

FAMILY RESOURCES SURVEY
INTERVIEWER'S GUIDE
TO
CHANGES

April 2003

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1 SUMMARY

Welcome to another year of the 'Family Resources Survey'. This is the third year of the current 3-year FRS contract, which we aim to extend for up to a further two years.

This booklet describes changes made to the questionnaire from April 2003. We hope that these changes are helpful and constitute an improvement to the survey.

Interviewer Input

Thank you to all the interviewers who made suggestions to improve the questionnaire for 2003-04. We are aware that we have not been able to implement all suggestions for change. Typically the reason is that the suggestions concerned harmonised questions which need to remain consistent across surveys. Sometimes the DWP did not agree with a suggestion, there were technical problems or unanticipated knock-on effects. However, a number of these ideas have led to new changes in this year's questionnaire. Some of the main examples are:

1. Following comments from some interviewers last year the questions on tenancy have been reviewed. They have now been tailored and will be asked differently in each country. This is explained in more detail later on in this document.
2. Code 9 at **ChLook** has been amended at the suggestion of interviewers and now reads 'Before school / Breakfast Club / After School or holiday Play Scheme'.
3. A question was introduced for the 2002/03 questionnaire to collect total investment income (**TotInt**). Interviewers suggested that this question was not always relevant as the respondent had already given totals for each separate investment. **TotInt** is now only asked if totals are not entered for all investments. This ensures that an overall amount is collected if the respondent cannot (or is unwilling to) give individual figures for each investment.

What's Gone and What's Back?

The Travel to Work questions are the only section of the survey to have been 'rotated off' (ie: removed for 2003/04), and two sections – Household Durables and Vehicle Ownership questions - have been re-introduced for this year (see Section 2). The existing Tax Credit block of questions will only appear during the April questionnaire after which it is replaced by a set of Tax Credit questions. Questions about Additional Voluntary Contributions (AVCs) to pensions have also been removed.

What's New?

This year sees a new block of questions on Tax Credits and the introduction of a set of questions examining the new Pension Credit (which replaces MIG for older

respondents from October 2003). There are a number of new/revised questions throughout, the main area being the Mortgage block (to take account of new types of mortgage products) A new set of questions appear in the Income and Investment sections to capture information about the Guaranteed Equity Bond.

What's Changed?

There are a large number of changes to the 2002/03 questionnaire and so only the main alterations will be outlined here. The tenancy questions have been revised and are now customised to the country in which the interview is conducted. The Mortgage questions have also been revised to account for new flexible mortgage products on the market such as offset mortgages. The Child care questions have been adapted so that they will be asked regardless of whether either parent is working.

Show cards

You will receive a new set of Show cards this year. These have been updated to reflect changes to the program. A guide outlining the changes to these Show cards is included at the back of this document.

Benefit Rates Checks

The benefit amounts in the 'checks' have been amended in line with the new amounts starting in April 2003. However, some do not come in until after the fieldwork has begun, so at the beginning of the month, you may find yourself being 'checked' erroneously. If this occurs, suppress the check and continue.

Period codes

There are a number of places in the questionnaire where one period code is attributed to a number of different monetary questions. In the majority of cases this works well but there are a few instances where text fills have been introduced to ensure the question makes sense. This change was made following comments from interviewers at **PoAmt, PTAmt and WSIncAmt**.

For example the wording of **PoAmt** now reads "How much was the deduction [**over that one week period**]?"

National Savings and Investments

'National Savings' is now known as 'National Savings and Investments', and the questionnaire has been adjusted to reflect this.

Pensioner Burden

To reduce the average interview length and improve the quality of data collected from pensioners, the education and vehicle ownership blocks are not asked for those aged 75 and over.

Methods of paying benefits

(Block: QBenefit)

From April 2003 many benefits and some Tax Credits will be payable by credit transfer into a bank or building society account. New accounts will also be introduced for those who do not have an account to receive money in this way.

The question instructions for the benefit module have been updated to reflect this change and a Help Screen has been added at question **HowBen**.

Help Screen:

'From April 2003 many benefits and some Tax Credits will be payable by credit transfer direct into bank / building society accounts'.

There will also be new accounts that allow those who do not have or cannot obtain current accounts to receive money in this way. These include a bank or building society basic account and Post Office card accounts. These should be treated as bank accounts in the questionnaire.

These should be recorded in category **2** - 'Direct to current bank / building society / post office account' at **HowBen**. The later **Accounts** question allows you to record these types of account distinctly as there is a new category in place to capture basic bank accounts and post office card accounts.

Accounts	SHOW CARD WW "Which of these accounts do you have now, or have you had in the last 12 months?" CODE ALL THAT APPLY [CODES 1 & 6 INCLUDE INTERNET/PHONE ACCOUNTS] SEE HELP <F9> FOR DEFINITION OF CURRENT/SAVINGS ACCOUNTS 1. Current account with a bank, building society, supermarket/store or other organisation 2. National Savings Bank (Post Office) - Ordinary Account 3. National Savings Bank (Post Office) - Investment Account 4. TESSA (Tax-Exempt Special Savings Account) 5. ISA (Individual Savings Account) 6. Basic Bank Accounts including introductory/starter and Post Office card accounts 7. Savings account, investment account/bond, any other account with a bank, building society, supermarket/store or other organisation 8. None of these
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Non-Response Block

The Non-Response Block has changed slightly so that ALL Don't Know and Refusal answers will be entered using <CTRL+K> and <CTRL+R>, rather than any numbers.

An example is shown below

Adults	Enter number of adults (aged 16 and over) in the household 7=7 or 7+ Don't Know <CTRL+K>, Refusal <CTRL+R> One Two Three Four Five Six Seven
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Note

This booklet describes only changes which have a significant impact on interviewers. There are other changes, such as new derived variables, some additional checks, minor amendments, and technical fixes, which are not covered here.

'SOFT CHECK' = 'SIGNAL' both here and in the Interviewer Instructions

'HARD CHECK' = 'ERROR' both here and in the Interviewer Instructions

2 'ROTATION' OF QUESTION BLOCKS

'Rotated' sections of the questionnaire are usually asked every *other* year. This yields enough data for useful analysis, whilst reducing the burden on respondents and interviewers.

Due to the introduction of new Tax Credits, FRS users have agreed to rotate off just one section this year, and to reinstate two sections from the previous year. Retaining those modules that are linked with the new tax credit systems will enable the DWP to monitor the effectiveness of these new credits.

Rotated Off: Travel to Work

(Block: QTravel)

The questions covering travel to work will be rotated off for 2003/04.

Name	Question	
TtWFar	"About how far do you have to travel to your usual place of work?"	Rotated Off
TtWFrq	"On how many days of the week do you usually travel to your usual place of work?"	Rotated Off
TtWMod	"How do you usually travel to work?"	Rotated Off
TtWPss	"Do you have a season ticket, bus pass or travelcard?"	Rotated Off
PssAmt	"How much does the season ticket/bus pass/travelcard cost?"	Rotated Off
PssDate	"And how long is it valid for?"	Rotated Off
OthDate	"Please specify...?"	Rotated Off
Fare	"How much does the journey by bus/train/tube or works bus/company transport cost each time?"	Rotated Off
OneWay	"Is that the one way or return fare?"	Rotated Off
TtWPay	"Do you pay for ALL, SOME or NONE of the costs of taking the [vehicle] to work?"	Rotated Off
TtWCode	INTERVIEWER: PROBE AND CODE... 1: Respondent is passenger and contributes money to others 2: Respondent is driver and receives money from passengers/employer etc 3: Some other arrangement (neither of the above)	Rotated Off
TtWCost	"How much do you pay per week?"	Rotated Off
TtWRec	"How much do you receive per week?"	Rotated Off

Reinstated: Vehicle Ownership Questions

(Block: QTVehicle)

Questions concerning vehicle ownership will be reintroduced for 2003/04.

Name	Question	
UseVcl	SHOW CARD O “Do you, or any members of your household, at present own or have continuous use of any motor vehicles. IF YES: Please tell me how many?” INCLUDE COMPANY VEHICLES – UNLESS NO PRIVATE USE ALLOWED	Reinstated
TypeVcl	“I would now like to ask about the [first/second etc] vehicle. Is it... 1. A car 2. A light van 3. a motor cycle 4. or some other motor vehicle?”	Reinstated
PrivVcl	“Is the ^vehicle... 1. privately owned, 2. or is it a company vehicle?”	Reinstated
AnyMore	“Do (any of) you at present own or have continuous use of any more motor vehicles?”	Reinstated

Reinstated: Household Durables

(Block: QModCons)

The complete Household Durables section will also be reinstated this year. The 2002/03 questionnaire contained the first three questions of the module (**ConTV[1]**, **ConTV[2]** and **TVLic**) which will now be accompanied by the remainder of the section.

Name	Question	
ConTV[1]	<p>“Does your household have any of the following items</p> <p>... a colour TV set?“</p> <p>1: One only 2: more than one 3: none</p>	Remain On
ConTV[2]	<p>“Does your household have any of the following items</p> <p>...a black and white TV set?“</p> <p>1: One only 2: more than one 3: none</p>	Remain On
TVLic	<p>“Do you claim a concessionary television licence?“</p> <p>1: Yes 2: No</p>	Remain On

ModCons	<p>“Does your household have any of the following items?“</p> <p>... 'TV satellite receiver – not digital' ... 'TV cable receiver – not digital ' ... 'Digital TV receiver (terrestrial, cable or satellite)' ... 'video recorder/player' ... 'deep freeze or fridge freezer' ... 'washing machine' ... 'tumble dryer' ... 'dishwasher' ... 'microwave oven' ... 'fixed telephone' ... 'mobile telephone' ... 'compact disc (CD) player' ... 'home computer' ... 'internet access'</p>	Reinstated
CentHeat	<p>“Do you have central heating in this accommodation... this may include storage heaters?“</p>	Reinstated
CentFuel	<p>“What fuel does it use?“</p>	Reinstated

HOUSEHOLD SCHEDULE

Coding status of single sex couples

(HHG)

A new question (**Cupchk**) and help screen have been added to ensure that single sex relationships are recorded. In previous years FRS has under estimated the proportion of same sex couples.

Cupchk	“May I just check, are you / is [name] living with someone in this household as a couple?” ASK OR RECORD 1. Yes 2. No 3. SPONTANEOUS ONLY - same sex couple HELP <F9> Only respondents who are living with their partner in this household should be coded as living together as a couple. You may code No without asking the question ONLY if all members of the household are too closely related for any to be living together in a de facto marital relationship
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NS-SEC 2000 Classifications

(Blocks: HHG, QEduc and QCurst)

The National Statistics Socio-Economic Classification is an occupationally based classification. Ensuring that respondents are assigned an NS-SEC code is important for analysing the population by socio-economic groups. The NS-SEC 2000 classification was introduced last year and changes have been made to the questionnaire in order to collect all the relevant information to assign respondents to the complete range of categories. These changes help to identify those who are long term unemployed and full-time students.

Question **FtEd** (in the household grid section) has been amended so it is now asked to all of those aged 474 and two subsequent questions have been added to the education block (**EdAtt and EdTyp**). Also the question **LkTime** has been added to the employment block and the wording of **YStrtWk** has been altered.

(Block: HHG)

FtEd	<p>“Are you/Is [Name] currently in full-time education“ INTERVIEWER: INCLUDE CORRESPONDENCE COURSES AND OPEN LEARNING AS WELL AS OTHER FORMS OF FULL-TIME COURSES</p> <ol style="list-style-type: none">1. Yes2. No
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(Block: QEduc)

EdAtt	<p>“[Earlier we were told that you are enrolled on a full or part-time course excluding any leisure courses. Can I just check, are you..] And are you..READ...</p> <ol style="list-style-type: none">1. ...still attending,2. waiting for term to (re)start,3. or have you stopped going?“
EdTyp	<p>If still attending or waiting for term to start</p> <p>“Are you [at school or 6th form college], on a full or part time course, a medical or nursing course, a sandwich course or some other kind of course?“</p> <ol style="list-style-type: none">1. school/full time2. school/part time3. sandwich course4. studying at university or college including 6th form college FULL TIME5. training for a qualification in nursing, physiotherapy or a similar medical subject6. on a PART TIME course at university or college, INCLUDING day release and block release7. on an Open College course8. on an Open University course9. any other correspondence course10. any other self/open learning course <p>[] If 16-19 only</p>

(Block: QCurst)

LkTime	<p>“How long [have you been/were you] looking for paid work or a place on a government scheme?”</p> <ol style="list-style-type: none">1. Not yet started2. Less than 1 month3. 1 month but less than 3 months4. 3 months but less than 6 months5. 6 months but less than 12 months6. 12 months or more
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YStrtWk	<p>“What was the main reasons you would not be able to start in the next 2 weeks?”</p> <ol style="list-style-type: none">1. Student2. Looking after the family/home3. Temporarily sick or injured4. Long-term sick or disabled5. Retired from paid work6. Other reasons
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Classification of Educational Establishments

(HHG)

The categories that are used to determine which educational establishment a child is currently attending changed last year to bring them into line with DfES surveys. These changes were generally well received by interviewers but additional guidance was requested on ‘middle-deemed’ schools and categorisation of Secondary Schools. Therefore the interviewer instructions and help screen at **TypeEd** have both been updated to provide better detail.

Help Screen:

‘Secondary Schools include Secondary Modern, Grammar , Comprehensive and Technical Schools’.

Tenancy

(Block: QAccomDat)

There have been a number of changes to the routing and question wording in the tenancy section between **YStart** and **OthWay**.

There are variations to the questions between England/Wales, Scotland and Northern Ireland due to the differences in tenancy law between countries.

a) England, Wales and Scotland

The only difference within **England / Wales and Scotland** is that **Short2** is not asked in Scotland. Therefore for each country the question order will be as follows:

Ystart	<p>“In which year did you first become a tenant of this accommodation?”</p> <p>INTERVIEWER: 'YOU'=PERSON(S) NAMED AT 'HHolder', THAT IS...^RentName.”</p> <p>1988 or earlier, From 1989 to February 1997, March 1997 or later</p>
Ctract	<p>If became tenants of their current accommodation in 1989 or later</p> <p>“When you started to rent this accommodation ...READ OUT (RUNNING PROMPT)... ...did you and the landlord sign a written agreement, ...did you have a written agreement which you didn't sign, ...or did you just have an unwritten agreement?”</p>
Short1	<p>“There is a form of tenancy called an Assured Shorthold. It had to be initially for a fixed period and you had to be given a special notice in writing by the landlord that told you it was for an Assured Shorthold tenancy. Here is an example of a notice to a tenant saying that the tenancy is an Assured Shorthold.</p> <p>SHOW EXAMPLE OF NOTICE</p> <p>Does your notice state that it is an Assured Shorthold or not?”</p> <p>1: ...Yes, an Assured Shorthold, 2: ...Other agreement</p>
Short2	<p>The next question is asked in England and Wales only</p> <p>“Most tenancies are Assured Shortholds. There are others just called ‘assured’. For these you have to be given a notice, in writing by the landlord, that tells you it is NOT an Assured Shorthold agreement.</p> <p>SHOW EXAMPLE OF NOTICE</p> <p>Does your agreement or notice state that it is NOT an Assured Shorthold?”</p> <p>1: ...Not an Assured Shorthold, 2: ...No, other agreement</p>

FairRent	<p>“Most rents are agreed privately between landlord and tenant. Sometimes the tenant can apply to the local rent officer or rent assessment committee to decide a fair rent which is then registered. Has your rent for this accommodation been registered as a fair rent in this way, or not?”</p>
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b) Northern Ireland

The tenancy questions for **Northern Ireland** are as follows:

NIYstart	<p>“In which year did you first become a tenant of this accommodation?”</p> <p>INTERVIEWER: ‘YOU = PERSON(S) NAMED AT Hholder, THAT IS...(name[s])</p> <ol style="list-style-type: none"> 1. 1978 or earlier 2. 1979 or later
Ctract	<p>If became tenants of their current accommodation in 1979 or later</p> <p>“When you started to rent this accommodation ...READ OUT (RUNNING PROMPT)...</p> <p>...did you and the landlord sign a written agreement, ...did you have a written agreement which you didn't sign, ...or did you just have an unwritten agreement?”</p>
FairRent	<p>“Most rents are agreed privately between landlord and tenant. Sometimes the tenant can apply to the local rent officer [for Northern Ireland who will set up an independent committee to assess and fix an appropriate rent]. Has your rent for this accommodation been [assessed] in this way, or not?”</p>

c) All countries

The categories at question **OthWay** have also been amended to take account of the various types of tenancy agreements that exist. The changes to 2002/03 are shown in bold. There is now also a help screen to explain some of these tenancies in more detail.

OthWay/ Card E	SHOW CARD E “There are various ways in which landlords can let accommodation. Will you please look at this card and tell me if your letting is one of these?” CODE FIRST THAT APPLIES. HELP <F9>. (1) Company licence (2) College licence - let by educational institution to a student (3) Non-exclusive occupancy agreement (4) Holiday let (5) Low season let (6) Crown tenancy (7) Business or agricultural tenancy - rented with business premises or agricultural land (8) Assured agricultural occupancy - for ex agricultural workers only (9) Service occupancy - tied accommodation that you have to live in to do your job. Includes accommodation for agricultural workers (10) Asylum-seeker let - provided through an official support service (11) Other
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Housing Benefit Changes

(Block: QRenting)

a) Standard Local Housing Allowance

A Standard Local Housing Allowance will be introduced in October 2003 in a small number of pathfinder local authorities. This allowance, which will vary by family size and location, will be initially for tenants in the private rented sector.

Importantly, the allowance will be fixed according to area and does **not** have to cover only rent. Therefore, if a recipient chooses a cheaper option for rent they are able to keep the remaining allowance. This also differs from Housing Benefit in that it is paid directly to the recipient rather than to the landlord.

b) Housing Benefit and Income Support

Two checks are in place to question those respondents who are in receipt of Housing Benefit but not of Income Support and vice versa.

SIGNAL

If receiving Housing Benefit but not Income Support You and/or [name] said you are in receipt of Housing Benefit but neither of you is receiving Income Support. Can I just check this is correct?

SIGNAL

If receiving Income Support but not Housing Benefit You and/or [name] said you are not in receipt of Housing Benefit but one of you is receiving Income Support. Can I just check this is correct?

c) Housing Benefit versus Rent

From October 2003 in some areas Housing Benefit may exceed rent. The interviewer instruction at **HBenAmt** has been updated to show this.

HBenAmt	“How much Housing Benefit or Rent Rebate are you allowed?” INTERVIEWER: Some respondents may receive more Housing Benefit than the amount of their rent
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The existing hard check will become a soft check and the wording has been altered to allow for a greater amount of Housing Benefit than rent.

SIGNAL

If Housing Benefit is more than respondents rent Housing Benefit is not normally more than rent. However from October 2003 in some areas Housing Benefit may exceed rent. Please double check the figure with the respondent

Mortgages

(Block: QOwner)

a) ‘Buy to let’ mortgages

‘Buy to let’ mortgages are not to be included when asked about re-mortgaging and extending original loans. An instruction has been added at **RMort** to ensure this.

b) Overall changes to the mortgage block

The mortgage block has been revamped to keep in line with recent changes to mortgage products. The new questions have been cognitively tested to ensure that we are capturing relevant information. The main change is that the block now includes 'All-in-one accounts' which are a new type of flexible mortgage allowing a person to link together products - for example, a current account, a savings account and a mortgage (as well as other types of loans).

There are two types of all-in-one account: current account mortgages and offset mortgages. Examples of all-in-one accounts are a **Virgin-One** account and a **Woolwich Open Plan**. The new questions referring to these new accounts are **MorFlc** and **MorAll**.

There are also two new show cards (**H** and **I**) displaying diagrams which illustrate how both current account and offset mortgages work.

The order of some questions and routing has been changed to ensure that we are collecting accurate information about the different types of mortgage, especially for those with interest only mortgages.

Two questions (**Lender**) and (**MortFlex**) have been removed from the mortgage block.

