **8%** of **PayAmt**, if given or imputed, if **EPTYPE**=1
BUT use **2%**, if **EPTYPE**=2
OTHERWISE ACCEPT 'dk' or 'ref'

If **OthDed** code **3**: Union Fees but **Deduc** is 'dk' or 'ref'

IMPUTE as **2.00** per week (if **PayPd** is **1**)
or **8.00** per month (if **PayPd** is **5**)
or approx equivalents for other **PayPds**

ACCEPT any other 'dk's and 'ref's

DedOth

If an interviewer's note itemises the contributions to **DedOth** and any are in the following categories:

Benevolent Fund (unless charity)	Burial Club
Benedon Healthcare Society (formerly Post Office and Civil Service Sanatorium)	
Death Levy	Family Service Unit
Fireman's Benevolent Fund	Hospital Saturday Club
Hospital Savings Assocn (H.S.A.)	Medical Aid
Mutual Aid	Oddfellows

These are 'friendly societies' so SUBTRACT their values from **DedOth** (if this leaves nothing there then REMOVE the '9' from **OthDed**) and ADD them to the 4th **Deduc** (INSERTING a '4' at **OthDed** if required).

Note: Workers who periodically work away from home (eg. armed forces, merchant navy, oil-rig workers)

If an interviewer's note indicates that such a worker has made an allowance to their spouse which is shown as a **Deduc** on their payslip and the informant is at home at the time of the interview then the total pay, including this allowance, should be shown at **PayAmt**.

ADD the value of the allowance to **PayAmt** and DEDUCT the allowance from the value of **DedOth** (if this was the only component of the 'type-9' deduction, REMOVE the '9-' from **OthDed**).

GrWage

If 'dk' or 'ref' CHANGE **PaySlip** to 3 (even if all components have been quoted or imputed).

If the sum of **PayAmt**, **PAYE**, **NatIns**, all the **Deducs** and **DedOth** is different from **GrWage**, check whether a tax refund or tax credits have been received - code 3 and Code 6 at **InclPay**.

If the discrepancy is due to a tax refund, refer to the amount at **TaxAmt** and the instructions at **GrWage**; add the amount of the refund to **GrWage**. Otherwise refer to supervisor.

If no tax refund and the difference is less than 10%, then AMEND the value of **GrWage**.

If the difference is equal to or more than 10%, refer to supervisor who will make an ad-hoc decision either to AMEND **GrWage** or CHANGE **Payslip** to 3.

If the discrepancy is due to the receipt of tax credits, the difference should correspond to the amount recorded at **WFTCAmt/DPTCAmt**.

HOWEVER If the discrepancy is within £1 of values for either **MileAmt** or **MotAmt** or both, AMEND **PayAmt**.

UNett

If 'dk' or 'ref' and **UGross** is given, impute using the Calculation Of Net Salary From Gross Salary Excel spreadsheet. If **PayDat** is before 5 April 2002 use the previous version of the spreadsheet.

IF BOTH **UNett** and **UGross** are 'dk' or 'ref' NOTHING CAN BE DONE

UGross

If 'dk' or 'ref' and **UNett** is given, impute using the Calculation Of Gross Salary From Net Salary Excel spreadsheet. If **PayDat** is before 5 April 2002 use the previous version of the spreadsheet.

Bonus

Note: Money received by a minister of religion for carrying out a wedding, funeral, etc. should be shown as a bonus but only if the minister is an employee. All such bonuses should be lumped together and put in one **BonAmt**.

If an interviewer's note draws attention to this money and the minister is self-employed, the money should be shown as part of his/her profit at **Profit1** provided that he/she retains it.

If an informant has a main and subsidiary job with the same employer, DO NOT attempt to apportion the deductions between the two jobs but DO CONVERT any 'dk's and 'ref's in the subsidiary job to **0.00**.

Block QSelfJob - Self-employed earnings

General Notes on Self-employment

Occasional letting or sub-letting of rooms

Informants who deal in the occasional letting or sub-letting of rooms must be treated according to the merits of the case. Generally, if occasional lets are regarded by the informant as a business, they should be accepted as such and the information entered at the self-employed questions.

Any money received for a wedding/funeral etc. by a minister of religion should be entered here as an annual amount if the informant is self-employed.

Business start-up schemes

Informants on a business start-up scheme should be coded as self-employed at **EmpStat**. If, after excluding the allowance, the informant does not make a profit, refer to supervisor.

Soft Check: No income from self-employed main job

The program will trigger a check if there is no profit, money drawn or regular income from a main job. Check any interviewer notes. If there is nothing to suggest a profit was made or any other income from this job, suppress the warning. If in doubt, refer to supervisor or Research.

NIDAmt

If 'dk' or 'ref' or value deviates from standard rate (the program allows some leeway to allow for monthly direct debit variations), impute £2.00 per week (standard Class 2 contribution).

SeNIRAmt

If 'dk' or 'ref' or value deviates from standard rate (the program allows some leeway to allow for monthly direct debit variations), impute £2.00 per week (standard Class 2 contribution).

SeNIAMt

Class 4 NI payment included in tax payment: If 'dk' or 'ref' , LEAVE.

SeNiLAmt

Class 4 NI paid separately:

Class 4 contributions are payable at a rate of 7% of profits or gains between **£4,615** and **£30,420** per year.

If **SeNILump** is **1** and **SeNiLAmt** is 'dk' or 'ref' IMPUTE **SeNiLAmt** from **Profit1** as follows:

- 1 if **Profit1** is less than £4,615, ENTER **£0.00**
- 2 if **Profit1** is between £4,615 and £30,420, calculate **SeNiLAmt** as:

$\text{£} \quad [\text{Profit1} - 4,615] \times 0.07$ and ENTER
- 3 if **Profit1** is more than £30,420 ENTER **£1806**

If **Profit2** =2 (ie a loss was made), enter 0.00.

Block Otravel

OthDate

Use the answer here to recode **PssDate** to one of codes 1 to 7. The interviewer should either have entered the number of days, weeks or months covered, or the start and end dates - in which case calculate the number of weeks / months / years covered. Adjust the amount paid at **PssAmt** proportionately to match the new period.

Block QBenefit - State and other Benefits

GENERAL NOTES ON STATE BENEFITS

The questions in the benefit block are designed so that information is recorded in a thorough and methodical way. Consultation of documentary evidence (order books, letters from DWP, bank statements, payment card receipts) whenever possible should mean that problems are resolved in the interview.

However documents will not always be consulted, or it may be difficult for the interviewer or respondent to interpret the information, in which case more action at the edit stage may be necessary.

When the interviewer has been unable to resolve a problem or has suppressed a check, there should be a note. Use these notes alongside the specific edit instruction for the question, if any. In general, suppress the warning unless from other information you can confidently impute or correct an answer.

Benefits paid in combination

When two or more benefits are paid in combination but the component amounts cannot be identified, a 'don't know' should have been entered at each of the **BenAmt** questions concerned, and **BenAmtDK** should be coded '1'. A check will alert you to the fact that a combined amount should be split if possible. There should be an interviewer note about each benefit concerned, naming the benefits paid in combination and the total amount received and period covered.

Only impute a value at the **BenAmt** questions if at least one of them is paid at a rate (or rates) which can confidently be determined. Firstly follow the rules set out for each individual benefit. If one or more benefit rates can be determined, enter it at the appropriate **BenAmt(s)**. The remainder from the combined amount should be entered at the **BenAmt** for the other benefit. If both (or all) are means tested, or it is otherwise not possible to determine the rate, leave both/all as 'dks'. In such cases the total amount received for all the benefits concerned should be entered in the variable **CombAmt** which appears at the end of the benefits section. If in any doubt, leave and refer to supervisor.

The benefits for which you should not attempt to determine the rate, except as a remainder from a combined amount, are:

- Retirement Pension,
- Income Support,
- Income-based Jobseeker's Allowance,
- Widow's Pension,
- Widowed Mother's Allowance,
- Bereavement Allowance,
- Widowed Parents' Allowance,
- Invalid Care Allowance,
- Incapacity Benefit,
- War Disablement Pension
- War Widow's Pension

Sometimes there may be some doubt as to which benefits are in combination, or whether for example the lower or higher rate is received. This particularly applies to DLA. One option is to

see if the combined amount appears in the table below. If so, you will know which benefits are received and can then ensure the correct benefits are coded and impute the rates in the normal way. You can also use it to check rounded amounts or amounts which are very close to the one given. If the amount appears for more than combination, decide if possible which one applies or is more likely.

Combined Amount	Benefit Combination
£29.80	DLA Care (low) + DLA mobility (low)
£47.40	DLA Care (low) + Contrib-JSA (age under 18) DLA Mob (low) + Contrib - JSA (age under 18)
£52.55	DLA Mob (low) + DLA care (middle)
£54.20	DLA Mob (high) + DLA care (low)
£57.60	DLA Care (low) + Contrib-JSA (age 18-24) DLA Mob (low) + Contrib - JSA (age 18-24)
£68.85	DLA Care (low) + Contrib - JSA (age 25 plus) DLA Mob (low) + Contrib - JSA (age 25 plus)
£70.15	DLA Care (middle) + Contrib - JSA (age under 18)
£71.15	DLA Mob (low) + DLA care (high)
£71.80	DLA Mob (high) + Contrib - JSA (age under 18)
£76.95	DLA Care (middle) + DLA Mob (high)
£80.35	DLA Care (middle) + Contrib - JSA (age 18-24)
£82.00	DLA Mob (high) + Contrib - JSA (age 18-24)
£88.75	DLA Care (high) + Contrib - JSA (age under 18)
£91.60	DLA Care (middle) + Contrib - JSA (age 25 plus)
£93.25	DLA Mob (high) + Contrib - JSA (age 25 plus)
£95.55	DLA Care (high) + DLA Mob (high)
£98.95	DLA Care (high) + Contrib - JSA (age 18-24)
£110.20	DLA Care (high) + Contrib - JSA (age 25 plus)

The table at Appendix B shows which benefits it is possible or not possible to be received by one person. Note that it does not include JSA or Incapacity Benefit.

Documentary evidence

When an order book or statement is consulted the interviewer will be prompted to ensure that all benefits paid on the same book/statement are recorded at the **BenQ** questions. Note that both (or

all) **CombBk** questions for the benefits paid on the same order book should be coded 1. Code 2 should be entered when only one benefit is paid on a particular order book.

The table below shows which benefits are paid on which order book numbers. This might be useful in determining which benefit is received, for example if there is any doubt due to an amount you are checking being the same as that for another benefit, or doubt over which benefits are received in combination.

ORDER BOOK NUMBER	BENEFITS
5	Child Benefit Guardian's Allowance
6	War Pension
7	Disability Living Allowance
10	Income Support with Attendance Allowance or DLA Retirement Pension with Income Support and combined Attendance Allowance where payable Non-contributory Retirement Pension with Income Support and combined Attendance Allowance were payable
11	Income Support
12	Industrial Injury Disablement and Death Benefits
13	Attendance Allowance only Invalid Care Allowance Maternity Allowance Child's special Allowance Retirement pension with Attendance Allowance Non-contributory Retirement pension with AA. Bereavement Allowance with AA/DLA where payable
14	Overall requirements – IS only, IS and Incapacity Benefit Earnings Top-Up Pilot Incapacity Benefit Attendance Allowance/DLA (with IB) Income Support with Incapacity Benefit
BB	Working Families Tax Credit
CC	Disabled Persons Tax Credit

Checks and interviewer notes

Certain checks may be triggered in the edit program. Some will have been previously triggered and suppressed in the interview, and ought to have an interviewer note attached to explain, confirm or give extra information to help you decide whether to amend, impute or leave the answer (in conjunction with the specific edit instructions). Other checks are only triggered in the edit program. Follow the edit instructions that relate to these.

If it is clear that an incorrect value is just the correct one with two digits transposed, **CORRECT** it. Alternatively, the value quoted may be enough to show that it is actually a different benefit, in which case **TRANSFER** it.

Imputing benefit rates

The instructions under each benefit heading outline the action to take if the amount is missing. Some benefit amounts should not be imputed, except if part of a combined amount and you can impute the amount for the other benefit. For a few specific benefits, when imputing a value from one of the tables you will need to choose the 'scenario' that applies to the specific *Benefit Unit*, not to the household. This means the number of children and whether there is a dependent adult. Where there are rates given for 'children', this means dependant children in that benefit unit, ie aged 16 or under, or 16-18 and still in full-time further education. Any child who makes up a benefit unit of their own should not be counted.

Dependant adult increase

For Severe Disablement Allowance (SDA) you need to identify whether there is a 'dependant adult' in the benefit unit, so that you can impute the higher rate of benefit which applies (either shown in the wording of the check or in the rates below). This is called 'adult dependency increase'. The extra benefit is paid to a respondent on whom their spouse/partner is dependent because s/he is on a low income. See the instructions below SDA on how to identify whether the adult dependency increase is likely to be received. If in doubt, refer to supervisor.

The rates shown are the 2002-2003 weekly rates. If the payment was made at the 2001-2002 rate, please refer to the benefit rate list or edit instructions for that year. If in doubt which rate or scenario applies, check with the supervisor.

♦ Instructions for benefits at **Ben1Q**

1: Child Benefit

If 'dk' or 'ref' or deviates from the set rates, ENTER the current value (in £ per week) from the table, using the scenario that applies to this benefit unit.

Note: Except in special circumstances, the Lone Parent Rate has not been available to new claimants since 1 July 1998. If the oldest child of a lone parent was born after that date, use the couple rate instead.

Child benefit	
Minimum amount	£15.75
Maximum amount	£91.40
Only, elder or eldest for whom child benefit is payable (couple)	£15.75
Only, elder or eldest for whom child benefit is payable (lone parent)	£17.55
Each subsequent child	£10.55
<u>Scenarios</u>	
Couple rates	
Couple with one child	£15.75
Couple with two children	£26.30
Couple with three children	£36.85
Couple with four children	£47.40
Couple with five children	£57.95
Couple with six children	£68.50
Couple with seven children	£79.05
Couple with eight children	£89.60
Lone parent with one child	£17.55
Lone parent with two children	£28.10
Lone parent with three children	£38.65
Lone parent with four children	£49.20
Lone parent with five children	£59.75
Lone parent with six children	£70.30
Lone parent with seven children	£80.85
Lone parent with eight children	£91.40

2. Guardian's Allowance

if **'dk'** or **'ref'** ENTER **£9.65** for the only or eldest child of a couple (**£9.65** for the only or eldest child of a lone parent), plus **£11.35** per week for each other eligible child.

