

INFORMATION DIRECTORATE
INCOMES MONITORING 1

FAMILY RESOURCES SURVEY

2006-07

DATASET AND CHANGES

WIDER RELEASE (FULL YEAR)

INDEX

INTRODUCTION	3
DATA STRUCTURE	4
OVERVIEW OF VARIABLE CHANGES	4
1. BENEFIT UNIT CALCULATION CHANGES (PAGE 15)	4
1.1 CIVIL PARTNERSHIPS (PAGE 15)	4
1.2 NEW CHILD BENEFIT ELIGIBILITY RULES (PAGE 15)	5
2. CHILDCARE QUESTIONS (PAGE 26)	5
3. BENEFITS-IN-KIND (PAGE 41)	6
4. CHILDCARE VOUCHERS (PAGE 42)	8
5. SALARY SACRIFICE (PAGE 43)	8
6. SMART PENSIONS (PAGE 42)	9
7. PENSION QUESTIONS (PAGE 46)	9
8. INTERNET AND TELEPHONE BANKING (PAGE 92)	11
9. COUNCIL TAX BAND FOR WALES (PAGE 24)	11
10. ENDOWMENT POLICIES NOT LINKED TO MORTGAGE (PAGE 96)	11
11. TAX CREDIT AWARDS (PAGE 84)	12
12. REMOVAL OF REFERENCES TO WORKING TAX CREDIT (PAGE 40)	12
13. REMOVAL OF REFERENCES TO BACK-TO-WORK BONUS (PAGE 13)	12
15. QUESTION ROTATION (PAGE 5)	14
TREATMENT WITHIN PROCESSING	14
BENEFIT EDITING	14
NON-BENEFIT EDITING	15
IMPUTATION	16
DERIVED VARIABLES	19

INTRODUCTION

This report is produced in conjunction with the 2006-07 Family Resources Survey (FRS) and provides users with 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, which can be accessed via the FRS Link Page at:
<http://asdweb/asd3/web/frs/index.html>.

- The Interviewers Guide to Changes
- Changes Metadata

A summary version of this report is available providing an overview of the changes that have taken place in the FRS 2006-07. A covering minute, providing information on the FRS 2006-07 processing cycle and user consultation, is also available.

A test version of the dataset can be made available upon request and upon completion of a data testing agreement.

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 Incomes Monitoring (via email to: team_frs@dpw.gsi.gov.uk).

The FRS data processing team is :

- Maxine Willitts (Team Leader: General, Data Release)
- Jeremy Barton (Publication, Methodology, Analysis)
- Jaya Shome (Processing Manager, Initial Validation)
- John Snow (Imputation, Derived Variables)
- Robert Chung (Benefit Editing, Data Access)

DATA STRUCTURE

There are no major structural changes being made to the Family Resources Survey dataset in 2006-07, but the way in which Benefit Units are calculated, has been changed.

OVERVIEW OF VARIABLE CHANGES

The variable changes are listed below with reference to the relevant page in the '**Interviewers Guide to Changes**' listed in brackets, which will provide further detail.

Changes in the Family Resources Survey (FRS) data can affect three main areas of processing:

- Editing;
- Imputation; and
- Derived variables.

The tables below summarise for each change in the FRS 2006-07 dataset which areas have been affected. Full details on how these changes have been treated within the dataset are provided in the 'Treatment within processing' section of this report

1. BENEFIT UNIT CALCULATION CHANGES (page 15)

The most significant change to the Family Resources Survey (FRS) 2006-07 is the change to the way in which a benefit unit is calculated. This is as a result of changes in policy following the introduction of the Civil Partnership Act for same sex couples and changes to Child Benefit eligibility criteria.

1.1 CIVIL PARTNERSHIPS (page 15)

The Civil Partnership Act came into effect on the 5th December 2005 and gives same sex couples the same benefits as married couples. Refinements to the way Civil Partnerships are recorded on the FRS have been made to ensure that questions are more inclusive of same sex couples. The questionnaire now includes the rewording of categories at the marital status question to include civil partnerships and their divorced or separated equivalents.

Categorical Variables	Changes (Labels)	Editing	Derived Variables	Imputation
MS =1	Single, never married/civil partnership	✓		
MS= 2	Married/civil partnership and living with spouse/civil ptr	✓		
MS=3	Married/civil partnership and separated	✓		
MS=4	Divorced/civil partnership dissolved	✓		
DVMARDF= 1	Married/civil partnership	✓		
DVMARDF= 5	Divorced/civil partnership dissolved	✓		

1.2 NEW CHILD BENEFIT ELIGIBILITY RULES (page 15)

In Budget 2005, it was announced that those aged 16 to 19 years and in full-time non-advanced education or in Government employment training would be eligible for Child Benefit from April 2006. To reflect these new benefit rules, the definition of 'child' has been changed on the FRS. Children will include 16 to 19-year-olds eligible for Child Benefit – such children will be allocated to the same benefit unit as their parent/guardian.

2. CHILDCARE QUESTIONS (page 26)

Following a number of issues, raised by interviewers via the field report questionnaire, further changes have been made to the childcare questions and additional instructions have been added to clarify the information that is required on childcare. The additional instructions include:

- **Showcard:** on types of school-based childcare activities. (see specimen copy of Showcard Q below)

SHOWCARD Q

1. Playgroup or Pre-school
2. Day nursery or Workplace crèche
3. Nursery school
4. Infants school
5. Primary school
6. Breakfast/After school club
7. Holiday scheme/club
8. Children's centres/integrated centres/combined centres
9. SPONTANEOUS ONLY - Boarding school
10. SPONTANEOUS ONLY - Other
11. None of the above

- **After school clubs:** Additional information has been added to a help screen to advise that 'After school club' includes all study support or recreational activities conducted after school hours.

- **Registered and approved childcare:** As respondents were unclear what constitutes registered and approved childcare, a fuller description of registered and approved childcare has been included in a help screen.
- **Babysitters:** are to be recorded as 'Other non-relative'.
- **Number of hours in childcare:** In order that the number of hours spent in childcare can be identified as being during daytime or overnight a new question is introduced to record at what time of day the childcare is provided.

Categorical Variables	Changes (New Labels)	Editing	Derived Variables	Imputation
CHINKND4	Payment in Kind?: Other		✓	✓
CHINKND5	Payment in Kind?: Nothing		✓	✓
CHLOOK 20	Other non-relatives (includes babysitters)			

New Variables	Labels	Editing	Derived Variables	Imputation
PMCHK	Time spent with provider			

3. BENEFITS-IN-KIND (page 41)

Interviewers raised a number of concerns about the question on benefits-in-kind received from employers. As a result, there have been significant changes to the list of benefits-in-kind. Items on the list have been changed to reflect those benefits-in-kind which are received by at least 200,000 people in the UK. The changes in the list are reflected on the following show card.

SHOWCARD FF

1. Company car
2. Company van
3. Fuel for private use
4. Business mileage payments
5. Travel and business trip expenses
6. Smart pension
7. Medical or dental insurance for self or family
8. Workplace nursery
9. Childcare vouchers / employer contracted childcare
10. Any other benefits in kind
11. None of these

New Variables	Labels	Editing	Derived Variables	Imputation
EXPBEN01	Received Company car			
EXPBEN02	Received Company van			
EXPBEN03	Received Fuel for private use			
EXPBEN04	Received Business mileage payments			
EXPBEN05	Received Travel and business trip expenses			
EXPBEN06	Received Smart pension			
EXPBEN07	Medical or dental insurance for self or family			
EXPBEN08	Received Workplace nursery			
EXPBEN09	Rec'ved Childcare vouchs/employer contracted childcare			
EXPBEN010	Received Any other benefits in kind			

Dropped Variables	Labels	Editing	Derived Variables	Imputation
INKIND01	Received: Luncheon Vouchers			
INKIND02	Received: Free meals (including free canteen at work)			
INKIND03	Received: Subsidised canteen			
INKIND04	Received: Free or subsidised goods			
INKIND05	Received: Workplace nursery			
INKIND06	Received: Childcare vouchers/employer contracted childcare			
INKIND07	Received: Free/subsidised med insurance			
INKIND08	Received: Shares or share options			
INKIND09	Received: Payment of school fees			
INKIND10	Received: Phone for personal & work			
INKIND11	Received: Company Vehicle			
INKIND12	Received: Home Computer			
INKIND13	Received: Any other payments in kind			

4. CHILDCARE VOUCHERS (page 42)

Under new rules introduced by HM Revenue and Customs, employers can offer a scheme which allows parents to use part of their salary to buy childcare vouchers and they will not have to pay tax and National Insurance on this amount. Vouchers can then be used to pay childcare providers. New questions are introduced in the survey to capture information on the Childcare Vouchers, provided by employers.