Lender	“Who currently provides this mortgage or loan to buy (your share in) this house/flat: is it...READ OUT (RUNNING PROMPT)... 1. ...a building society 2. ...a bank 3. ...other (DESCRIBE IN A NOTE)?“
MortFlex	Some mortgages give the borrower the flexibility to make certain changes without asking their lender first, such as varying the amount or timing of payments, or taking breaks in some circumstances. Do you have a mortgage of this type?

The revised mortgage section (excluding existing checks) is outlined below.

	If the property is being bought with a mortgage or loan (code 2 or 3 at Tenure):
BuyYear	“In which year did you buy this accommodation?”
PurcLoan	“Can I just check, did you take out one loan to purchase this accommodation, or more than one?” 1: One 2: Two (or more) loans for purchase
PurcAmt	“What was the purchase price of [your share in] your house/flat?”
OthMort3	“May I just check, are you currently using this house/flat as security for a mortgage or loan of any other kind?”
IntroM	THE NEXT QUESTIONS ARE ABOUT THE MAIN MORTGAGE FOR THE PURCHASE OF THIS ACCOMMODATION. (QUESTIONS ABOUT ANY OTHER, SEPARATE MORTGAGE WILL FOLLOW)
Loan2Y	INTERVIEWER CHECK: DO THEY STILL HAVE THIS OTHER MORTGAGE FOR PURCHASE? (IF NOW REPAYED, USE CODE 2) 1: Yes, still have this mortgage 2: No, mortgage has been repaid
LoanYear	In which year did you take out this mortgage or loan?
BorrAmt	“What was the original amount of this mortgage or loan, in [year]?”
BorrAmtDK	INTERVIEWER: IS THIS DON'T KNOW' BECAUSE THE <u>ORIGINAL</u> MORTGAGE WAS TO BUY DOMESTIC ACCOMMODATION <u>AND</u> FOR BUSINESS PURPOSES, AND YOU CANNOT GET A SEPARATE FIGURE FOR THE <u>DOMESTIC</u> PART? 1: Yes (Please give full details in a Note) 2: No If 'yes' is coded, the DK at BorrAmt will not count toward the total refusals and DKs for the questionnaire.

RMort	<p>“Since [year of purchase], have you taken out a re-mortgage, with the same or a different lender - or have you extended the original loan by taking out a further advance or top-up?”</p> <p>INTERVIEWER: IF UNSURE, SEE HELP SCREEN <F9> IF RE-MORTGAGED MORE THAN ONCE TAKE THE MOST RECENT OCCASION. ONLY INCLUDE EXTENSIONS TO THE MORTGAGE NOT OTHER LOANS SECURED ON THE HOUSE</p> <p>INTERVIEWER: DO NOT INCLUDE BUY TO LET MORTGAGES</p>
RMortYr	<p>“In which year did you take out the most recent re-mortgage/further advance?”</p>
RMamt	<p>“What was the total amount of the mortgage, after re-mortgaging/taking out the further advance?”</p> <p>INTERVIEWER: TOTAL SHOULD BE AFTER ALL RE-MORTGAGES AND FURTHER ADVANCES</p>
RmPur	<p>SHOW CARD F</p> <p>“Which of these items describe the reasons why you took out a re-mortgage/further advance? Any others?” CODE ALL THAT APPLY</p> <p>1: to make improvements or extensions to this property 2: to help purchase a major item like a car, boat, caravan or second home 3: to get a better, or fixed, interest rate 4: in connection with a business 5: to buy out another person's share in the property 6: for essential repairs to make the property fit for occupation 7: to move to a more flexible mortgage 8: some other purpose (SPECIFY IN A NOTE)</p> <p>Code all the reasons that apply. If both a re-mortgage and a top-up, or more than one top-up, have been taken out, code all the reasons for both.</p>

<p>MortType</p>	<p>SHOW CARD G</p> <p>“Looking at this card, please tell me which of these options best describes your mortgage?</p> <p>1: an ENDOWMENT mortgage (where your mortgage payments cover interest only)</p> <p>2: a REPAYMENT mortgage (where your mortgage payments cover interest and part of the original loan)</p> <p>3: a PENSION mortgage (where your mortgage payments cover interest only)</p> <p>4: a PEP, Unit Trust or ISA mortgage</p> <p>5: both an endowment (or other interest only) AND a repayment mortgage</p> <p>6: an interest only mortgage with more than one linked investment (e.g. pension and unit trust, endowment and ISA)</p> <p>7: an interest only mortgage with NO linked investment (e.g. NO endowment, pension, PEP or ISA)</p> <p>8: or another type (not listed above)?“ <Ctrl+M> to make a note</p>
<p>EndwPrin</p>	<p>IF MortType=1,3,4,6,7 or 8</p> <p>“[Can I just check/ Apart from the endowment I mentioned earlier] how is the repayment of the original loan covered?“</p> <p>CODE ALL THAT APPLY</p> <p>1: Current payments into a Pension Plan (pension mortgage)</p> <p>2: Current payments into a PEP or ISA</p> <p>3: Current payments into a Unit Trust or Investment Trust scheme</p> <p>4: Current payments into any <u>other</u> savings/investment scheme</p> <p>5: None of the above (describe in a note)</p> <p><i>'Can I just check' to be used when respondent has said at MortType that they have an 'interest only with no linked investments' (code7) or 'another type of mortgage' (code 8).</i></p> <p><i>'Apart from the endowment I mentioned earlier' is used if the respondent has said at MortType that they have an 'endowment mortgage' (code 1) or an 'endowment and repayment mortgage' (code 5).</i></p>
<p><u>Soft Check</u></p>	<p>If the respondent says they will be repaying mortgage using any of the investment/savings schemes listed at EndwPrin (codes 1-4) but at MortType they said they had an 'Interest only with no linked investments' (code 7).</p> <p><i>'You described your mortgage as an interest only with NO linked investments, can I just check is this savings/investment scheme linked to your mortgage? please amend the answer at MortType as appropriate.'</i></p>

<u>Soft Check</u>	<p>If EndwPrin=1-4 and MortType=8 (other) <i>'If there is a pension, ISA or other savings/investment scheme to cover the repayment of the original loan, please amend the answer at MortType as appropriate.'</i></p>
<u>Soft Check</u>	<p>IF EndwPrin=5 (none of the above) and MortType does not equal 1 or 5 (endowment, or both endowment and repayment) <i>'Please leave a note to describe how the respondent will be repaying their mortgage'.</i></p>
<u>Soft Check</u>	<p>IF EndwPrin coded 1-4 and MortType=1 (endowment) <i>'Earlier you described your mortgage as an endowment but you also have another savings/investment scheme linked to the repayment of your mortgage, please amend the answer at MortType as appropriate'.</i></p>
<u>Soft Check</u>	<p>If MortType = 1 (Endowment) and EndwPrin = 1,2,3,4 (Pension/PEP/Unit Trust/Other scheme) Or If MortType = 3 (Pension) and EndwPrin = 2,3,4 (PEP/Unit Trust/Other scheme) Or If MortType = 4 (PEP/ISA/Unit Trust) and EndwPrin = 1,4 (Pension/Other scheme)</p> <p><i>'This method of capital repayment (at EndwPrin) does not match the type of mortgage recorded earlier (at MortType). Please resolve or make a note.'</i></p>
	<p>If the respondent holds any type of mortgage expect a repayment mortgage.</p>
MenPol	<p>“(Can I just check) are there any endowment policies covering the repayment of this mortgage or loan?”</p>
<u>Soft Check</u>	<p>IF MenPol=Yes and MortType=7 (interest only no linked investment) or 8 (another type of mortgage).</p> <p><i>'You described your mortgage as an interest only with NO linked investments or another type of mortgage, can I just check is this savings/investment scheme linked to your mortgage? please amend the answer at MortType as appropriate.'</i></p>
MorFlc	<p>“All-in-one accounts are a new type of flexible mortgage which allow a person to link together accounts - for example, a current account, a savings account and a mortgage (as well as other types of loans). There are two types of all-in-one account: current account mortgages and offset mortgages.</p> <p>INTERVIEWER: EXAMPLES INCLUDE A VIRGIN-ONE ACCOUNT, A WOOLWICH OPEN PLAN OR SOME OTHER ALL-IN-ONE ACCOUNT</p>

	<p>Is your mortgage an all-in-one account?"</p>
	<p>If has an all-in-one account</p>
MorAll	<p>SHOW CARDS H and I (Cards will show diagram of off set and current account mortgages to improve level of recognition)</p> <p>"Is your all-in-one account mortgage, a current account mortgage or an offset mortgage?"</p> <ol style="list-style-type: none"> 1. Current account mortgage 2. Off-set mortgage
MortEnd	<p>"How long is the term of your mortgage. By this we mean the agreed term (since you have remortgaged or extended the original loan)?"</p> <p>INTERVIEWER: IF REMORTGAGED AGREED TERM IS FROM THE POINT OF REMORTGAGING</p> <p>Enter a numeric value between 0.01 and 60.00</p>
<u>Soft Check</u>	<p>If more than 40 years after the property was bought and has remortgaged</p> <p><i>Are you sure? The end date would not normally be more than 40 years after the last re-mortgage. Please check your figures</i></p>
MortLeft	<p>"What is the amount still outstanding on your mortgage/loan from this source - that is how much do you still have to pay off?"</p> <p>If the respondent has a current account mortgage (MorAll=1) the following text is used</p> <p>"What is the amount of the negative balance or overdraft on your current account mortgage?"</p>
<u>Soft Check</u>	<p>If an interest only mortgage and the amount differs from the amount borrowed/re-mortgaged:</p> <p><i>For an interest only mortgage, the amount outstanding should equal the amount [originally borrowed] / [of the re-mortgage].</i></p> <p>This check should be suppressed and a note made when the capital amount borrowed for a mortgage has been reduced by a lump sum payment.</p>
<u>Soft Check</u>	<p>If an repayment mortgage and the amount outstanding is not less than the amount borrowed/re-mortgaged:</p> <p><i>For a repayment mortgage, the amount outstanding should be less than the amount [originally borrowed] / [of the re-mortgage].</i></p>

	Probe that the figures given for the amount outstanding does apply to the total debt on this mortgage only, and does not include any separate arrangement.
	If the respondent has an ENDOWMENT or other INTEREST ONLY mortgage the following questions are asked. MorInPay-MorInPD are not asked of those with current account mortgages
MorInPay	“How much was your last payment on this mortgage or loan?”
MorInPd	“How long did this cover?”
MorInUs	“ Is this the amount you usually pay each time? ”
	If amount is NOT usual
MorUS	“ How much are your usual payments on this mortgage or loan? ” INTERVIEWER: If the last interest payment includes arrears accept the actual amount given but if it was a long time ago make a note using <Ctrl+M> to give the date, or if the amount was greater than normal to cover past arrears. Payments by people outside the household should be included.
MorUPd	“ How long did this cover? “
<u>Soft Check</u>	This check is triggered if the repayments on a respondent’s mortgage work out at either less than 5% or greater than 16% interest rate: <i>The interest payments work roughly out at [x] per cent which is [lower/higher] than most current interest rates available for a mortgage of this size. If no particular reason for this, please check your answers.</i> Check the figures with the respondent and see if any documents are available. If the information is not confirmed suppress the warning but be sure to open a note to explain the circumstances.
MenPolAm	“How much was your [last premium on the (first/next) endowment policy] / [last contribution to the (pension plan/PEP/ISA/Unit Trust)]?” INTERVIEWER: FOR INTEREST ONLY MORTGAGES INCLUDE COMBINED INTEREST AND ENDOWNMENT PAYMENT If the mortgage is repaid by any of codes 1-4 at EndwPrin the reference is to 'last contribution...!'.
MenPolPd	“How long did this cover?”
IncInInt	“Is this premium [payment] included in the amount you mentioned earlier [£n]?”

	The next question is only asked for endowment policies.
MenstYr	In what year was this endowment policy taken out?
MpMore	<p>“Can I just check, are there any more savings or investment plans covering the repayment of the mortgage or loan?”</p> <p>If the respondent has a REPAYMENT mortgage the following questions are asked...</p> <p>But those with current account mortgages are not asked InPrPay-IntrC</p>
InPrPay	“How much was your last instalment on this mortgage or loan?”
IntPrPd	“How long did this cover?”
<u>Soft Check</u>	<p>This check is triggered if the repayments on a respondent’s mortgage work out at either less than 5% or greater than 16% interest rate:</p> <p><i>‘Are you sure? That is higher than the amount usually entered here. Confirm that the last payment was this amount and if Yes suppress check’</i></p>
IntrUs	“Is this the amount you usually pay each time?”
	If amount is NOT usual
IntrU	“How much are your usual payments on this mortgage or loan?”
IntrPd	“How long did this cover?”
<u>Soft Check</u>	<p>This check is triggered if the repayments on a respondent’s mortgage work out at either less than 5% or greater than 16% interest rate:</p> <p><i>The interest payments work roughly out at [x] per cent which is [lower/higher] than most current interest rates available for a mortgage of this size. If no particular reason for this, please check your answers.</i></p> <p>Check the figures with the respondent and see if any documents are available. If the information is not confirmed suppress the warning but be sure to open a note to explain the circumstances.</p>

Water and Sewerage

(Block: QWaterSew)

The order of the water and sewerage questions has been altered so that the amount paid *last time* for water, sewerage or the two combined is asked first (**WatAmt**), followed by how much was paid annually (**WatAnul**). Therefore the new order for water is **WatTime, WatAmt, WatAnul**, for sewerage **SewTime, SewAmt, SewAnul** and for combined **WSewTime, WSewAmt, WSewAnul**.

The example of **Water** is shown below.

WatTime	<p>“How many times a year do you pay water rates or charges?” ENTER TIMES A YEAR.</p> <p>Enter a numeric value between 1 and 52</p>
WatAmt	<p>“How much did you actually pay last time?”</p> <p>Enter a numeric value between 0.01 and 9997.00</p>
WatAnul	<p>“How much is your annual bill?”</p> <p>Enter a numeric value between 0.01 and 9997.00</p>

Free Health Care Treatment for those of 16 and below

(Block: QWelfare)

The routing has been altered so that parents of children under 16 are not asked unnecessarily whether they had to pay for their prescriptions, dental treatment or eyesight tests as these services are all available free of charge on the NHS.

Free	<p>“^Were_items free of charge or did ^NameOf have to pay?”</p> <p>HELP <F9></p> <p>If the person has not yet paid, but WILL be paying, code 2</p> <ol style="list-style-type: none"> 1. Free of charge, 2. Had to pay
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Free School Meals (Northern Ireland only)

(Block: QWelfare)

The following two questions have been removed from the questionnaire as they were applicable only to a very small proportion of the sample in Northern Ireland.

Apply	<p>“Earlier you said your child(ren) did not receive free school meals. Do you know how to go about applying for free school meals?”</p> <ol style="list-style-type: none"> 1. Yes 2. No
WhyNot	<p>“Why have you not applied for free school meals?”</p>

School related Childcaretr5

(Block: QChCare)

The first question in this block (**Wrk**), asking if parents were working, has been removed so that the childcare questions are now asked of all parents.

Wrk	“Do [either of] you have any paid work at present?”
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The exception to this is that questions **ChAmt1** and **ChAmt2** will still only be asked if the respondent pays for their childcare.

ChAmt1	<p>“How much does it usually cost you per week for ^ChName ...READ OUT: ...in term time?”</p> <p>IF UNABLE TO ATTRIBUTE COSTS PER CHILD, THEN ENTER AN ESTIMATE BY DIVIDING TOTAL CHILDCARE COSTS BY NUMBER OF CHILDREN. IF NO DIFFERENCE BETWEEN TERM TIME AND HOLIDAYS, ENTER SAME FIGURE AT BOTH QUESTIONS.</p> <p>Enter a numeric value between 0.00 and 400.00</p>
ChAmt2	<p>“How much does it usually cost you per week for ^ChName ...READ OUT: ...in the school holidays?”</p> <p>IF UNABLE TO ATTRIBUTE COSTS PER CHILD, THEN ENTER AN ESTIMATE BY DIVIDING TOTAL CHILDCARE COSTS BY NUMBER OF CHILDREN. IF NO DIFFERENCE BETWEEN TERM TIME AND HOLIDAYS, ENTER SAME FIGURE AT BOTH QUESTION.</p> <p>Enter a numeric value between 0.00 and 400.00</p>

Three new questions have also been added after **ChPay**. **CLone** is asked if the respondent is a lone parent and **ChAmt3** and **ChAmt4** are asked if someone else pays for childcare and the respondent uses some form of childcare in term time or the school holidays.

CLone	<p>“Does anyone else pay for ^ChName to have childcare?”</p> <p>1. Yes 2. No</p>
ChAmt3	<p>“How much do others usually pay per week for ^ChName ...READ OUT: ...to have childcare in termtime?”</p> <p>IF UNABLE TO ATTRIBUTE COSTS PER CHILD, THEN ENTER AN ESTIMATE BY DIVIDING TOTAL CHILDCARE COSTS BY NUMBER OF CHILDREN. IF NO DIFFERENCE BETWEEN TERM TIME AND HOLIDAYS, ENTER SAME FIGURE AT BOTH QUESTION.</p> <p>Enter a numeric value between 0.00 and 400.00</p>
ChAmt4	<p>“How much do others usually pay per week for ^ChName ...READ OUT: ...to have childcare in the school holidays?”</p> <p>IF UNABLE TO ATTRIBUTE COSTS PER CHILD, THEN ENTER AN ESTIMATE BY DIVIDING TOTAL CHILDCARE COSTS BY NUMBER OF CHILDREN. IF NO DIFFERENCE BETWEEN TERM TIME AND HOLIDAYS, ENTER SAME FIGURE AT BOTH QUESTION.</p> <p>Enter a numeric value between 0.00 and 400.00</p>

Two checks are also in place for **ChAmt3** and **ChAmt4** to ensure amounts higher than £130 and £140 respectively are not given erroneously.

SIGNAL

ChAmt3 > 130

“Warning: The answer is much higher than the figures usually given at this question. Please check that your figure is correct. If so, suppress warning and continue.”

SIGNAL

ChAmt4 > 140

“Warning: The answer is much higher than the figures usually given at this question. Please check that your figure is correct. If so, suppress warning and continue.”

3 BENEFIT UNIT SCHEDULE

Harmonising the Health Questions

(Block: QHealth)

In 2001/02 the wording of FRS questions on health were changed due to concerns raised by data users that there was under reporting of health problems. However, the new question wording did not prove to be popular with interviewers and respondents. It has therefore been agreed to return to the harmonised wording of the question. A similar change has also been made to the child version of the question **CHealth**.

Health	<p>“Do you have any long-standing illness, disability or infirmity? By ‘longstanding’ I mean anything that has troubled you over a period of time or that is likely to affect you over a period of time?”</p> <p>INTERVIEWER: THIS IS A QUESTION OF OPINION</p> <ol style="list-style-type: none">1. Yes2. No
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Disability

(Block: QHealth)

A new question concerning disability was introduced last year to capture the extent to which health problems and disabilities affect areas of the respondents’ lives. To both questions **DisDif** and **CDisDif** the following has been added. The (to you) highlighted in bold is added to the question, when asked of adults.

DisDif/ CDisDif	<p>“Please read out the numbers from the card next to the ones which apply (to you)?”</p>
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Show card **R** will now include numbers next to each health problem or disability for the respondents to read out when asked to do so. This change aims to reduce any embarrassment for the respondent when describing any health problem or disability they may have.

DisDif	<p>SHOW CARD R</p> <p>“Does this health problem(s) or disability(ies) mean that you have significant difficulties with any of these areas of your life? PROBE: 'Please read out the numbers from the card next to the ones which apply?':</p> <ol style="list-style-type: none"> 1. Mobility (moving about) 2. Ability to lift, carry or otherwise move everyday objects 3. Manual dexterity (using your hands to carry out everyday tasks) 4. Continence (bladder control) 5. Communication (through speaking, listening, reading or writing) 6. Memory or ability to concentrate, learn or understand 7. Understanding when you are in physical danger 8. Other area of life 9. None of these
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Education Awards

(Block: QEduc)

In England, Wales and Northern Ireland students are rarely eligible for a grant, with the term ‘maintenance grant’ becoming less and less common. The majority of support now tends to be referred to as scholarships or bursaries or more commonly, awards. In Scotland support is primarily through loans but means tested grants remain available.