3: Invalid Care Allowance

Do not impute a value if **'dk'** or **'ref'**, and **BenAmtDK= 2**.

4: Retirement Pension (Nat Ins)/ Old Person's Pension

Do not impute a value if **'dk'** or **'ref'**, and **BenAmtDK= 2**.

The main warning message is that the total **BenAmt** did not tally with the sum of the components. The current policy is to SUPPRESS the warning.

5: Widow's Pension / Widowed Mother's Allowance / Bereavement Allowance / Widowed Parent's Allowance

For those respondents widowed after April 2001, Widow's Pension is no longer be payable, although existing widows will continue to receive it. Widow's Pension will be replaced by Bereavement Allowance. Similarly, Widowed Mother's Allowance was also be discontinued in April 2001 and superseded by Widowed Parent's Allowance.

Do not impute a value if **'dk'** or **'ref'**, if **BenAmtDK= 2**.

The main warning message is that the total **BenAmt** did not tally with the sum of the components. The current policy is to SUPPRESS the warning.

6: War Disablement Pension and War Widow's Pension

Do not impute a value if **'dk'** or **'ref'**, if **BenAmtDK =2**. If an interviewer's note states the known percentage rate of disability, inform Research of the details (case number, BU and person number, name of benefit and contents of interviewer note), which will then be passed to DWP.

7: Severe Disablement Allowance

If **'dk'** or **'ref'** IMPUTE one of the values shown in the check, depending on whether there is a dependant adult in the benefit unit. Impute the larger figure if the recipient has a spouse or partner who is aged 60 or over, and NOT earning more than £52.35 per week (gross) from pay, self-employment or a pension (any of codes 1-4 at **AnyPen** and follow-up questions).

♦ Instructions for benefits at **Ben2Q**

1. Disability Living Allowance (care component)

The current values are (in £ per week)	highest	56.25
	middle	37.65
	lowest	14.90

- If '**dk**' or '**ref**'
but there is an interviewer's note as to which rate (higher, middle, lower) is being received, INSERT the appropriate amount.
- If amount deviates from one of the components for DLA (care):
first, check whether it is the same as the higher rate for DLA (mobility); if so, code DLA (mobility) at **Ben2Q**, and delete the code for DLA (care), then enter the details for DLA (mobility);
otherwise, impute the DLA (care) component closest to the amount entered.

2: Disability Living Allowance (mobility component)

The current values are (in £ per week)	higher	39.30
	lower	14.90

Motability is a registered charity through which persons who receive the mobility component may hire or purchase a car at a reduced rate. To be on the Motability Scheme, a person must be in receipt of the higher rate of DLA (mobility component).

The hire agreement lasts for 3 years after which the car is returned to the dealer. The rental covers maintenance and servicing but not insurance.

The purchase agreement, under which the car is bought on HP, takes 4 to 5 years. Maintenance, servicing and insurance are paid by the individual.

Either a part or the whole of the mobility component is paid to Motability. Informants making payments to Motability should be coded as receiving the mobility component. If an interviewer's note indicates that an informant is making such payments ENSURE than **Ben2Q** is coded **2**.

- If '**dk**' or '**ref**' but the interviewer has made a note that the subject is unable to walk or is severely restricted, or is in the Motability scheme, INSERT the **higher** rate; **OTHERWISE** INSERT the **lower** rate.
- If amount deviates from one of the components for DLA (mobility):
first, check whether it is the same as the higher or middle rate for DLA (care); if so, code DLA (care) at **Ben2Q**, and delete the code for DLA (mobility), then enter the details for DLA (care);

otherwise, impute the DLA (mobility) component closest to the amount entered.

3: Attendance Allowance

- If 'dk' or 'ref' but the person needs help day AND night (code 3 at **QCare.DayNight**), INSERT the **higher** rate (£56.25); if day OR night (code 1 or 2 at **DayNight**) INSERT the **lower** rate (£37.65).

♦ Instructions for benefits at **Ben3Q**

1: Jobseeker's Allowance

- Contribution-based (**JSAType=1**): if 'dk' or 'ref', impute according to the respondent's age:

under 18	£32.50
18 - 24	£42.70
25 or over	£53.95
- Income-based (**JSAType=2**): If 'dk' or 'ref', do not impute, if **BenAmtDK** = 2.

2: Income support

If 'dk' or 'ref', do not impute, if **BenAmtDK** = 2.

If a check states that the respondent is not in one of the usual groups of people eligible for IS, accept that s/he is on Income Support if an interviewers note identifies them as being in one of the following exceptional groups who are eligible:

People required to attend court;
People appealing against a decision that they are not incapable of work;
Refugees or asylum seekers learning English;
Strikers or other people affected by trade disputes;
Asylum seekers and people from abroad claiming as an urgent cases while awaiting immigration status;
Disabled or deaf students;
People who are registered blind (code 1 at **QHealth.SpcReg**).

If they are not, change the benefit received at **Ben3Q** from Income Support to Income-based JSA, and transfer the amounts etc to JSA.

3: Incapacity Benefit

If 'dk' or 'ref', do not impute, if **BenAmtDK**=2.

4. Maternity Allowance

If '**dk**' or '**ref**' ENTER the appropriate rate:
- standard rate (now only one rate applies) of **£75.00**

5. Industrial Injury Disablement Benefit
If '**dk**' or '**ref**', do not impute, if **BenAmtDK=2**.

♦ Instructions for benefits at **Ben4Q**

Prior to April 2002, the Winter Fuel Payment category was collected at a question WintFuel. However in April 2002, a new question was introduced at Ben4Q to gather this information. This has resulted in some questions previously asked at **Ben5Q** now being included in **Ben4Q**.

Social Fund Maternity Grant

If '**dk**' or '**ref**', enter £300 for those born up to 16 June 2002, and £500 for those born after this date.

♦ Instructions for benefits at **Ben5Q**

Lone Parents Benefit

If '**dk**' or '**ref**', enter 2 x JSA

Code 6: Any National Insurance or State benefit not mentioned earlier

The state Christmas bonus should not be recorded. If it is mentioned at **OthName**, then delete it from Ben5Q.

CombBk

If any **CombBk=1** ('yes'), then more than one benefit is paid using the order book entered at the previous question **OrdBkNo**. It is possible that a combined benefit amount may need to be split, so check the **BenAmt/BenAmtDK** questions for the benefits concerned, and refer to any interviewer notes.

Note that both (or all) **CombBk** s for the benefits paid on the same order book should be coded 1. If one of them is coded 2, recode it to 1. Code 2 should be entered when only one benefit is paid on a particular order book.

BenAmt

This question is asked for all benefits. See the instructions at the appropriate **BenQ** question above at which each benefit was coded, and the instructions relating to **BenAmtDK** (see below).

BenAmtDK

If coded 1, the interviewer was unable to separate a combined payment between the benefits it covered. Check the interviewer's notes and follow the earlier instructions regarding combined benefit amounts. In summary, these state that if you can impute one **BenAmt** by following the instructions for it above, do so, and enter the remainder from the total at the other **BenAmt**. If you are unable to impute amounts for either/any of the **BenAmt** questions, enter the total amount received for all the benefits concerned (which should be given in an interviewer note) at **CombAmt**, which is at the end of the benefits section, followed by the relevant period code. This will apply to combinations such as Retirement Pension and Income Support.

GovAmt

There are various checks comparing answers here with those in the household schedule about payments of rent or mortgage interest. If an interviewer's note draws your attention to this section MAKE A NOTE of any relevant amounts, quoted or imputed, from the **Household Schedule** and COMPARE with the total here. In simple cases it may be possible to REPLACE a 'dk' with the sum of these amounts. If in any doubt, refer to supervisor.

CombAmt/CombPd

If there are any combined benefit amounts which cannot be apportioned between the **BenAmt** questions for the benefits concerned, you should enter the total amount received (in £s and pence) for those benefits here, with the appropriate period code. These details ought to be in a note or notes made by the interviewer. If no total amount is given enter 'dk'. If in any doubt as to what to enter here, refer to supervisor.

Ben7Q

This question should only record *regular* income from any of these schemes. One-off/lump sum payments should be excluded. There is an interview check if the period code for an amount is 95 or 97. If the same check springs in the edit, there should be a note. If it is clear the amount it relates to was a one-off payment, it should be deleted (by removing the appropriate code from **Ben7Q**) but if you are in any doubt, refer to supervisor/Research.

Block QOIncA - Income from Pensions, Trusts, Royalties and Allowances

PTAmt

If **PenPay** is quoted but **PTAmt** is 'dk' or 'ref'
and **PTInc** is 2

IMPUTE as **PenPay** multiplied by 22/78. This corresponds to standard rate 22% tax having been deducted from the amount at **PenPay**.

but **PTInc** or **POinc** is 1

IMPUTE as **PenPay** multiplied by 22/100. This corresponds to 22% tax not having been deducted from the amount at **PenPay**.

Block QOIncB - Maintenance, Allowances, Other Income

OthTax

If 'yes' there should be an interviewer note describing a source of income elsewhere in the BU schedule on which it is possible for tax to be paid direct. It should be a current source, eg

- income from pensions where tax is not deducted at source
- investment income where tax is not deducted at source
- rent from property
- unearned income
- any other source of income

Tax on employee earnings not paid through PAYE may be covered here (eg demanded due to previous underpayment).

Exclude tax paid on self-employed income, this should be entered at **TaxDAmt** or **SeTaxAmt**.

Exclude National Insurance payments, these should be included at **SeNIAmt** or **SeNILAmt**.

Exclude Tax reserve certificates.

If there is no current source of income, assume the tax payment relates to a past situation but refer to supervisor before deleting the entry.

NIAmt

This question should only pick up contributions by the non-employed (Class 3).

If '**dk**' or '**ref**'

and the respondent is signed on at an Employment Service office/Jobcentre to get NI credits (**Claimant**=3)

CHANGE **NIReg** to 2

otherwise impute £6.85 per week.

Check that the correct period code has been entered with reference to any interviewer notes.

OddJob

Pools collectors should not be included here.

If, from an interviewer's note it is clear that the interviewer is referring to anything other than an odd job, baby-sitting or mail-order agent, TRANSFER the details to the relevant employment section.

If a note informs you that the respondent *worked* as a babysitter or as a mail order agent in the last 4 weeks but did not *receive the money* for it in that period (see **BabPay** and **MailPay**), the work should be deleted from **OddJob**.

Benefit Units Assets

These questions are included in order to enable DWP to estimate eligibility for certain benefits. To achieve this they need to study the personal holdings of certain types of assets. The purpose of these questions is to provide more detailed information on the current values of the assets held by informants but is only needed where the total value of the assets is between £1,500 and £20,000, as indicated at the question **TotSav**.

This is estimated to be a broad band in which people who may not be in receipt of benefits now may at some point in the future be eligible for e.g. Housing Benefit which allows a Benefit Unit to have total capital of up to £16,000. For some benefits there is a lower capital threshold, above which the amount of benefit may be 'tapered' or gradually reduced as the amount of savings increases; there is also an upper capital limit of £8,000. So the broad band has been split into narrower bands (£1,500-£3,000, £3,000-£8,000 and £8,000-£20,000). The effect of any future changes to these thresholds can be modelled.

Although it is true that people outside this Assets band might already be or in the future have need for benefits, the sample gained by the DWP using the £1,500 to £20,000 range is sufficiently large for analysis.

It is not sufficient to rely only on the respondent's estimate of the current value of certain individual investments, like stocks and shares or the various types of National Savings, as

these might be out of date or otherwise inaccurate. Therefore it is the editors' role to ascertain the current value of these investments, using the Financial Times and other sources.

Joint accounts and other holdings should be dealt with in the same way as in the block **QAdint**, i.e. for each account apportion the amount held by the individual and enter that figure on the person's line.

Where the respondent has estimated that they are in the £1,500 to £3,000 band, the £3,000 to £8,000 band or the £8,000 to £20,000 band but later questioning shows that this is not the case, there is no need to adjust the response at **Totsav** or delete any later answers.

Current accounts are dealt with first, followed by all savings accounts, ISAs and TESSAs (coded at **Accounts**), then all stocks & shares, unit & investment trusts (at **Invests**), then each National Savings investments (at **Otinva**). Each account or investment is dealt with individually. It is important to record ALL accounts or investments currently held of EACH type that they said they had earlier.

Accounts

Current Account with bank, building society, supermarket/store or other organisation.

No imputation necessary

National Savings Bank (Post Office) – Ordinary Account

If a note from the interviewer indicates that this is in fact an ISA, please recode as an ISA at Accounts and delete NSB – Ordinary Account.

National Savings Bank (Post Office) – Investment Account

If a note from the interviewer indicates that this is in fact an ISA, please recode as an ISA at Accounts and delete NSB – Investment Account.

TESSA – Tax Exempt Special Savings Account

If a note from the interviewer indicates that this is in fact a TESSA- ISA, please recode as an ISA at Accounts and delete TESSA.

ISA – Individual Savings Account

There are three components to the ISA: cash, securities (stocks, shares unit trusts etc) and life insurance. These may be held together or separately in various ways. See question **Accounts** for further details. **ISAType** shows which components the person has. All types of ISA should be counted as ISAs: not as 'other' savings accounts (in the case of the cash component), TESSAs (in the case of TESSA-ISAs), stocks & shares (securities component) or National Savings (National Savings ISAs) – if any note/description at questions on these other types of accounts/investments leads you to think that it is in fact an ISA, refer to supervisor before changing it to an ISA (you may need to go back to change the questions **Accounts**, **Invests** or **Otinva**).

Life Insurance ISA's are not considered to be Liquid Assets by the DWP as they do not have a redeemable cash value. Whilst they are recorded at the question **ISAType** their composition should not be probed further. Any details of Life Assurance ISA's which have been collected further at **AccInt** and subsequent questions should be deleted. If in doubt, contact the supervisor.

Savings account, investment account/bond, any other account with a bank, building society, supermarket/store or other organisation

If a note from the interviewer indicates that this is in fact an ISA, please recode as an ISA at Accounts and delete other account.

Invests

Government Gilt Edged Stock

Interviewers should have collected the full name of the of the stock, including the interest rate and the period of the plan.

The method of imputation is to look up the name of the investment in the Financial Times or on their website (www.ft.com) for the Monday of the week in which the interview took place. The figure given for the investment should then be multiplied by the number of investments recorded at the variable **HowMany** to obtain the current value, and the imputed value recorded at the variable **Spare**.