New Variables	Labels	Editing	Derived Variables	Imputation
CHVSAC	Childcare voucher received in lieu of salary/wages		✓	✓
CHVUAMT	Usual amount received for the childcare voucher		✓	✓
CHVUPD	Pcode: Usual amount for childcare voucher		✓	✓
CHVUSU	Whether amount recev'd usual for the childcare voucher		✓	✓

5. SALARY SACRIFICE (page 43)

With the new tax/National Insurance Contributions exemption for employer provided childcare there is increasing Ministerial interest in these salary sacrifice schemes. The question on salary sacrifice has been modified so that the value of salary sacrificed childcare vouchers are recorded separately from the other benefits-in-kind at the question ChVSac. The other benefits-in-kind identified as being salary sacrifice, are recorded at the question SalSac to prevent double counting.

New Variables	Labels	Editing	Derived Variables	Imputation
CHVAMT	Amount received for the childcare voucher(s)		✓	✓
CHVPD	Pcode: childcare voucher		✓	✓

Variables	Labels (changes)	Editing	Derived Variables	Imputation
SALSAC	Whether benefit-in-kind received in lieu of salary/wages		✓	✓

6. SMART PENSIONS (page 42)

Last year, the extent of Smart Pensions was expected to be small. As a result, no information was collected on these. Administrative data sources now indicate that Smart Pensions appear to be more common than first expected. As a consequence, information on take-up of Smart pensions has been added.

New Variables	Labels	Editing	Derived Variables	Imputation
EXPBEN06	Received Smart pension			

7. PENSION QUESTIONS (page 46)

- a. Since there has been some concern about the accuracy of the information collected on pensions, a new set of pension questions was designed. These were tested on a small number of respondents to see if they were better able to provide reliable information on their pension type. Based on findings of the testing, the set of questions asked have been changed to identify:
 - membership and eligibility for an employer pension scheme;
 - the number of people who are members of an employer scheme;
 - who contributes to pension schemes (employee, employer or both); and
 - the number of people who have one or more private pensions.
- b. Due to past problems with respondents misreporting their pension type, check questions have also been added to the pensions questions so that interviewers can verify the respondent's situation. The check questions cover:
 - Eligibility to belong to an employer scheme; and
 - Group Personal Pensions and stakeholder Pensions.
- c. FRS pensions questions had previously been asked of those under retirement age. It was found in analysis of data from the English Longitudinal Study of Ageing data that there are men aged 65 to 71 years and women aged 65 to 68 years were still in employment and contributing to a pension. It is anticipated that this is likely to increase with the Government's extending working lives policies. The FRS questions have therefore been extended to be asked of under 70 year olds.
- d. Relevant questions on company and private pension schemes are asked of those respondents :
 - Aged under 70, and an employee (or doctor/dentist in practice);
 - Self-employed (of all ages), or, Aged under 70 and have previously worked but not currently in work; and
 - Aged 70 or over and not self-employed, or, Have never worked (of all ages).

New Variables	Labels	Editing	Derived Variables	Imputation
CHKDPN	Check: group personal or group stakeholder pension?			
CHKNOP	Interviewer confirmed: no pension			
DVPENS	Pension provision routing variable			
ELIGSCHM	Eligible to belong to pension scheme run by employer?			
EMPARR	Employer's involvement in this pension scheme			
EMPPEN	Employer pension scheme			
EMPSCHM	Whether Employer runs a pension scheme for any employee			
MEMSCHM	Member of a pension scheme run by an employer			
PERSPEN1	Self arranged pension: personal pension			
PERSPEN2	Self arranged pension: stakeholder pension			
PRIVPEN	Private Pension			
SPNUMC	Number of stakeholder pensions			

Dropped Variables	Labels	Editing	Derived Variables	Imputation
EMPPAY1	Whether contributing to pers/private pen			
EMPPAY2	Whether contributing to company/occ pen			
EMPPAY3	Whether contributing to stakeholder pen			
EPCUR	Whether contributing to stakeholder pen			
EPLONG	How long: joined present employer's scheme			
KEEPPEN	Keep pension and pay contribs. if leave			
OPGOV	Whether money paid into OccPen by DSS			

The PENPROV table has been changed slightly to accommodate these changes. The key variable STEMPPAY has been replaced by the key variable STEMPPEN. The decode values for this variable are:

1. Employer: Group Personal Pension
2. Employer: Company or Occupational Pension
3. Employer: Group Stakeholder Pension
4. Employer: Pension - Other / Not Known
5. Self: Personal Pension
6. Self: Stakeholder Pension

The emphasis here is that pension contributions are first classified into either employer-arranged or self-arranged pensions, and then into the type of pension.

New Penprov mapping can be found in the Metadata folder.

8. INTERNET AND TELEPHONE BANKING (page 92)

As internet or telephone banking offer all types of bank account it is not possible to identify the type of account simply by recording that the bank account is accessed via the internet or telephone. Reference to 'phone' and 'internet banking' has therefore been added at each account category type, which has the provision for such banking. If the respondent has internet or telephone access but do not know what type of account it is, then the respondent will be asked what they predominantly use their account for to establish whether it is a current account or savings account. A new category has been added to Accounts for respondents who still cannot confirm the type of telephone or banking account they have.

SHOWCARD III

1. Current account with a bank, building society, or other organisation (incl. phone and internet banking)
2. Basic Bank Accounts including introductory / starter accounts (incl. phone and internet banking)
3. Post Office card accounts
4. National Savings Bank (Post Office) - Easy Access Savings or Ordinary Account (incl. phone and internet banking)
5. National Savings Bank (Post Office) – Investment Account (incl. internet and telephone banking)
6. ISA (Individual Savings Account) (incl. Phone and internet banking)
7. Savings account, investment account/ bond, any other account with bank, building / society, supermarket/ store or other organisation (incl. phone and internet banking)
8. Credit Union
9. Internet or telephone banking – type of account not known
10. None of these

9. COUNCIL TAX BAND FOR WALES (page 24)

Changes to Council Tax bandings in Wales came into effect from 1 April 2005. A new band I was introduced which applied to properties in Wales over 400,000 pounds. Band I has therefore been added to the list of Council Tax bands.

Categorical Variables	Changes (New Labels)	Editing	Derived Variables	Imputation
CTBAND=9	Band I		✓	✓
CTBAND=10	Household not valued separately		✓	✓

10. ENDOWMENT POLICIES NOT LINKED TO MORTGAGE (page 96)

Endowment policies are linked to mortgages rather than properties. As a result reference to 'endowment policies not linked to property' has been changed to 'endowment policies not linked to mortgage' at OtInVA in the FRS questionnaire.

11. TAX CREDIT AWARDS (page 84)

Questions on 'year for which the New Tax Credit award apply' have been updated to include reference to the new financial year 2006-07.

Variables	Changes (Labels)	Editing	Derived Variables	Imputation
NTCDAT = 1	2005-06	✓	✓	
NTCDAT = 2	2006-07	✓	✓	
NTCDAT = 3	Not available - IS/JSA/MIG/PC recipient	✓	✓	
INCOLD	Total income between April 2005 and March 2006	✓		

12. REMOVAL OF REFERENCES TO WORKING TAX CREDIT (page 40)

Working Tax Credit (WTC) paid through wages is gradually phased out and finished in April 2006. As a result, reference to WTC has been removed from the April 2006-07 questionnaire.

13. REMOVAL OF REFERENCES TO BACK-TO-WORK BONUS (page 13)

The Back-to-Work Bonus stopped for new benefit recipients on 25th October 2004. The benefit question relating to Back-to-Work Bonus had a reference period of the last 6 months, so the questions were kept on the survey throughout 2005. All references to Back-to-Work Bonus have now been removed.