Therefore the term ‘grant’ has been removed from the 2003/04 questionnaire (except in Scotland) and replaced with ‘award’.

Grant	<p>“Are you receiving a scholarship, bursary or similar award?”</p> <p>INTERVIEWER: EXCLUDE LOANS INTERVIEWER: INCLUDE HOLIDAY PERIODS / AWARDS COVERING TUITION FEES ONLY</p>
GrtNum	<p>“How many of these are you getting?”</p> <p>INTERVIEWER: IF MORE THAN ONE, THE NEXT QUESTIONS DEAL WITH A MAXIMUM OF TWO AWARDS. TAKE AWARDS IN ORDER OF ANNUAL VALUE (IF MORE THAN 2, GIVE DETAILS OF 3RD IN A NOTE.)</p>
GrtSce	<p>“Is the source of the first award... (READ OUT)</p> <ol style="list-style-type: none"> 1. ...state 2. ...private 3. ...or overseas?”

GrtAmt	<p>“What is the current annual value of the award, excluding fees?” INTERVIEWER: RECORD AMOUNT AS 0 IF TUITION FEES ONLY</p> <p>Enter a numeric value between 0 and 9997</p>
GrtVal	<p>“What is the current annual value of the award including fees?” INTERVIEWER: INCLUDE AMOUNTS COVERING TUITION FEES AND OTHER PAYMENTS</p> <p>Enter a numeric value between 0 and 9997</p>
Loan	<p>“Do you have any other loan to enable you to attend a course of education?” INTERVIEWER: INCLUDE LOANS COVERING TUITION FEES ONLY</p> <p>1. Yes 2. No</p>

Government Training Schemes

(Block: QCurst)

The response codes at question **Train**, outlining the different government employment schemes, have been altered in order to keep up to date with current schemes.

Train	<p>SHOW CARD T</p> <p>“Were you on any of the government schemes for employment training shown on this card?”</p> <p>CODE ONE ONLY</p> <p>1: Work based learning for young people / Youth Training 2: Work based learning for adults (WBLA) / Training for Work (TfW) 3: Work Trial 4: New Deal 25+ / Employment Zones / Project Work 5: Career Development Loans / Youth Credits 6: New Deal for 18-24 year olds 7: Any other training scheme 8: None of these</p>
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A check has also been added to ensure those who are 19 or older do not code certain schemes available only to those aged 18 or under.

SIGNAL

<p>If older than 19 and on work based learning for young people scheme (Train=1) This training is normally only available to those aged 18 or under</p>

Employment

(QJobDes)

The wording of question **WatPrev** has been altered to become clearer and the change highlighted in bold below.

WatPrev	“Were you in paid employment or self-employed immediately before you started this current job?”
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An interviewer note has been added to the following question in order to define more clearly how people doing voluntary work, travelling, having a year out or a career break should be coded.

WatDid	“INTERVIEWER: If the respondent is not working because they are doing voluntary work, travelling, having a year out or career break then this should be coded as didn’t need employment”
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There have been concerns that the wording of question **Likehr** had been causing bias to responses due to there being no mention of the preference of ‘fewer hours’. The question has been reworded and the codes reordered as follows.

Likehr	“Your usual hours at the moment are [n]. Would you prefer to work more hours, fewer hours, or are you happy with the number of hours you work at the moment?” <ol style="list-style-type: none">1. More hours2. Fewer hours3. Happy with hours
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Gross and Net pay

(Block: QEmpJob)

Changes have been made to the way that wages are recorded to make this process easier and more flexible. In the 2002/03 questionnaire respondents gave their last net pay (PayAmt) and were able to choose a particular time period for that amount. However this meant that when asked their gross pay it had to be entered for the same time period. This has been altered so that the respondent can now give amounts from two different time periods. For instance, it is now possible to enter a month’s net pay and a year’s gross pay.

An interviewer note has been added at **GrWage** to detail this and a new question (**GrWagPd**) has been added if the respondent did not consult their pay slip.

GrWage	<p>“What was the GROSS wage/salary - i.e. the TOTAL, BEFORE ANY DEDUCTIONS but excluding any Tax Credit payments?” INTERVIEWER: ANY TAX CREDITS RECEIVED SHOULD NOT BE INCLUDED IN THE FIGURE GIVEN HERE.</p> <p>IF A PAY SLIP IS NOT BEING CONSULTED THEN GROSS WAGE CAN BE COLLECTED FOR A DIFFERENT TIME PERIOD FROM LAST NET PAY”.</p>
GrWagPd	<p>“How long did this cover?”</p> <ol style="list-style-type: none"> 1. One week 2. Two weeks 3. Three weeks 4. Four weeks 5. Calendar month 7. Two calendar months 8. Eight times a year 9. Nine times a year 10. Ten times a year 13. Three months/13 weeks 26. Six months/26 weeks 52. One year/12 months/52 weeks 90. Less than one week 95. One off/lump sum 97. None of these (EXPLAIN IN A NOTE <Ctrl+M>)

A check has been added to ensure that the amounts given all add up correctly taking tax into account.

SIGNAL

“Net pay & all deductions add up to ^P^Total which is not the same as gross pay of ^P^GrWage. This can be due to the payment of Tax Credits. Please check your figures and probe if there is a missing amount. If unable to resolve, suppress check and enter details in a note.”

A further check has been added to prevent respondents claiming that their year’s bonus is part of their monthly pay.

SIGNAL

If BonAmt >= half of GrWage
Is that a year’s bonus? It seems very high. Please check and amend if necessary.

Recording usual pay

(Block: QEmpJob)

There has been some confusion in the past about whether pay should be considered usual if it has 'just changed'. Usual pay is the amount that the respondent usually expects to receive. In order to explore cases of unusual pay a question was introduced last year (**WhyNoUs1**).

An additional code 'Received Overtime' now appears along with a probe for the interviewer to ensure all applicable answers are coded.

Changes are shown in bold.

WhyNoUs1	“Why was your last pay not usual?” PROBE – Which others? CODE ALL THAT APPLY. 1. Included a Tax rebate 2. I am currently being emergency taxed 3. Inclusion of one-off bonus/profit/performance-related payment 4. Inclusion of back pay 5. Unusual payment of deductions/expenses 6. New tax year 7. Just started or finished receiving Tax Credits/SSP/SMP or change in amount. 8. Wage/salary change 9. Change of job 10. Received overtime 11. Other (please code)
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The New Tax Credit Block

(Block: TaxCredit)

A new Tax Credit regime will be introduced on the 6th April 2003. This means that Working Families' Tax Credit (**WFTC**), Disabled Person's Tax Credit (**DPTC**) and Children's Tax Credit (**ChTC**) are to be replaced by Working Tax Credit (**WTC**) and Child Tax Credit (**CTC**).

WTC is available to families in most cases where an adult is working for 16 or more hours a week. Some, but not all, families (with children) claiming Income Support or Job Seekers Allowance will receive CTC. FRS aims to measure how well the Tax Credits are reaching their target populations, in order to assess whether the Government is meeting it's objectives.

During April you will still be able to enter that respondents are receiving the old Tax Credits or the new Tax Credits but not both together. However if the old Tax Credits are entered checks will make sure that the respondent is sure. From the May program update you will no longer be able to enter the old Tax Credits.

The new Tax Credit block is shown here in it's entirety:

	ASK ALL
TaxCred	<p>SHOW CARD CC (Will be replaced by Card DD in May when old Tax Credits have ceased)</p> <p>“Are you at present receiving any of these Tax Credit payments [in your own right]? Please include any lump sum payments under £105 received since April 2003 Which others?“ CODE ALL THAT APPLY</p> <p>1: Working Families’ Tax Credit 2: Disabled Person’s Tax Credit 3: Children’s Tax Credit (via PAYE) 4: Working Tax Credit (excluding any childcare Tax Credit) 5: Child Tax Credit (including any childcare Tax Credit) 6: (None of these)</p>
<u>Soft Check</u>	<p>If codes 1-2 entered during April 2003</p> <p><i>'From April 2003 this Tax Credit is being replaced by Working Tax Credit and Child Tax Credit.</i> <i>INTERVIEWER: PLEASE CHECK: If respondent still receiving [Name of Credit] while their application is being processed.</i> <i>If NO: return to Tax Cred and recode</i> <i>If YES: proceed to next question and collect amount and period covered.</i></p> <p>If code 3 entered during April 2003</p> <p><i>'From 6th April 2003 Children's Tax Credit is being replaced with Child Tax Credit .</i> <i>INTERVIEWER: Recode as Child Tax Credit after April 6th</i></p>
<u>Soft Check</u>	<p>(If TaxCred = WTC BUT no child under 19 in household and no adult aged 25 and over working for 30 or more hours per week):</p> <p><i>Working Tax Credit is normally only paid to households without children if there is an adult in the household who is aged at least 25 and working for 30 or more hours per week.</i></p> <p><i>Check is the respondent responsible for a child under 19 who is not here? Or if there an adult in the household who is disabled and is either working for at least 16 hours per week or is expecting to start work in the next 7 days</i></p>

<p><u>Soft Check</u></p>	<p><i>INTERVIEWER: IF NO SUCH ADULT BUT RECEIVED WTC SUPPRESS AND MAKE A NOTE.</i></p> <p>(If TaxCred = WTC AND there is a child aged under 19 in the household BUT no adult who works for 16+ hours per week):</p> <p><i>Working Tax Credit is normally only paid if there is an adult in the household working for 16 or more hours per week.</i></p> <p><i>PLEASE CHECK: Is there an adult expecting to start work within 7 days?</i></p> <p><i>INTERVIEWER: IF NO SUCH ADULT BUT RECEIVED WTC SUPPRESS AND MAKE A NOTE.</i></p>
<p><u>Hard Check</u></p>	<p>(If TaxCred = WTC and WFTC)</p> <p><i>INTERVIEWER: It is not possible to receive both working families tax credit and working tax credit. Please amend one or the other.</i></p>
<p><u>Hard Check</u></p>	<p>(If TaxCred = Children’s Tax Credit and Child Tax Credit)</p> <p><i>INTERVIEWER: It is not possible to receive both children’s tax credit and child’s tax credit. Please amend one or the other.</i></p>
<p><u>Soft Check</u></p>	<p>(If TaxCred = CTC, BUT no child aged under 19 in household):</p> <p><i>Child Tax Credit is normally only paid if there is a child aged under 19 in the household.</i></p> <p><i>PLEASE CHECK: If respondent had a child for whom they are responsible but who is not here at present?</i></p> <p><i>INTERVIEWER: IF NO CHILD BUT RECEIVED CTC SUPPRESS AND MAKE A NOTE.</i></p>
<p>WTCLum</p>	<p>If TaxCred = 4 (WTC)</p> <p>SHOW CARD EE</p> <p>“Please look at card EE and tell me in which of these ways you are currently receiving your Working Tax Credit?”</p> <p>Prompt: Do you receive it in any other way? If via employer ask 'Are you receiving regular payments to your bank as well?'</p> <p><i>INTERVIEWER: If the respondent receives their Tax Credit as a regular payment then they should have received the latest payment within the last 4 weeks.</i></p> <p>1: Lump Sum under £105 covering payments for the whole year 2: Regular payments via your employer, 3: Regular payments via your bank, post office account or Giro.</p>
<p><u>Soft Check</u></p>	<p>(If WTCLum =2 and WTCLum=3)</p> <p><i>Working Tax Credit is normally only paid through both these means if you have recently (in the last 8 weeks) had your award increased. Has this happened to you?</i></p> <p><i>INTERVIEWER: IF YES SUPPRESS CHECK AND MAKE A NOTE TO</i></p>

<p><u>Soft Check</u></p>	<p><i>EXPLAIN THE CIRCUMSTANCES</i></p> <p>(If WTCLum =1 and WTCLum=2 OR If WTCLum =1 and WTCLum=3)</p> <p><i>If you have received a lump sum covering the whole year then you should not also be receiving regular payments'</i></p> <p><i>INTERVIEWER: IF RESPONDENT SAYS HAVE RECEIVED BOTH CHECK TO SEE IF RESPONDENT IS ACTUALLY TALKING ABOUT CHILD TAX CREDIT. MAKE A NOTE TO EXPLAIN THE CIRCUMSTANCES.</i></p>
	<p>Or TaxCred = 5 (CTC)</p>
<p>CTCLum</p> <p><u>Soft Check</u></p>	<p>SHOW CARD FF</p> <p>“Please look at card FF and tell me in which of these ways you receive your Child Tax Credit?”</p> <p>INTERVIEWER: If the respondent receives their Tax Credit as a regular payment then they should have received the latest payment within the last 4 weeks.</p> <p>1: Lump Sum under £105 covering payments for the whole year 3: Regular payments via your bank, post office account or Giro.</p> <p>(If CTCLum = 1 and 3)</p> <p><i>If you have received a lump sum covering the whole year then you should not also be receiving regular payments.</i></p> <p><i>INTERVIEWER: IF RESPONDENT SAYS THEY HAVE RECEIVED BOTH, CHECK TO SEE IF THEY ARE REFERRING TO WORKING TAX CREDIT NOT CHILD TAX CREDIT.</i></p>
<p><u>Soft Check</u></p>	<p>A check is triggered if the respondent answers that their WTC is paid as part of their wage (WTCLum =2), and the sum of PayAmt, Deduc, PAYE and NatIns is equal to GrWage (with a variation of +/- £5)</p> <p><i>If the respondent receives Working Tax Credit through their pay, this should have been included in the figure for net pay. Please check that the respondent included the amount received for the Working Tax Credit in their net pay and that they did not include it in the amount they gave for gross pay. Please also check for any deductions which have not been reported and that the amounts reported for tax and national insurance are correct.</i></p>
<p><u>Soft Check</u></p>	<p>A check is triggered if respondent received WTC through pay (WTCLum = 2) but did not record WTC as an element of pay (InclPay<>6)</p> <p><i>Respondent is receiving Tax Credit through their pay but they did not record a Tax Credit as an element of their net pay at InclPay. Please check and amend.</i></p> <p>A prompt will remind that if a respondent is not working, they cannot receive a Tax Credit through their pay packet.</p>

	<i>Respondent said they are not working but are receiving a Tax Credit through their pay packet. Please amend your answer.</i>
	Ask All in receipt of New Tax Credit the next questions once
TaxNotr	<p>“Do you have a Tax Credit Award Notice from the Inland Revenue that you could consult?”</p> <p>INTERVIEWER: This has 'TC602' at bottom left of page 1</p> <p>1: Yes 2: No (include unwilling)</p>
	If in receipt of Tax Credit, does NOT have award notice and receives WTC via pay
TaxPayW	<p>“Could you consult your payslip for the details?”</p> <p>1: Latest payslip consulted 2: Old payslip consulted 3: Payslip not consulted 4: No payslip provided by employer</p>
	If cannot consult or does not have a payslip and tax credit is paid directly to their account
TaxStmt	<p>ASK OR CODE ... “or is there a bank statement you could consult?”</p> <p>1: Yes 2: No (include unwilling)</p>
	(If Consulted Award Notice)
NTCDat	<p>“From the award notice can you tell me the year from which income was used to calculate your Tax Credit award?”</p> <p>INTERVIEWER: Tax Credit awards for 2003/4 will initially be based on income in 2001/2. However, recipients can report 2003/4 income to Inland Revenue within the year, and a new award notice is issued .The information asked about in this question will be in the second column on page 2</p> <p>1: 2003/4 2: 2001/2 3: One or more applicants receive IS/JSA/MIG so info not on Award Notice</p>
	If respondent has award notice and year of award is on notice
NTCInc	<p>“From the award notice what was the total income (of you and your partner) which was used to calculate your Tax Credit award?”</p> <p>INTERVIEWER: This figure will be the 'Total Income' figure at the bottom of the 'Your Income' section on page 2.</p> <p>Range: 0-70,000</p>

	If does not have a Tax Credit award
NTCApp	<p>“In your initial application for [Working Tax Credit / Child Tax Credit / Working and Child Tax Credit] you reported family income for April 2001 – to March 2002. Since then have you contacted Inland Revenue to report an estimate of income for April 2003 to March 2004?”</p> <p>1. Yes - subsequent reporting of income to Inland Revenue 2. No - no subsequent reporting of income to Inland Revenue</p>
	<p>ASK THE FOLLOWING QUESTIONS FOR WTC THEN CTC</p> <p>If Tax Credit = WTC / CTC and has received a lump sum payment covering the whole year</p>
WTCLPay CTCLPay	<p>“You said you have received a [Child Tax Credit / Working Tax Credit] lump sum payment covering the whole year. How much was this payment?”</p>
<u>Soft Check</u>	<p>(If either payment exceeds £104 for the tax year)</p> <p><i>Lump sum payments should not exceed £104 for the tax year. Check that this is not a one off payment to correct for previous under payment. These should not be recorded at all</i></p>
	If Tax Credit = WTC / CTC and has received regular payments via employer OR directly
WTCAmt CTCAmt	<p>“How much was received for your last [Working Tax Credit / Child Tax Credit] payment?”</p> <p>INTERVIEWER: Exclude lump sum payments covering whole year</p>
WTCPd CTCPd	<p>“How long did this cover?”</p> <p>1: One week 2: Two weeks – [WTC only] 4: Four weeks 97: None of these (EXPLAIN IN A NOTE <Ctrl+M>)</p> <p>For CTCPd code 2 is not a valid answer</p>
<u>Soft Check</u>	<p>(If WTCAmt is less than 2 or greater than 182)</p> <p><i>Payments of Working Tax Credit are not normally less than £2 a week OR over £182. Please check the circumstance and explain in a note.</i></p>
<u>Soft Check</u>	<p>(If CTCAmt is less than 2 or greater than 137)</p> <p><i>Payments of Child Tax Credit are not normally less than £2 a week OR over £137. Please check the circumstance and explain in a note.</i></p>

	If amount received is not the usual amount
UWTCAmt UCTCAmt	“How much is usually received for the [Working Tax Credit / Child Tax Credit] payment?” INTERVIEWER: EXCLUDE LUMP SUM PAYMENTS COVERING WHOLE YEAR
UWTCPd UCTCPd	“How long did this cover?” 1: One week 2: Two weeks – [WTC only] 4: Four weeks 97: None of these (EXPLAIN IN A NOTE <Ctrl+M>) For UCTCPd code 2 is not a valid answer
	If the Tax Credit received is Child Tax Credit
CCTC	“Does this payment include a Child Care Tax Credit to help pay for child care expenses?”
<u>Soft Check</u>	If either or only adult in BU does not work, or works for less than 16+ hours per week <i>Childcare Tax Credit is normally only recorded if both partners work for at least 16 hrs per week, or one is in such work and the other incapacitated. Please check and record in a note.</i>
	If the Tax Credit received is Working Tax Credit or Child Tax Credit (ASK ONCE IF IN RECEIPT OF EITHER NTC)
NTCorigin	SHOW CARD GG “Just before you started receiving [Working Tax Credit / Child Tax Credit], were you or your partner receiving any of the following? Prompt: Which others?” (CODE ALL THAT APPLY) 1: Working Families’ Tax Credit 2: Disabled Person’s Tax Credit 3: Children’s Tax Credit (via PAYE) 4: Income Support 5: Jobseekers Allowance (Income Based) 6: (None of these)
	ASK ALL
TaxFut	“Are you awaiting the outcome of a claim for Working Tax Credit or Child Tax Credit?” 1. Yes 2. No

<u>Soft Check</u>	<p>If receiving a new Tax Credit and awaiting the outcome of a claim</p> <p><i>Present receipt of either WTC or CTC payments take precedence over future claims. Please delete code at TaxFut.</i></p> <p>If the first partner of a couple interviewed in the same BU states that they are receiving WTC or CTC as a regular payment or have received a lump sum (WTCLum = 2 or CTCLum = 2), then their partner CANNOT also receive payments of the same Tax Credit. .</p>
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Pensions

(Block: QPens)

a) Pension Schemes

An interviewer note has been added to **EmpPay** to ensure that the difference between stakeholder and occupational pensions is clear.