Unit Trusts/Investment Trusts

Interviewers should have collected the full name of the of the Trust, the name of the company, the number of units held, and the current value of the investment (respondent's estimate).

Prior to imputation of the value of the unit trust, please contact your supervisor. The method of imputation is to look up the name of the investment in the Financial Times or on their website (www.ft.com) for the Monday of the week in which the interview took place. The figure given for the investment should then be multiplied by the number of investments recorded at the variable **HowMany** to obtain the current value and the imputed value recorded at the variable **Spare**.

If it is clear that the Unit Trust is being held to repay a mortgage in much the same way as an endowment policy, delete it from this part of the benefit unit once you have checked it has been correctly recorded in the mortgage section of the household schedule (**MortType=4**).

Stocks, shares, bonds, debentures, other securities

Interviewers should have collected the full name of the security, the number of units held and the estimated current value.

The method of imputation is to look up the name of the investment in the Financial Times or on their website (www.ft.com) for the Monday of the week in which the interview took place. The figure given for the investment should then be multiplied by the number of investments recorded at the variable **HowMany** to obtain the current value and the imputed value recorded at the variable **Spare**.

PEP (Personal Equity Plan)

If it is clear that the PEP is being held to repay a mortgage in much the same way as an endowment policy, delete it from this part of the benefit unit once you have checked it has been correctly recorded in the mortgage section of the household schedule.

Profit Sharing

No imputation necessary

Company Share Option Plans

No imputation necessary

Member of Share Club

No imputation necessary

OtInvA (National Savings Investments)

National Savings Capital Bonds

Interviewers should have collected the original value of the bond, the month and year in which it was acquired, and the series number of the bond.

The method of imputation is to apply the gross compound interest applicable to the series of the bond across the 5 year duration. The appropriate interest can be found on the National Savings Summary chart, or on the National Savings website (www.nationalsavings.co.uk). Alternatively you may find it more useful to contact the National Savings Financial Adviser's helpline on 0845 971 5401 who will be able to calculate the current rate of the bond from the information the interviewer has collected.

The value of National Savings Capital Bonds will be between £100 and £250,000. Once you can ascertain the original value of the bond and the interest rate for that series, apply the rate as indicated in the example below.

Eg: Value of bond £100. Series Y giving 4.8% annually

Year 1 £100 x 4.8% = £104.80

Year 2 £104.80 x 4.8% = £109.83

Year 3 £109.83 x 4.8% = £115.10

Year 4 £115.10 x 4.8% = £120.62

Year 5 £120.62 x 4.8% = £126.41.

Index-Linked National Savings Certificates

Interviewers should have collected the total value of the certificate when the respondent acquired it, the month and year in which it was acquired, and the issue held.

The method of imputation is to firstly ascertain the current value of a £100 certificate by each month of issue since 1975 from a table in Money Facts (www.moneyfacts.co.uk) or from the National Savings website (www.nationalsavings.co.uk). Alternatively you may contact Pete Braj-Dyal at ONS (020 7533 5442) who will be able to provide you with the appropriate rate for the issue. Once this has been established, the actual value of the certificate can be calculated by multiplying the current value of the £100 certificate by the appropriate figure:

Eg: £500 certificate = current value of £100 certificate x 5.

Another option of course is to contact the National Savings Financial Adviser's helpline on 0845 971 5401 who will be able to provide you with the current value of the Certificate.

If the interviewer has not ascertained whether the National Savings Certificate is Index-Linked or Fixed Interest, assume it is Index-Linked if the issue date is 6/1975 or later and the issue number is 6th/6 or missing. Otherwise calculate the certificate as Fixed Interest.

Fixed Interest National Savings Certificates

Interviewers should have collected the total value of the certificate when the respondent acquired it, the month and year in which it was acquired, and the issue held. If the interviewer has not identified whether the certificate is index-linked or fixed interest, assume it to be fixed interest if the issue date is 1975 or earlier or the issue number is 7th/7 or higher.

Guidance on imputation to ascertain the value of the savings is to either contact the National Savings Financial Adviser's helpline on 0845 971 5401 who will be able to provide you with the current value, or to contact Pete Braj-Dyal at ONS (020 7533 5442) who will be able to provide you with the appropriate rate.

Pensioner's Guaranteed Income Bonds

No imputation necessary.

Save-as-you-Earn (Bank/Building Society/National Savings)

Interviewers should have collected information on whether the SAYE is a National Savings or bank or building society scheme, the issue number (if it is a National Savings scheme), when it was started, the amount paid last time, the period this covered, and the current value of the SAYE.

To impute the current value of the scheme, National Savings SAYEs taken up before 31 December 1993 are calculated at a compound interest of 8.86% for every 5 years held.

All National Savings SAYE options taken up in 1994, are calculated at a compound rate of 7.5%.

All National Savings SAYE options taken up beyond this date, ie January 1995, are calculated at a compound rate of 5.53%.

Eg

National Savings SAYE taken up in January 1994 with £20 paid monthly would be calculated as follows in July 2002:-

1996	$(20 \times 12) \times 1.055$
1997	$(1996 \text{ figure} + (20 \times 12)) \times 1.055$
1998	$(1997 \text{ figure} + (20 \times 12)) \times 1.055$
1999	$(1998 \text{ figure} + (20 \times 12)) \times 1.055$
2000	$(1999 \text{ figure} + (20 \times 12)) \times 1.055$
2001	$(2000 \text{ figure} + (20 \times 12)) \times 1.055$
2002	$(2001 \text{ figure} + (6 \times 12)) \times 1.055$

Non-National Savings SAYEs (ie those with a bank or building society) should be calculated at the following rates:

Schemes taken up before September 2001

3 year plan – 4.83%

5 year plan – 4.659%

7 year plan – 4.52%

Schemes from October 2001

3 year plan – 3.67%

5 year plan – 3.99%

7 year plan – 4.07%

For the purposes of imputation we assume that the monthly figure remains constant, and has not changed over the course of the SAYE.

Premium Bonds

No imputation required.

National Savings Income Bonds

No imputation required

National Savings Deposit Bonds

National Savings Deposit Bonds were withdrawn from sale in 1988. No imputation required.

FIRST Option Bonds

These went off sale on 21 October 1999, but can be kept and interest applied to them at the same rate as a 1 year Fixed Rate Savings Bond. No imputation is necessary. FIRST Option Bonds were replaced by Fixed Rate Savings Bonds. Please be certain to differentiate between the two.

Yearly Plan

No imputation necessary.

Fixed Rate Savings Bonds

Replaced FIRST Option Bonds on 21 October 1999. The interviewer should have collected the month and year of purchase, the issue, the value at the time of purchase and the length of bond (1, 3 or 5 years).

Guidance on imputation to ascertain the value of the savings is to either contact the National Savings Financial Adviser's helpline on 0845 971 5401 who will be able to provide you with the current value, or to contact Pete Braj-Dyal at ONS (020 7533 5442) who will be able to provide you with the appropriate rate.

APPENDIX A**AVERAGE RENTS IN SCOTLAND 2003-2004**

AUTHORITY	2003-04 Average Weekly Rent (52 wkly un-rebated) (HRA- near actual)
Aberdeen	39.90
Aberdeenshire	38.12
Angus	35.72
Argyll & Bute	42.65
Clackmannanshire	38.80
Dumfries & Galloway	40.48
Dundee	43.42
East Ayrshire	38.27
East Dunbartonshire	42.58
East Lothian	35.92
East Renfrewshire	41.51
Edinburgh	48.23
Eilean Siar, Comhairle nan	44.07
Falkirk	41.10
Fife	38.94
Glasgow City	50.56
Highland	45.97
Inverclyde	48.97
Midlothian	31.57
Moray	33.18
North Ayrshire	36.77
North Lanarkshire	40.86
Orkney	38.64
Perth & Kinross	35.59
Renfrewshire	44.06
Scottish Borders	37.28
Shetland	49.51
South Ayrshire	38.38
South Lanarkshire	42.07
Stirling	39.22
West Dunbartonshire	39.69
West Lothian	45.13
SCOTLAND	42.36

APPENDIX B: BENEFITS WHICH MAY OR MAY NOT BE RECEIVED AT THE SAME TIME BY ONE PERSON

	CB	WFTC	GA	IS	AA	DLA C	DLA M	DPTC	ICA	IIDB	MA	Retire	SDA	BA	CTB	HB	SSP	SMP	SFM	SFF	SFG	SFL	WDP
Child Benefit	«	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	8	8	8	8	4
WFTC	4	«	4	4	4	4	4	8	4	4	4	8	4	4	4	4	4	4	4	4	8	8	4
Guard Allow.	4	4	«	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	8	8	8	8	4
Income Support	4	4	4	«	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Attend Allow.	4	4	4	4	«	8	8	4	8	4	8	4	8	4	4	4	8	8	8	8	8	8	4
DLA Care	4	4	4	4	8	«	4	4	4	4	4	«	4	4	4	4	4	4	8	8	8	8	4
DLA Mob	4	4	4	4	8	4	«	4	4	4	4	«	4	4	4	4	4	4	8	8	8	8	4
DPTC	4	8	4	4	4	4	4	«	4	4	4	8	4	4	4	4	8	4	4	4	8	8	4
Invalid Care Allow.	4	4	4	4	8	4	4	4	«	4	8	8	8	4	4	4	8	4	8	8	8	8	4
Indus I D B	4	4	4	4	4	4	4	4	4	«	4	4	4	4	4	4	4	4	8	8	8	8	4
Mat Allow.	4	4	4	4	8	4	4	4	8	4	«	8	8	8	4	4	8	8	8	8	8	8	4
Retire Pens.	4	8	4	4	4	4	4	8	8	4	8	«	8	8	8	4	8	8	8	8	8	8	4
Severe Dis Allow.	4	4	4	4	8	4	4	4	8	4	8	8	«	4	4	4	8	4	8	8	8	8	4
Bereave Allow.	4	4	4	4	4	4	4	4	4	4	4	8	4	«	4	4	4	4	8	8	8	8	4
Council Tax Ben	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	«	4	4	8	4	8	8	4
Housing Ben	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	«	4	4	8	4	8	8	4
Stat Sick Pay	4	4	4	4	8	4	4	8	8	4	8	8	8	8	4	4	4	8	8	8	8	8	4
Stat Mat Pay	4	4	4	4	8	4	4	4	4	4	8	8	4	4	4	4	8	«	8	8	8	8	4
SF Mat Pay	8	4	8	4	8	8	8	4	8	8	4	4	8	8	8	8	8	8	«	8	8	8	4
SF Fun Pay	8	4	8	4	8	8	8	4	8	8	8	8	8	8	8	4	8	8	8	«	8	8	8
SF CCG	8	8	8	4	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	«	8	8
SF B Loan	8	8	8	4	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	«	8
War Dis Pen	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	8	8	8	«

APPENDIX B: BENEFITS WHICH MAY OR MAY NOT BE RECEIVED AT THE SAME TIME BY ONE PERSON

	CB	CTC	GA	IS	AA	DLA C	DLA M	WTC	ICA	IIDB	MA	Retire	SDA	BA	CTB	HB	SSP	SMP	SFM	SFF	SFG	SFL	WDP	
Child Benefit	«	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	8	8	8	8	4
Child Tax Credit	4	«		4	4	4	4	4	4	4	4	4	8	4	4	4	4	4	4	4	4	8	8	4
Guard Allow.	4	4	«		4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	8	8	8	8	4
Income Support	4	4	4	«		4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Attend Allow.	4	4	4	4	«		8	8	4	8	4	8	4	8	4	4	4	8	8	8	8	8	8	4
DLA Care	4	4	4	4	8	«		4	4	4	4	4	«		4	4	4	4	4	8	8	8	8	4
DLA Mob	4	4	4	4	8		4	«		4	4	4	4	«		4	4	4	4	8	8	8	8	4
Working Tax Credit	4	4	4	4	4	4	4	«		4	4	4	8	4	4	4	4	8	4	4	4	8	8	4
Invalid Care Allow.	4	4	4	4	8	4	4	4	4	«		4	8	8	8	4	4	4	8	4	8	8	8	4
Indus I D B	4	4	4	4	4	4	4	4	4	4	«		4	4	4	4	4	4	4	8	8	8	8	4
Mat Allow.	4	4	4	4	8	4	4	4	8	4	«		8	8	4	4	4	8	8	8	8	8	8	4
Retire Pens.	4	8	4	4	4	4	4	4	8	8	4	8	«		8	8	4	4	8	8	8	8	8	4
Severe Dis Allow.	4	4	4	4	8	4	4	4	4	8	4	8	8	«		4	4	8	4	8	8	8	8	4
Bereave Allow.	4	4	4	4	4	4	4	4	4	4	4	4	8	4	«		4	4	4	8	8	8	8	4
Council Tax Ben	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	«		4	4	4	8	4	8	4
Housing Ben	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	«		4	4	8	4	8	4
Stat Sick Pay	4	4	4	4	8	4	4	4	8	8	4	8	8	8	4	4	4	«		8	8	8	8	4
Stat Mat Pay	4	4	4	4	8	4	4	4	4	4	4	8	8	4	4	4	4	8	«		8	8	8	4
SF Mat Pay	8	4	8	4	8	8	8	4	8	8	4	4	8	8	8	8	8	8	8	«		8	8	4
SF Fun Pay	8	4	8	4	8	8	8	4	8	8	8	8	8	8	8	4	4	8	8	8	«		8	8
SF CCG	8	8	8	4	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	«		8	8
SF B Loan	8	8	8	4	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	«	
War Dis Pen	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	8	8	8	«

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FAMILY RESOURCES SURVEY 2002-03

SUMMARY OF EDITING AND IMPUTATION PROCEDURES CARRIED OUT BY DWP

For the 2002-03 dataset, the following tasks were carried out by DWP.

1 Conversion of monetary amounts to weekly values

Many of the questions on the FRS ask for amounts received/paid and to what period they relate (e.g. benefit receipt, council tax payments). In these cases, amounts were converted to weekly equivalents.

More information on which period code relates to which value is given in the Excel spreadsheet [period.xls](#).

1.1 During the conversion process amounts were not converted where:

- 1.1.1 payments were one off or lump sum payments (period code 95)
- 1.1.2 "none of the above" (period code 97)
- 1.1.3 period code missing
- 1.1.4 payments were less than 1 week (period code 90)

1.2 However, for those items of income and expenditure which feed in to derived variables used by the DWP, missing, 90, 95 and 97 period code payments were scrutinised and edited to a weekly value. Remaining 90, 95 and 97 period codes will appear in analyses as outliers. Users will need to consider whether to edit or delete these cases. The easiest way to identify such variables is to consult minmaxan.xls and search on maximum values of 95 or 97. The link between period codes and monetary amounts is given in [period code meta.xls](#).