Dropped Variables	Labels	Editing	Derived Variables	Imputation
BTWACC	Whether accruing BTWB	✓		
BENEFIT=26	Back-to-Work Bonus (received)	✓		
BENEFIT= 27	Back-to-Work Bonus (accrued)	✓		
BEN5Q9	Rcpt last 6m: any other NI/State benefit	✓		

Variables	Changes (Labels)	Editing	Derived Variables	Imputation
BEN5Q1	Rcpt last 6 months: Extended HB/CTB/rent or rates rebate	✓		
BEN5Q2	Rcpt last 6m: Widows/Bereavement Payment	✓		
BEN5Q3	Rcpt last 6 months Child Maintenance Bonus/Premium	✓		
BEN5Q4	Rcpt last 6 months Lone Parent's Run-On/Job Grant	✓		
BEN5Q5	Rcpt last 6m: Work-Search Premium	✓		

BEN5Q6	Rcpt last 6m: In-work credit	✓		
BEN5Q7	Rcpt last 6m: Return to work credit	✓		
BEN5Q8	Rcpt last 6m: any other NI/State benefit	✓		

14. RURAL AND URBAN INDICATORS

Urban and rural indicators for England and Wales (URINDEW) and for Scotland (URINDS) have been attached to the data in the HOUSEHOL table.

England and Wales

Output Areas are described as urban or rural depending on whether the majority of the population falls inside a settlement of population 10,000 or more. These new classifications have been endorsed as National Statistics classifications.

For further details on the England and Wales classifications see <http://www.statistics.gov.uk/geography/nrudp.asp>

Scotland

In Scotland the classifications differ in that they also measure remoteness of a rural settlement using accessibility based on drive time analysis. Drive times are estimated around Settlements classed as 'large urban areas' and 'other urban areas' (population greater than 10,000) to distinguish between accessible and remote areas. For example, in the 6-fold classification, Remote Small Towns are those that fall outside of the 30 minute drive time from a settlement of 10,000 people or more.

For further details on the England and Wales classifications see <http://www.scotland.gov.uk/Publications/2004/06/19498/38784>

As the two classifications differ in methodology it is not possible to produce Great Britain statistics using a combined urban/rural classification. See Appendix 1 for full classification.

New Variables	Labels	Editing	Derived Variables	Imputation
UrindEW	Urban and Rural Indicators for England and Wales			
UrindS	Urban and Rural Indicators for Scotland			

15. QUESTION ROTATION (page 5)

Vehicle ownership and NHS treatment questions are rotated off.
Travel-to-work questions are rotated on.

Questions regarding:	Status	Editing	Derived Variables	Imputation
Vehicle Ownership	Rotated-Off		✓	✓
NHS Treatment	Rotated-Off		✓	✓
Travel-to-work	Rotated-On		✓	✓

Note: See '[Changes Metadata](#)' for a full list of Rotated off and Rotated on variables.

TREATMENT WITHIN PROCESSING

Changes in the information collected and the structure of that information needs to be taken into account within the processing of the FRS dataset. Most of these changes can be treated by introducing new systems or through extending our current methodologies, and are detailed in this section across the four processing areas:

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

BENEFIT EDITING

Back-to-Work Bonus

The Back-to-Work Bonus ended on the 25th October 2004 with any amounts built up frozen until 28th January 2005. No editing was therefore required in FRS 2006-07.

Government Training Schemes

Work Based Learning for Young People, Youth Training, Work Based Learning for Adults and Training for Work are no longer available - no editing was therefore required in FRS 2006-07.

Work Trials are now only available within certain areas of the UK and editing is carried out accordingly.

Household Benefit Receipt

New claimants of Bereavement Benefit (including Bereavement Allowance and Widowed Parents Allowance), Carers Allowance, Incapacity Benefit, Retirement Pension and Severe Disability Allowance will now receive Child Tax Credit instead of their 'child dependant' entitlement. Where Child Benefit is paid to recipients, the child dependant entitlement will be paid at £9.25 for the eldest (or only child) and £11.35 for each subsequent child.

Return to Work Credits

Return to Work Credits is now available in only a few remaining pilot areas within the UK and editing is carried out accordingly.

Tax Credits

Child Tax Credit and Working Tax Credit have not been thoroughly edited within this six-month release; this will be finalised on the FRS 2006-07 12-month dataset. For the rules to be adopted for editing tax credits please see appendix 1.

Winter Fuel Payments

The age and benefit related entitlement for this payment has been removed and entitlement is now based upon respondents who are:

- a. Aged 60-79 and who may be in receipt of Income Support, Income Based Jobseeker's Allowance or Pension Credit; or
- b. Aged 80 or over and who may be in receipt of Income Support, Income Based Jobseeker's Allowance or Pension Credit.

NON-BENEFIT EDITING

No new checks have been added. There are no changes to the validation since last year.

IMPUTATION

Bulk Edits

The following bulk edits have been dropped as the variables no longer exist:

TABLE	VARIABLE	EDIT	CLAUSE
ADULT	BEN5Q9	2	BEN5Q9 in (.B,.C)
ADULT	BTWACC	2	BTWACC IN (.B,.C)
ADULT	DENTIST	2	DENTIST in (.B,.C)
ADULT	EYETEST	2	EYETEST in (.B,.C)
ADULT	HOSP	2	HOSP in (.B,.C)
ADULT	PRSCRPT	2	PRSCRPT in (.B,.C)
ADULT	VOUCHER	2	VOUCHER in (.B,.C)
ADULT	EMPPAY1	2	EMPPAY1 in (.B,.C)
ADULT	EMPPAY2	2	EMPPAY2 IN (.B,.C)
ADULT	EMPPAY3	2	EMPPAY3 IN (.B,.C)
ADULT	EPCUR	2	EPCUR in (.B,.C)
ADULT	SPECS	2	SPECS in (.B,.C)
CHILD	DENTIST	2	DENTIST in (.B,.C)
CHILD	EYETEST	2	EYETEST in (.B,.C)
CHILD	HOSP	2	HOSP in (.B,.C)
CHILD	PRSCRPT	2	PRSCRPT in (.B,.C)
CHILD	SPECS	2	SPECS in (.B,.C)
CHILD	VOUCHER	1	VOUCHER in (.B,.C)
CHLDCARE	CHFAR	2	CHFAR in (.B,.C)
HOUSEHOL	USEVCL	0	USEVCL in (.B,.C)
JOB	INCLPAY8	2	INCLPAY8 in (.B,.C)
JOB	INKIND01	2	INKIND01 in (.B,.C)
JOB	INKIND02	2	INKIND02 in (.B,.C)
JOB	INKIND03	2	INKIND03 in (.B,.C)
JOB	INKIND04	2	INKIND04 in (.B,.C)
JOB	INKIND05	2	INKIND05 in (.B,.C)
JOB	INKIND06	2	INKIND06 in (.B,.C)
JOB	INKIND07	2	INKIND07 in (.B,.C)
JOB	INKIND08	2	INKIND08 in (.B,.C)
JOB	INKIND09	2	INKIND09 in (.B,.C)
JOB	INKIND10	2	INKIND10 in (.B,.C)
JOB	INKIND11	2	INKIND11 in (.B,.C)
JOB	INKIND12	2	INKIND12 in (.B,.C)
JOB	INKIND13	2	INKIND13 in (.B,.C)
JOB	UINCPAY8	2	UINCPAY8 IN (.B,.C)
PENPROV	OPGOV	2	OPGOV in (.B,.C)
VEHICLE	VEHIC	1	VEHIC in (.B,.C)
VEHICLE	VEHOWN	2	VEHOWN in (.B,.C)

The following Bulk Edits have been added as the variables are new to FRS 2006-07:

TABLE	VARIABLE	EDIT	CLAUSE
ADULT	NITWMOD	8	NITWMOD IN (.B,.C)
ADULT	TTWCODE1	2	TTWCODE1 in (.B,.C)
ADULT	TTWCODE2	2	TTWCODE2 in (.B,.C)
ADULT	TTWCODE3	1	TTWCODE3 in (.B,.C)
ADULT	TTWFAR	2	TTWFAR in (.B,.C)
ADULT	TTWMOD	10	TTWMOD IN (.B,.C)
ADULT	TTWPAY	3	TTWPAY in (.B,.C)
ADULT	EMPSCHM	3	EMPSCHM in (.B,.C)
ADULT	MEMSCHM	3	MEMSCHM in (.B,.C)
ADULT	PRIVPEN	3	PRIVPEN in (.B,.C)
ADULT	TTWPSS	2	TTWPSS in (.B,.C)
ADULT	FARE	-9	FARE in (.A) and TTWPSS eq 2
ADULT	ONEWAY	-9	ONEWAY in (.A) and TTWPSS eq 2
ADULT	EMPPEN	4	EMPPEN in (.B,.C)
ADULT	SPNUMC	1	SPNUMC in (.B,.C)
HOUSEHOL	ENTRY5	2	ENTRY5 IN (.A) AND (TYPEACC IN (4,5) OR MAINACC eq 3)
HOUSEHOL	ENTRY6	2	ENTRY6 IN (.A) AND (TYPEACC IN (4,5) OR MAINACC eq 3)
JOB	CHVSAC	2	CHVSAC in (.B,.C)
JOB	CHVUSU	1	CHVUSU in (.B,.C)
JOB	EXPBEN01	2	EXPBEN01 in (.B,.C)
JOB	EXPBEN02	2	EXPBEN02 in (.B,.C)
JOB	EXPBEN03	2	EXPBEN03 in (.B,.C)
JOB	EXPBEN04	2	EXPBEN04 in (.B,.C)
JOB	EXPBEN05	2	EXPBEN05 in (.B,.C)
JOB	EXPBEN06	2	EXPBEN06 in (.B,.C)
JOB	EXPBEN07	2	EXPBEN07 in (.B,.C)
JOB	EXPBEN08	2	EXPBEN08 in (.B,.C)
JOB	EXPBEN09	2	EXPBEN09 in (.B,.C)
JOB	EXPBEN10	2	EXPBEN10 in (.B,.C)

The following Bulk Edits have been changed due to improvements in imputation methodology, or other changes in the meanings of existing variables:

YEAR	TABLE	VARIABLE	EDIT	CLAUSE
0506	HOUSEHOL	CSEWAMT	-1	GVTREGN eq 12 AND CTBAND eq 9 AND CSEWAMT IN (.B,.C)
0607	HOUSEHOL	CSEWAMT	-1	GVTREGN eq 12 AND CTBAND eq 10 AND CSEWAMT IN (.B,.C)
0506	HOUSEHOL	CWATAMT	-1	GVTREGN eq 12 AND CTBAND eq 9 AND CWATAMT IN (.B,.C)
0607	HOUSEHOL	CWATAMT	-1	GVTREGN eq 12 AND CTBAND eq 10 AND CWATAMT IN (.B,.C)
0506	RENTER	HBENCHK	-9	HBENCHK IN (.A) AND RENT NE 0 AND HBENAMT IN (.B,.C)
0607	RENTER	HBENCHK	-9	HBENCHK IN (.A) AND RENT NOT IN (0,.A) AND HBENAMT IN (.B,.C)

Hotdecks

The following variables have been dropped from the hotdecks as they have been dropped from the FRS 2006-07:

TABLE	VARIABLE
PENPROV	KEEPPEN
PENPROV	EPLONG

The following variables have been added to the hotdecks as they have been added to the FRS 2006-07:

TABLE	VARIABLE
ADULT	FARE
ADULT	ONEWAY
ADULT	PSSAMT
ADULT	TTWCOST
ADULT	TTWFRQ
ADULT	TTWREC
HOUSEHOL	ENTRY5
HOUSEHOL	ENTRY6
JOB	CHVAMT
JOB	CHVUAMT

Algorithms

A slight adjustment was made for the additional Council Tax Band in Wales, Band I.

DERIVED VARIABLES

Various Derived variables (DVs) have been revised and the code tidied up, while retaining the underlying methodology. There have been some minor changes to some DVs, the details of which shall be added here for the FRS 2006-07 12-month dataset.

Changes to note are:

Childcare Vouchers

As explained earlier in this document, childcare vouchers can be paid as part of a salary sacrifice scheme. Where a respondent indicates they are receiving childcare vouchers as part of such a scheme, the values are added back in to the relevant earnings DVs:

NINEARNS Adult - Net Income from employment
UGRSPAY Gross weekly pay from a job

Childcare Costs

TUACAM Take Up - Applicable childcare amount
CHLOOK in (5,7) (infants/primary nursery) if registered, childcare costs also included from 0607 (will be included from 0506 in any future release).

Appendix 1 – Urban/Rural classifications

Urban and rural classification of Output Areas for England and Wales. :

- 1 = Urban \geq 10k – sparse: OA falls within Urban settlements with a population of 10,000 or more and the wider surrounding area is sparsely populated;
- 2 = Town and Fringe – sparse: OA falls within the Small Town and Fringe areas category and the wider surrounding area is sparsely populated;
- 3 = Village – sparse: OA falls within the Village category and the wider surrounding area is sparsely populated;
- 4 = Hamlet and Isolated Dwelling – sparse: OA falls within the Hamlet & Isolated Dwelling category and the wider surrounding area is sparsely populated;
- 5 = Urban \geq 10k – less sparse: OA falls within Urban settlements with a population of 10,000 or more and the wider surrounding area is less sparsely populated;
- 6 = Town and Fringe – less sparse: OA falls within the Small Town and Fringe areas category and the wider surrounding area is less sparsely populated;
- 7 = Village – less sparse: OA falls within the Village category and the wider surrounding area is less sparsely populated;
- 8 = Hamlet and Isolated Dwelling – less sparse: OA falls within the Hamlet & Isolated Dwelling category and the wider surrounding area is less sparsely populated;
- 9 = postcode in Scotland/NI/Channel Is/IoM (pseudo).

Urban and rural classification of Output Areas for Scotland.

A pseudo code is included for England, Wales, Northern Ireland, Channel Islands and Isle of Man:

- 1 = Large Urban Area: Settlement of over 125,000 people;
- 2 = Other Urban Area: Settlement of 10,000 to 125,000 people;
- 3 = Accessible Small Town: Settlement of 3,000 to 10,000 people, within 30 minutes drive of a settlement of 10,000 or more;
- 4 = Remote Small Town: Settlement of 3,000 to 10,000 people, with a drive time of 30 to 60 minutes to a settlement of 10,000 or more;
- 5 = Very Remote Small Town: Settlement of 3,000 to 10,000 people, with a drive time of over 60 minutes to a settlement of 10,000 or more;
- 6 = Accessible Rural: Settlement of less than 3,000 people, within 30 minutes drive of a settlement of 10,000 or more;
- 7 = Remote Rural: Settlement of less than 3,000 people, with a drive time of 30 to 60 minutes to a settlement of 10,000 or more;
- 8 = Very Remote Rural: Settlement of less than 3,000 people, with a drive time of over 60 minutes to a settlement of 10,000 or more;
- 9 = postcode in England/Wales/Ni/Channel Is/IoM (pseudo).

INFORMATION DIRECTORATE
INCOMES MONITORING 1

**FAMILY RESOURCES
SURVEY
2006-07**

DATASET AND CHANGES
SUMMARY REPORT

RESTRICTED RELEASE (FULL YEAR)

INTRODUCTION

This summary report is produced in conjunction with the 2006-07 Family Resources Survey (FRS) and provides users a summary of proposed changes to:

Deleted:

This report provides a summary of proposed changes to the:

- Dataset structure, and
- Questions

Further detailed information on all changes, and accompanying documentation and metadata for the FRS 2006-07 survey, is available through the FRS Link Page at <http://asdweb/asd3/web/frs/index.html>.

Deleted: , which can be found in

Formatted: No underline

Deleted:)

Deleted: ¶
¶

Field Code Changed

Formatted: Underline

Deleted: is also

Deleted:

Deleted: if required

A test version of the dataset can be made available upon request and on completion of a data testing agreement.

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 Incomes Monitoring via e-mail to (team frs@dwp.gsi.gov.uk).

The FRS data processing team is:

- Maxine Willitts (Team Leader: General, Data Release)
- Jeremy Barton (Publication, Methodology, Analysis)
- Jaya Shome (Processing Manager, Initial Validation)
- John Snow (Imputation, Derived Variables)
- Robert Chung (Benefit Editing, Data Access)

Summary of Changes

DATA STRUCTURE

There are no major structural changes being made to the Family Resources Survey (FRS) dataset in 2006-07, but the way in which Benefit Units are calculated, has been changed.