EmpPay	<p>SHOW CARD HH</p> <p>“Now I have some questions about your pension arrangements. Are you paying contributions to any of the pension arrangements shown on this card?”</p> <p>HELP <F9></p> <p>INTERVIEWER: READ OUT AND PROMPT EACH ITEM; CODE 1 & 2 IF BOTH PERSONAL & COMPANY APPLY, CODE 2 & 3 IF COMPANY & STAKEHOLDER APPLY ETC.</p> <p>IF RESPONDENT HAS A STAKEHOLDER PENSION RUN BY THEIR COMPANY THIS SHOULD BE CODED AS STAKEHOLDER AND NOT OCCUPATIONAL</p> <p>Do you (or your employer) pay contributions to...</p> <ol style="list-style-type: none"> 1. A personal or private pension fund, or retirement annuity 2. A company or occupational pension scheme run by my employer 3. A Stakeholder Pension scheme fund 4. None of these
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Three questions in the pension scheme block on time periods have been altered in order to be able to collect banded responses from respondents concerning the length of time they have been contributing to pension schemes.

EPLong	SHOW CARD II “Which of the time periods on this card best describes how long ago you joined your employer's pension scheme?”
PPDat	SHOW CARD II “Which of the time periods on this card best describes when you started [this/the first/the second/the third] pension?”
SPDat	SHOW CARD II “Which of the time periods on this card best describes when you started this Stakeholder Pension?”

A soft check has been introduced at **SPDat** to question dates entered before April 2001. Stakeholder Pensions were introduced by the government at this time so most did not start before then. However some people transferred money from other pensions into stakeholder schemes before this time.

SIGNAL

It is unusual for Stakeholder Pensions to have started before April 2001. However in some cases existing pensions were transferred to stakeholder schemes. If this was the case suppress the check and make a note. Otherwise amend the answer.

More information has been added to this year's interviewer instructions to explain Stakeholder Pensions in greater detail.

The response codes for each of these questions are as follows:

EPLong	1. Less than 6 months
PPDat	2. 6 months , but less than a year
SPDat	3. 1 year , but less than 2 years
	4. 2 years but less than 5 years
	5. 5 years but less than 10 years
	6. 10 years but less than 20 years
	7. 20 years or more

The wording of the first code at **OthDed1** has changed, shown below in bold (QEmpJob)

OthDed1	“Which of these are deductions from your usual wage/salary... READ OUT: PROMPT EACH ITEM INDIVIDUALLY
	1. ...contribution by you to a pension or superannuation scheme?
	2. ...AVCs (Additional Voluntary Contributions)?
	3. ...Union Fees?
	4. ...Friendly Societies?
	5. ...sports clubs or specialised pastimes?
	6. ...repayment of a loan from your employer?
	7. ...Private Medical Insurance?

	8. ...Charities? 9. ...any other deductions which we have not mentioned so far? 10. ...none of these?“
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A check has also been introduced at **SPPay** to ensure pension contributions are not coded twice.

SIGNAL

<p>INTERVIEWER: Respondent probably has a company Stakeholder Pension to which they contribute. They have already included this at Deduc/Udeduc. Check with the respondent and if they have already told us about this code 0 here and make a note.</p>

A new question has been added after **ChkPen** and an interviewer note added in order to clarify that this type of rebate is paid when respondents are contracted out of SERPS.

(QPens)

OPGov	<p>“In the last 12 months, has any money been paid into this occupational pension by the Inland Revenue (or formerly the DSS), that is a rebate of part of your National Insurance contributions because you are contracted out of SERPS?“</p> <p>INTERVIEWER: SERPS IS THE STATE EARNINGS RELATION PENSIONS SCHEME</p>
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The questions **PPGov** and **SPGov** have been amended to include the SERPS interviewer note added at **OPGov**.

PPGov	<p>“In the last 12 months, has any money been paid into this pension by the Inland Revenue (or formerly the DSS), that is a rebate of part of your National Insurance contributions because you are contracted out of SERPS?“</p> <p>INTERVIEWER: SERPS IS THE STATE EARNINGS RELATION PENSIONS SCHEME</p>
SPGov	<p>“In the last 12 months, has any money been paid into this Stakeholder Pension by the Inland Revenue (or formerly the DSS), that is a rebate of part of your National Insurance contributions because you are contracted out of SERPS?“</p> <p>INTERVIEWER: SERPS IS THE STATE EARNINGS RELATION PENSIONS SCHEME</p>

b) War Widower's Pension

(Block: QBenefit)

Last year's questionnaire referred to a war widow's pension. This year **Ben1Q** has been amended to include war widower's as well.

Ben1Q	<p>SHOW CARD KK</p> <p>“Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient?”</p> <ol style="list-style-type: none"> 1. Child Benefit 2. Guardian's Allowance 3. Invalid Care Allowance/Carer's Allowance 4. Retirement Pension (NI), or Old Person's Pension 5. Widow's Pension, Bereavement Allowance or Widowed Parent's (formally Widowed Mother's) Allowance 6. War Disablement Pension or War Widow's/Widower's Pension (and any related allowances) 7. Severe Disablement Allowance 8. None of these
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c) Removed questions

Five questions focussing on Additional Voluntary Contributions (AVC's) have been removed from the Pension Schemes block.

Ep1Avc	<p>“Some people who are members of their employer's pension schemes pay extra contributions, known as Additional Voluntary Contributions or AVCs, in order to increase their final pension. Do you pay any type of Additional Voluntary Contributions?”</p> <ol style="list-style-type: none"> 1. Yes 2. No
AVCType	<p>If 'yes'</p> <p>“Can I just check, is the AVC arranged through your employer, or is it a 'Free-Standing' AVC that is separate from your employer's pension scheme?”</p> <p>IF RESPONDENT HAS BOTH, CODE 1 & 2</p> <ol style="list-style-type: none"> 1. Employer's AVC 2. Free-Standing AVC 3. Not sure which type

PPReb	<p>“Some people have a personal pension that is opted out of the State Second Pension (formerly SERPS). This type of pension receives a contribution paid in once a year, from the Inland Revenue. Have you ever had a pension of this type?”</p> <p>1. Yes 2. No</p>
PPRebGov	<p>If ‘yes’ “In the last 12 months has the Inland Revenue paid in a contribution to this pension?”</p> <p>1. Yes 2. No</p>
PPRebDat	<p>“When did you start this pension?” INTERVIEWER: ENTER THE YEAR</p>

Social Fund

(Block: QBenefit)

Questions about Social Fund repayments have been dropped for the 2003 survey.

SFRepay	<p>“Are you at present making any repayments on any Social Fund loan(s)?“</p> <p>1. Yes 2. No</p>
RepayAmt	<p>“How much in total do you repay per week?“ IF REPAYING MORE THAN ONE LOAN, GIVE COMBINED AMOUNT</p>
SFInc	<p>“Just now you said that you got [amount of Income Support/MIG] last time. Was that BEFORE or AFTER taking off your Social Fund loan repayments?“</p> <p>1. Before taking off amount for loan repayment 2. After taking off amount for loan repayment</p>

Pension Credit

(Block: QBenefit)

a) *What is Pension Credit?*

From October 2003 the Minimum Income Guarantee (MIG) will be replaced by a new Pension Credit that will be administered by the Pensions Service (formerly the Benefits Agency). The new questions in this year’s survey will aim to draw information on the characteristics and proportions of those in receipt Pension Credit.

There are **two** main elements to **Pension Credit**.

1. The **Guarantee Credit** – the minimum a pensioner can be expected to live on (approximately £100 a week for a single person and £154 for a couple). There will be additional amounts for owner occupiers' housing costs and disability and caring responsibilities.
2. The **Saving Credit** – available only to pensioners aged 65 or over and aims to reward those who have made provision for their retirement over and above the state pension. This credit will give pensioners 60 pence for every £1 of income they have from second pensions, annuities, or savings up to a maximum amount in the region of £13.80 per week for a single person or £18.60 per week for a couple. Where a pensioner's income exceeds the level of the Guarantee Credit, every excess pound will reduce the savings credit by 40 pence.

b) New questions, textfills and checks

From April 2003 the additional category 'Pension Credit' will be added to questions **Ben3Q** and **Ben3Qfut** and to show card **MM** at code 2. Whilst Pension Credit does not start until October 2003 advance applications will be possible from April.

Ben3Q Ben3Qfut	(enter at most 6 codes) 1. Jobseekers Allowance 2. Pension Credit 3. Income Support / MIG 4. Incapacity Benefit 5. Maternity Allowance 6. Industrial Injury Disablement Benefit 7. None of these
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A check also accompanies **Ben3Qfut**.

SIGNAL

If respondent is 59 or under and awaiting the outcome of a claim for Pension Credit "Only those aged 60 and over are eligible to apply for Pension Credit"

Interviewer instructions have also been added to two questions to reflect the general changes to benefit payment methods as well as the introduction of Pension Credit.

HowBen	<p>“Thinking about your [name of benefit], how is it paid to you?”</p> <p>INTERVIEWER: Prompt as necessary to classify All bank and post office accounts should be included under code 2 (including BASIC accounts / post office card accounts)</p> <ol style="list-style-type: none"> 1. Order book (cashed at Post Office) 2. Direct to current bank/building society / post office account 3. Giro cheque 4. Benefit payment card 5. Other <DESCRIBE IN A NOTE>
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BenAmt	<p>“How much did you get last time?”</p> <p>INTERVIEWER: IF PENSION CREDIT RECEIVED FOR GUARANTEE CREDIT AND SAVING CREDIT ENTER TOTAL RECEIVED HERE</p>
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When coding the **Pension Credit Order Book Number** the following codes will apply:

Pension Credit combined with Retirement Pension and/or Attendance Allowance/Disability Living Allowance = **10**, Pension Credit = **11** and Pension Credit with Income Support = **14**.

The questions which previously asked about the Minimum Income Guarantee in the Benefits and Pensions block will be asked of Pension Credit. These include: **ISWeeks, Usual, BusAmt, Maint, GovPay, GovAmt, GovPd, GovBefor, SFRepay, RepayAmt, SFInc, BTWAmt, BTWAcc, BTWStmt, AccruAmt.**

Three new questions have been added relating specifically to the new Pension Credit.

PComp	<p>If in receipt of Pension Credit and has consulted award notice PENSION CREDIT</p> <p>INTERVIEWER: ASK RESPONDENT TO CONSULT AWARD NOTICE FIRST PAGE AND CHECK SECTIONS 3 AND 4 TO SEE IF GUARANTEE AND SAVINGS CREDIT RECEIVED ...CODE ALL THAT APPLY...</p> <ol style="list-style-type: none"> 1. Guarantee Element Received 2. Savings Element Received
PCeleG	<p>If both savings and guaranteed element received PENSION CREDIT</p> <p>“And what is the amount received for the Guaranteed element?” INTERVIEWER: ENTER AMOUNT FROM AWARD NOTICE RECEIVED FOR THE GUARANTEED ELEMENT</p> <p>Enter a numeric value between 0.00 and 250.00</p>
PCeleS	<p>PENSION CREDIT</p> <p>“And what is the amount received for the Savings element?” INTERVIEWER: ENTER AMOUNT FROM AWARD NOTICE RECEIVED FOR THE SAVINGS ELEMENT</p> <p>Enter a numeric value between 0.00 and 50.00</p>

A soft check has also been introduced at this question to ensure that the amounts given for the two elements of Pension Credit add up correctly to the total amount received.

SIGNAL

If guarantee element and savings element and do not equal the total Pension Credit amount at BenAmt
 “The Savings and Guarantee elements of Pension Credit should add to make the total amount of Pension Credit received.”

INTERVIEWER: If the amounts cannot be reconciled make a note to explain the circumstances

c) Changes from October 2003

As Pension Credit will be introduced in October 2003 there will be a number of changes to the questionnaire from this point.

A hard check will be added at question **Ben3Q**.

SIGNAL

If respondent is under 60
“Pension Credit is only available to those aged 60 and over.”

A second hard check will appear if the respondent is coded as receiving both Pension Credit and Income Support

SIGNAL

If respondent in receipt of Pension Credit and Income Support
“It is not possible to receive Pension Credit and Income Support at the same time. Enter Pension Credit as if payment has been received and remove Income Support.”

A soft check will appear if the respondent is coded as still being in receipt of MIG.

SIGNAL

If respondent in receipt of MIG and aged 60 or over
“Are you sure? From October 2003 MIG is being replaced by Pension Credit Are you sure you are still in receipt of MIG.”

INTERVIEWER: RESPONDENT MAY STILL BE IN RECEIPT OF IS/MIG IN OCTOBER 2003. IF SO SUPPRESS CHECK AND ASK QUESTIONS ABOUT MIG.

Another soft check will appear if both adults in the Benefit Unit are in receipt of Pension Credit.

SIGNAL

If both adults in BU in receipt of Pension Credit

INTERVIEWER: Normally both partners cannot receive Pension Credit at the same time. Please amend your answers or explain in a note.

The check below will operate as a soft check from October 2003 and become a hard check from **November 2003** when MIG will have been replaced by Pension Credit for at least a month.

SIGNAL

If respondent in receipt of MIG and aged 60 or over

INTERVIEWER: FROM OCTOBER 2003 IS/MIG FOR THOSE AGED 60 AND OVER WAS REPLACED BY PENSION CREDITS. RECODE RESPONDENT AS BEING IN RECEIPT OF PENSION CREDIT.

TELL RESPONDENT 'INCOME SUPPORT/MINIMUM INCOME GUARANTEE HAS BEEN REPLACED BY PENSION CREDIT FOR ALL THOSE AGED 60 AND OVER FROM OCTOBER 2003. I WILL THEREFORE ASK YOU TO ANSWER THESE QUESTIONS ABOUT PENSION CREDIT.

Winter fuel payments

(Block: QBenefit)

A new question has been introduced into the benefits module to ask those in households where one or more respondent in the household is aged 60 and over if they have received a winter fuel payment in the last year. Winter fuel was previously covered in the question **Ben4Q** from which it has been removed. (N.B. The person in receipt of Winter fuel payment may themselves be under 60)

Ben4Q	<p>SHOW CARD NN</p> <p>“In the last 12 months, have you received any of the things shown on this card, in your own right?”</p> <ol style="list-style-type: none"> 1. A grant from the Social Fund for funeral expenses 2. A grant from the Social Fund for maternity expenses/Sure Start Maternity Grant 3. A Social Fund loan or Community Care grant 4. None of these
WintFuel	<p>“In the last 12 months, have you received winter fuel payment in your own right?”</p> <ol style="list-style-type: none"> 1. Yes 2. No

Income from Royalties

(Block: QOIncA)

'Mortgage payments' will be a new category on the show card for question **PropRent** to ensure these are included here.

PropRent	SHOW CARD TT How much rent have you received before tax from other property in the last 12 months AFTER paying for any of the things on this card? 1. Mortgage payments 2. Repairs, maintenance and renewals (do not include capital improvements). 3. Interest on a loan to purchase the property. 4. Rent, rates, insurance's paid on the property. 5. Legal and professional costs relating to the purchase. 6. The cost of services provided (cutting grass, maintenance etc).
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Payments made by ex-partners

(Block: QIncB)

The questions on payments from outside the household have been made clearer to avoid any instances of double-counting. **ApDir** is routed from the question **OutsMort** earlier in the Mortgage module.

OutsMort	"Does anyone from outside the household pay anything towards THIS mortgage/loan on your behalf, on a regular basis?" 1. Yes 2. No
ApDir	If 'yes' "(In addition to the allowance you mentioned) does your husband/wife pay direct for any household expenses, [excluding mortgage payments mentioned earlier] ?" 1. Yes 2. No

4 ASSETS QUESTIONS

Guaranteed Equity Bonds

(Block: QAdInt)

A new response code 'Guaranteed Equity Bonds' and seven subsequent questions have been added to the question block on Investments and Savings.

OtInvA	<p>SHOW CARD YY</p> <p>“Do you at present have any money in any of the investments shown on this card?”</p> <p>CODE ALL THAT APPLY</p> <p>HELP <F9></p> <ol style="list-style-type: none"> 1. Capital Bonds (National Savings and Investments) 2. Index-linked National Certificates (National Savings and Investments) 3. Fixed Interest National Certificates (National Savings and Investments) 4. Pensioner’s Guaranteed Income Bonds 5. Save-as-you-Earn (National Savings and Investments) 6. Premium Bonds 7. Income Bonds (National Savings and Investments) 8. Deposit Bonds (National Savings and Investments) 9. FIRST Option Bonds (National Savings and Investments) 10. Yearly Plan (National Savings and Investments) 11. Fixed Rate Savings Bonds (National Savings and Investments) 12. Guaranteed Equity Bonds 13. None of these
	<p>If respondent has Guaranteed Equity Bonds and total savings between £1,500 and £20,000</p>
Intro	<p>“Now I’d like to ask you about your Guaranteed Equity Bond schemes dealing with each one in turn”</p> <p>INTERVIEWER: CODE</p> <ol style="list-style-type: none"> 1. TO CONTINUE 3. Does not wish to give details of such assets
GEBTyp	<p>“Thinking of the [first/next] scheme is this a NATIONAL SAVINGS scheme, or is it with a BANK or BUILDING SOCIETY?”</p> <ol style="list-style-type: none"> 1: National Savings 2: Bank/Building Society

GEBDat	<p>“In which month did you start the Guaranteed Equity Bond?”</p> <p>ENTER DATE USING 15TH FOR DAY OF MONTH</p>
GEBPd	<p>“Is your G.E.B scheme five, six or seven years?”</p> <p>INTERVIEWER: Under the current G.E.B Scheme savers can choose a 5, 6 or 7 year period.</p> <ol style="list-style-type: none"> 1. Five years 2. Six years 3. Seven years 4. Other period (Make a note of other period) 5.
Amount	“How much do you regularly pay?”
Pd	“How long does this cover?”
AmtNow	“Approximately how much is there in the G.E.B now?”
More	“Do you have any more G.E.B schemes?”

Investments

(Block: QAdInt)

A check has been introduced at **AccInt** to ensure the interest amounts given do not exceed the maximum interest limits that can be collected from an ISA.

SIGNAL

If amount collected from ISA exceeds £3,500
That figure is unusual. The maximum amount of interest available from an ISA is £3,500 a year or £70 per week. Please check and amend amount or make a note if this amount covers over £70.

Total Assets and Incomes

(QAssets)

a) Asset Value Bands

The Value Bands assessing roughly the amounts of individual assets and incomes at question **TotSav** have been revised as shown below:

TotSav	SHOW CARD ZZ <ol style="list-style-type: none">1. Less than £1,5002. From £1,500 up to £3,0003. From £3,000 up to £8,0004. From £8,000 up to £20,0005. From £20,000 up to £25, 0006. From £25, 000 up to £30, 0007. From £30, 000 up to £35,0008. From £35, 000 up to £40, 0009. Over £40, 000
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b) Income Comparisons

IncChnge has been amended to compare the respondents present income with their income 12 months previous.

IncChange	SHOW CARD AAA “Now I’d like you to compare your present income with your income of twelve months ago. By income I mean money coming in regularly from any source, such as the ones on this card.” [Thinking of both you/and your child(ren), name(s)], would you say your PRESENT income is higher, lower, or about the same as your income of 12 months ago? INTERVIEWER: THIS IS A QUESTION OF OPINION <ol style="list-style-type: none">1. Present income higher2. Present income lower3. About the same ‘Regular’ income is from jobs, pensions, benefits and savings and investments. Exclude maintenance and one-off sources of income such as grants, loans, redundancy payments and living off capital.
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If the respondent's income is higher or lower the following question (IncHiLow) is asked. This year it has been amended to refer to twelve months but can be coded to correspond with weekly and monthly amounts if the respondent prefers.