1.3 Note that in the dataset period codes shown as -1 (skipped) have an imputed weekly amount attached.

2 Validation, editing and imputation

Information about procedures carried out by DWP is contained in the [Methodology chapter](#) of the latest FRS publication.

3 Anonymisation

1.2 ONS/National Centre for Social Research have their own procedures to ensure the confidentiality of respondents. Names and addresses are kept separately from the data and are not supplied to the DWP.

1.3 Additional steps have been taken by the DWP prior to release of the data outside the department. These are:

1.3.1 The following variables have been removed from the data set:

VARIABLE TABLE

<i>Acorn</i>	<i>househol</i>	ACORN codes are copyrighted for government use and so removed from the dataset before public release. A special request can be made for these to be made available for external research.
<i>Grossct</i> <i>Lac</i>	<i>househol</i> <i>househol</i>	These variables allow Local Authorities to be identified from the data.
<i>DOB</i> <i>DOB</i>	<i>Adult</i> <i>Child</i>	Date of birth is collected for respondents aged under 20 for use in the derivation of academic year.

- 1.3.2 All the following weekly income variables contain Council Tax information in their derivation and so are rounded to the nearest £1

VARIABLE	Description	TABLE
budisben	DV for benefit unit disability benefit income	benunit
buinc	DV for benefit unit income	benunit
buirben	DV for benefit unit income related benefit income	benunit
bunirben	DV for BU non-income related benefit income	benunit
buothben	DV for BU other benefit income	benunit
burent	DV for BU rent	benunit
ctamt	last CT payment	househol
ctrebamt	amount of CT rebate	househol
cwatamt	amount included in rent for CT water charge	househol
cwatamtd	DV for council tax water charge	househol
hbeninc	DV for HH benefit income	househol
hdisben	DV for HH disability benefit income	househol
hhinc	DV for household income	househol
hhirben	DV for HH income related benefit income	househol
hhnirben	DV for HH non-income related benefit income	househol
hhothben	DV for HH other benefit income	househol
hhrent	DV for HH rent	househol
hhrpinc	DV for HH RP/IS income	househol
hscosthh	DV for HH housing costs	househol
indinc	DV for adult income	adult
indisben	DV for adult disability benefit income	adult
inirben	DV for adult income related benefit income	adult
innirben	DV for adult non-income related benefit income	adult
inothben	DV for adult other benefits	adult
inrpinc	DV for adult RP/IS income	adult
nindinc	DV for adult net income	adult
ninearns	DV for adult net income from employment	adult
nininv	DV for adult net investment income	adult
ninpenin	DV for adult net pension income	adult

- 1.4 However, assurances given to interviewees allow DWP to provide unanonymised data in very restricted circumstances.

- 1.5 For more information, please contact Steve Ellerd-Elliott.

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IMPUTATION OF MISSING VALUES IN THE 2002-03 FAMILY RESOURCES SURVEY

INTRODUCTION

Imputation is the process in which missing values in a data set are converted to non-missing values.

When a respondent answers a particular question in a survey they can state that they don't know the answer to a question, or simply refuse to give a response. Such responses are recorded and are referred to as '*missing values*'.

These values can either be left as missing, in which case you would have gaps in your data set, or replaced (*imputed*) with an estimate of the answer that the respondent would have given if they had actually answered the question.

User requirements have deemed the latter process necessary in the Family Resources Survey (FRS). The main objective of imputation is to maximise the information available to users for analysis. Furthermore, the imputation carried out simplifies the analysis for users and helps to secure the uniformity of analysis created from the FRS data sets.

It should be noted that none of the variables in the admin, benefits and care data sets are imputed and that benefit editing is carried out separately to the rest of imputation.

Methodology

Imputation on the FRS is carried out in three different ways. A brief overview of these methods is given here:

- **Bulk edits** – converting en masse a batch of cases with missing values that satisfy a particular characteristic to an identical value. This is a very crude method of imputation and can only be used in certain circumstances. For example, for people who don't know if they are in receipt of a particular benefit, we could:
 - i) edit the answers to yes, in which case we would have to open up a record for the particular benefit and impute answers for it
 - ii) edit such answers to no – which is known as *closing down routes* and is the default principle adopted in the imputation of such *routing* variables in the FRS.
- **Hotdecks** – examining the data set for non-missing cases that have similar characteristics to that with the missing value, and substituting one of these non-missing values for the missing case at random. It is usual for the characteristics to bear some relationship to the variable to be imputed; the theory being that all cases matching the chosen characteristics will have similar values for the variable we are concerned with. For example we could impute rent for a household by randomly selecting a non-missing value from a case with the same number of rooms, council tax band, type of landlord and region as the case in question.
- **Algorithms** – a process in which one can predict the missing value for a particular case by looking at other relevant characteristics and applying a pre determined set of rules (e.g. modelling council tax payments based on council tax band, local authority and entitlement to discount).

Missing Values

There are four possible types of missing values in the FRS:

- **.A** – denotes a ‘skipped’ response. Such a response occurs where a respondent has not been routed to this particular question and an answer is not therefore required and imputation is not normally necessary.
- **.B** – denotes the fact that the respondent ‘*doesn’t know*’ the answer to the question and imputation will normally be required.
- **.C** – denotes a refusal to answer a question and, again, imputation is normally required.
- **.D** – is only output in the production of derived variables, and denotes either a mistake in the imputation process or faulty logic in the DV code. All .Ds in income and expenditure data are investigated and corrected prior to user release.

Imputation Checking

Checks are carried out to ensure that the imputation process has not changed the distribution of the data. Examples of these are as follows:

- A comparison of the means, standard deviations and minimum/maximum values for each variable is undertaken both post and prior imputation. Any large discrepancies (indicating that imputation is potentially biasing the data) are investigated.
- There can be cases in Hotdecks where we impute a large number of cases to a particular value, which is taken from one particular ‘donor’ case. This is a source of potential bias, and checks exist within hotdecks to monitor this. Where these checks show this to be a problem, remedial action, in the form of adjusting either the imputed value or the hotdeck, is taken.
- Finally credibility checks are run, which ensure that the data within individual cases is consistent, and feasible values have been imputed. Examples of these include:
 - i) Checking that housing costs are generally less than income for cases in which components of either have been imputed.
 - ii) Checking that gross income is greater than or equal to net income.
 - iii) Checking that personal pension contributions are generally less than income for cases where components of either have been imputed.

Changes to Imputation 2002-03

There were no major methodological changes to imputation in 2002-03. Probably the most important change was the treatment of missing variables on the JOB table.

In previous years the question GRWAGE (Gross wage/salary) was only asked of respondents who had payslips. In 2002-03 this question was asked of all respondents who were asked the PAYAMT (Net pay), NATINS (National Insurance) and PAYE (Pay As You Earn) questions.

In previous years GRWAGE was not targeted by imputation – where it was missing it was left as missing. In 2002-03 it was decided to use it in the Derived Variables (DVs) for calculating gross earnings (see DV documentation for more information about this). As a result it was decided to impute missing cases of GRWAGE. This presented a problem in that all the various components of pay should add up to GRWAGE. Previously we didn’t have to worry about this when imputing the other pay variables. After some investigation into this whole area it was decided to continue hotdecking the various pay-variables – including GRWAGE – but in such a way that they would all add up to within an acceptable margin of each other.

WINTERFUEL PAYMENTS

1. Issue

In 2001/02 the Family Resources Survey introduced a question asking all adults whether they received a Winter Fuel Payment (WFP). This paper examines whether the FRS data on WFP are reliable, based upon comparisons with administrative data.

2. Summary of results

- The FRS will always under-report the number of WFP because the sample does not include the full eligible population.
- One in ten individuals eligible for WFP on the FRS miss-report whether they are in receipt of a WFP.
- HBAI should continue to impute receipt of WFP due to the poor quality of the FRS data.

3. Background

The treatment of Winter Fuel Payments has been a part of the HBAI review over the last year. The recommendation to the review board was 'reported rather than imputed receipt should be used when the necessary information is available and of sufficiently high quality'. This paper examines whether the FRS data on Winter Fuel Payments is of a sufficiently high quality. If so the data could be used directly in HBAI but if not imputation of these payments, as carried out at present, will be used.

4. Detail

4.1 Entitled population

- In 2001/02 you will receive a higher rate WFP of £200 if you are 60 and over in the week beginning 16th September 2001.
- If you are living with someone who is also entitled to a WFP, you will both receive the lower rate of £100.
- If you are living in residential care and not on IS/JSA each person in the benefit unit will get the lower rate of £100.
- If you are under 60 and on IS/JSA and your partner is over 60, you will receive a WFP of £200 on behalf of your partner.

4.2 Exclusions

- Those living with partners on IS/JSA and are entitled to a WFP. This is because the Winter Fuel Payment will be paid to the IS/JSA recipient in respect of both people. There are around 280,000 individuals like this in 2001/02 according to administrative records.
- Those who have been in residential or nursing care for 13 weeks or more and in receipt of IS/JSA(IB)
- People who have been hospital in-patients for 52 weeks or more
- Those serving custodial sentences
- Those subject to immigration control

4.3 Method of Payment

Adults over state retirement age (60 for women and 65 for men) and in receipt of a state benefit e.g. Retirement Pension, will automatically receive a WFP. Only men aged 60 to 64 (i.e. below state retirement age) and not in receipt of state benefits will need to make a claim to receive a WFP. Around 10.9 million payments are paid automatically, with the remaining 0.4 million claims made manually according to administrative records. Once an individual is on the system to receive a payment they will not need to make another claim to receive WFP the following year.

4.4 Examples of different household's Winter Fuel Payments

The household examples below highlight the number of payments and amounts received for different types of households, in particular the difference arising between those households in receipt of the Minimum Income Guarantee and those not in receipt.

Couple 60 and over 2 payments of £100 = £200 WFP	Couple on MIG 1 payment of £200 = £200 WFP
Single 60 and over 1 payment of £200 = £200 WFP	Single on MIG 1 payment of £200 = £200 WFP
2 Single people 60 and over 2 payments of £100 = £200 WFP	2 Single people on MIG 2 payments of £200 = £400 WFP
3 Single people 60 and over 3 payments of £100 = £300 WFP	3 Single people on MIG 3 payments of £200 = £600 WFP
1 person 60 and over, 1 person under 60 (either on IS/JSA) 1 payment of £200 to recipient regardless of age = £200 WFP	

4.5 Data Sources

The FRS survey can be compared to administrative data. The number of WFP are divided into the entitled population to calculate a take up rate for both the FRS and administrative data. A true take up rate should include the same population in both the numerator and denominator, which as shown below can be difficult to achieve.

4.5.1 Number of Winter Fuel Payments (numerator)

- The FRS is a private household survey in GB and does not include individuals in residential homes.
- Administrative data include everyone in GB and those people in residential homes.

This means that the **FRS will under-estimate the number of WFP**. It does not capture those individuals living in residential care and not on IS/JSA where each person in the benefit unit should receive the lower rate of WFP at £100 each. It also does not capture those people in hospital but have been in hospital for less than 52 weeks of the year.

4.5.2 Entitled Population (denominator)

As set out above, the entitled population is basically everyone aged 60 years or older but there are some exceptions i.e. those who's partners are on IS/JSA and already receive the WFP, those in custody/hospital/subject to immigration control and those in residential housing and receiving IS/JSA.

- The FRS can capture those 60 and over, those who's partners are on IS/JSA and are already receiving WFP and will not interview those people who are in custody, hospital or in residential housing.
- Government Actuaries Department (GAD) population estimates includes all people in Great Britain aged 60 and over.

This means that **GAD data will over-estimate the entitled population** by including those people, mentioned above, who are not entitled to WFP and will count twice those people who's partners are on IS/JSA and are already receiving WFP who should only be counted once.

The FRS should therefore give a closer estimate for the entitled population but could include some people who are subject to immigration control who should not be entitled to a WFP.

4.6 Comparisons of the total caseload

TOTAL POPULATION

Administrative data results

Number of payments (numerator)

11.202 million payments (this includes just one payments for couples on IS/JSA) in 2001/02

Entitled population (denominator)

11.945 million people are aged 60 and over in 2001/02. These figures are based upon GAD population projections.

Take up

93.78%

BFMD have quoted in PQ's a take up of at least 95% because the denominator over estimates the size of the entitled population.

Family Resources Survey results

Using the variable 'wintfuel' on the adult dataset.

Number of payments (numerator)

10.103 million people receiving winter fuel payments in 2001/02

Entitled population (denominator)

11.540 million people aged 60 and over in 2001/02.

Take up

87.54%

MEN AGED 60 TO 65

Administrative data results

Number of payments (numerator)

1 million men aged 60 to 64 claimed WFP in 2000/01

Entitled population (denominator)

1.5 million men aged 60 to 64 entitled to claim in 2000/01 based on GAD population projections.

Take up

66%

Family Resources Survey results

Number of payments (numerator)

0.957 million men aged 60 to 64 receiving WFP in 2001/02

Entitled population (denominator)

1.456 million men aged 60 to 64 in 2001/02

Take up

66%

Conclusion

- The FRS is under-reporting the number of WFP by around 1 million payments.
- The FRS is matching with administrative data the number of WFP to men aged 60 to 64.

4.8 Accuracy of the reported WFP on the FRS

Another way to assess the quality of the FRS data on WFP is to focus exclusively on the group of people who are currently in receipt of state benefits and are therefore likely to have received a WFP automatically, without having to make a claim and look at:

1. How many of those people, who were automatically paid the WFP, actually recorded on the FRS that they were in receipt?
2. How many of those people whose partners were on IS/JSA, and would therefore not have received a WFP as their partner would receive it automatically on their behalf, incorrectly recorded on the FRS that they were in receipt of a WFP?

4.8.1 Results

- Of those people who were automatically entitled to receive a WFP 92% (9.3 million) correctly recorded their receipt on the FRS.
- 8% (850 thousand) of the people who were automatically entitled to receive a WFP had not recorded receipt of the payment on the FRS.

Of those people whose partners were on IS/JSA and should not themselves have recorded receipt of WFP:

- 61% (100 thousand) incorrectly claimed to be in receipt on the FRS. 39% (66 thousand) correctly recorded that they were not in receipt.