CHANGES IN QUESTIONS

Benefit Unit

1. BENEFIT UNIT CALCULATION CHANGES

The most significant change to the Family Resources Survey (FRS) 2006-07 is the change to the way in which a benefit unit is calculated. This is as a result of changes in policy regarding the Civil Partnership Act for same sex couples and new Child Benefit eligibility criteria.

1.1 CIVIL PARTNERSHIPS

The Civil Partnership Act came into effect on the 5th December 2005 and gives same sex couples the same benefits as married couples. Refinements to the way in which Civil Partnerships are recorded on the FRS have been made to ensure that questions are more inclusive of same sex couples. The questionnaire now includes the rewording of categories at the marital status question to include civil partnerships and their divorced or separated equivalents.

1.2 NEW CHILD BENEFIT ELIGIBILITY RULES

In Budget 2005, it was announced that those aged 16 to 19 years and in full-time non-advanced education or those in Government employment training will be eligible for Child Benefit from April 2006. To reflect these new benefit rules, the definition of 'child' has been changed on the FRS. Children will include 16 to 19-year-olds eligible for Child Benefit – such children group will be allocated to the same benefit unit as their parent/guardian.

Childcare

2. CHILDCARE QUESTIONS

Following a number of issues, raised by interviewers via the field report questionnaire, further changes have been made to the childcare questions and additional instructions have been added to clarify the information that is needed regarding childcare. The additional instructions include:

- **Showcard:** on types of school-based childcare activities.
- **After school clubs:** additional information has been added to advise that 'After school club' includes all study support or recreational activities conducted after school hours.
- **Registered and approved childcare:** a description of what constitutes registered and approved childcare has been included in a helpscreen.
- **Babysitters:** are to be recorded as 'Other non-relative'.
- **Payments in kind for childcare:** any answer which cannot be recorded to the existing categories is to be coded as 'Other' and a note made of the circumstances as necessary.
- **Number of hours in childcare:** a new question is introduced to record at what time of day the childcare is provided.

3. BENEFITS-IN-KIND

Interviewers raised a number of concerns about the question on benefits-in-kind received from employers. As a result, there have been significant changes to the list of benefits-in-kind. Items on the list have been changed to reflect those benefits-in-kind which are received by at least 200,000 people in the UK.

4. CHILDCARE VOUCHERS

Under new rules introduced by HM Revenue and Customs, employers can offer a scheme which allows parents to use part of their salary to buy childcare vouchers and they will not have to pay tax and National Insurance on this amount. New questions are introduced in the survey to capture information on e Childcare Vouchers, provided by employers.

5. SALARY SACRIFICE

With the new tax / national insurance contributions exemption for employer provided childcare there is increasing Ministerial interest in these salary sacrifice schemes. The question on salary sacrifice has been modified so that the value of salary sacrificed is recorded separately from the other benefits-in-kind to prevent double counting.

6. SMART PENSIONS

Last year, the extent of Smart pensions was expected to be small. As a result, no information was collected on these. Administrative data sources now indicate that Smart pensions appear to be more common than first expected. As a consequence, information on take-up of Smart pensions has been added.

7. PENSION QUESTIONS

- a. Since there has been some concern about the accuracy of the information collected on pensions, a new set of questions on pensions was designed. These were tested on a small number of respondents to see if they were better able to provide reliable information on their pension type. Based on findings of the testing, the set of questions asked have been changed.
- b. Due to past problems with respondents misreporting their pension type, check questions have also been added to the pensions questions so that interviewers can verify the respondent's situation.
- c. FRS pensions questions had previously been asked of those under retirement age. With the Government's extending working lives policies, the FRS questions have been extended to be asked of those under 70 from those under 65.
- d. Relevant questions on company and private pension schemes are asked of those respondents who are:
- Aged under 70, and an employee (or doctor/dentist in practice);
 - Self-employed (of all ages), or, Aged under 70 and have previously worked but not currently in work; and
 - Aged 70 or over and not self-employed, or, Have never worked (of all ages).

Deleted: ve

Formatted: Bullets and Numbering

Deleted: ;

Deleted: and

Deleted: in 2005

8. COUNCIL TAX BAND FOR WALES

Changes to Council Tax bandings in Wales came into effect from 1 April 2005. A new band I was introduced which applied to properties in Wales over £400,000. This has been added to the list of Council Tax bands.

9. INTERNET AND TELEPHONE BANKING

As internet or telephone banking offer all types of bank account it is not possible to identify the type of account simply by recording that the bank account is accessed via the internet or telephone. Reference to 'phone' and 'internet banking' has therefore been added at each account category type, which has the provision for such banking. If the respondent has internet or telephone access but do not know what type of account it is, then the respondent will be asked what they predominantly use their account for to establish whether it is a current account or savings account. A new category has been added to Accounts for respondents who still cannot confirm the type of telephone or banking account they have.

Deleted: So r

Deleted: report

10. ENDOWMENT POLICIES NOT LINKED TO MORTGAGE

Endowment policies are linked to mortgages, rather than properties. As a result reference to 'endowment policies not linked to property' has been changed to 'endowment policies not linked to mortgage'.

11. TAX CREDIT AWARDS

Questions on 'year for which the New Tax Credit award apply' have been updated to include reference to the new financial year 2006-07.

12. WORKING TAX CREDIT PAID

Working Tax Credit (WTC) paid through wages was gradually phased out and finished in April 2006. Some cases in the 2006/7 dataset may still have WTC paid through wages.

13. REMOVAL OF REFERENCES TO ~~BACK-TO-WORK BONUS~~

The Back to Work Bonus stopped for new benefit recipients on 25th October 2004. All references to Back to Work Bonus have been removed.

Deleted:

Deleted:

14. RURAL AND URBAN INDICATORS

Urban and rural indicators for England and Wales (URINDEW) and for Scotland (URINDS) have been attached to the data in the HOUSEHOL table.

England and Wales

Output Areas are described as urban or rural depending on whether the majority of the population falls inside a settlement of population 10,000 or more. These new classifications have been endorsed as National Statistics classifications.

For further details on the England and Wales classifications see <http://www.statistics.gov.uk/geography/nrudp.asp>

Scotland

In Scotland the classifications differ in that they also measure remoteness of a rural settlement using accessibility based on drive time analysis. Drive times are estimated around Settlements classed as 'large urban areas' and 'other urban areas' (population greater than 10,000) to distinguish between accessible and remote areas. For example, in the 6-fold classification, Remote Small Towns are those that fall outside of the 30 minute drive time from a settlement of 10,000 people or more.

For further details on the England and Wales classifications see <http://www.scotland.gov.uk/Publications/2004/06/19498/38784>

As the two classifications differ in methodology it is not possible to produce Great Britain statistics using a combined urban/rural classification.

15. QUESTION ROTATION

Vehicle ownership and NHS treatment are rotated off.
Travel to Work is rotated on.