IncHiLo	“About how much [higher or lower] is your PRESENT income, compared to 12 months ago?” INTERVIEWER: PROBE TO CLASSIFY			
		Annual	Monthly	Weekly
	1. Up to	£2,500	£200	£50
	2. From	£2,501 - £5,500	£201 - £450	£51 - £100
	3.	£5,501 - 8,000	£451 - £650	£101 - £150
	4.	£8,001 - 10,000	£651 - £800	£151 - £200
	5.	£10,001 or more	£ 801 or more	£201 or more
	1. Up to	£2,500 higher/lower		
	2. From	£2,501 - £5,500 higher/lower		
	3.	£5,501 - 8,000 higher/lower		
	4.	£8,001 - 10,000 higher/lower		
	5.	£10,001 or more higher/lower		

A new question has been added after **IncHiLo**. This questions is asked for each Benefit Unit if an award notice has not been consulted for Tax Credits and the respondent has not told Inland Revenue of any income change.

IncOld	SHOW CARD BBB			
	“I would like you to think about your total household income between April 2001 and March 2002. Which one of the categories on this card best describes your annual household income?”			
		Annual	Monthly	Weekly
	1.	0 - 5000	0 - 400	0 - 100
	2.	5001 - 11000	401 - 900	101 - 200
	3.	11001 - 13000	901 - 1100	201 - 250
	4.	13001 - 15000	1101 - 1250	251 - 300
	5.	15001 - 19000	1251 - 1600	301 - 350
	6.	19001 - 23000	1601 - 1900	351 - 450
	7.	23001 - 50000	1901 - 4150	451 - 950
	8.	50001 - 58000	4151 - 4850	951 - 1100
	9.	58001 - 66000	4851 - 5500	1101 - 1250
	10.	66001 or above	5501 or above	1251 or above

5 SHOW CARD AMENDMENTS

The table below shows the changes to show cards this year. Almost every card has a different letter compared to that in the 2002-03 survey year (this is shown in the first column of the table). There are a number of new cards, the main ones showing new types of mortgage products (G, H and I) and the new tax credits introduced this year (CC, DD, EE, FF and GG).

2003-2004	2002-2003	Question name	AMENDMENT (in bold)	SPEC NO.
A	A	'NatId'	4 Versions	
B	B	'Ethgrp'	4 Versions	
C	C	'Tenure'	NB: NI version of this	
D	D	'Landlord'	NB: NI version of this	
E	E	'OthWay'	CATEGORIES AMENDED Company licence College licence Non-exclusive occupancy agreement Holiday let Low season let Crown tenancy Business or agricultural tenancy Assured agricultural occupancy Service occupancy Asylum-seeker let Other	103
F	G	'RMPur'	ADDITIONAL CATEGORY TO CARD G TO MAKE NEW CARD To make improvements or extensions to this property To help purchase a major item like a car, boat, caravan or second home To get a better, or fixed interest rate In connection with a business To buy out another person's share in the property For essential repairs to make the property fit for occupation To move to a more flexible mortgage Some other purpose	105

2003-2004	2002-2003	Question name	AMENDMENT (in bold)	SPEC NO.
G		'MortType'	<p>NEW CARD</p> <p>an ENDOWMENT mortgage (where your mortgage payments cover interest only)</p> <p>a REPAYMENT mortgage (where your mortgage payments cover interest and part of the original loan)</p> <p>a PENSION mortgage (where your mortgage payments cover interest only)</p> <p>a PEP, Unit Trust or ISA mortgage both an ENDOWMENT (or other interest only) and a REPAYMENT mortgage</p> <p>an INTEREST ONLY mortgage with more than one linked investment (e.g. pension and unit trust, endowment and ISA)</p> <p>an INTEREST ONLY mortgage with NO linked investment (e.g. NO endowment, pension, PEP or ISA)</p> <p>or another type (not listed above)</p>	105
H		'MorAll'	<p>NEW CARD</p> <p>DIAGRAM</p> <p>Current account mortgage</p> <p>Mortgage, Loans, Savings and Current Account are all held in one account</p>	105
I		'MorAll'	<p>NEW CARD</p> <p>DIAGRAM</p> <p>Offset mortgage</p> <p>The Savings account, current account and mortgage are held separately but the balances in all the accounts are taken into consideration when calculating interest for the mortgage repayments</p>	105
J	F	'SerInc'	KEEP	
K	G	'OthPur'	KEEP	

L	H	'CTDisc' 'CT25D50D'	KEEP BUT NB: NOT FOR NI	
M	I	'Charge'	KEEP	
N	J	'Premium', 'NumPols', 'PolMore'	KEEP	
O		'UseVcl'	CARD AMENDED A car A light van A motorcycle (include scooters) Some other motor vehicle	2b
P	K	'NeedHelp', 'GiveHelp'	KEEP	
Q	L	'Hour'	KEEP	
R	M	'DisDif'	CARD AMENDED (NOW NUMBERED) 1. Mobility (moving about) 2. Ability to lift, carry or otherwise move everyday objects 3. Manual dexterity (using your hands to carry out everyday tasks) 4. Contenance (bladder control) 5. Communication (through speaking, listening, reading or writing) 6. Memory or ability to concentrate, learn or understand 7. Understanding when you are in physical danger 8. Other area of life	204
S	N	'Rstrct'	KEEP	

T	O	'Train'	CARD AMENDED Work based learning for young people / Youth Training Work based learning for adults (WBLA) / Training for Work (TfW) Work Trial New Deal 25+ / Employment Zones / Project Work Career Development Loans / Youth Credits New Deal for 18-24 year olds Any other training scheme None of these	227
U	P	'NewDType'	KEEP	
V	Q	'RetReas'	KEEP	
W	R	'EType'	KEEP	
X	S	'WatDid'	KEEP	
Y	T	'InclPay', 'InclPay1'	KEEP	
Z	U	'HHInc'	NB: NI version of this	
AA	V	'InKind'	KEEP	
BB	W	'OwnSum'	KEEP	
CC	X	'TaxCred'	CARD UPDATED TO INCLUDE NEW AND EXISTING TAX CREDITS Working Families' Tax Credit Disabled Person's Tax Credit Children's Tax Credit (via PAYE) Working Tax Credit (excluding any childcare tax credit) Child Tax Credit (including any childcare tax credit)	210

DD		'TaxCred'	NEW CARD WILL REPLACE CARD CC IN MAY Working Tax Credit (excluding any childcare tax credit) Child Tax Credit (including any childcare tax credit)	210
EE		'WTCLum'	NEW CARD SHOWING WAYS OF COLLECTING WORKING TAX CREDITS Lump Sum under £105 covering payments for the whole year Regular payments via your employer, Regular payments via your bank, post office account or Giro.	210
FF		'CTCLum'	NEW CARD SHOWING WAYS OF COLLECTING CHILD TAX CREDIT Lump Sum under £105 covering payments for the whole year Regular payments via your bank, post office account or Giro.	210
GG		'NTCOrigin'	NEW CARD SHOWING TAX CREDITS RESPONDENT MAY HAVE BEEN CLAIMING PRIOR TO RECEIVING WTC Working Families' Tax Credit Disabled Persons' Tax Credit Children's Tax Credit (via PAYE) Income Support Jobseeker's Allowance (Income Based)	210
HH	Y	'EmpPay'	KEEP	
II		'EPLong' 'PPDat' 'SPDat'	NEW CARD Less than 6 months 6 months , but less than a year 1 year , but less than 2 years 2 years but less than 5 years 5 years but less than 10 years 10 years but less than 20 years 20 years or more	213

JJ	Z	'EpType'	KEEP	
KK	AA	'Ben1Q'	KEEP	
LL	BB	'Ben2Q', 'B2QFut'	KEEP	
MM	CC	'Ben3Q', 'B3QFut'	NEW CATEGORY Jobseeker's Allowance Pension Credit Income Support/Minimum Income Guarantee (MIG) Incapacity Benefit Maternity Allowance Industrial Injury Disablement Benefit	213
NN	DD	'Ben4Q'	CARD AMENDED A grant from the Social Fund for funeral expenses Grant from Social Fund for maternity expenses/Sure Start Maternity Grant A Social Fund loan or Community Care grant REMOVED Winter Fuel Payment NB: NI version of this	218
OO	EE	'Ben5Q'	KEEP	
PP	FF	'GOVPay'	KEEP	
QQ	GG	'Ben7Q'	KEEP	
RR	HH	'AnyPen'	KEEP	
SS	II	'Royal'	KEEP	

TT	JJ	'PropRent'	NEW CATEGORY 1. Mortgage payments 2. Repairs, maintenance and renewals (do not include capital improvements). 3. Interest on a loan to purchase the property. 4. Rent, rates, insurances paid on the property. 5. Legal and professional costs relating to the purchase. 6. The cost of services provided (cutting grass, maintenance etc).	104
UU	KK	'Allow'	NB: NI version of this	
VV	LL	'OddJob'	KEEP	
WW	MM	'Accounts'	CARD AMENDED Current account with a bank, building society, supermarket/store or other organisation National Savings Bank (Post Office) - Ordinary Account National Savings Bank (Post Office) - Investment Account TESSA (Tax Exempt Special Savings Account) ISA (Individual Savings Account) Basic Bank Accounts including introductory / starter and Post Office card accounts Savings account, investment account/bond, any other account with a bank, building society, supermarket/store or other organisation None of these	3d
XX	NN	'Invests'	KEEP	

YY	OO	'OtInvA'	<p>CARD AMENED TO INCLUDE NATIONAL SAVINGS AND INVESTMENTS</p> <p>Capital Bonds (National Savings & Investments)</p> <p>Index-linked Certificates (National Savings & Investments)</p> <p>Fixed interest Certificates (National Savings & Investments)</p> <p>Pensioner's Guaranteed Income Bonds (National Savings & Investments)</p> <p>Save-As-You-Earn (National Savings & Investments /Bank/Building Society)</p> <p>Premium Bonds (National Savings & Investments)</p> <p>Income Bonds (National Savings & Investments)</p> <p>Deposit Bonds (National Savings & Investments)</p> <p>FIRST Option Bonds (National Savings & Investments)</p> <p>Yearly Plan (National Savings & Investments)</p> <p>Fixed Rate Savings Bonds (National Savings & Investments)</p> <p>Guaranteed Equity Bond</p> <p>None of these</p>	3b
ZZ	PP	'TotSav', 'Totsave'	<p>AMENDED TO REFLECT NEW BANDS</p> <p>Less than £1,500</p> <p>From £1,500 up to £3,000</p> <p>From £3,000 up to £8,000</p> <p>From £8,000 up to £20,000</p> <p>From £20,000 up to £25, 000</p> <p>From £25, 000 up to £30, 000</p> <p>From £30, 000 up to £35,000</p> <p>From £35, 000 up to £40, 000</p> <p>Over £40, 000</p>	210a
AAA	QQ	'IncChnge'	KEEP	

BBB		'IncOld'	NEW CARD Annual 1. 0-5,000 2. 5,001-11,000 3. 11,001-13,000 4. 13,001-15,000 5. 15,001-19,000 6. 19,001-23,000 7. 23,001-50,000 8. 50,001-58,000 9. 58,000-66,000 10. 66,001 or above Monthly 1. 0-400 2. 401-900 3. 901-1,100 4. 1,101-1,250 5. 1,251-1,600 6. 1,601-1,900 7. 1,901-4,150 8. 4,151-4,850 9. 4,850-5,500 10. 5,501 or above Weekly 1. 0-100 2. 101-200 3. 201-250 4. 251-300 5. 301-350 6. 351-450 7. 451-950 8. 951- 1,100 9. 1,101-1,250 10. 1,251 or above	210a
CCC	RR	'NSAmt'	KEEP	

**FAMILY RESOURCES
SURVEY
2003-04**

DATASET AND CHANGES

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INTRODUCTION

This report accompanies the 2003-04 Family Resources Survey (FRS) and provides detailed information on proposed changes to:

- Dataset structure
- Variables
- Treatment within Processing (validation, editing and derivation of variables)
- Methodology

The information provided in this report should be used in conjunction with the standard FRS documentation available. In particular the following documents should be consulted:

- The Interviewers Guide to Changes
- Changes Metadata

A summary version of this report, providing an overview of changes, is also available.

If at any point you would like to discuss any issues or require further information or clarification, please contact one of the FRS team in Income Analysis.

The FRS data processing team is:

Steve Ellerd-Elliott

Bav Hirani (Statistical Validation)

Jaya Shome (Validation)

Ian Herring (Benefit Editing)

John Snow (Imputation)

Serenea Tsekiri (Derived Variables)

DATA STRUCTURE

There are no structural changes being made to the FRS dataset in 2003-04. Previous examples of this type of change have been the incorporation of the PENPROV table and the Northern Ireland extension.

OVERVIEW OF VARIABLE CHANGES

The variable changes are listed below with reference to the page in the **‘Interviewers Guide to Changes’** that provides more details.

Changes in the FRS data can affect three main areas of processing;

- Editing
- Imputation
- Derived variables

The tables below summarise for each change in the dataset for 2003-04 which areas have been affected. Full details on how these changes have been catered for are provided in the ‘Further details on changes’ section of this report.

Benefits and Tax Credits

1. NEW TAX CREDIT (PAGE 31)

From 6 April 2003, Working Families’ Tax Credit (WFTC), Disabled Person’s Tax Credit (DPTC) and Children’s Tax Credit (ChTC) have been replaced by Working Tax Credit (WTC) and Child Tax Credit (CTC).

The FRS records the amounts payable through the new tax credits, and their interaction within the employee pay system. Further questions on Tax Credits are included to ensure that eligibility for new Tax Credits is measured correctly.

Note that information on old Tax Credits has been retained as these were payable in April 2003.

New Variables: Adult Table		Editing	DVs	Imputation
TaxCred4	In receipt: Working Tax Credit	✓	✓	✓
TaxCred5	In receipt: Child Tax Credit	✓	✓	✓
TaxFut	Awaiting outcome of claim: New Tax Credit			

TaxPayW				
WTCLum1	In receipt: WTC lump sum under £105	✓		
WTCLum2	In receipt: Regular payments via employer	✓	✓	
WTCLum3	In receipt: Regular payments via bank etc	✓		
CTCLum1	In receipt: CTC lump sum under £105	✓		
CTCLum2	In receipt: Regular payments via bank	✓		
NTCDat	Income year for NTC award			✓
NTCInc	Total income for NTC award			✓
NTCapp	Estimate of income provided for 2003-04			✓
NTCOrigin1	Previously in receipt: WFTC			✓
NTCOrigin2	Previously in receipt: DPTC			✓
NTCOrigin3	Previously in receipt: CTC (via PAYE)			✓
NTCOrigin4	Previously in receipt: Income Support			✓
NTCOrigin5	Previously in receipt: Income Support			✓

Information on New Tax Credits is mapped onto the BENEFITS, GOVPAY and PENAMT tables.

See '[2003-04 Benefits Map](#)' for more details.

New Categories: Benefit Table		Editing	DVs	Imputation
BENEFIT=90	Child Tax Credit	✓	✓	
BENEFIT=91	Working Tax Credit	✓	✓	
BENEFIT=92	Working Tax Credit Lump Sum	✓	✓	
BENEFIT=93	Child Tax Credit Lump Sum	✓	✓	

2. PENSION CREDIT (PAGE 42)

From October 2003 the Minimum Income Guarantee (MIG) has been replaced by a new Pension Credit (PC). The benefit categories in the questionnaire have been restructured to record income from Pension Credit; however, variable names in the dataset remain unchanged for previous benefits.

The new questions in this year's survey aim to draw information on the characteristics and proportions of those in receipt of Pension Credit, with further information on Guaranteed and Savings elements provided for those who consulted documentation.

New Variables: Adult Table		Editing	DVs	Imputation
B3QFUT6	Awaiting outcome of claim: Pension Credit	✓		
BEN3Q6	In receipt: Pension credit	✓	✓	
PAYSLIPB	Whether payslip consulted			

Information on Pension Credit is mapped onto the BENEFITS, GOVPAY and PENAMT tables.

See '[2003-04 Benefits Map](#)' for more details.

New Categories: Benefit Table		Editing	DVs	Imputation
BENEFIT=4	Pension Credit	✓	✓	

3. WINTER FUEL PAYMENT (PAGE 47)

Winter fuel payment is now recorded as a separate question due to concerns of collecting it within a block of benefits. However, given this benefit is imputed based on eligibility rather than reported receipt this will have no impact on the FRS data. Winter fuel payments continue to be mapped onto the BENEFITS table.

The extra £100 annual payment for over 80s is paid automatically as part of the Winter Fuel Payment and will be included in the benefit imputation for all cases in 2003-04.

Dropped Variables: Adult Table		Editing	DVs	Imputation
BEN4Q4	Rcpt last 12 m. Winter Fuel Payment	✓	✓	

New Variables: Adult Table		Editing	DVs	Imputation
WINTFUEL	Whether winter fuel payment in last 12m	✓	✓	

Further to the above there has been a minor change in the methodology used to calculate Winter Fuel Payments in the 2003-04 dataset. Under the previous methodology, imputed entitlement was based upon receipt of a qualifying benefit.

For example, if one member of a couple, both over 60 and under 80, received Retirement Pension and their partner received Minimum Income Guarantee, they were both allocated £100.

This method did not take into account that Income Support (or Minimum Income Guarantee or Pension Credit) recipients receive the whole Winter Fuel Payment on behalf of the benefit unit to which they belong. In the example above, the couple would still receive £200 in total, but with all of it being paid to the partner getting IS.

4. SOCIAL FUND LOAN REPAYMENT

Information on Social Fund repayments have been dropped from April 2003.

Dropped Variables: Adult Table		Editing	DVs	Imputation
SFRPIS	Whether repaying SF loan from IS	✓	✓	
SFRPJSA	Whether repaying SF loan from JSA	✓	✓	

New Categories: Benefit Table		Editing	DVs	Imputation
BENEFIT=69	SF loan repayment from IS	✓		
BENEFIT=70	SF loan repayment from JSA	✓		
SFINC (VAR2)	Whether SF Loan Repayment included in Income Support	✓	✓	

Whilst FRS users no longer specifically require this information, there is an interaction with Income Support that was missed.

This information on SF loan repayments was used in FRS income derived variables to add the repayment amount onto Income Support/MIG when IS/MIG was reported after the loan repayment had been taken off.

For the 2005-06 survey we can reinstate these questions, however, this does raise an issue for the 2003-04, and 2004-05, survey years.

Housing Costs

5. FLEXIBLE AND INTEREST ONLY MORTGAGES (PAGE 14)

New questions have been introduced to better collect information on flexible and interest only mortgages. These new questions follow cognitive testing which took place during 2002 to ensure that all relevant information is captured.

Flexible mortgages are those that give the borrower the flexibility to make certain changes without asking their lender first. Flexible mortgages can be repayment, endowment or other investment mortgages. In addition new information is now collected on all-on-one accounts, which is a subset of flexible mortgages and allows a person to link together different accounts.

The questions on mortgage interest have also been extended to collect information on whether the last payment was usual and, if not, what was the usual payment.

New Variables: Mortgage Table		Editing	DVs	Imputation
MorFle	mortgage: all-in-one account			✓
MorAll	all-in-one type			✓
MorIn	whether mortgage payment		✓	

	usual			
MorUS	Amount of usual mortgage interest paid		✓	✓
MorUPd	Period code		✓	
IntrUs	Whether interest payment usual		✓	
IntrU	Usual amount of instalment on the loan		✓	✓
IntrUPd	Period Code		✓	
ENDWPRI1	Payments into a Pension Plan			✓
ENDWPRI2	Payments into a PEP or ISA			✓
ENDWPRI3	Payments into a investment			✓
ENDWPRI4	Payments into other investment scheme			✓
RMPUR008	Reason for remortgage: other			✓

Dropped Variables: Mortgage Table		Editing	DVs	Imputation
Endwprin	How repayment of original loan covered			✓
Lender	Mortgage lender			
MortFlex	Flexible Mortgage			✓

See 'Methodology Changes: Derived Variables' for details on proposed treatment of usual pay.

Assets and Accounts

6. BASIC BANK ACCOUNTS

With the move to increased benefit and tax credit payments by direct payment, a new account (basic) has been introduced to allow those who do not have a current account to receive money in this way. These include a bank or building society basic bank account and Post Office card accounts.

Information on Basic Bank Accounts is mapped onto the ACCOUNTS and ASSETS tables.