This means that for the group of people on the FRS for whom we can be fairly certain about receipt, around one in ten people on the FRS are not correctly recording whether they receive a WFP.

4.9 The way forward

To improve precision of estimates of receipt of WFP on the FRS, it would seem sensible to use some form of imputation, whereby we impute receipt for those people currently getting any state benefit, or whose partner is getting ISA/JSA and use the information recorded on the FRS for those people not in receipt of a state benefit (principally men aged 60-64, for whom FRS estimates tally quite well with admin data).

In practice - to impute the FRS

Impute (automatic) receipt of a WFP to:

Those aged 60 and over and with a qualify benefit (benefit<60 on the FRS benefits dataset).

Impute 'no receipt' to those over 60 whose partner is on ISA/JSA

Rely on recorded FRS information for those respondents aged 60 or over who are not in receipt of state benefit and whose partner is not in receipt of ISA/JSA

Impute (automatic) receipt of a WFP to:

Mixed pensioner couples (i.e. those benefit units where one person is aged <60 on IS/JSA and one person aged >59). Give the receipt to the person aged <60 on IS/JSA (as explained in section 4.1).

This increases the caseload to 10.9 million people, which is much closer to the 11.2 million recorded on administrative records. The FRS will always slightly under-report the number of claimants because it will not capture those individuals living in residential care and not on IS/JSA.

This produces an FRS WFP take up rate of 94% (10.87 million people out of 11.54 million) – which is again fairly similar to those quoted from administrative records.

5.0 Final comments

Although the FRS will always under-report the number of WFP payments, because it excludes some of the eligible population, the level of under-reporting is considerably higher, even allowing for those people who might have started to receive a qualifying benefit or turned 60 after the qualifying week. Around one in ten individuals of whose receipt we can be fairly certain, are miss-reporting whether they receive a WFP and therefore the recording of WFP on the FRS is not of a sufficiently high enough quality.

It would therefore seem sensible that HBAI, and other FRS based series, adopt the imputation method outlined above. There is then perhaps scope to reduce respondent burden on the FRS by only asking the WFP question to those adults 60 or over who are not in receipt of a state benefit. There is also perhaps no need to ask questions about amount received, as this will be imputed in HBAI for all cases.

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Family Resources Survey

RELEASES 2002-03

RELEASE	CHANGES SINCE LAST RELEASE	RELEASE DATE
Frs0203a	Great Britain PUBLIC RELEASE	24/11/03
Frs0203b	United Kingdom PUBLIC RELEASE	29/01/04
Frs0203c	Revised dataset Revised interim grossing factors for Northern Ireland (GROSS2) New Grossing regime (GROSS3) introduced - See paper for more details Two cases where ADULT table indicator for Widows Benefit have been removed. Two cases where JSA (IB) record has been re-instated to account for deductions from benefit DV ININV – Income from Investments – has been corrected for where the code was excluding income from GILT Edged Stock when income reported after tax. Code for INNIRBEN in corrected as DLA paid to 16-18 year olds was incorrectly being accumulated for each benefit that the adult has, therefore causing multiple counting.	22/11/04
Frs0203d	Revised weights issued for the new Grossing regime (GROSS3).	27/01/05
Frs0203e	Revised weights issued for the new Grossing regime (GROSS3) to correct for overestimation of the lone parent population control	09/02/05
Frs0203f	Revised NINRV data (2 cases only)	30/03/07
Frs0203g	Correction to HHRENT DV (and its dependants) due to miscalculation of NI households (rates being deducted from rent more than once in multi-adult households).	27/06/07
Frs0203h	New Grossing regime (GROSS4) introduced - See paper for more details https://www.gov.uk/government/publications/family-resources-survey-grossing-methodology-review-and-2011-census-updates	01/07/14

INFORMATION AND ANALYSIS DIRECTORATE
INCOME ANALYSIS 1

FAMILY RESOURCES SURVEY 2002-03

A COMPARISON OF THE FRS DATA SETS FOR GREAT BRITAIN AND
NORTHERN IRELAND

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Section 1: Brief summary and scope of the document

- 1.1 The aim of this document is to inform users of issues arising from the inclusion of Northern Ireland data in the Family Resources Survey (FRS) data set. The inclusion of Northern Ireland in the FRS sample from April 2002 extends the FRS from a Great Britain series to a United Kingdom series, and thus brings a number of advantages in terms of being able to obtain a geographically complete profile of individuals and households in the United Kingdom.
- 1.2 Data for Northern Ireland are included within the dataset in the same structure as for Great Britain. There has been no expansion in the scope of the survey and so, in most cases, the Northern Ireland information is the same as that of Great Britain. In considering whether to continue to analyse the FRS on a Great Britain basis or to extend to include Northern Ireland data in constructing statistics, users do need to be aware of certain small differences in the information collected for Northern Ireland and Great Britain, and differences between the profiles of Great Britain and Northern Ireland respondents.
- 1.3 The differences between the variables corresponding to Northern Ireland and Great Britain are the subject of Section 2. Where there exist equivalent variables, where one corresponds to Northern Ireland and the other to Great Britain these are commented on. Other variables are specific to Northern Ireland with no equivalent in Great Britain and vice versa. Such variables are identified and should be considered when constructing United Kingdom FRS statistics.
- 1.4 Section 2 concludes that there is very little information collected for Northern Ireland only. The main difference in the type of information collected for Northern Ireland and Great Britain is necessitated by the different local tax systems operating in the two countries. In Northern Ireland local taxation is administered through a rates system, as opposed to the council tax system operating in Great Britain. This feeds into the way certain derived variables are calculated and means that separate housing costs derived variables have to be calculated for Northern Ireland and Great Britain.
- 1.5 There then follows an examination of how the Northern Ireland FRS data differs from the Great Britain data. This work is based on the results of a comparison of a fully edited dataset containing only Great Britain cases and a fully edited dataset containing only Northern Ireland cases. Such an exercise is fundamental to the construction of United Kingdom statistics, if previously only Great Britain figures were presented. There are some areas where the Northern Ireland sample differs significantly from the Great Britain sample, and in such cases introducing the Northern Ireland sample to a previous Great Britain only statistic could result in a large discontinuity.
- 1.6 Section 3 looks at differences between the Northern Ireland sample and the Great Britain sample for variables collected at an individual level. The key results are that median individual incomes in Northern Ireland are lower than in Great Britain. The make up of income is also different, with a lower proportion of income in Northern Ireland made up by earnings and a higher proportion made up by self-employment, disability benefit and other benefits (excluding retirement pensions). There is also a large difference in the ownership of various types of accounts, with the proportion of the sample owning current accounts, stocks and shares, and premium bonds in Northern Ireland being smaller.

- 1.7 Section 4 then looks at differences at the benefit unit level, with differences in the types of benefits received in Northern Ireland compared to Great Britain being considered in detail. This analysis shows that there is a higher level of reliance on state support in Northern Ireland, with higher proportions of the sample receiving Income Support, Disability Living Allowance (care and mobility components), Child Benefit and Housing Benefit. There are a lower proportion of people sampled receiving Retirement Pension in Northern Ireland than in Great Britain. Other differences in terms of asset ownership, income and employment status at benefit unit level are commented upon.
- 1.8 Finally, Section 5 considers variables held at the household level, including household income and housing costs. Households tend to be larger in Northern Ireland, and this is reflected in a higher proportion of the Northern Ireland sample being made up of two adults with three or more children than in the Great Britain sample. The housing stock also differs between Northern Ireland and Great Britain, with a higher proportion of households living in detached houses and a smaller proportion living in flats and maisonettes in Northern Ireland compared to Great Britain. Comparable housing costs in Northern Ireland tend to be lower, with endowment mortgages making up a higher proportion of all mortgages in Northern Ireland than in Great Britain. For the rental sector, a higher proportion of renters have their council as a landlord in Northern Ireland, but a lower proportion rent from Housing Associations.
- 1.9 It should be stressed that the structure of the Northern Ireland data set is identical to that of the Great Britain data set in the way that the vast majority of information is collected. It should also be emphasised that in many areas the profile of Northern Ireland respondents does not differ significantly from Great Britain respondents. There has been some analysis performed in this exercise to compare Northern Ireland statistics with statistics corresponding to individual Government Office Regions in England, or to Wales or Scotland, particularly where the differences between Great Britain and Northern Ireland are very large. In most of the cases where such a comparison to individual parts of Great Britain has been made, it has shown that the Northern Ireland sample is quite similar in profile to some Government Office Regions or to Scotland or Wales in terms of a particular characteristic. Performing such a regional trends style exercise, however, is beyond the scope of this exercise, which is purely to ascertain the impact introducing Northern Ireland cases to the FRS dataset may have on analysis and statistics produced.
- 1.10 Since no grossing factors were available at the time when this exercise was undertaken, all figures correspond to un-grossed estimates, however the differences commented on are large and might be expected to still be exhibited in grossed up estimates, where the factors are not controlled for in the grossing regime. Finally, this analysis should only be used to inform further analysis of the FRS dataset. The fact that estimates have not been grossed up means that any figures quoted should be considered as indicative only, and that further analysis is necessary with grossed up figures to quantify exactly any differences between the Northern Ireland and Great Britain samples. The variation in response rates between Northern Ireland and Great Britain must also be considered. The response rate in Northern Ireland is 55%. This is much lower than that of Great Britain, which is 64%. This is additional reason to treat un-grossed figures with caution. The sampling frame is also different, with the Northern Ireland sample being a simple random sample, where every member of the population has an equal chance of being selected and the Great

Britain being a stratified sample, where respondents are selected proportionally from various strata of the population.

Section 2: Northern Ireland and Great Britain FRS data structure

Key points

- **No expansion in the scope of the survey.**
- **In vast majority of cases, Northern Ireland data identical to Great Britain.**
- **Only two pieces of information collected for Northern Ireland only (religious denomination and take-up of free school meals).**
- **Key difference between Northern Ireland and Great Britain data structure is that a rates system not a council tax system operates in Northern Ireland.**
- **Water charges cannot be separately identified for Northern Ireland cases from rates information.**
- **A separate Northern Ireland derived variable for housing costs, which is not equivalent to that in Great Britain, is necessary.**
- **See the accompanying list of Northern Ireland and Great Britain only variables for further information.**

Information collected in Northern Ireland only

- 2.1 There are two pieces of information collected in Northern Ireland only.
- 2.2 Firstly, questions on the religious denomination of respondents, stored under NIREl, are collected for Northern Ireland only. This is because the religion of respondents is an important variable in Northern Ireland, where there can be significant differences in the profile of respondents from different religious denominations.
- 2.3 Secondly, two qualitative questions on the take up of free school meals have been included in the survey for Northern Ireland respondents at the request of the Northern Ireland Health Department. These two variables, FSMApply and FSMTkUp, deal with whether respondents in Northern Ireland know how to apply for free school meals if they are not receiving them, and why these free school meals were not taken up in these cases respectively. These questions are rarely asked, with FSMApply being asked 27 times and FSMTkUp only being asked 20 times.

Areas Where Variables Corresponding to Northern Ireland and Great Britain Differ

Council tax in Great Britain and rates in Northern Ireland

- 2.4 The major difference between Northern Ireland and Great Britain is in the way the local taxation system operates. People in Northern Ireland do not pay council tax; instead a rates system operates where the amount paid is dependent on the respondent's council area and the size of the house in which they live. This has necessitated two distinct questionnaire routings, the first to capture Great Britain council tax information and the second to capture Northern Ireland rates information. Mapping 1 overleaf shows the Northern Ireland questions compared with those used in Great Britain.

Mapping 1 – Council tax variables in Great Britain and rates variables in Northern Ireland compared.

Variable in Great Britain	Description	Variable in Northern Ireland	Description
		BillRate	Do you get a bill for rates on this accommodation?
		PayRate	Do you, or someone in this household, pay the rates bill?
CTConDoc	For your Council Tax, do you have a bill, statement or a payment book that you could consult?	RTConDoc	For your Rates, do you have a bill, or a payment book that you could consult?
CTBand	Could you please tell me which Council Tax band this accommodation is in?		
CTLVBand	Was your Council Tax bill reduced to a lower band because there is a disabled person in the household?		
CTLVChk	You said you were in band [x]; is that the band <u>after</u> this lower valuation, or <u>before</u> ?		
CTAmt	How much Council Tax do you/your household currently pay?	EstRTAnn	Can you tell me, what is the total amount of rates payable for the year, after deducting any discounts or benefits?
CTInstal	(Can I just check) Was that the full payment for the year, or was it an instalment?	RTInstal	(Can I just check) Was that the full payment for the year, or was it an instalment?
CTTime	How many instalments are there, over the whole year?	RTTime	How often do you pay instalments?
CTAnnual	On the statement/bill, what is the total amount payable for the year, [including Domestic Water and Sewerage Charges but] after deducting any discounts or benefit?	RTAnnual	On the statement/bill, what is the total amount payable for the year, after deducting any discounts or benefit?
CTReb	Are you allowed Council Tax Benefit or rebate, to help pay your Council Tax?	RTReb	Are you allowed a Rates Rebate?
CTRebAmt	How much was allowed?	RTRebAmt	How much was allowed?
CTRebPd	How long did this cover?	RTRebPd	How long did this cover?
		RTDeduc	Was this deducted from your LAST rates payment?
WhoseCTB	According to the statement, who is the Council Tax Benefit for?		
WhyNoCT	What is the reason for paying no council tax?	NoRate	Why do you not get a rates bill?
CTBWait	Are you awaiting the outcome of a claim for Council Tax benefit or rebate?		
CTDisc	[In addition to your benefit / Are] you allowed a discount of 25% or 50% in relation to your Council Tax, for any of the reasons shown on this card?		
CT25D50D	Can I just check, were you allowed a 25%, or a 50% discount?		

- 2.5 It can be seen that for most variables, there is an equivalent Northern Ireland rates variable for a Great Britain council tax variable. Exceptions include council tax bandings questions and council tax status discount questions. There are no equivalent concepts in Northern Ireland rates.
- 2.6 A further two variable are added to the Northern Ireland data set that are related to the rates system. These are NIRate, the district council rate for a particular district council, and NINRV, the Net Rateable value of the property. The amount paid by the householder in a year should be approximately equal to $NINRV * NIRate$, however there are a number of factors why this may not exactly match EstRTAnn or RTAnnual. The main reason is the fact that many of the NINRV values are outdated, with the agency from which the data is supplied being in the process of revaluating the data for many Northern Ireland households. The correspondence between $NINRV * NIRate$ and EstRTAnn or RTAnnual should improve in future survey years.