Appendix 2 – Tax Credit editing rules

duplicate WTC/CTC records within a BU count_w<2 and count_c<2	Children?	CTC (BU level)	WTC (BU level)	COMBAMT (person level)	Count of records at BU level	Flag No.	No. cases	Taxcred check at person level	other condition	Check if working	Insert/Delete records on BENEFIT table	Taxcred edit (ADULT table)	Edit BENAMT (BENEFIT table)				
No children	0<CTCAMTBU=0, missing	0<WTCAMTBU	missing	0<COMBAMT	count_w=0	101	15	taxcred2>1					no edit				
						1	0	taxcred2=1			Delete CTC	Taxcred2=2					
					count_w=1	missing	missing	missing	0<COMBAMT	102	7	taxcred2>1 taxcred1>1					No edit
										2	1	taxcred2=1 taxcred1>1			Delete CTC	Taxcred2=2	
												taxcred2>1 taxcred1=1	=0, A	Working Not working	Delete WTC	Taxcred1=2	WTC=0.1
												taxcred2=1 taxcred1=1	=0, A	Working Not working	Delete CTC	Taxcred2=2	WTC=0.1
												taxcred2=1 taxcred1=1			Delete WTC	Taxcred1=2	
												taxcred2>1 taxcred1>1	workBU=1	Working	Insert WTC	Taxcred1=1	WTC=COMAMTBU
												taxcred2=1 taxcred1>1	workBU=1	Working	Delete CTC	Taxcred2=2	WTC=COMAMTBU
												taxcred1>1	workBU=1	Working	Insert WTC	Taxcred1=1	WTC=COMAMTBU
			taxcred2>1 taxcred1>1					no edit									
			taxcred2=1 taxcred1>1				Delete CTC	Taxcred2=2									
			taxcred2>1 taxcred1=1						WTC=COMAMTBU								
			taxcred2=1 taxcred1=1				Delete CTC	Taxcred2=2									
			taxcred2>1						WTC=COMAMTBU								
			taxcred2=1						WTC=COMAMTBU								
			taxcred2=1						WTC=COMAMTBU								
			taxcred2=1						WTC=COMAMTBU								
			taxcred2=1						WTC=COMAMTBU								
			taxcred2=1						WTC=COMAMTBU								
Has children	missing	TCmax)	missing	0<COMBAMT	count_c=0	105	0	taxcred1>1					no edit				
					count_c=1	8	22	taxcred1=1			Insert CTC	Taxcred2=1	CTC=WTCAMTBU-0.1 WTC=0.1				
						106	0	taxcred2>1 taxcred1>1					no edit				
						9	8	taxcred2=1 taxcred1>1					CTC=WTCAMTBU				
							taxcred2>1 taxcred1=1						WTC=0.1				
							taxcred2=1 taxcred1=1						CTC=WTCAMTBU-0.1 WTC=0.1				
					count_c=0	10	8	taxcred1=1					Insert CTC	Taxcred2=1	CTC=CTCmax		
								taxcred1>1					Insert CTC	Taxcred2=1	CTC=CTCmax		
								taxcred1=1							WTC=WTCAMTBU-CTCmax		
					count_c=1	107	0	taxcred2>1 taxcred1>1							no edit		
						11	2	taxcred2=1 taxcred1>1							CTC=CTCmax		
								taxcred2>1 taxcred1=1							WTC=WTCAMTBU-CTCmax		
							taxcred2=1								CTC=CTCmax		
							taxcred1=1								WTC=WTCAMTBU-CTCmax		
							taxcred2=1								CTC=CTCmax		
		taxcred1=1								WTC=WTCAMTBU-CTCmax							

contd.

	WTCAMTBU=0 or missing	COMBAMT=0 or .A, B, C, D	count_c=0	108	13	taxcred1>1						No edit			
				12	0	taxcred1=1	COMAMTBU=0, A		Insert CTC	Taxcred2=1	CTC=-9 (manually impute)				
				count_c=1	109	0	taxcred2>1			Delete WTC	Taxcred1=2	No edit			
					13	14	taxcred2=1	COMAMTBU=0, A				CTC=-9 (manually impute)			
						14	taxcred2>1	COMAMTBU=0, A		Delete WTC	Taxcred1=2	CTC=-9 (manually impute)			
				14	124	taxcred1=1	COMAMTBU=0, A		Delete WTC	Taxcred2=1	CTC=-9 (manually impute)				
				15	369	taxcred2>1			Insert CTC	Taxcred2=1	CTC-COMAMTBU				
				Max		taxcred1>1			Insert CTC	Taxcred1=1	WTC=0.1				
				Cmax	missing			110	2829	taxcred2>1		Working	Insert WTC	Taxcred1=1	CTC-CTCmax
								16	3	taxcred1=1					No edit
								111	0	taxcred1=1					WTC=0.1
				0<WTCAMTBU<CTCmax-CTCAMTBU				111	0	taxcred2>1					no edit
								17	191	taxcred2=1					CTC-CTCAMTBU+WTCAMTBU-0.1
									taxcred2>1					WTC=0.1	
									taxcred1=1					CTC=CTCAMTBU+WTCAMTBU-0.1	
112	0	taxcred2=1								WTC=0.1					
WTCAMTBU>CTCmax-CTCAMTBU								18	591	taxcred1=1					no edit
				taxcred2=1					CTC=CTCmax						
				taxcred2>1					WTC=(CTCAMTBU-CTCmax)-WTCAMTBU						
				taxcred1=1					CTC=CTCmax						
19	303	taxcred2=1					WTC=(CTCAMTBU-CTCmax)-WTCAMTBU								
x	missing			19	303	taxcred2>1					no edit				
				taxcred1>1	WorkBU=1	Working	Insert WTC	Taxcred1=1	WTC=CTCAMTBU-CTCmax						
				taxcred2=1					CTC=CTCmax						
				taxcred1>1		Working	Insert WTC	Taxcred1=1	WTC=CTCAMTBU-CTCmax						
				taxcred2>1											
				taxcred1=1	WorkBU=1	Not Working	Delete WTC	Taxcred1=2							
				taxcred2=1	WorkBU=1	Working			WTC=CTCAMTBU-CTCmax						
				taxcred1=1		Working			CTC=CTCmax						
				113	0	taxcred2>1					WTC=CTCAMTBU-CTCmax				
				20	219	taxcred1=1					no edit				
taxcred2=1						CTC=CTCmax									
taxcred2>1						WTC=(CTCAMTBU-CTCmax)-WTCAMTBU									
taxcred1=1						CTC=CTCmax									
taxcred2=1						WTC=(CTCAMTBU-CTCmax)-WTCAMTBU									
taxcred1=1						CTC=CTCmax									
count_w>2 or count_c>2				21	4						manual edit				
ELSE				22	0						manual edit				

KEY

WTC	benefit record for Working tax credit
CTC	benefit record for child tax credit
CTCmax	Maximum allowed for no of children/babies counted. Increase with disabled element as necessary
Othchild	Child of household members recorded living outside of household or adult <=18 living household
CTCAMTBU	Amount of child tax credit received by the benefit unit
WTCAMTBU	Amount of working tax credit received by the benefit unit
COUNT_C	number of Child tax credit records received by the benefit unit
COUNT_W	number of Working tax credit records received by the benefit unit
TAXCRED1	Adult in receipt of Working Tax Credit
TAXCRED2	Adult in receipt of Child Tax Credit
COMBAMT	Combined amount for the adult given for both WTC and CTC (same figure on each record)
COMAMTBU	Combined amount for the benefit unit given for both WTC and CTC
Working	Adult is working (EMPSTAT=1,2)
WorkBU	Any adult in BU working

Calculation of CTCmax

No children	CTCmax=0
Has children	+famel
has 1+ baby (age<1)	+babyel
child element	+childel*numchld
disabled element	+disel*numdis
severely disabled element	+dlah+numsev

Where

numchld	No. of children (inc babies)
numdis	No. of disabled children
numsev	No. of severely disabled children

2006-07 rates

famel	10.5
babyel	10.5
childel	33.88
disel	45.08
dlah	62.25
NOTE	dlah=disel+sevel

Family Resources Survey
Guide to Question Changes

April 2006

Contents

1	SUMMARY	3
1.A	WHAT'S GONE AND WHAT'S BACK?.....	4
1.B	WHAT'S CHANGED?	4
1.C	ADDITIONAL INFORMATION AND INSTRUCTIONS.....	4
2	ROTATION OF QUESTION BLOCKS	5
2A.	QUESTIONS ON TRAVEL TO WORK	5
2B.	QUESTIONS ON PRESCRIPTIONS, DENTIST AND HOSPITAL TREATMENT, EYE TESTS AND GLASSES, FREE SCHOOL MILK AND FREE SCHOOL MEALS	8
2C.	FREE WELFARE MILK AND FREE SCHOOL MEALS	10
2D.	NORTHERN IRELAND VARIATION - EXTRA QUESTIONS ON FREE SCHOOL MEALS	12
2E.	QUESTIONS ON VEHICLE USE AND OWNERSHIP	12
2F.	REMOVAL OF REFERENCES TO BACK TO WORK BONUS	13
3.	HOUSEHOLD SCHEDULE.....	15
3A.	BENEFIT UNIT CALCULATION CHANGES.....	15
3B	CIVIL PARTNERSHIPS	15
3B I)	MARITAL STATUS QUESTION	15
3B II)	RELATIONSHIP GRID.....	18
3B III)	REMOVAL OF HARD CHECKS ON MARITAL STATUS AND RELATIONSHIP CALCULATIONS IN HOUSEHOLD GRID	19
3C	NEW CHILD BENEFIT ELIGIBILITY RULES	19
3D	NON-ADVANCED AND ADVANCED EDUCATION	23
3E	TV OWNERSHIP QUESTIONS	24
3F	COUNCIL TAX BAND I FOR WALES	25
3G	ANNUAL WATER AND SEWERAGE PAYMENTS	26
3H	CHILDCARE	27
3I	CARERS AND CARE.....	36
3I I)	LENGTH OF TIME CARING.....	36
3I II)	HELP SCREEN AT NEEDHELP AND GIVEHELP.....	37
4.	BENEFIT UNIT SCHEDULE.....	39
4A	HEALTH AND DISABILITY	39
4B	GOVERNMENT SCHEMES FOR EMPLOYMENT TRAINING	40
4C	ITEMS INCLUDED IN SALARY	42
4D	BENEFITS-IN-KIND	43
4D I)	SMART PENSIONS.....	44
4D II)	CHILDCARE VOUCHERS/EMPLOYER CONTRACTED CHILDCARE	44
4D III)	SALARY SACRIFICE	45
4E	OTHER DEDUCTIONS	48
4F	PENSION PROVISION.....	48
4G	TAX CREDITS	85
4H	AGE-RELATED PAYMENTS.....	86
4I	STATE PENSION ENTITLEMENT LETTER.....	88
4J	FINANCIAL ASSISTANCE SCHEME (FAS) AND PENSION PROTECTION FUND (PPF)	90
4K	BANK ACCOUNTS.....	93
4L	ENDOWMENT POLICIES NOT LINKED TO MORTGAGE	97
4M	CHILD TRUST FUND ACCOUNTS	100
4M I)	CHILD SAVINGS.....	101
4N	NORTHERN IRELAND VARIATION - QUESTIONS ON RELIGION	103
4O	RECORD OF PHYSICAL BARRIERS TO THE ACCOMMODATION	104
4P	FRS FOLLOW-UP QUESTION	105
	DETAILS OF CHANGES TO SHOWCARDS	106