See '[2003-04 Account](#)' and '[2003-04 Assets](#)' for more details.

New Categories: Account and Assets Tables		Editing	DVs	Imputation
ACCOUNT=27	Basic Account		✓	✓
ASSETYPE=27	Basic Account		✓	✓

Note: Banks have offered basic bank accounts since before April 2003, which is when the post office introduced the Card Account. For past FRS estimates it is assumed that these would all be included within the 'current accounts' category.

7. GUARANTEED EQUITY BONDS

‘Guaranteed Equity Bonds’ have been added to Investments and Savings. The information collected is mapped onto the ACCOUNTS and ASSETS tables.

See [‘2003-04 Account’](#) and [‘2003-04 Assets’](#) for more details.

New Categories: Account and Assets Tables		Editing	DVs	Imputation
ACCOUNT=26	GEB		✓	✓
ASSETYPE=26	GEB		✓	✓

Please note: The AMOUNT question on the assets block of questions was inappropriately asked for Guaranteed Equity Bonds in 2003-04.

This question asks how much is regularly paid into the scheme; however, a Guaranteed Equity Bond is a lump sum, fixed-term investment so this question understandably caused some confusion for respondents. Where an answer was given it was usually the same as that given to the HOWMUCH question (the amount currently held in the scheme).

The AMOUNT variable in the dataset has been edited to ‘skipped’ accordingly as the question should not have been asked.

8. ASSET VALUE BANDS

The Value Bands assessing roughly the amounts of individual assets and incomes have been extended. This change was incorporated for New Tax Credit assessment purposes.

New Categories		Editing	DVs	Imputation
TOTSAV=5	From 20,000 up to 25,000		✓	
TOTSAV=6	From 25,000 up to 30,000		✓	
TOTSAV=7	From 30,000 up to 35,000		✓	
TOTSAV=8	From 35,000 up to 40,000		✓	
TOTSAV=9	Over 40,000		✓	
TOTSAV=10	Does not wish to say		✓	

Income

9. GROSS PAY (PAGE 29)

There is a change to the questionnaire so that gross pay can be recorded for a different period from net pay if a payslip is not being consulted (Payslip). This new period code has been taken on board when weeklyising Gross wage at the data conversion stage.

New Variables: Job Table		Editing	DVs	Imputation
GRWAGPD	Pcode: amount of Gross wage/salary			

10. RECORDING USUAL PAY (PAGE 31)

Within the question on pay an additional category has been introduced to record circumstances where the last pay was not usual because the respondent has worked overtime. The requirement for the category arose from examining the responses to 'Other' reason in 2002-03.

New Variables: Job Table		Editing	DVs	Imputation
WHYNOUSL10	Why last pay not usual: overtime		✓	✓

11. RECORDING INCOME FROM 2001-02

This year a new question was introduced, INCOLD, to ask each Benefit Unit if an award notice was not consulted for Tax Credits and the respondent has not told Inland Revenue of any income change, i.e. they would be assessed on 2001-02 income levels.

Unfortunately due to a problem with collection, this information is not available.

Employment

12. NATIONAL STATISTICS SOCIO –ECONOMIC CLASSIFICATION

Harmonised questions to identify full-time students and long-term unemployed were introduced onto the FRS from April 2003. Prior to this, an NS-SEC category was assigned on the basis of current main for those in paid work or last main job for those who have ever worked. Therefore, the category 'never worked and long-term unemployed' excluded persons who are long-term unemployed but who have previously had a paid job. Full-time students were assigned either to a main NS-SEC class or to the category never worked as appropriate.

From April 2003 it is possible to code the full NS-SEC (i.e. codes 1 - 17, rather than 1-13.5).

See the National Statistics [Harmonisation Guidance](#) for more details

New Categories: Adult Table		Editing	DVs	Imputation
NSSEC=14	Long term unemployed			
NSSEC=15	Full-time student			
NSSEC=16	Not classified or inadequately stated			
NSSEC=17	Not classifiable for other reasons			

13. EDUCATION TYPE AND ATTENDANCE (PAGE10)

New questions are introduced to collect the information on education attendance and education type to allow full NSSEC coding.

New Variables: Adult Table		Editing	DVs	Imputation
EDATT	Education attendance			✓
EDTYP	Education type			✓
LKTIME	How long looking for work/Gov Training Scheme			✓

Routing of questions on education has also been changed to no longer ask these of respondents 75 and over.

14. EMPLOYMENT (PAGE11)

A new question has been introduced to collect further information on employment and the categories to 'Main reason not able to start work within 2 week' have been extended to allow full NSSEC coding.

New Variables: Adult Table		Editing	DVs	Imputation
LKTIME	How long looking for work/Gov Training Scheme			

New Categories		Editing	DVs	Imputation
YSTRTWK=1	student		✓	
YSTRTWK=2	looking after the family/home		✓	
YSTRTWK=3	temporarily sick or injured		✓	
YSTRTWK=4	long-term sick or disabled		✓	
YSTRTWK=5	retired from paid work		✓	
YSTRTWK=6	other reasons		✓	

Pension Contributions

15. OPTED-OUT OCCUPATIONAL PENSION SCHEME (PAGE 38)

To bring questions on occupational pensions in line with personal and stakeholder, a question has been added to ask about whether contracted-out.

New Variables: Adult Table		Editing	DVs	Imputation
OPGOV	Whether money paid into OccPen by DWP			✓

16. ADDITIONAL VOLUNTARY CONTRIBUTION AND REBATES (PAGE 41)

A number of questions on AVCs and whether respondents have ever contracted out have been removed from the survey following a review of FRS user requirements.

Dropped Variables: Adult Table		Editing	DVs	Imputation
Ep1Avc	Whether pays AVCs			
AVCtype	Type of AVCs			
PPReb	Whether PEN opted out of State Second Pension			
PPRebdat	Year Personal Pension started			
PPRebGov	Whether DWP paid contribution to Pen			

Child Care

17. ROUTING OF CHILD CARE (PAGE 25)

Child care questions have been extended to be asked regardless of whether the parents are working, as opposed to the previous question routing which only asked if the parent(s) is / are in work.

Dropped Variables: Adult Table		Editing	DVs	Imputation
Wrk	Whether responsible adult(s) in work			✓

18. NANNY/AU PAIR (PAGE 25)

Type of childcare has been extended to record where a Nanny or Au pair is registered.

New Variables: Adult Table		Editing	DVs	Imputation
REGISTR5	Whether nanny/au pair registered			✓

19. CHILD CARE COSTS TO CARER (PAGE 24)

New questions are asked to capture the cost of childcare element when paid direct to carer under the new deal for lone parents.

New Variables: Adult Table		Editing	DVs	Imputation
CHAMT3	Costs of childcare during term time (paid by other)			✓
CHAMT4	Costs of childcare during holidays (paid by other)			✓
CLONE	Whether anyone else pays for child to have childcare			✓

20. SCHOOL RELATED CHILD CARE (PAGE 25)

The question relating to types of childcare used by the respondent has been amended to determine the prevalence of school related childcare. Breakfast clubs are currently recorded within this category but it has been amended to explicitly state 'before school clubs' within this category.

Label Change: Adult Table		Editing	DVs	Imputation
CHLOOK 9	Childcare from: Before after school or holiday Play Scheme			✓

Question rotation

21. QUESTIONS ROTATED ON FOR 2003-04

Vehicle ownership and Consumer Durables are rotated on

		Editing	DVs	Imputation
Consumer Durables	Rotated on			✓
Vehicle Ownership	Rotated on			✓

Note: See '[Changes Metadata](#)' for a full list of variables

Note: Routing of questions on vehicles has been changed to no longer ask these of respondents 75 and over.

22. QUESTIONS ROTATED OFF FOR 2002-03

Travel to Work is rotated off.

		Editing	DVs	Imputation
Travel to Work	Rotated off		✓	✓

Note: See '[Changes Metadata](#)' for a full list of variables

Although the travel to work block of question is rotated off the survey for 2003-04, information on costs, TTWCOSTS, has been modelled for this survey year.

See '*Methodology Changes: Imputation*' for further details

23. NHS Treatment

The questions concerning NHS treatment were scheduled to be rotated off the questionnaire this year but have been retained, as they are needed by FRS users to monitor the effectiveness of the new tax credit system introduced this year.

Other Changes

24. COHABITING STATUS OF SINGLE –SEX COUPLES (PAGE 8)

There is increased interest from users over the characteristics of single-sex couples with the changes in legislation leading to increased eligibility for benefits. A new question has been added to record the single sex relationship and better inform the survey-derived marital status variable.

New Variables: Adult Table		Editing	DVs	Imputation
CUPCHK	Cohabiting			

25. GOVERNMENT OFFICE REGION

In 2003-04 a new Government Office Region identifier has been provided. This new indicator has not been taken up by other government surveys; however, it does offer an accurate allocation of households to region, with minimal disruption to the timeseries, so it is proposed to use this new indicator with FRS derived variables.

New Variables : Household Table		Editing	DVs	Imputation
GORA	Government Region Office Code			

See 'Methodology Changes: Derived Variables' for further details.

26. FREE SCHOOL MEALS (Northern Ireland only) (PAGE 23)

Qualitative questions on free school meal take-up in Northern Ireland have been removed from the survey due to very low response in 2002-03.

Dropped Variables: Adult Table		Editing	DVs	Imputation
FSMAPPLY	Whether knows how to apply for FSM			
FSMTKUP	Reason for non application of FSM			

27. NORTHERN IRELAND TENANCY ARRANGEMENTS (PAGE 10)

A new question for Northern Ireland has been added to the survey to reflect the different tenancy agreements existing in Northern Ireland, as opposed to England, Wales and Scotland.

New Variables : Adult Table		Editing	DVs	Imputation
NIYstart	Year Householder first became tenant (NI)			✓

28. EDUCATION AWARDS (PAGE 28)

In England, Wales and Northern Ireland students are rarely eligible for a grant, with the term 'maintenance grant' becoming less and less common. The majority of support now tends to be referred to as scholarships or bursaries or, more commonly, awards. In Scotland, support is primarily through loans but means tested grants remain available.

The term 'grant' has been removed from the 2003-04 questionnaire (except in Scotland) and replaced with 'award'

Labels Change: Adult Table		Editing	DVs	Imputation
GRANT	Whether receiving an award			

29. HOUSEHOLD REFERENCE PERSON

Responses to the ADULT table variable HRPID have been added to the Flatfile version of the dataset. The omission of HRPID from the Flatfile since its introduction (1999-2000) has also been corrected.

30. NEW GROSSING REGIME

Background

Since 2000, Department for Work and Pensions statisticians, in consultation with other departments, have been reviewing the grossing methodology for the DWP Family Resources Survey (FRS).

As part of this review an interim grossing regime was introduced in December 2002 with the release of the 2001-02 FRS. This was a modest revision primarily targeted at improving low income estimates for Scotland.

With additional review work now completed, a new grossing regime for the survey is being issued with the 2003-04 FRS data. This new regime consists of both an enhanced set of control totals and incorporates data on a post-Census basis.

This review has focussed on the Great Britain grossing regime with the regime employed for Northern Ireland grossing not affected by these changes.

A new grossing regime

The new grossing regime follows a number of methodological investigations, which include comparisons of FRS sample data with the Census (the Census Non-Response work), as well as investigation of the need for and effect of certain controls within the interim system, and potential alternatives. Worklessness was considered within the Census Non-Response investigation, but the conclusion was the available data did not allow us to make robust adjustments for any potential worklessness bias on the FRS.

Two key changes have been made in moving to the new regime. The first has been to replace the controls on numbers of family units (singles and couples) in broad age categories, by controls on numbers of individuals by gender and much finer age categories. The second major change is that we have considered population controls at a Government Office Region level, and the new regime uses population controls at this level rather than only separating out Scotland from the Great Britain totals.

The interim regime for Great Britain contained control totals as follows:

- At a GB level:
 - male and female lone parents
 - households by CTB band
 - households by tenure
 - households in London, Scotland and the rest of GB (ie. three controls)

- For England and Wales (combined) and Scotland separately:
 - Singles males aged below 35
 - Single males aged 35-59
 - Single males aged 60 or more
 - Single females aged below 35
 - Single females aged 35-64
 - Single females aged 65 or more
 - Couples where the male is aged 65 or more
 - Couples where the male is below age 65
 - Families with children
 - Total number of children

The new “regional” regime contains the same GB level controls, and retains the control on “families with children” in England and Wales (combined) and Scotland, but replaces the Singles and Couples categories, and the total number of children, by regional population figures for the population by age and sex, using age bands (for males) 0-9, 10-

19 dependents, 16-24 independents, 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80 plus, and (for females) the same but using 60-69 and 70-74.

The Family Resources Survey series

Two grossing factors are being supplied on the 2003-04 FRS release

GROSS2 – this is the previous, interim methodology, using pre-Census control totals to produce the grossing factors, and will be consistent with previous values of this variable on earlier releases.

GROSS3 - this is the new grossing regime, and also uses control total information on a post-Census basis (as far as is currently possible).

The new regime, GROSS3, has been back cast over the FRS series from 1994-95.

TREATMENT WITHIN PROCESSING

The sections below provide details on changes across the four processing areas;

- **Benefit Editing**
- **Derived Variables**
- **Non-Benefit Editing**
- **Imputation**

DERIVED VARIABLES

The tables below provide further details on all the variable changes that have led to a change in our derived variables. The relevant DV specification should be consulted for the technical detail on changes.

NEW TAX CREDIT

Base variable change		DV changes
TaxCred4	In receipt: Working Tax Credit	Amend BNTXCRED and INTXCRED.
TaxCred5	In receipt: Child Tax Credit	Amend BNTXCRED and INTXCRED.
WTCLum1	In receipt: WTC lump sum under £105	Amend BNTXCRED and INTXCRED.
WTCLum2	In receipt: Regular payments via employer	Amend BNTXCRED and INTXCRED.
CTCLum1	In receipt: CTC lump sum under £105	Amend BNTXCRED and INTXCRED.
BENEFIT	Child Tax Credit (91)	Amend BNTXCRED and INTXCRED.
BENEFIT	Working Tax Credit (90)	Amend BNTXCRED and INTXCRED.
BENEFIT	Child Tax Credit Lump Sum (93)	Amend BNTXCRED and INTXCRED.
BENEFIT	Working Tax Credit Lump Sum (92)	Amend BNTXCRED and INTXCRED.

Income from New Tax Credits has been included with the individual, benefit unit and household derived variables.

Tax Credits can be paid in a number of different methods of which ‘through wages’ is one. In the cases where a payment is made in wages it is important to ensure we do not double count within the derivation of total income.

As under the old tax credit system we treated this by creating a series of tax credit income variables. The same procedure is following for the new tax credits:

INTXCRED Total amount of WTC and/or CTC received,

either as a benefit or included in wages –Adult level

BUTXCRED Total amount of WTC and/or CTC received,

either as a benefit or included in the wages – Benefit unit level

HHTXCRED Total amount of WTC and/or CTC received,

either as a benefit or included in the wages – Household level

BNTXCRED Total amount of WTC and/or CTC received,

as a benefit only – adult level

PENSION CREDIT

Base variable change		DV changes
BEN3Q6	In receipt: Pension credit	HBINDBU/HBINDHH/BUINC/HHINC to amend DV (BUIRPINC/HPENINC) INRPINC
BENEFIT	Benefit type=4 Pension Credit	HBINDBU/HBINDHH/BUINC/HHINC to amend DV (BUIRPINC/HPENINC) INRPINC

FLEXIBLE AND INTEREST ONLY MORTGAGES

Base variable change		DV changes
INTRUS	Whether interest payment usual	Amend MORTINT
MORINUS	Whether mortgage payment usual	Amend MORTINT
MORUPD	Pcode: amount of usual mortgage interest	Amend MORTINT
MORUS	Amount of usual mortgage interest paid	Amend MORTINT

MORTTYPE	Interest Only no linked investments (7) Interest Only with linked investments (6) Other (8)	Amend MORTINT

MORTINT is the total amount of mortgage interest paid by a household each week. The derivation of MORTINT uses mortgage interest payments, this has now been extended to use usual payments if the last payment was not usual (MORINPAY or MORUS if MORINPAY not usual)

BASIC BANK ACCOUNTS and GUARANTEED EQUITY BONDS

Base variable change		DV changes
ACCOUNT(on Accounts and Assets Table)	Basic Account (27) GEB (26)	Individual, Benefit Unit and Household Level Account indicators created for Basic Bank Account and GEB. BASACTI and GEBACTI BASACTB and GEBACTB BASACTH and GEBACTH Record Basic Accounts as Direct Payment account (ACTACCI)
ASSETYPE	Basic Account (27) GEB (26)	Amend TOTCAPBU, ININV, NININV. Basic Account added to NININV and ININV. Basic Bank account added to TOTCAPBU as current account type. GEB added to TOTCAPBU as National Savings type. Record Basic Accounts as Direct Payment account (ACTACCI)

ASSET VALUE BANDS

TOTSAV	From 20,000 up to 25,000 (5) From 25,000 up to 30,000 (6) From 30,000 up to 35,000 (7) From 35,000 up to 40,000 (8) Over 40,000 (9) Does not wish to say (10)	Amend TOTCAPBU, TOTSABU
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There has been no change to the output of TOTCAPBU or TOTSABU, rather the new categories have been combined to reflect the previous 20,000+ category.

RECORDING USUAL PAY

WHYNOU10	Why last pay not usual: overtime Label change Why last pay not usual: other (old)	Amend UGRSPAY, SMPSSP, TAXPAYER, NINDINC
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Overtime cases are being treated as 'Usual is Usual'.

EMPLOYMENT

YSTRTWK	New Label: long-term sick or disabled (4) looking after the family/home (2) other reasons (6) retired from paid work (5) student (1) temporarily sick or injured (3)	Amend EMPSTATB , EMPSTATI
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A change in question at YSTRTWK has required a new mapping for EMPSTATB and EMPSTATI, and a decision on where to allocate 'Long-Term Sick and Disable'. The tables below outline these changes.

2002-03 question: YSTRTWK : Why not able to start work within 2 week

2003-04 question: YSTRTWK : Main reason not able to start work within 2 week

	2003-04	2002-03
YSTRTWK=1	student	student
YSTRTWK=2	looking after the family/home	Cannot leave present job within 2 weeks
YSTRTWK=3	temporarily sick or injured	looking after the family/home
YSTRTWK=4	long-term sick or disabled	temporarily sick or injured
YSTRTWK=5	retired from paid work	other reasons
YSTRTWK=6	other reasons	

EMPSTATI	2003-04	2002-03
1 Full-time employee		
2 Part-time employee		
3 Full-time self-employed		
4 Part-time self-employed		
5 ILO unemployed		
6 Retired	YSTRTWK=5	
7 Student	YSTRTWK=1	YSTRTWK=1
8 Looking after family/home	YSTRTWK=2	YSTRTWK=3
9 Permanently sick/disabled	YSTRTWK=4	
10 Temporarily sick/disabled	YSTRTWK=3	YSTRTWK=4
11 Other inactive		

EMPSTATB	2003-04	2002-03
1 Self-employed		

2	Full-time employee at work		
3	Part-time employee at work		
4	Full-time employee temporarily not working (less than 28 weeks sick)		
5	Part-time employee temporarily not working (less than 28 weeks sick)		
6	Industrial action		
7	Unemployed		
8	Work-related government training programme		
9	Retired – unoccupied minimum NI age		
10	Unoccupied – under minimum NI age	YSTRTWK=2,5,6	YSTRTWK=2,3,5
11	Sick – temporarily sick for less than 28 weeks	YSTRTWK=3	YSTRTWK=4
12	Sick – long term sick/disabled for more than 28 weeks	YSTRTWK=4	
13	Students and adults in non-advanced full-time education	YSTRTWK=1	YSTRTWK=1
14	Unpaid family workers		

QUESTIONS ROTATED ON FOR 2003-04

Base variable change		DV changes
Consumer Durables	Rotated on	DVs not affected.
Vehicle Ownership	Rotated on	DVs not affected.