Housing benefit, rates rebate and council tax benefit

- 2.7 The differing rates and council tax systems necessitate further changes to capture information about housing benefit, council tax benefits and rates rebates information. This affects the derived variable, HBINDBU, which states which of income support, council tax benefit / rates rebate or income support a respondent receives. Please see the derived variables discussion at the end of this Section for further details. Also, the variables ExtHBCT1-3, which capture receipt of extended housing benefit and council tax benefit in Great Britain has a Northern Ireland only equivalent, NIExtHBB, which only captures payment of extended housing benefit.

Water and sewerage charges

- 2.8 Water and sewerage charges are included in the Northern Ireland rates amount and it is not possible for Northern Ireland respondents to separately identify these components of their rates. This means that all variables corresponding to charges for water and sewerage correspond to Great Britain only. A list of the variables in question can be found in the spreadsheet listing Northern Ireland and Great Britain only variables. This has a knock-on effect on the derived variables GBHSCost and NIHSCost, giving housing costs for Great Britain and Northern Ireland. See the discussion regarding derived variables at the end of this Section.

Ethnic groups and national identity

- 2.9 The ethnic groups for Great Britain stored under the variable EthGrp differ very slightly from those for Northern Ireland, stored under the variable NIEthGrp, in that NIEthGrp has an extra category of 'Irish Traveller'. All other ethnic groups are identical and Mapping 2 overleaf shows how United Kingdom ethnic groups can be constructed on the FRS.
- 2.10 The national identity variables for Great Britain, NatId1-6, differ from those in Northern Ireland NINatID1-8, and contain two extra option, NINatId3, which denotes an Ulster national identity and NINatID4, which denotes a Northern Irish national identity. Mapping 3 below shows the relationship between the two national identity variables.

Mapping 2 – Ethnic group categories for Great Britain and Northern Ireland

Harmonised Ethnic Group	EthGrp Coding	EthGrp Category	NI EthGrp Coding	NI EthGrp Category
White	1	White - British	1	White
			2	Irish Traveller
	2	Any other white background	3	Any other white background
Mixed	3	Mixed - White and Black Caribbean	4	Mixed - White and Black Caribbean
	4	Mixed - White and Black African	5	Mixed - White and Black African
	5	Mixed - White and Asian	6	Mixed - White and Asian
	6	Any other mixed background	7	Any other mixed background
Asian or Asian British	7	Asian or Asian British - Indian	8	Asian - Indian
	8	Asian or Asian British - Pakistani	9	Asian - Pakistani
	9	Asian or Asian British - Bangladeshi	10	Asian - Bangladeshi
	10	Any other Asian/Asian British background	11	Any other Asian background
Black or Black British	11	Black or Black British - Caribbean	12	Black - Caribbean
	12	Black or Black British - African	13	Black - African
	13	Any other Black/Black British background	14	Any other Black background
Chinese or Other Ethnic Group	14	Chinese	15	Chinese
	15	Any other	16	Any other

Mapping 3 – National identity categories for Great Britain and Northern Ireland

National identity category	NatID coding	NI NatID coding
English	NatID1	NI NatID5
Scottish	NatID2	NI NatID6
Welsh	NatID3	NI NatID7
Irish	NatID4	NI NatID2
British	NatID5	NI NatID1
Other answer	NatID6	NI NatID8
Ulster		NI NatID3
Northern Irish		NI NatID4

Modes of transport

2.11 The categories under TTWMod, asked of Great Britain respondents about the mode of transport they use to get to work, differ from those in Northern Ireland given under NITTWMod, in that the categories 'London underground train' and

‘Light railway/tram’ are not applicable there. The exact mapping is shown in Mapping 4 below. The derived variable TTWMode combines Northern Ireland and Great Britain data and uses Great Britain categories to codify all travel to work data.

- 2.12 Due to a problem with the Northern Ireland questionnaire, information on travel to work costs for cars and motorcycles have not been collected for the 2002-03 survey year. The variables affected are TTWPAY (Whether pays all/some of travel costs), TTWCode1 (Whether respondent is passenger and contributes), TTWCode2 (Whether respondent is driver and receives money), TTWCode 3 (Whether there is some other arrangement to pay travel costs), TTWCost (Cost of weekly travel to work) and TTWRec (Travel costs: passengers' contributions).

Mapping 4 – Modes of Transport Categories for Great Britain and Northern Ireland

Mode of Transport	TTWMod coding	NITTWMod coding
Car/van (include minibus/works van)	1	1
Motorbike/moped/scooter	2	2
Bicycle	3	3
Bus (include coach, private bus)	4	4
Railway train	5	5
London underground train	6	N/A
Light railway/tram	7	N/A
Walk	8	6
Taxi	9	7
Other	10	8

Other minor differences in base variables

- 2.13 One minor difference is in the administrative structure of Northern Ireland compared with Great Britain. Local Authority codes (stored under the LAC variable) only correspond to Great Britain. In Northern Ireland there are 26 council areas, given under the NICoun variable.
- 2.14 Deprivation bands are only available for England, so correspondingly there is no information for Northern Ireland. ACORN codes to classify the type of area a respondent comes from are currently only available for Great Britain. We are however working towards obtaining this information for the whole of the United Kingdom.
- 2.15 The types of educational establishments in Northern Ireland differ from the types that exist in Great Britain, with the concept of Middle-deemed Primary Schools or Middle-deemed Secondary Schools not being applicable. Thus these categories in the question TypeEd are not available in Northern Ireland.
- 2.16 The categories at the question Train, which asks about the type of Government Training Scheme a respondent in Great Britain is undertaking, are different from the categories at NITrain, which asks about the Government Training Schemes in Northern Ireland. The Future question, asking about whether the respondent consents to another organisation carrying out a follow-up interview is not asked in Northern Ireland.

Differences in derived variables

- 2.17 Where equivalent Northern Ireland variables are available, the derived variables programs are modified to incorporate them. In other cases, it has been necessary to modify the programs such that they correspond to Great Britain only. The following three derived variables have been modified to correspond to Great Britain only; GrossCT (gross council tax band), WatSewRT (water and sewerage charge for England and Wales) and DepBand (LA deprivation rank).

Housing costs

- 2.18 In addition, two separate housing costs variables have been derived, one corresponding to Northern Ireland (NIHsCost) and the other corresponding to Great Britain (GBHsCost). Total housing costs for Great Britain are derived on the FRS using mortgage interest/household rent, water and sewerage rates, structural insurance and service charges. For Northern Ireland, as was mentioned earlier, the water and sewerage rates are included in the Northern Ireland Rates and it is not possible to separately identify these costs. Therefore the total housing costs derived variable has been split to cover Great Britain and Northern Ireland separately. The Northern Ireland version (NIHsCost) has the same components as the Great Britain equivalent (GBHsCost), except that there is no inclusion of water and sewerage costs.

Housing benefit, rates rebate and council tax benefit

- 2.19 The derived variable, HBINDBU and HBINHH contain information about which, if any, of council tax benefit, income support, or housing benefit or rates rebate a responding benefit unit or household is receiving. These derived variables have been modified so they treat recipients of council tax benefit in Great Britain and recipients of rates rebates in Northern Ireland equivalently.

Other variables with no Northern Ireland data

- 2.20 There are a number of further variables with no cases for Northern Ireland. For these variables there were no Northern Ireland cases which met the conditions for the question to be asked, and thus there are no values for Northern Ireland. For all these variables, there are only a very few cases in Great Britain.

Section 3: A comparison of individuals in the Northern Ireland and Great Britain FRS samples

Key points

- Lower median income in Northern Ireland than Great Britain, but similar to Yorkshire and Humberside and Scotland, and higher than Wales and the North East.
- Higher proportion of income made up by earnings and lower proportion from self-employment, disability benefits and other (non-retirement pension) benefits in Great Britain than in Northern Ireland.
- There is a much lower ownership of accounts in Northern Ireland, compared with Great Britain and its constituent parts, particularly for current accounts, stocks and shares, and premium bonds.
- Higher rates of disability in Northern Ireland, with those respondents needing care generally needing a higher level of care in Northern Ireland than Great Britain.
- Lower proportion of Northern Ireland sample contributing to or receiving money from a pension than in Great Britain.

Sample sizes

- 3.1 The FRS sample for Great Britain consists of 63,041 individuals, of whom 47,439 were adults. This can be compared to the FRS sample for Northern Ireland, which consists of 4,359 individuals, of whom 3,095 were adults. The smaller Northern Ireland sample must be borne in mind when comparing the two data sets, however the differences commented on are very likely to be statistically significant at the 95 per cent confidence level.¹

Demographic information

- 3.2 The age distribution is such that people in the Northern Ireland sample are younger on average with 75 per cent of adults surveyed in Great Britain being below pension age, compared with 78 per cent of adults in Northern Ireland. In terms of the age of all individuals in the FRS sample, the average age in Great Britain is 38.4 years compared to 35.8 years in Northern Ireland. This difference is highly statistically significant.
- 3.3 The sample in Northern Ireland is predominantly white, with less than one per cent of the sample being from ethnic minorities. The equivalent statistic for the sample in Great Britain is 7 per cent.
- 3.4 The marital status of Northern Ireland adults differ from adults in Great Britain. In the Northern Ireland sample, a higher proportion of adults are single or separated. There is a much lower rate of cohabiting couples in Northern Ireland compared to Great Britain and a lower proportion of divorced people. See Table 1 for further information.

Table 1 – Marital status in Great Britain and Northern Ireland compared

¹ Survey design factors were not available for this exercise, so significance has been assessed assuming a simple random sample, which is the case in Northern Ireland, but not for Great Britain. In most cases the level of significance of the difference is much greater than 95 per cent, so it is likely that such a difference would also hold when design effects are included.

Marital status	Proportion of sample in Great Britain	Proportion of sample in Northern Ireland	Difference between Great Britain and Northern Ireland
Married	57	58	-2
Cohabiting	9	5	5
Single	18	22	-4
Widowed	8	8	-
Separated	2	3	-1
Divorced	6	4	2

Income

3.5 Incomes in Northern Ireland are lower than Great Britain, with a median individual income in Great Britain of £219 per week compared to £202 in Northern Ireland according to the survey. These statistics do disguise some large differences between constituent parts of Great Britain, with the median income of respondents in Wales and the North East being lower than Northern Ireland and the median income of respondents in Yorkshire and Humberside, and Scotland being similar to Northern Ireland.

3.6 People in the Northern Ireland sample on average have a lower proportion of their income made up by earnings, investments and income from other pensions than people in the sample in Great Britain. A higher proportion of the income of respondents in Northern Ireland is made up by self employment income, disability benefits and other (non-retirement pension) benefits. Table 2 shows the extent of these differences under two measures. The main figure is the proportion of the average amount earned in Great Britain or Northern Ireland made up by each component, while the bracketed figure is the average proportion of a respondent's income made up by a particular component.

Table 2 – Components of individual income in Great Britain and Northern Ireland compared

Component of income	Proportion of income in Great Britain	Proportion of income in Northern Ireland	Difference between Great Britain and Northern Ireland
Income from employment	64 (47)	57 (42)	7 (4)
Income from self employment	9 (5)	13 (7)	-4 (-2)
Income from investments	2 (4)	1 (2)	1 (2)
Retirement pension plus IS	7 (14)	7 (13)	- (1)
Income from other pensions	7 (7)	6 (6)	2 (2)
Disability benefits	2 (5)	5 (9)	-3 (-4)
Other benefits	6 (13)	9 (16)	-3 (-3)
Any remaining/ other income	2 (5)	2 (7)	- (-1)
Income from Tax Credits	1 (1)	1 (2)	- (-)

3.7 The information in the Table above, however, does disguise some significant differences between regions within Great Britain. While most Government Office Regions in England and in Scotland have higher proportions of income made up by earnings, the North East and Wales have similar levels to Northern Ireland. In London, a similar proportion to Northern Ireland of respondent's income is made up of other pension income and other benefits. Finally,

respondents in Wales have a similar proportion to Northern Ireland of income made up by disability benefits.

- 3.8 For further details, please see below for information on earnings, accounts, benefits and tax credits, and pensions being received.

Earnings

- 3.9 Looking only at those respondents with earnings from employment, median earnings in Northern Ireland are £285 per week, compared to £301 for the whole of Great Britain. There are significant regional differences with the constituent parts of Great Britain, ranging from the North East where respondents have median earnings of £265 per week to respondents in London with median earnings of £376.
- 3.10 As can be seen in Table 2, the proportion of income made up by earnings from employment in Northern Ireland is significantly lower than that made up by earnings in Great Britain, however a regional analysis of the proportion of income made up by earnings from employment shows that the proportion of income made up by earnings for individuals in the North East and Wales is about the same as individuals in Northern Ireland.
- 3.11 The higher median income in Great Britain than Northern Ireland feeds through into higher deductions from earnings in Great Britain, although more people in Northern Ireland have deductions for union fees or for charities, and this feeds into a higher number of bonuses in Great Britain, for higher amounts. Northern Ireland respondents are more likely to be paid weekly and less likely to be paid monthly than Great Britain respondents. A lower proportion of respondents in Northern Ireland consulted their payslips for pay details than in Great Britain.

Business sizes and employment conditions

- 3.12 The size of the organisations worked for by Northern Ireland respondents are smaller in terms of the number of staff. The total hours worked by adults in Northern Ireland are not significantly different from Great Britain.
- 3.13 Pay in Northern Ireland is more likely to include tax credits. People in Great Britain are more likely to receive free meals, free / subsidised goods, medical insurance, shares, a phone or a company vehicle as benefits in kind of working at an organisation. This may be related to the fact that sizes of organisations in Northern Ireland are smaller.

Employment status

- 3.14 One of the reasons for the difference between median income in Northern Ireland and Great Britain is that a lower proportion of respondents in Northern Ireland were employed according to the ILO employment definitions. In terms of this definition, a higher proportion of respondents in Great Britain are full time or part time employees (52 per cent of respondents in Great Britain compared to 47 per cent in Northern Ireland). There are also a higher proportion of retired people in the Great Britain sample, as might be expected from the differing age distributions. More people in Northern Ireland are self-employed (9 per cent of

respondents in Northern Ireland compared to 7 per cent in Great Britain), and a much higher proportion are permanently sick and disabled. This contributes to the fact that a higher proportion of the sample in Northern Ireland has never worked compared with Great Britain. See Table 3 for further information. There are also a smaller proportion of taxpayers in Northern Ireland compared to Great Britain.