Key of icons

These icons have been added to the Guide to Changes to help you when looking for information to answer points of clarification.

Icon	Description
/	Important: Please Note
+	Check with respondent
4	Include this information in the answers recorded
6	Exclude this information from the answers recorded

1 Summary

This booklet describes the main changes to the FRS questionnaire from April 2006.

The 2006-7 survey year is the first in the new contract from April 2006 to March 2009 which NatCen and ONS won in September 2005.

The changes have been made to meet the changing information needs of policy makers for example to reflect the changes in benefit recipient rules. Changes have also been made to improve the survey by actioning suggestions made by interviewers in the last survey year, via the Field Report, telephone and also through suggestions made during briefings.

When at all possible, suggested changes are made and these are acknowledged in the Guide to Changes. Sometimes it is not possible to act on suggested changes, for example if the suggested change will:

- create inconsistencies with other surveys, for example where the change will affect a harmonised question;
- increase the length of the questionnaire;
- conflict with information needs of FRS data users;
- have a negative effect on other parts of the survey.

Experienced interviewers are also involved in testing the program before the start of the survey year and during the survey year to monitor how well the changes have been incorporated.

Thank you to all the interviewers who worked on the 2005-6 FRS. I hope you continue to enjoy working on the survey throughout the new contract.

1.a What's gone and what's back?

Three sections of the questionnaire are rotated on or off the questionnaire in an annual cycle as shown in Table 1.

Table 1: rotated topics since 2005/2006

Question Topic	2005-06	2006-07	2007-8	2008-09
Vehicles	On	Off	On	Off
NHS	On	Off	On	Off
Travel to Work	Off	On	Off	On

The Travel to Work section of the survey has been reintroduced for the coming year. The NHS questions and Vehicle questions have been 'rotated off' (i.e. removed for 2006/07). Further details of these changes are described in these instructions.

1b. What's changed?

- ◆ **Benefit Unit calculation**
 - Civil Partnerships
 - Child Benefit
- ◆ **TV Preamble**
- ◆ **Council Tax Band I in Wales**
- ◆ **Child health**
- ◆ **Benefits in kind**
 - Value of childcare vouchers
 - Salary sacrifice
- ◆ **Pensions questions**
- ◆ **Endowment not linked to current mortgage**
- ◆ **Record of physical barriers to accommodation**
- ◆ **FollowUp preamble**

1c. Additional information and instructions

- ◆ **Childcare additional instructions**
 - After school clubs
 - Babysitters
 - Registered and approved childcare
- ◆ **Child Health**
 - Children under 1 year old and long-standing illness
- ◆ **Bank Accounts**
 - Credit unions
 - Telephone and internet banking
- ◆ **Financial Assistance Scheme (FAS) and Pension Protection Fund (PPF)**
- ◆ **Child Trust Fund**

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.

One section of the questionnaire will be 'rotated on' and two sections of the questionnaire will be 'rotated off' for the 2006-07 survey year.

2a. Questions on travel to work

(Block: Qtravel)

Questions on travel to work are rotated **on** the survey for 2006-07.

Question name	Question wording	
TtwFar	<p>Now there are some questions about travel to work.</p> <p>About how far do you have to travel to your usual place of work?</p> <p>Interviewer: Give one-way distance or average of outward and return journeys</p> <ol style="list-style-type: none"> 1. Work at, or from home/live at work 2. Varies - no usual place of work 3. Under 1 mile 4. 1 but under 2 miles 5. 2 but under 5 miles 6. 5 but under 10 miles 7. 10 but under 15 miles 8. 15 but under 20 miles 9. 20 but under 25 miles 10. 25 but under 50 miles 11. 50 but under 100 miles 12. 100 miles and over 	ROTATE ON
TtWFrq	<p>On how many days of the week do you usually travel to your usual place of work.</p> <p>Interviewer: If weekly pattern varies, give average to 1 decimal place.</p>	ROTATE ON

Question name	Question wording	
TtWMod	<p>How do you usually travel to work? Interviewer: Probe for main method.</p> <ol style="list-style-type: none"> 1. car/van (include minibus/works van) 2. motorbike /moped /scooter 3. bicycle 4. bus (include coach, private bus) 5. railway train 6. London underground train 7. Light railway/tram 8. walk 9. taxi 10. other 	ROTATE ON
<p><u>NORTHERN IRELAND VARIATION</u></p> <p>NiWMod</p>	<p><u>NORTHERN IRELAND VARIATION</u></p> <p>How do you usually travel to work? Interviewer: Probe for main method.</p> <ol style="list-style-type: none"> 1. car/van (include minibus/works van) 2. motorbike/ moped/ scooter 3. bicycle 4. bus (include coach, private bus) 5. train 6. walk 7. taxi 10. other 	<u>NORTHERN IRELAND VARIATION</u> ROTATE ON
TtWPss	Do you have a season ticket, bus pass or travel card?	ROTATE ON
PssAmt	How much does the season ticket/bus pass/travel card cost?	ROTATE ON
Pssdate	<p>And how long is it valid for?</p> <ol style="list-style-type: none"> 1. 1 week 2. 1 month 3. 3 months/school term 4. 6 months 5. 1 year 6. More than 1 year 7. Unlimited 8. Other 	ROTATE ON

Question name	Question wording	
OthDate	Please specify... Interviewer: Enter number of days, weeks or months covered, or start and end dates.	ROTATE ON
Fare	How much does the journey by (as appropriate) [bus/train/tube/light rail/taxi] ... cost each time? If you share the taxi with others please only include your share of the fare	ROTATE ON
OneWay	Is that the one-way or return fare?	ROTATE ON
TtWPay	Do you pay for ALL, SOME, OR NONE of the costs of taking the [car or van/motorcycle] to work? 1. Pay ALL 2. Pay SOME 3. Pay NONE	ROTATE ON
TtWCode	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)	ROTATE ON
If TtwCode is coded 1: TtWCost	How much do you pay per week?	ROTATE ON
If TtwCode is coded 2: TtWRec	How much do you receive per week?	ROTATE ON

2b. Questions on prescriptions, dentist and hospital treatment, eye tests and glasses, free school milk and free school meals

(Block: Welfare)

The 'NHS' questions concerning prescriptions, dentist and hospital treatment, eye tests and glasses will be rotated **off** the questionnaire in 2006-07.