QUESTIONS ROTATED OFF FOR 2002-03

Base variable change		DV changes
Travel to Work	Rotated off	

Although the travel to work block of question is rotated off the survey for 2003-04, information on costs, TTWCOSTS, has been modelled for this survey year.

See 'Processing Changes: Imputation' for further details

DISABILITY DISCRIMINATION ACT (DDA) DISABLED

From 2002-03 the FRS is being used as the main source for DWP disability estimates.

Currently the variables DISDIF1-8 and CDISDIF1-8 hold the information used to identify DDA disabled. Users have asked that they would like to have a single DDA disabled variable for Adults and a further variable for Children.

The following derived variables have been added:

ADDDA	ADULT	To show whether an adult has a DDA disability
ADDDABU	ADULT	To show the number of adults within a benefit unit who has a DDA disability
ADDDAHH	ADULT	To show the number of adults within a household that has a DDA disability
CHDDA	CHILD	To show whether a child has a DDA disability
CHDDABU	CHILD	To show the number of children within a benefit unit who has a DDA disability
CHDDAHH	CHILD	To show the number of children within a household that has a DDA disability

ADULT CARERS

Through recent requests for analysis it has become apparent that it is very difficult to look at information on Carers since the CARE table holds information at the caree level. To adjust the data structure requires using complex array coding to transpose this table to the carer level.

To assist users, we have created a set of Adult level DVs to identify carers, and hours spent caring.

The following derived variables have been added:

DV	Table	Label
CAREFL	Adult	Whether adult is an informal carer
HOURTOT	Adult	Total hours providing informal care

NON-BENEFIT EDITING

CREDIBILITY CHECKS FOR NEW TAX CREDITS

As with the WFTC and DPTC, validation is carried out on the allocation of tax credits within a respondent's net and gross wages. Cases are edited as appropriate.

Further details are available on request from the FRS team.

BENEFIT EDITING

BENEFIT EDITING FOR NEW TAX CREDITS

Treatment of the New Tax Credits has adopted a similar process as for WFTC and DPTC. Details are available on request from the FRS team.

BENEFIT EDITING FOR PENSION CREDIT

Treatment of Pension Credit has adopted the same processes as income support/ MIG used previously. Assessment of income and savings against entitlement rates (single/ couple with or without disabilities).

BENEFIT EDITING FOR WINTER FUEL

The extra £100 annual payment for over 80s is paid automatically as part of the Winter Fuel Payment and is included in the benefit imputation for all over 80 cases in 2003-04.

IMPUTATION

The tables below provide further details on all the variable changes that have led to a change in our three imputation methods:

- Bulk Edits
- Algorithms
- Hotdecks

Bulk Edits

Rotated Variables

Base variable change		Editing Change
TTWCODE1	Respondent is passenger and contributes	Edit rotated off.
TTWCODE2	Respondent is driver and receives money	Edit rotated off.
TTWCODE3	Some other arrangement(neither of above)	Edit rotated off.
TTWFAR	Distance travelled to work	Edit rotated off.
TTWMOD	Usual method of travel to work	Edit rotated off.
TTWPAY	Whether pays all/some of travel costs	Edit rotated off.
TTWPSS	Whether has season ticket/travelcard	Edit rotated off.
CENTFUEL	Type of fuel used by central heating	Edit rotated on.
CENTHEAT	Whether accommodation has central heating	Edit rotated on.
MODCON01	Whether TV satellite receiver	Edit rotated on.
MODCON02	Whether TV cable receiver	Edit rotated on.
MODCON03	Whether digital TV receiver	Edit rotated on.
MODCON04	Whether video recorder/player	Edit rotated on.
MODCON05	Whether deep freeze or fridge freezer	Edit rotated on.
MODCON06	Whether washing machine	Edit rotated on.
MODCON07	Whether tumble drier	Edit rotated on.
MODCON08	Whether dishwasher	Edit rotated on.
MODCON09	Whether microwave oven	Edit rotated on.
MODCON10	Whether fixed telephone	Edit rotated on.
MODCON11	Whether one or more mobile phones	Edit rotated on.

MODCON12	Whether compact disc (CD) player	Edit rotated on.
MODCON13	Whether home computer	Edit rotated on.
MODCON14	Whether internet access	Edit rotated on.
VEHIC	Type of vehicle	Edit rotated on.
VEHOWN	Whether own vehicle	Edit rotated on.

New Variables

Base variable change		New Editing
EDATT	Education attendance	Closing the route but to be looked at again after six-month.
NIYstart	Year Householder first became tenant (NI)	Edited to 1, which is the earliest year (before 1978) which closes the route and is in line with the bulk edit for YSTARTR (the GB equivalent, although the earliest value for that is prior to 1988). There is an issue that some householders won't be old enough for this edit to be viable, but this will be picked up by post-imputation validation checks.
MorFlc	mortgage: all-in-one account	Edited to 2 as this closes the route.
MorAll	all-in-one type	Edited to 2, Offset, as the routing routes in questions if it is missing as if it were answered 'Offset'.
MorInUs	whether mortgage payment usual	Edited to 1 (Yes) to close the route.
IntrUs	Whether interest payment usual	Edited to 1 (Yes) to close the route.
ENDWPRI1	Payments into a Pension Plan	Edited to None, which closes the route.
ENDWPRI2	Payments into a PEP or ISA	Edited to None, which closes the route.
ENDWPRI3	Payments into a investment	Edited to None, which closes the route.
ENDWPRI4	Payments into other investment scheme	Edited to None, which closes the route.
CLONE	Whether anyone else pays for child to have childcare	Edited to No, which closes the route.
CHLOOK 9	Childcare from: Before after school or holiday Play Scheme	Set to no. This is to be considered in more detail after the six-month.
REGISTR5	Whether nanny/au pair registered	Set to mode in line with the other REGISTR4-5 variables.
TaxCred4	In receipt: Working Tax Credit	Closed the route
TaxCred5	In receipt: Child Tax Credit	Closed the route
TaxFut	Awaiting outcome of claim: New Tax Credit	Edited to No
NTCDat	Income year for NTC award	Edited to mode
NTCapp	Estimate of income provided for 2003-04	Edited to Yes, which closes the route.
OPGOV	Whether money paid into OccPen by DWP	Edited to No
RMPUR008	Reason for remortgage: other	Edited to No.
NTCOrigin1	Previously in receipt: WFTC	Edited to No.

NTCOrigin2	Previously in receipt: DPTC	Edited to No.
NTCOrigin3	Previously in receipt: CTC (via PAYE)	Edited to No.
NTCOrigin4	Previously in receipt: Income Support	Edited to No.
NTCOrigin5	Previously in receipt: Income Support	Edited to No.

Algorithms

No changes in 2003-04

Hotdecks

Rotated Variables

Base variable change		Editing Change
CHAMT3	Costs of childcare during term time (paid by other)	Using the values of CHAMT1 as donors (which is the equivalent variable but paid by respondent) as there aren't enough values of CHAMT3 to make a viable donor pool.
CHAMT4	Costs of childcare during holidays (paid by other)	Using the values of CHAMT2 as donors (which is the equivalent variable but paid by respondent) as there aren't enough values of CHAMT4 to make a viable donor pool.

New Variables

Base variable change		Editing Change
EDTYP	Education type	Using HDAGE, SEX and EDATT as factors. This variable feeds into the derivation of NSSEC. This issue to be considered after the six month.
LKTIME	How long looking for work/Gov Training Scheme	Using FTED, SEX, HEALTH, HDAGE, GVTREGN as factors.
MorUS	MorUS	Using MORINPAY as donors where MORINUS indicates these are the usual values as there are not enough values of MORUS on its own to make a viable donor pool. Using the same factors as the hotdeck for MORINPAY.
IntrU	Usual amount of instalment on the loan	Using INTPRPAY as donors where INTRUS indicates these are the usual values as there are not enough values of INTRU on its own to make a viable donor pool. Using the same factors as the hotdeck for INTPRPAY.
NTCInc	Total income for NTC award	Using HDINDINC and SOC2000 as factors.

Modelling of Travel to Work Costs

Questions on travel to work are part of the FRS rotation regime; in 2003-04 they were rotated off so the information was not collected.

The Individual Incomes team use this information every year so they need to model the required information (TTWCOSTS: Weekly travel to work costs) when the questions have been rotated off. The methodology that they employed to model the costs was very similar to the hotdeck imputation system used by the FRS.

Note: TTWCOSTS is actually a derived variable (it is not asked directly but is derived from other questions asked) but this does not really affect the principle behind modelling/imputing it.

Given the similarity in methodologies it was agreed that the modelling of TTWCOSTS would be done within FRS imputation.

In summary; this has been achieved by merging the 2002-03 data with 2003-04 data and taking the amounts of TTWCOSTS in 2002-03 as donors. These costs were inflated using RPI figures from the Monthly Digest of Statistics published by the ONS.

The factors used in the hotdeck are SEX, EMPSTATI, GVTREGN, HDINDINC, HDAGE, HDSI and FAMTHBAI. These are the same factors that Individual Incomes were using except FAMTHBAI, which was added to remove volatility.

METHODOLOGY CHANGES

The changes that have been outlined so far are due to changes in the information collected and structure. Most of these changes can be treated by extended our current methodologies, information on these is provided in the 'Further details on changes' section of this report. However, in some cases the new information will require changes in methodology and in addition we are proposing some further methodological changes unrelated to the specific 2003-04 survey. Details on these are shown below divided by the area for which they are most applicable: Derived Variables, Non-Benefit editing, Benefit Editing and Imputation.

DERIVED VARIABLES

REMOVAL OF DEPRIVATION RANK

The new Index of Multiple Deprivation 2004 (IMD 2004) has now been released by ODPM. This new index scores and ranks each area in relation to Income, Employment, Health, Disability, Education, Skills and Training, Barriers to Housing and Services, Living Environment and Crime. Specific information is also provided on County Councils, Income Deprivation affecting Children and Older People.

There is no longer an overall 'Index of Deprivation'. Since the choice of which index to use will be dictated by specific user requirement we are proposing to drop the single derived variable rather than create a number of single variables covering each aspect of deprivation.

More information on the new deprivation ranks is provided on the ODPM website:

www.odpm.gov.uk/odpm/SOA/SOALevelID2004.xls

GOVERNMENT OFFICE REGION

Due to inconsistencies in geographic identifiers, ONS has moved to using a new and more reliable version of Government Office Region.

There are now two versions of the region code on the address sample files: GOR and GORA.

GOR is the code used to derive the FRS variable GVTREGN in previous years. Although the GOR is shown against the address record on the sample file, it is in fact the majority GOR for the sector in which the postcode of the address falls. This means that

this field can lead to apparent inconsistencies when cross-referenced with the LA field which is linked at the postcode level.

GORA is the standard National Statistics version of GOR and is provided against postcode with each new Postcode Address File (PAF) update from ONS geography, so you could have postcodes in the same sector with different region indicators under the two regimes. This version of the region code is consistent with the LA code.

Given there are only a limited number of households that are affected, and as these inconsistencies will be spread between different Government Office Regions there is likely to be only a very limited effect of going from GOR to GORA as an analysis variable, or similar retaining GOR. However, to ensure the most accurate mapping is used the FRS has moved over to using GORA.

The FRS variable will continue to be called GVTREGN. The GOR (original GVTREGN) will be retained in the dataset as 'old Government Office Region identifier'.

ERROR IN DERIVATION OF INCOME FROM INVESTMENTS

An error has been uncovered in the derived variable ININV – Individual Income from Investment. This will also feed through in Benefit Unit and Household Level Income.

The effect of this error has been to exclude income from GILT Edged Stock where income was reported after tax.

GILT Edge Stock	Number	Percent
Before Tax	128	55%
After Tax	103	45%

The code has now been amended for 2003-04; however, this error was introduced on the 1999-2000 FRS dataset so all years have been corrected.

ERROR IN DERIVATION OF BENEFIT INCOME FROM NON-INCOME RELATED BENEFITS

The re-occurrence of an error has been uncovered in the derived variable INNIRBEN – Individual Income from any benefit income received from non-income related benefits. This will also feed through in Benefit Unit (BUNIRBEN) and Household Level Income (HHNIRBEN).

The effect of this error has been to cause multiple counting of DLA income paid to 16-18 year olds.

This error was originally discovered, and corrected, for the 2001-02 dataset but was reintroduced for the 2002-03 release.

The code has now been amended for 2003-04 and 2002-03.

ERROR IN DERIVATION OF COMPONENTS OF INCOME

The derived variable INRPINC was developed to show the total amount of benefit income received from state retirement pension plus any income support, MIG or pension credit where the person is over state retirement age.

In updating this derived variable to include pension credit it was discovered that the derivation was actually income received from state retirement pension *or* any income support, MIG or pension credit where the person is over state retirement age.

The effect of this 'or' rather than 'and' is minimal; however the code has now been amended for 2003-04.

ERROR IN DERIVATION OF TENURE TYPE AND CREATION OF NEW DERIVED VARIABLES

For survey years prior to 2003-04 the derivation of unfurnished and furnished rented property assigned 'partially unfurnished' as 'furnished'. This allocation is out of line with the National Statistics harmonised guidance and so the variables TENTYPE and PTENTYPE have been dropped.

Replacing these are two new derived variables TENTYP and PTENTYP2 which correctly allocate partial furnished properties to the 'unfurnished' category.

More information on these harmonised outputs can be found on the [National Statistics website](#).¹

¹ <http://www.statistics.gov.uk/about/data/harmonisation/downloads/P1.pdf>

NON-BENEFIT EDITING

CREDIBILITY CHECKS FOR NEW TAX CREDITS

When Working Tax Credit is paid through the wages this should be recorded in two places within the FRS questionnaire:

- During the questions on income from employment
- During the Tax Credit question block

Whilst there are soft checks within the questionnaire to probe respondents where the responses to these questions do not reconcile, we have found a large number of cases where these do not.

For the purposes of our validation, editing and derived variables we are only using the responses from the tax credit block to identify when a tax credit is paid through wages. Further to this we have decided to edit the responses for job records so that these reconcile with the tax credit questions.

A similar issue arose in 2002-03, when the job category was added, however since existing tax credit systems all used the tax credit response this was not identified.

BENEFIT EDITING

BENEFIT EDITING OF PENQ

The variable PENQ has previously fallen into the Imputation suite of edits when the respondent has declared 'don't know' or 'refuse to answer'. From FRS 2003-04, the editing of such responses have moved over to Benefit Editing allowing in-depth analysis of Retirement Pension and Pension Credit data to better inform a suitable edit.

IMPUTATION

A summary of imputation changes for the 2003-04 dataset:

YEARLIVE on the HOUSEHOL table is now being hotdecked using BUYYEAR (Year bought accommodation) or YSTARTR/NIYSTART (Year Householder first became tenant) where available to match cases, and the age of the householder in all cases.

SUBRENT on the HOUSEHOL table (Amount of rent from subletting) was being hotdecked using GVTREGN and CTBAND as factors. As there were very cases this sometimes didn't produce any matches. SUBALLOW (Whether SUBRENT before/after expenses) has been added as an extra factor which is matched on alone if there are no matches for GVTREGN and CTBAND – as it only has two possible values there will almost certainly be a match.

BEDROOM and ROOMS on the HOUSEHOL table (number of rooms) are now being hotdecked using CTBAND, GVTREGN, TYPEACC, ADULTH and DEPCHLDH as factors.

The DEDUC1-8 and DEDOTH variables on the JOB table (amounts deducted from pay) are imputed if they are the only component of pay that is missing. The amount is edited by making it the difference between all the other components and GRWAGE (gross wage). This carried the risk of very high amounts being edited (although these were detected in credibility checks). The algorithm that performs this edit has been refined to prevent this happening.

INFORMATION AND ANALYSIS DIRECTORATE
INCOME ANALYSIS 1

FAMILY RESOURCES
SURVEY

2003-04

DATASET AND CHANGES SUMMARY

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INTRODUCTION

This summary report is produced in conjunction with the 2003-04 Family Resources Survey (FRS).

This report provides a summary on proposed changes to:

- Dataset structure
- Variables
- Treatment within Processing (validation, editing and derivation of variables)
- Methodology

Further detailed information on all changes, and accompanying documentation and metadata for the 2003-04 survey, is available through the FRS dataset documentation.

If at any point you would like to discuss any issues or require further information or clarification, please contact one of the FRS team in Income Analysis.

The FRS data processing team is:

Steve Ellerd-Elliott

Bav Hirani (Statistical Validation)

Jaya Shome (Validation)

Ian Herring (Benefit Editing)

John Snow (Imputation)

Serenea Tsekiri (Derived Variables)

Summary of Changes

DATA STRUCTURE

There are no structural changes being made to the FRS dataset in 2003-04. Previous examples of this type of change have been the incorporation of the PENPROV table and the Northern Ireland extension.

CHANGES IN QUESTIONS

Benefits and Tax Credits

1. TAX CREDITS

From 6 April 2003, Working Families' Tax Credit (WFTC), Disabled Person's Tax Credit (DPTC) and Children's Tax Credit (ChTC) have been replaced by Working Tax Credit (WTC) and Child Tax Credit (CTC).

The FRS records the amounts payable through the new tax credits, and their interaction within the employee pay system. Further questions on Tax Credits are included to ensure that eligibility for new Tax Credits is measured correctly.

Note that information on old Tax Credits has been retained as these were payable in April 2003.

See 'Methodology Changes' for details on proposed treatment.

2. PENSION CREDIT

From October 2003 the Minimum Income Guarantee (MIG) has been replaced by a new Pension Credit (PC). The benefit categories in the questionnaire have been restructured to record income from Pension Credit; however, variable names in the dataset remain unchanged for previous benefits.

The new questions in this year's survey aim to draw information on the characteristics and proportions of those in receipt of Pension Credit, with further information on Guaranteed and Savings elements provided for those who consulted documentation.

3. WINTER FUEL PAYMENT

Winter fuel payment is now recorded as a separate question due to concerns of collecting it within a block of benefits. However, given the information in the FRS dataset is fully imputed based on eligibility rather than reported receipt this will have no impact on the FRS data. Winter fuel payments continue to be mapped onto the BENEFITS table.

The extra £100 annual payment for over 80s, paid automatically as part of the Winter Fuel Payment, is included in the benefit imputation for all cases in 2003-04.

Further to the above there has been a minor change in the methodology used to calculate Winter Fuel Payments in the 2003-04 dataset. Under the previous methodology, imputed entitlement was based upon receipt of a qualifying benefit.

For example, if one member of a couple, both over 60 and under 80, received Retirement Pension and their partner received Minimum Income Guarantee, they were both allocated £100.

This method did not take into account that Income Support (or Minimum Income Guarantee or Pension Credit) recipients receive the whole Winter Fuel Payment on behalf of the benefit unit to which they belong. In the example above, the couple would still receive £200 in total, but with all of it being paid to the partner getting IS.

4. SOCIAL FUND LOAN REPAYMENT

Information on Social Fund repayments has been dropped from April 2003.

Whilst FRS users no longer specifically require this information, there is an interaction with Income Support that was missed.

This information on SF loan repayments was used in FRS income derived variables to add the repayment amount onto Income Support/MIG when IS/MIG was reported after the loan repayment had been taken off.

For the 2005-06 survey these questions will be reinstated, however, users should be aware of this discontinuity for 2003-04 and 2004-05, and decide upon treatment relevant to their requirements.

Housing Costs

5. FLEXIBLE AND INTEREST ONLY MORTGAGES

New questions have been introduced to better collect information on flexible and interest only mortgages. These new questions follow cognitive testing which took place during 2002 to ensure that all relevant information is captured

Flexible mortgages are those that give the borrower the flexibility to make certain changes without asking their lender first. Flexible mortgages can be repayment, endowment or other investment mortgages. In addition new information is now collected on all-on-one accounts, which is a subset of flexible mortgages and allows a person to link together different accounts.

The questions on mortgage interest have also been extended to collect information on whether the last payment was usual and, if not, what was the usual payment.

See 'Methodology Changes: Derived Variables' for details on proposed treatment of usual payments.