Table 3 – Employment status in Great Britain and Northern Ireland compared

Employment status	Proportion of sample in Great Britain	Proportion of sample in Northern Ireland	Difference between Great Britain and Northern Ireland
Full-time Employee	39	36	3
Part-time Employee	12	11	2
Full-time Self-Employed	5	8	-2
Part-time Self-Employed	1	1	-
Unemployed	3	2	1
Retired	23	21	2
Student	2	1	1
Looking after family/home	5	6	-1
Permanently sick/disabled	6	10	-4
Temporarily sick/injured	-	-	-
Other Inactive	3	4	-1

3.15 There are a higher proportion of respondents in Great Britain falling under the NSSEC higher and lower management categories than in Northern Ireland, but a smaller proportion falling into employers in a small organisation or own account workers. In terms of responses to the Standard Occupation Classification 2000, a higher proportion of respondents in Great Britain were in the managers and senior officials group and a lower proportion in the skilled trades group than in Northern Ireland.

Educational attainment

3.16 The level of educational attainment in Great Britain is higher, with a higher proportion of adults responding to the survey having any professional, vocational or other work-related qualifications for which they received a certificate than in Northern Ireland (52 per cent in Great Britain compared to 40 per cent in Northern Ireland).

3.17 The types of educational establishment attended by individuals in Northern Ireland differ from those in Great Britain. As mentioned in Section 2, there are no middle primary or middle secondary schools in Northern Ireland, and correspondingly more people in Northern Ireland attend primary and secondary schools. Proportionally, there are fewer respondents in Northern Ireland attending non-advanced further education or private schools.

Children's earnings and savings

3.18 A lower proportion of children surveyed in Northern Ireland have any savings. In Great Britain, 51 per cent of children surveyed had any savings, whilst in

Northern Ireland the figure is 42 per cent. A larger proportion of children in the Great Britain sample have spare time jobs.

- 3.19 Note that there are only 89 records on the ExtChild table for Northern Ireland, which is insufficient for any comparative analysis. The ExtChild table contains details of amounts paid by households in the survey to children outside the household. Also there are only 31 records for Northern Ireland on the Maint table, which records how much the respondent is paying for maintenance for children outside the household, which again precludes further analysis.

Savings vehicles

- 3.20 Ownership of most types of savings vehicle is lower in the Northern Ireland sample than Great Britain and investments make up a slightly smaller proportion of total income in Northern Ireland than in Great Britain. The median amount of investment income for those with investment income is £1.08 per week in Northern Ireland which is identical to that in Great Britain.
- 3.21 While it is generally true that the proportion of adults owning a savings vehicle in the sample in Great Britain exceeds the proportion in Northern Ireland, the difference is more pronounced for some products. A much lower proportion of the sample in Northern Ireland own current accounts, other bank / building society accounts and ISAs, leading to a lower ownership of accounts, measured by the Accounts question. Similarly a much lower proportion of the sample in Northern Ireland than Great Britain own stocks and shares, which leads to a lower ownership of investments, measured by the Invests question, and a lower proportion of the sample own premium bonds, which leads to a lower ownership of other investments, measured by the OtInVa question. Further details of the differences are given in Table 4 below.
- 3.22 The ownership of an Automatic Credit Transfer type account is higher in Great Britain, with 90 per of individuals in the sample owning such an account, compared with 78 per cent in Northern Ireland. This is mainly due to the lower ownership of current accounts.

Table 4 – Ownership of savings vehicles by adults in Great Britain and Northern Ireland compared

Type of account	Ownership in Great Britain (per cent)	Ownership in Northern Ireland (per cent)	Difference between Great Britain and Northern Ireland (per cent)
Current Account	85	73	13
Post Office Account	5	3	1
TESSA	6	4	2
Other Bank/ Building Society Account	47	29	18
ISA	26	15	11
Any account	90	79	11
Gilts	1	-	-

Unit Trusts	4	2	2
Stocks or shares	18	11	7
PEPS	7	4	3
Company Share Scheme	3	2	1
Member of Share Club	-	-	-
Any investments	24	15	9
National Savings	3	1	1
SAYE	-	-	-
Premium bonds	17	4	13
Fixed Rate Savings Bond	-	1	-
Any other investments	19	5	13

3.23 Ownership of different types of accounts in Northern Ireland is low even when compared to individual parts of Great Britain, for instance the part of Great Britain with the lowest proportion of the sample owning current accounts is Yorkshire and Humberside where 81 per cent of the sample has this type of account. Indeed Northern Ireland has the lowest ownership out of all constituent parts of the United Kingdom for the ownership of all types of account except gilts, company share schemes and SAYE.

Benefits and tax credits

3.24 It is more logical to analyse benefit receipt at a benefit unit level, as a number of benefits, such as child benefit, can only be paid to one member of a benefit unit. Considering benefit receipt at a benefit unit level is consistent with the way this information is presented in the FRS publication.

3.25 As shown on Table 2, the proportion of individual income made up by disability benefits and by other (non-retirement pension) benefits is higher in the Northern Ireland sample than Great Britain. The proportion of income made up by disability benefits in Northern Ireland is similar to Wales, while the proportion of income made up by other (non-retirement pension) income in Northern Ireland is similar to the North East and London.

Pensions being received

3.26 The proportion of income made up by non-state pensions is slightly lower for Northern Ireland and Great Britain. There are fewer respondents in Northern Ireland who receive some money from a pension. Of all adults in the Northern Ireland sample, 12 per cent receive money from a non-state pension, compared with 18 per cent of adults in the Great Britain sample. This will be related to the different age profiles in Great Britain and Northern Ireland.

3.27 The types of pension held in Northern Ireland differ from those held in the Great Britain. In the Great Britain sample, a higher proportion of those with pensions have an annuity than in Northern Ireland. A higher proportion of those with pensions in Northern Ireland have a personal pension. This may be related to the employment mix in Northern Ireland, where more people are self-employed and therefore more likely to have paid into a personal pension rather than some of the other types of pension.

Pensions being paid into

3.28 Less people are contributing to a pension in the Northern Ireland sample than in Great Britain, with 54 per cent of adults aged below 65 who have ever

worked sampled making provision for retirement in Northern Ireland compared to 57 per cent in Great Britain. The type of pension contributed to is more likely to be a personal pension in Northern Ireland compared with Great Britain. This is likely to be a result of the higher rates of self-employment in Northern Ireland. Also fewer people in the Northern Ireland sample are offered occupational pensions by their employer than in the Great Britain sample, with 72 per cent of employees in Great Britain being offered a scheme, compared to just 63 per cent of Northern Ireland employees.

- 3.29 More respondents in Northern Ireland with occupational pensions are able to keep their occupational pension if they leave their employment than in Great Britain. A higher proportion of employees sampled in Northern Ireland than Great Britain obtained help from their employers in organising a personal pension. The amounts of superannuation paid in Northern Ireland are larger than in Great Britain. A lower proportion of personal / stakeholder pensions were opted out of SERPS/S2P in Northern Ireland.

Health and carers

- 3.30 The proportion of the sample in Great Britain with a long-standing illness is higher than the proportion in Northern Ireland, with 29 per cent of all individuals in the Great Britain sample having a long-standing illness compared to 27 per cent of the sample in Northern Ireland.
- 3.31 However, the proportion of the sample in Northern Ireland with a long-standing limiting illness is higher than Great Britain (19 per cent in Great Britain and 20 per cent in Northern Ireland), and this difference is larger for adults only (23 per cent in Great Britain compared to 25 per cent in Northern Ireland). The picture for children in terms of long-standing limiting illness is more similar for Northern Ireland and Great Britain.
- 3.32 There is also a higher rate of DDA disability for adults responding in Northern Ireland (25 per cent) than in Great Britain (23 per cent), and this applies across most of the DDA categories. There are also a higher proportion of people registered as disabled with their Local Authority in Northern Ireland than Great Britain. A higher proportion of the sample in Northern Ireland is away from work because of an injury than in Great Britain. These are among the reasons for the increased receipt of disability benefits in Northern Ireland.
- 3.33 The frequency of care required by those needing care in Northern Ireland is higher, with 23 per cent of those receiving care needing it continuously and 59 per cent receiving it once or twice a day or more. The equivalent figures for Great Britain are 14 per cent needing care continuously and 40 per cent receiving it once or twice a day or more.
- 3.34 The fact that frequency of care is higher for Northern Ireland feeds through into the DayNight variable, where a smaller proportion of people in the Great Britain sample require care both day and night than in Northern Ireland. This is also reflected in the hours spent caring, with 56 per cent of Northern Ireland carers caring for ten or more hours, compared with 41 per cent in Great Britain.

Travel to work information

- 3.35 Respondents in Northern Ireland are more likely to travel to work by car than any other Government Office Region, although Northern Ireland figures for the

proportion of people travelling to work by car are comparable to the East Midlands, West Midlands and Wales. Adults in Northern Ireland are less likely to travel by bicycle, bus, railway train or walking than adults in Great Britain. As stated in Section 2, London Underground train and light railway categories are not available to respondents in Northern Ireland. The costs of travelling to work are much higher in Northern Ireland than the rest of the UK at an average of £26 per week in comparison with £18 in Great Britain, despite the fact that people in Northern Ireland do not seem to travel further to work than those in Great Britain. This is likely to be partly a function of the differences in the modes of transport used in Northern Ireland and Great Britain

Follow up studies

- 3.36 A positive response to the Future question, asking whether a respondent minds being contacted again by the interviewing organisation is lower in Northern Ireland (38 per cent saying no to a follow up study) than Great Britain (27 per cent saying no to a follow up study).

Section 4: A comparison of benefit units in the Northern Ireland and Great Britain FRS samples

Key points

- **More reliance on benefits and tax credits in Northern Ireland.**
- **Higher proportion of benefit units receiving Income Support, Disability Living Allowance (Care or Mobility), Child Benefit and Housing Benefit in Northern Ireland.**
- **Higher proportion of benefit units receiving Retirement Pension in Great Britain.**
- **Account ownership and income components show similar patterns at benefit unit level to individual level.**
- **Lower level of asset ownership in the Northern Ireland sample compared to Great Britain.**

Sample sizes

- 4.1 The FRS sample for Great Britain consists of 31,873 benefit units. This can be compared to the FRS sample for Northern Ireland, which consists of 2,123 benefit units. The smaller Northern Ireland sample must be borne in mind when comparing the two data sets, however the differences commented on are very likely to be statistically significant at the 95 per cent confidence level.²

Demographic information

- 4.2 A higher proportion of heads of benefit units are defined as pensioner couples and pensioner singles in Great Britain compared with Northern Ireland. This is what would be expected from the differing age profiles in the Northern Ireland and Great Britain samples.
- 4.3 There is a higher proportion of benefit units consisting of a lone parent in the Northern Ireland sample compared with Great Britain (7 per cent of all benefit units in Great Britain compared to 9 per cent of benefit units in Northern Ireland), with a higher proportion of couples below pension age in the Great Britain sample compared to Northern Ireland (19 per cent of all benefit units in Great Britain compared to 16 per cent of benefit units in Northern Ireland). The average number of children in a benefit unit is higher in the Northern Ireland sample than in the Great Britain sample.

Income

- 4.4 Components of income in benefit units compared between Great Britain and Northern Ireland shows very similar patterns to that of individuals, with benefit units in the sample in Northern Ireland having a lower proportion of their income made up by earnings, investments, and income from other pensions than benefit units in Great Britain and having a higher proportion of their income made up of self employment income, disability benefits and other (non-retirement pension) benefits than benefit units in Great Britain.

² Survey design factors were not available for this exercise, so significance has been assessed assuming a simple random sample, which is the case in Northern Ireland, but not for Great Britain. In most cases the level of significance of the difference is much greater than 95 per cent, so it is likely that such a difference would also hold when design effects are included.

Employment status

- 4.5 The pattern for employment in benefit units is similar to that for individuals. There is a higher proportion of benefit units defined as self-employed in the Northern Ireland sample, and a higher proportion where the head or spouse is sick or disabled and below pension age. There are a higher proportion of benefit units where one member is in full-time and the other in part-time work in the Great Britain sample than in Northern Ireland.

Savings vehicles

- 4.6 In terms of the values of assets held, these are generally lower for Northern Ireland. Of the people asked TotSav in Northern Ireland, 52 per cent had less than £1,500 saved, compared to 47 per cent in Great Britain. In Northern Ireland, 14 per cent of people asked had between £1,500 and £3,000 saved compared to 9 per cent in Great Britain. The Northern Ireland figures are similar to those found in the North East.
- 4.7 At the higher savings bands, 20 per cent of those asked TotSav in Great Britain answered that they had over £20,000 saved, compared to just 10 per cent in Northern Ireland. This is much lower than any Government Office Region or Scotland or Wales. About the same proportion of respondents in Northern Ireland as in Great Britain (27 per cent in Northern Ireland compared to 26 per cent in Great Britain) are routed into the assets block, having savings between £1,500 and £20,000.
- 4.8 In terms of the ownership of accounts at the benefit unit level, a very similar pattern to that found at the adult and household level can be seen, with ownership of most account being lower in the Northern Ireland sample than in Great Britain, and particular differences being shown in the ownership of current accounts, other bank / building society accounts, ISAs, premium bonds and stocks and shares.

Benefits and tax credits

- 4.9 There are some large differences in proportion of benefit units receiving certain benefits received in Northern Ireland and Great Britain. The proportion of all benefit units in the sample receiving at least one benefit or a tax credit is much higher in Northern Ireland than Great Britain (69 per cent in Northern Ireland compared with 64 per cent in Great Britain). The proportion of total income derived from benefits in Northern Ireland is higher than in Great Britain, with a median benefit income of £93 per week in Great Britain compared to £99 in Northern Ireland.
- 4.10 A higher proportion of benefit units in the sample in Northern Ireland receive income support, housing benefit or child benefit than in Great Britain. This is partly a function of the employment mix in Northern Ireland (for Income Support), the differing local tax systems (for Housing Benefit) and the higher average number of children per benefit unit (for Child Benefit). The proportion claiming disability benefits in Northern Ireland is also much higher, particularly for Disability Living Allowance (Care and Mobility), with 14 per cent of Northern Ireland respondents being on at least one of these benefits, compared with just 7 per cent of the sample in Great Britain. A higher proportion of the sample in Great Britain receive retirement pension than in Northern Ireland. This is likely

to be a function of the differing age profiles in the Northern Ireland and Great Britain samples.