Assets and Accounts

6. BASIC BANK ACCOUNTS

With the move to increased benefit and tax credit payments by direct payment, a new account (basic) has been introduced to allow those who do not have a current account to receive money in this way. These include a bank or building society basic bank account and Post Office card accounts.

7. GUARANTEED EQUITY BONDS

Information is collected on Guaranteed Equity Bonds within Accounts and Assets blocks of the questionnaire.

The AMOUNT question on the assets block of questions was inappropriately asked for Guaranteed Equity Bonds in 2003-04.

This question asks how much is regularly paid into the scheme; however, a Guaranteed Equity Bond is a lump sum, fixed-term investment so this question understandably caused some confusion for respondents. Where an answer was given it was usually the same as that given to the HOWMUCH question (the amount currently held in the scheme).

The AMOUNT variable in the dataset has been edited to 'skipped' accordingly as the question should not have been asked.

8. ASSET VALUE BANDS

The Value Bands assessing roughly the amounts of individual assets and incomes have been extended. This change was incorporated for New Tax Credit assessment purposes.

Income

9. GROSS PAY

There is a change to the questionnaire so that gross pay can be recorded for a different period from net pay if a payslip is not being consulted (Payslip). This new period code has been taken on board when weeklyising Gross wage at the data conversion stage.

10. RECORDING USUAL PAY

Within the question on pay an additional category has been introduced to record circumstances where the last pay was not usual because the respondent has worked overtime. The requirement for the category arose from examining the responses to 'Other' reason in 2002-03.

11. RECORDING INCOME FROM 2001-02

This year a new question was introduced, INCOLD, to ask each Benefit Unit if an award notice was not consulted for Tax Credits and the respondent has not told Inland Revenue of any income change, i.e. they would be assessed on 2001-02 income levels.

Unfortunately due to a problem with collection, this information is not available.

Employment

12. NATIONAL STATISTICS SOCIO –ECONOMIC CLASSIFICATION

Harmonised questions to identify full-time students and long-term unemployed were introduced onto the FRS from April 2003. Prior to this, an NS-SEC category was assigned on the basis of current main for those in paid work or last main job for those who have ever worked. Therefore, the category 'never worked and long-term unemployed' excluded persons who are long-term unemployed but who have previously had a paid job. Full-time students were assigned either to a main NS-SEC class or to the category never worked as appropriate.

From April 2003 it is possible to code the full NS-SEC classification.

See the National Statistics [Harmonisation Guidance](#) for more details

13. EDUCATION TYPE AND ATTENDANCE

New questions are introduced to collect the information on education attendance and education type to allow full NSSEC coding.

Routing of questions on education has also been changed to no longer ask these of respondents 75 and over.

14. EMPLOYMENT

A new question has been introduced to collect further information on employment and the categories to 'Main reason not able to start work within 2 week' have been extended to allow full NSSEC coding.

15. OPTED-OUT OCCUPATIONAL PENSION SCHEME

To bring questions on occupational pensions in line with personal and stakeholder, a question has been added to ask about whether contracted-out.

16. ADDITIONAL VOLUNTARY CONTRIBUTION AND REBATES

A number of questions on AVCs and whether respondents have ever contracted out have been removed from the survey following a review of FRS user requirements.

Child Care

17. ROUTING OF CHILD CARE

Child care questions have been extended to be asked regardless of whether the parents are working, as opposed to the previous question routing which only asked if the parent(s) is / are in work..

18. NANNY/AU PAIR

Type of childcare has been extended to record where a Nanny or Au pair is registered.

19. CHILD CARE COSTS TO CARER

New questions are asked to capture the cost of childcare element when paid direct to carer under the new deal for lone parents

20. SCHOOL RELATED CHILD CARE

The question relating to types of childcare used by the respondent has been amended to determine the prevalence of school related childcare. Breakfast clubs are currently recorded within this category but it has been amended to explicitly state 'before school clubs' within this category.

Question rotation

21. QUESTIONS ROTATED ON FOR 2003-04

Vehicle ownership and Consumer Durables are rotated on

Note: Routing of questions on vehicles has been changed to no longer ask these of respondents 75 and over.

22. QUESTIONS ROTATED OFF FOR 2002-03

Travel to Work is rotated off.

Although the travel to work block of question is rotated off the survey for 2003-04, information on costs, TTWCOSTS, has been modelled for this survey year.

See 'Processing Changes: Imputation' for further details

23. NHS Treatment

The questions concerning NHS treatment were scheduled to be rotated off the questionnaire this year but have been retained, as they are needed by FRS users to monitor the effectiveness of the new tax credit system introduced this year.

Other Changes

24. COHABITING STATUS OF SINGLE –SEX COUPLES

There is increased interest from users over the characteristics of single-sex couples with the changes in legislation leading to increased eligibility for benefits. A new question has been added to record the single sex relationship and better inform the survey-derived marital status variable.

25. GOVERNMENT OFFICE REGION

In 2003-04 a new Government Office Region identifier has been used which provides an accurate allocation of households to region. The new identify is mapped onto the standard FRS region variable.

See 'Methodology Changes' for further details.

26. FREE SCHOOL MEALS (Northern Ireland only)

Qualitative questions on free school meal take-up in Northern Ireland have been removed from the survey due to very low response in 2002-03.

27. NORTHERN IRELAND TENANCY ARRANGEMENTS

A new question for Northern Ireland has been added to the survey to reflect the different tenancy agreements existing in Northern Ireland, as opposed to England, Wales and Scotland.

28. EDUCATION AWARDS (PAGE 28)

In England, Wales and Northern Ireland students are rarely eligible for a grant, with the term 'maintenance grant' becoming less and less common. The majority of support now tends to be referred to as scholarships or bursaries or, more commonly, awards. In Scotland, support is primarily through loans but means tested grants remain available.

The term 'grant' has been removed from the 2003-04 questionnaire (except in Scotland) and replaced with 'award'

29. HOUSEHOLD REFERENCE PERSON

Responses to the ADULT table variable HRPID have been added to the Flatfile version of the dataset. The omission of HRPID from the Flatfile since its introduction (1999-2000) has also been corrected.

30. NEW GROSSING REGIME

Background

Since 2000, Department for Work and Pensions statisticians, in consultation with other departments, have been reviewing the grossing methodology for the DWP Family Resources Survey (FRS).

As part of this review an interim grossing regime was introduced in December 2002 with the release of the 2001-02 FRS. This was a modest revision primarily targeted at improving low income estimates for Scotland.

With additional review work now completed, a new grossing regime for the survey is being issued with the 2003-04 FRS data. This new regime consists of both an enhanced set of control totals and incorporates data on a post-Census basis.

This review has focussed on the Great Britain grossing regime with the regime employed for Northern Ireland grossing not affected by these changes.

Two grossing factors are being supplied on the 2003-04 FRS release:

GROSS2 – this is the previous, interim methodology, using pre-Census control totals to produce the grossing factors, and will be consistent with previous values of this variable on earlier releases.

GROSS3 - this is the new grossing regime, and also uses control total information on a post-Census basis (as far as is currently possible).

The new regime, GROSS3, has been back cast over the FRS series from 1994-95.

TREATMENT WITHIN PROCESSING

The sections below provide details on changes across the four processing areas;

- **Derived Variables**
- **Non-Benefit Editing**
- **Benefit Editing**
- **Imputation**

DERIVED VARIABLES

NEW DERIVED VARIABLES

DISABILITY DISCRIMINATION ACT (DDA) DISABLED

From 2002-03 the FRS is being used as the main source for DWP disability estimates.

Currently the variables DISDIF1-8 and CDISDIF1-8 hold the information used to identify DDA disabled. Users have asked that they would like to have a single DDA disabled variable for Adults and a further variable for Children.

The following derived variables have been added:

ADDDA	ADULT	To show whether an adult has a DDA disability
ADDDABU	ADULT	To show the number of adults within a benefit unit who has a DDA disability
ADDDAHH	ADULT	To show the number of adults within a household that has a DDA disability
CHDDA	CHILD	To show whether a child has a DDA disability
CHDDABU	CHILD	To show the number of children within a benefit unit who has a DDA disability
CHDDAHH	CHILD	To show the number of children within a household that has a DDA disability

ADULT CARERS

Through recent requests for analysis it has become apparent that it is very difficult to look at information on Carers since the CARE table holds information at the caree level. To adjust the data structure requires using complex array coding to transpose this table to the carer level.

To assist users, we have created a set of Adult level DVs to identify carers, and hours spent caring. The following derived variables have been added:

DV	Table	Label
CAREFL	Adult	Whether adult is an informal carer
HOURTOT	Adult	Total hours providing informal care

REMOVAL OF DEPRIVATION RANK

The new Index of Multiple Deprivation 2004 (IMD 2004) has now been released by ODPM. This new index scores and ranks each area in relation to Income, Employment, Health, Disability, Education, Skills and Training, Barriers to Housing and Services, Living Environment and Crime. Specific information is also provided on County Councils, Income Deprivation affecting Children and Older People.

There is no longer an overall ‘Index of Deprivation’. Since the choice of which index to use will be dictated by specific user requirement we are proposing to drop the single derived variable rather than create a number of single variables covering each aspect of deprivation.

More information on the new deprivation ranks is provided on the ODPM website:

www.odpm.gov.uk/odpm/SOA/SOALevelID2004.xls

NON-BENEFIT EDITING

CREDIBILITY CHECKS FOR NEW TAX CREDITS

As with the WFTC and DPTC, validation is carried out on the allocation of tax credits within a respondent’s net and gross wages. Cases are edited as appropriate.

Further details are available on request from the FRS team.

BENEFIT EDITING

BENEFIT EDITING FOR NEW TAX CREDITS

Treatment of the New Tax Credits has adopted a similar process as for WFTC and DPTC. Details are available on request from the FRS team.

BENEFIT EDITING FOR PENSION CREDIT

Treatment of Pension Credit has adopted the same processes as income support/ MIG used previously. Assessment of income and savings against entitlement rates (single/couple with or without disabilities).

BENEFIT EDITING FOR WINTER FUEL

The extra £100 annual payment for over 80s is paid automatically as part of the Winter Fuel Payment and is included in the benefit imputation for all over 80 cases in 2003-04.

IMPUTATION

MODELLING TRAVEL TO WORK COSTS

Questions on travel to work are part of the FRS rotation regime; in 2003-04 they were rotated off so the information was not collected. The Individual Incomes team use this information every year so they need to model the required information (TTWCOSTS: Weekly travel to work costs¹) when the questions have been rotated off. The methodology that they employed to model the costs was very similar to the hotdeck imputation system used by the FRS. Given the similarity in methodologies it was agreed that the modelling of TTWCOSTS would be done within FRS imputation.

In summary; this has been achieved by merging the 2002-03 data with 2003-04 data and taking the amounts of TTWCOSTS in 2002-03 as donors. These costs were inflated using RPI figures from the Monthly Digest of Statistics published by the ONS.

The factors used in the hotdeck are SEX, EMPSTATI, GVTREGN, HDINDINC, HDAGE, HDSI and FAMTHBAI. These are the same factors that Individual Incomes were using except FAMTHBAI, which was added to remove volatility.

¹ TTWCOSTS is actually a derived variable (it is not asked directly but is derived from other questions asked) but this doesn't really affect the principle behind modelling/imputing it.

METHODOLOGY CHANGES

The changes that have been outlined so far are due to changes in the information collected and structure of that information. Most of these changes can be treated by extending our current methodologies; Information on such changes is not provided in this summary, but is given in the more detailed report. In some cases the new information will require changes. In addition, we are proposing some further methodological changes. Details on these are shown below under the area for which they are most applicable: Derived Variables, Non-Benefit editing, Benefit Editing and Imputation.

DERIVED VARIABLES

NEW TAX CREDITS

Tax Credits can be paid in a number of different methods of which ‘through wages’ is one. In the cases where a payment is made in wages it is important to ensure we do not double count within the derivation of total income.

As under the old tax credit system we treated this by creating a series of tax credit income variables. The same procedure is following for the new tax credits:

INTXCRED Total amount of WTC and/or CTC received,

either as a benefit or included in wages –Adult level

BUTXCRED Total amount of WTC and/or CTC received,

either as a benefit or included in the wages – Benefit unit level

HHTXCRED Total amount of WTC and/or CTC received,

either as a benefit or included in the wages – Household level

BNTXCRED Total amount of WTC and/or CTC received,

as a benefit only – adult level

GOVERNMENT OFFICE REGION

Due to inconsistencies in geographic identifiers, ONS has moved to using a new and more reliable version of Government Office Region.

There are now two versions of the region code on the address sample files: GOR and GORA.

GOR is the code used to derive the FRS variable GVTREGN in previous years. Although the GOR is shown against the address record on the sample file, it is in fact the majority GOR for the sector in which the postcode of the address falls. This means that this field can lead to apparent inconsistencies when cross-referenced with the LA field which is linked at the postcode level.

GORA is the standard National Statistics version of GOR and is provided against postcode with each new Postcode Address File (PAF) update from ONS geography, so you could have postcodes in the same sector with different region indicators under the two regimes. This version of the region code is consistent with the LA code.

Given there are only a limited number of households that are affected, and as these inconsistencies will be spread between different Government Office Regions there is likely to be only a very limited effect of going from GOR to GORA as an analysis variable, or similar retaining GOR. However, to ensure the most accurate mapping is used the FRS has moved over to using GORA.

The FRS variable will continue to be called GVTREGN. The GOR (original GVTREGN) will be retained in the dataset as 'old Government Office Region identifier'.

ERROR IN DERIVATION OF INCOME FROM INVESTMENTS

An error has been uncovered in the derived variable ININV – Individual Income from Investment. This will also feed through in Benefit Unit and Household Level Income.

The effect of this error has been to exclude income from GILT Edged Stock where income was reported after tax.

GILT Edge Stock	Number	Percent
Before Tax	128	55%
After Tax	103	45%

The code has now been amended for 2003-04; however, this error was introduced on the 1999-2000 FRS dataset so all years have been corrected.

ERROR IN DERIVATION OF BENEFIT INCOME FROM NON-INCOME RELATED BENEFITS

The re-occurrence of an error has been uncovered in the derived variable INNIRBEN – Individual Income from any benefit income received from non-income related benefits. This will also feed through in Benefit Unit (BUNIRBEN) and Household Level Income (HHNIRBEN).

The effect of this error has been to cause multiple counting of DLA income paid to 16-18 year olds.

This error was originally discovered, and corrected, for the 2001-02 dataset but was reintroduced for the 2002-03 release.

The code has now been amended for 2003-04 and 2002-03.

ERROR IN DERIVATION OF COMPONENTS OF INCOME

The derived variable INRPINC was developed to show the total amount of benefit income received from state retirement pension plus any income support, MIG or pension credit where the person is over state retirement age.

In updating this derived variable to include pension credit it was discovered that the derivation was actually income received from state retirement pension *or* any income support, MIG or pension credit where the person is over state retirement age.

The effect of this ‘or’ rather than ‘and’ is minimal; however the code has now been amended for 2003-04.

ERROR IN DERIVATION OF TENURE TYPE AND CREATION OF NEW DERIVED VARIABLES

For survey years prior to 2003-04 the derivation of unfurnished and furnished rented property assigned 'partially unfurnished' as 'furnished'. This allocation is out of line with the National Statistics harmonised guidance and so the variables TENTYPE and PTENTYPE have been dropped.

Replacing these are two new derived variables TENTYP and PTENTYP2 which correctly allocate partial furnished properties to the ‘unfurnished’ category.

More information on these harmonised outputs can be found on the [National Statistics website](#).²

² <http://www.statistics.gov.uk/about/data/harmonisation/downloads/P1.pdf>

NON-BENEFIT EDITING

CREDIBILITY CHECKS FOR NEW TAX CREDITS

When Working Tax Credit is paid through the wages this should be recorded in two places within the FRS questionnaire:

- During the questions on income from employment
- During the Tax Credit question block

Whilst there are soft checks within the questionnaire to probe respondents where the responses to these questions do not reconcile, we have found a large number of cases where these do not.

For the purposes of our validation, editing and derived variables we are only using the responses from the tax credit block to identify when a tax credit is paid through wages. Further to this we have decided to edit the responses for job records so that these reconcile with the tax credit questions.

A similar issue arose in 2002-03, when the job category was added, however since existing tax credit systems all used the tax credit response this was not identified.

BENEFIT EDITING

Benefit Editing of the PENQ

The variable PENQ has previously fallen into the Imputation suite of edits when the respondent has declared 'don't know' or 'refuse to answer'. From FRS 2003-04, the editing of such responses have moved over to Benefit Editing allowing in-depth analysis of Retirement Pension and Pension Credit data to better inform a suitable edit.

IMPUTATION

A summary of imputation changes for the 2003-04 dataset:

YEARLIVE on the HOUSEHOL table is now being hotdecked using BUYYEAR (Year bought accommodation) or YSTARTR/NIYSTART (Year Householder first became tenant) where available to match cases, and the age of the householder in all cases.

SUBRENT on the HOUSEHOL table (Amount of rent from subletting) was being hotdecked using GVTREGN and CTBAND as factors. As there were very cases this sometimes didn't produce any matches. SUBALLOW (Whether SUBRENT before/after expenses) has been added as an extra factor which is matched on alone if there are no matches for GVTREGN and CTBAND – as it only has two possible values there will almost certainly be a match.

BEDROOM and ROOMS on the HOUSEHOL table (number of rooms) are now being hotdecked using CTBAND, GVTREGN, TYPEACC, ADULTH and DEPCHLDH as factors.

The DEDUC1-8 and DEDOTH variables on the JOB table (amounts deducted from pay) are imputed if they are the only component of pay that is missing. The amount is edited by making it the difference between all the other components and GRWAGE (gross wage). This carried the risk of very high amounts being edited (although these were detected in credibility checks). The algorithm that performs this edit has been refined to prevent this happening.

FRS 2003-04B

20th December 2004 Public Release

Summary of changes for the 2003-04 Release B

Revised Grossing Regime introduced for Northern Ireland

Revision to derived variables:

- INRPINC: correction to allocation of Pension Credit and MIG.
- INCSEO2: adjustment to account for leap year
- NINCSEO2: adjustment to account for leap year
- PTENTYPE and TENTYPE Dropped (see below)
- Reduction in Free Welfare Milk value to be consistent with previous years.

New Derived Variables (TENTYP and PTENTYP2) introduced to bring the allocation of 'partially unfurnished' as 'unfurnished' properties in line with harmonised guidance.

New Derived Variables (BUETHGR2 and HHETHGR2) introduced for Ethnic Grouping with an Indian and Pakistani/Bangladeshi split.

Adjustments to Benefit Editing: BENAMT for one case and BENPD for two cases

Clarification of label for ANYPEN7 to 'Receipt of share of pension from ex-spouse/partner'

27th January 2005 Public Release

Summary of changes to the FRS Series

Following problems identified in early January with the FRS grossing regime, today we are reissuing the series, 1994-95 to 2003-04, with revised weights; at the same time some further editing has been carried out on the 2003-04 release.

2003-04C

Revised weights issued for the new Grossing regime (GROSS3).

Additional Benefit Editing carried out on Retirement Pension and AA cases

- Adjustment of RP amounts to account for AA record already included, based upon PENAMT details
- Insertion of AA record and an adjustment of RP amount.

Incorrect period code editing applied to lump sum contributions made to pensions has been reversed and original payment details have been reinstated.

A flag has been added to the benefit table to identify New Tax Credit Cases where Childcare Tax Credit is in payment.

Additional set-type formatting has been applied to UNICLPAY to remove some instances where all responses were 'No' rather than 'None'.

2002-03D, 2001-02E, 2000-01G, 1999-00H, 1998-99I, 1997-98I, 1996-97I, 1995-96I, 1994-95S

Revised weights issued for the new Grossing regime (GROSS3).

9th February 2005 Public Release

Summary of changes to the FRS Series

Revised population controls for Lone Parents have now been incorporated within the new grossing regime and we are reissuing the series, 1994-95 to 2003-04, with revised weights.

2003-04D
2002-03E
2001-02F
2000-01H
1999-00I
1998-99J
1997-98J
1996-97J
1995-96J
1994-95T

Revised weights issued for the new Grossing regime (GROSS3).