Table 5 – Receipt of benefits by benefit units in Great Britain and Northern Ireland compared

Benefit	Proportion in Great Britain receiving benefit	Proportion in Northern Ireland receiving benefit	Difference between Great Britain and Northern Ireland
Working Families Tax Credit	5	5	-1
Income Support	11	17	-6
Housing Benefit	14	17	-3
Council Tax Benefit	18	N/A	N/A
Rates Rebate	N/A	2	N/A
Retirement Pension	27	24	3
Widow's Benefits	1	1	-
Jobseeker's Allowance	2	3	-1
Incapacity Benefit	5	7	-2
Severe Disablement Allowance	1	2	-1
Attendance Allowance	3	5	-2
Invalid Care Allowance	1	2	-1
Disability Living Allowance (Care)	5	11	-6
Disability Living Allowance (Mobility)	5	10	-5
Industrial Injuries Disablement Benefit	1	1	-
War Disablement Benefits	1	-	-
Child Benefit	26	30	-4
Any Income Related Benefit	21	25	-4
Any Non-Income Related Benefit	61	66	-4
Any Benefit	64	69	-5
Any Tax Credit	5	6	-1
No Benefits or Tax Credits	36	31	5

4.11 The fact that there is no Council Tax in Northern Ireland means that Council Tax Benefit cannot be received there, instead it is possible to receive a Rates Rebate, however a much smaller proportion of respondents in Northern Ireland receive a Rates Rebate than the proportion in Great Britain receiving Council Tax Benefit, so the benefits cannot be thought of as analogous.

Section 5: A comparison of households in the Northern Ireland and Great Britain FRS samples

Key Points

- Household composition is different in Northern Ireland with a larger proportion of families containing two adults and more than three children and a smaller proportion of households consisting of two adults over pension age and no children.
- The proportion of households living in detached houses is much larger in Northern Ireland, with far fewer households living in flats or maisonettes.
- Property prices are lower in Northern Ireland than Great Britain.
- Endowment mortgages make up a bigger proportion of all mortgages in Northern Ireland than in Great Britain.
- A higher proportion of renters rent from Housing Associations in Great Britain and a lower proportion rent from councils.
- Account ownership and income components show similar patterns at household level to individual level.

Sample sizes

- 5.1 The FRS sample for Great Britain consists of 26,960 households. This can be compared to the FRS sample for Northern Ireland, which consists of 1,750 households. The smaller Northern Ireland sample must be borne in mind when comparing the two data sets, however the differences commented on are very likely to be statistically significant at the 95 per cent confidence level.³

Demographic information

- 5.2 The average number of people in households in the Northern Ireland sample is larger than the average in Great Britain. This is because the average number of children in Northern Ireland households exceeds the average in Great Britain. The average age of the head of household is lower in the Northern Ireland sample than the Great Britain sample, as would be expected from the age distribution of individuals. There is a lower proportion of ethnic minority heads of household in the Northern Ireland sample compared with Great Britain. This is again what you would expect from the analysis at the individual level.
- 5.3 Looking at household composition at a more detailed level, for most breakdowns there is no significant difference between the Great Britain and Northern Ireland samples. There are however less households with two adults with no children who are both over pension age in the Northern Ireland sample than in Great Britain. Households with two adults and three or more children make up a higher proportion of the sample in Northern Ireland than in Great Britain.

Income

³ Survey design factors were not available for this exercise, so significance has been assessed assuming a simple random sample, which is the case in Northern Ireland, but not for Great Britain. In most cases the level of significance of the difference is much greater than 95 per cent, so it is likely that such a difference would also hold when design effects are included.

- 5.4 As stated in the Section on individual characteristics, median incomes for individuals in the Northern Ireland sample are lower than Great Britain. This also holds for households, with a median household income in the sample in Great Britain of £389 per week compared to £341 in Northern Ireland. These statistics again disguise some large differences between constituent parts of Great Britain, with the median income of respondents in Wales and the North East being lower than Northern Ireland and the median income of respondents in Scotland being similar to Northern Ireland.
- 5.5 Again, households in the Northern Ireland sample have less of their income made up by earnings, investments, retirement pensions and other pensions than respondents in Great Britain. A higher proportion of their income is from self employment income, disability benefits and other (non-retirement pension) benefits than people in Great Britain. Table 6 shows the extent of these differences. Again, the main figure is the proportion of the average amount earned in Great Britain or Northern Ireland made up by each component, while the bracketed figure is the average proportion of a respondent's income made up by a particular component.

Table 6 – Components of household income in Great Britain and Northern Ireland compared

Component of income	Proportion of income in Great Britain	Proportion of income in Northern Ireland	Difference between Great Britain and Northern Ireland
Income from employment	64 (52)	57 (47)	7 (5)
Income from self employment	9 (6)	13 (8)	-4 (-1)
Income from investments	2 (2)	1 (1)	1 (1)
Retirement pension plus IS	7 (13)	7 (12)	- (-)
Income from other pensions	7 (9)	6 (6)	2 (1)
Disability benefits	2 (4)	5 (8)	-3 (-4)
Other benefits	6 (10)	9 (14)	-3 (-3)
Any remaining/ other income	2 (3)	2 (3)	- (-)
Income from Tax Credits	1 (1)	1 (2)	- (-)

Housing

- 5.6 Houses in the Northern Ireland sample tend to be larger on average than houses in Great Britain. The average number of rooms in a house in Northern Ireland is 5.8 rooms and 3.0 bedrooms, whereas in Great Britain the figures are 5.4 rooms and 2.7 bedrooms. This difference is statistically significant and the house sizes in Northern Ireland are larger than those of any constituent part of Great Britain.
- 5.7 This is partly a function of differences in housing stock between Northern Ireland and Great Britain. There are a much higher proportion of detached houses in the Northern Ireland sample than Great Britain, with fewer semi-detached houses and a very much smaller number of flats and maisonettes in the Northern Ireland sample than Great Britain. The proportion of households living in detached houses in Northern Ireland exceed those of any Government Office Region in Great Britain or in Scotland or Wales, and the proportion living

in flats or maisonettes is lower than any Government Office Region in Great Britain or in Scotland or Wales.

Table 7 – Accommodation types in Great Britain and Northern Ireland compared

Accommodation	Proportion of households living in accommodation in Great Britain	Proportion of households living in accommodation in Northern Ireland	Difference between Great Britain and Northern Ireland
Detached house/bungalow	22	37	-15
Semi-detached house/bungalow	31	25	5
Terraced house/bungalow	28	29	-
Purpose-built flat or maisonette	18	8	10
Other	1	1	-

5.9 There are differences between Great Britain and Northern Ireland in terms of how these properties are occupied in terms of tenure. The main difference is in the smaller proportion of the sample living in Housing Association accommodation in the Northern Ireland sample relative to Great Britain. In the Great Britain sample, 7 per cent of households lived in such accommodation, compared to just 3 per cent of the Northern Ireland sample. This is a lower proportion than any Government Office Region or for Scotland or Wales. A higher proportion of households in Northern Ireland were renting from their council than in Great Britain. This means that the social rented sector is a very similar size in both Northern Ireland and Great Britain. There are smaller but significant differences in the private rented sector, with more properties being let furnished in the Northern Ireland sample than Great Britain and fewer properties being let unfurnished.

Table 8 – Tenure types in Great Britain and Northern Ireland compared

Tenure type	Proportion of households by tenure in Great Britain	Proportion of households by tenure in Northern Ireland	Difference between Great Britain and Northern Ireland
Rented from Council	16	18	-2
Rented from Housing Association	7	3	4
Rented privately unfurnished	5	4	1
Rented privately furnished	4	6	-2
Owned with mortgage	40	40	-
Owned outright	29	29	-

5.10 There are slight differences in the length of time a household has been in their property, with a higher proportion of the sample in Northern Ireland than in Great Britain having been in the property for more than twenty years and a smaller proportion having been in the property for less than 12 months.

Housing costs

5.11 Care must be taken when comparing costs related to accommodation in Northern Ireland and Great Britain, in order that the fact that no data on water charges is available in Northern Ireland does not bias the exercise. See section 2 for further details. It is also necessary to consider the differences in the average length of time a household has occupied their home given the rapid increase in purchase prices of property.

Mortgages

5.12 The total weekly housing costs of owner occupiers, including mortgage payments, endowment policies, structural insurance and service payments are higher in Great Britain than in Northern Ireland. The average mortgage cost in the Great Britain sample is £46 per week compared to £37 in Northern Ireland. Mortgage costs in Northern Ireland are however higher than the costs in the North East or Wales and similar to costs in the East Midlands, and Yorkshire and Humberside.

5.13 For those owner occupiers buying with a mortgage, looking at mortgage interest payments only, these payments are again lower on average for the Northern Ireland sample than for Great Britain, but are close to the average in Wales, the North East, and Yorkshire and Humberside. The median purchase amount for owners and part-owners in Great Britain is £56,000, which compares to £45,000 in Northern Ireland. The amount in Northern Ireland is similar to other Government Office Regions, except the Eastern, London, South East and South West regions. A higher proportion of people with mortgages in Northern Ireland rented the property before buying.

Table 9 – Mortgage type in Great Britain and Northern Ireland compared

Mortgage type	Proportion of households by mortgage type in Great Britain	Proportion of households by mortgage type in Northern Ireland	Difference between Great Britain and Northern Ireland
Endowment mortgage	36	42	-6
Repayment mortgage	50	46	4
Pension mortgage	1	0	1
PEP Unit Trust or ISA mortgage	2	2	-
Endowment and Repayment Mortgage	9	9	1
Other	2	1	1

5.14 There are differences in terms of the type of mortgages people have used to purchase their property. Endowment type mortgage make up a higher proportion of all mortgages in the Northern Ireland sample than in Great Britain, and a lower proportion were buying with a repayment mortgage. Further differences are shown in Table 9 above. Northern Ireland has the lowest proportion of repayment mortgages and the highest proportion of endowment mortgages in any area in the United Kingdom except for Scotland. A higher proportion of households in the Northern Ireland sample than Great Britain obtained their mortgage from building society not a bank.

5.15 A higher proportion of the households with mortgages in the Great Britain sample had organised a re-mortgage than in the Northern Ireland sample, with 34 per cent of all households with mortgages having organised a re-mortgage in Great Britain compared to 24 per cent in Northern Ireland. There is a much lower proportion of households taking out re-mortgages in Northern Ireland than any other region except Scotland.

5.16 It is not possible to perform any meaningful comparison of Northern Ireland and Great Britain in terms of whether any other organisations contribute towards the mortgage, as there are too few cases for Northern Ireland on the MortCont table.

Renting

5.17 The total weekly housing costs of renters, taken as the rent eligible for housing benefit paid by a household, before the deduction of any housing benefit but after taking off certain expenses such as service charges, is higher in Great Britain than in Northern Ireland. The average household rent in the Great Britain sample is £62 per week compared to £52 in Northern Ireland. Rents in Northern Ireland are about the same as most Government Office Regions, and Wales and Scotland, except London, the South East, Eastern and the South West regions.

5.18 As shown in Table 8, there are a higher proportion of people renting from the council in the Northern Ireland sample and a lower proportion renting from Housing Associations in Northern Ireland compared to Great Britain. There are a higher proportion of signed contract agreements and a lower proportion of unwritten rental agreements in Great Britain compared with Northern Ireland. Less than one per cent of households have rent holidays in Northern Ireland, compared to over a quarter of renters in Great Britain. A smaller proportion of households in Northern Ireland consulted paperwork for rent figures in the Northern Ireland sample than Great Britain.

5.19 It is not possible to perform any meaningful comparison of Northern Ireland and Great Britain in terms of whether any other organisations contribute towards the rental costs, as there are too few cases for Northern Ireland on the RentCont table.

Education

5.20 A higher proportion of households in the Northern Ireland sample contain children receiving free school meals than in the Great Britain sample.

Savings vehicles

5.21 Again, a similar pattern of account ownership is seen to the individual level, with the ownership of most types of savings vehicle being lower in Northern Ireland than Great Britain and there is a lower proportion of income made up by investments.

5.22 While it is generally true that the proportion of households owning a savings vehicle in the sample in Great Britain exceeds the proportion in Northern Ireland, the difference is more pronounced for some products. Again, a much lower proportion of the sample in Northern Ireland own current accounts, other bank / building society, ISAs, premium bonds or stocks and shares. The ownership of an Automatic Credit Transfer type account is higher in Great

Britain, with 92 per cent of individuals in the sample owning such an account, compared with 82 per cent in Northern Ireland.

Table 10 – Ownership of savings vehicles by households in Great Britain and Northern Ireland compared

Type of account	Ownership in Great Britain (per cent)	Ownership in Northern Ireland (per cent)	Difference between Great Britain and Northern Ireland (per cent)
Current Account	87	77	10
Post Office Account	7	4	3
TESSA	8	6	3
Other Bank/ Building Society Account	54	35	19
ISA	31	19	12
Gilts	1	1	-
Unit Trusts	5	3	2
Stocks or shares	23	14	9
PEPS	9	5	3
Company Share Scheme	5	3	2
Member of Share Club	-	-	-
National Savings	4	2	2
SAYE	1	1	-
Premium bonds	23	5	17
Fixed Rate Savings Bond	1	1	-

Benefits and tax credits

5.22 Benefit receipt has been analysed in detail at a benefit unit level, and the differences shown in Table 5 also remain at a household level. Similarly, at a household level, the proportion of income made up of benefits is higher for the Northern Ireland sample than Great Britain, with a higher proportion of income from disability benefits in Northern Ireland and higher other (non-retirement pension) benefits. See the benefit unit Section for further details.

Health and carers

5.23 In terms of the measures of the health of household members, similar patterns are seen to those observed at the individual level, with a higher proportion of household reference persons being sick or disabled in Northern Ireland. In the Great Britain sample a greater proportion of households had a member who gave help or support for anyone not living with them with a long-term physical or mental ill-health problem or disability than in the Northern Ireland sample, however a higher proportion of the Northern Ireland sample receives help from non-household member because they have long-term physical or mental ill-health or disability or problems relating to old age.

Section 6: Further information

- 6.1 If you require further information, please contact the FRS team via e-mail at Team.FRS@dpw.gsi.gov.uk or via telephone on 020-7962 8991.
- 6.2 We would particularly welcome comments on the presentation and contents of this report, and whether you have found it useful. Finally, we would be happy to advise on any further analysis of FRS data in Northern Ireland.