Question Name	Question wording	
NHS	<p>In the past 4 weeks, have any of you ... Read out Code all that apply... (enter at most 5 codes)</p> <ol style="list-style-type: none"> 1. ... received something on prescription? 2. ... visited the dentist for a NHS examination or treatment? 3. ... had an eyesight test? 4. ... purchased glasses or contact lenses? 5. ... or been to hospital for NHS treatment? 6. (None of these) 	ROTATE OFF
Per	<p>Who received the items on prescription? Who visited the dentist? Who had the eyesight test? Who purchased the glasses or contact lenses? Who went to hospital?</p>	ROTATE OFF
Prlt	<p>How many items did [name] receive during the past 4 weeks?</p>	ROTATE OFF
Free	<p>Were the items free of charge or did [name] have to pay?</p> <ol style="list-style-type: none"> 1. Free of charge 2. Had to pay <p>Was the examination or treatment free of charge or did [name] have to pay?</p> <ol style="list-style-type: none"> 1. Free of charge 2. Had to pay <p>Was the sight test free of charge or did [name] have to pay?</p> <ol style="list-style-type: none"> 1. Free of charge 2. Had to pay 	ROTATE OFF

Question name	Question wording	
WhyFree	What are the main reasons for that being free of charge? 1. Entitled through a social security benefit (IS, JSA, Tax Credits) 2. Because they have a charges certificate HC2 3. Due to a medical condition (or a relative's medical condition) 4. Because they required strong 'complex' lenses 5. Expecting a baby 6. Other reason	ROTATE OFF
Voucher	For the glasses/contact lenses, was a NHS voucher used to help with the cost? 1. Yes 2. No	ROTATE OFF
Trav	Did [name] get any money back at the hospital, for travel costs?	ROTATE OFF
WhyTrav	What are the main reasons for getting money back for travel costs? 1. Entitled through a social security benefit (IS, JSA, Tax Credits) 2. Because they have a charges certificate HC2 3. Due to a medical condition (or a relative's medical condition) 4. Because they required strong 'complex' lenses 5. Expecting a baby 6. Other reason	ROTATE OFF
Xintro	Has anyone else had anything on prescription ... Has anyone else visited the dentist ... Has anyone else had an eyesight test ... Has anyone else purchased glasses or contact lenses during the past 4 weeks?	ROTATE OFF

2c. Free Welfare Milk and Free School Meals

The questions below on Free Welfare Milk and Free School Meals will remain **on** the 2006-07 survey. This information is used by the team of analysts in DWP who produce the Households Below Average Income publication.

Question name	Question wording	
FreItem	<p>QUESTIONS ABOUT FREE SCHOOL MEALS AND WELFARE MILK. In the last 7 days, have any of you (including any children under 16) had... Read out...</p> <ol style="list-style-type: none"> 1. any free welfare milk? 2. any free school milk? 3. any free school meals? 4. None of these 	REMAIN
WMkPer	<p>Who received the free welfare milk? Interviewer: type in person number.</p>	REMAIN
WMkIt	<p>Thinking just of the PAST SEVEN DAYS ending yesterday – how many pints did [NameOf CHILD] receive?</p> <p>: 0..97</p>	REMAIN
WMIntro	<p>INTERVIEWER PROMPT: Has anyone else had any free welfare milk during the past seven days ending yesterday?</p> <ol style="list-style-type: none"> 1. Yes 2. No 	REMAIN
SMkPer	<p>Who received the free school milk? ONLY APPLICABLE TO CHILDREN AT STATE SCHOOLS</p> <p>Interviewer: Type in person number HELP <F9></p> <p>1..14</p>	REMAIN

Question name	Question wording	
SMkIt	Thinking just of the PAST SEVEN DAYS ending yesterday – how many cartons or bottles did [Name] receive? 0..97	REMAIN
SMIntro	INTERVIEWER PROMPT: Has any other child had any free school milk during the past seven days ending yesterday? ONLY APPLICABLE TO CHILDREN AT STATE SCHOOLS. 1. Yes 2. No	REMAIN
LPer	Who received the free school meals? ONLY APPLICABLE TO CHILDREN AT STATE SCHOOLS. CAN INCLUDE 16-18 YEAR OLDS. INTERVIEWER TYPE IN PERSON NUMBER. 1..14	REMAIN
SMIt	Thinking just of the PAST SEVEN DAYS ending yesterday, how many free school meals have you had? 0..97	REMAIN
MLIntro	INTERVIEWER PROMPT: Has any other child had any free school meals during the past seven days ending yesterday? ONLY APPLICABLE TO CHILDREN AT STATE SCHOOLS. CAN INCLUDE 16-18 YEAR OLDS. 1. Yes 2. No	REMAIN

2d. Northern Ireland variation - Extra questions on free school meals**(Block: Meals)**

There are two additional questions on school meals asked in Northern Ireland only.

Due to the eligibility criteria at these questions (based on whether respondents are in receipt of particular benefits) they will be asked after the questions on benefits in the Benefit Unit Schedule.

Question name	Question wording	
Apply	Earlier you said your child(ren) did not receive free school meals. Do you know how to go about applying for free school meals? 1. Yes 2. No	REMAIN
WhyNot	Why have you not applied for free school meals?	REMAIN

2e. Questions on vehicle use and ownership**(Block: QVehicle)**

Questions on the number and type of vehicles owned or used by members of the household will be rotated **off** the 2006-07 survey.

Question name	Question wording	
UseVcl	Do you, or any members of your household, at present own or have continuous use of any motor vehicles? Interviewer: Include company vehicles – if available for private use 0. None 1. One 2. Two 3. Three 4. Four or more	ROTATE OFF

Question name	Question wording	
TypeVcl	SHOW CARD Q 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?	ROTATE OFF
PrivVcl	Is the [car/light van/motorcycle/other motor vehicle]... 1. privately owned, 2. or is it a company vehicle?	ROTATE OFF
AnyMore	Do (any of) you at present own or have continuous use of any more motor vehicles?	ROTATE OFF

2f. Removal of references to Back to Work Bonus

Back to Work Bonus stopped for new benefit recipients on 25th October 2004. Anyone with an accrued Back to Work Bonus had to claim their entitlement by January 2005. The benefit question relating to Back to Work Bonus had a reference period of the last 6 months, so the questions were kept on the survey throughout 2005. All references to Back to Work Bonus have been removed from the 2006-7 survey.

The list of benefits at question (*Ben5Q*) has been renumbered with the removal of Category 1 'A Back to Work Bonus'.

(Blocks: IBenef1 and IBenef2)

Question name	Question wording	Type of change
Ben5Q	<p>In the last 6 months, have you received any of the things on this card, in your own right?</p> <p>[1. A Back to Work Bonus – REMOVED]</p> <ol style="list-style-type: none"> 1. 'Extended payment' of Housing Benefit, Rent rebate or Council Tax Benefit (4 week payment only) 2. Bereavement Payment – paid in lump sum, 3. Child Maintenance Bonus / Child Maintenance Premium 4. Lone Parent's Benefit Run-On / Job Grant, 5. Work-Search Premium 6. In-work credit 7. Return to work credit 8. Any National Insurance or State Benefit not mentioned earlier 9. None of these 	<p>CATEGORY 1 'BACK TO WORK BONUS' REMOVED. THE REMAINING CATEGORIES ARE RE-NUMBERED</p>
BTWAmt	<p>Thinking about your Back to Work Bonus, how much did you receive?</p> <p>0.00..99997.00</p>	<p>QUESTION REMOVED</p>
BTWAcc	<p>Some people who receive [Job Seeker's Allowance/Income Support/Pension Credit] can build up a special bonus called the 'Back to Work Bonus'. Are you building up a Back to Work Bonus?</p> <ol style="list-style-type: none"> 1. Yes 2. No 	<p>QUESTION REMOVED</p>
BTWstmt	<p>Do you have a statement showing the amount of the bonus?</p> <ol style="list-style-type: none"> 1. Yes 2. No 	<p>QUESTION REMOVED</p>
AccruAmt	<p>How much altogether have you built up for a Back to Work Bonus?</p> <p>0.00..99997.00</p>	<p>QUESTION REMOVED</p>

3. Household Schedule

3a. Benefit Unit calculation changes

/ The way in which Benefit Units are calculated has been changed for 2006-7. This is as a result of changes in policy regarding the Civil Partnership Act for same sex couples and new Child Benefit eligibility criteria.

/ Same-sex couples living together in a Civil Partnership or as cohabittees have been allocated to the SAME Benefit Unit since January 2005. Married couples, civil partners and cohabiting couples (including same sex couples) will be allocated to the same Benefit Unit. This change reflects the changes in benefit receipt rules that will follow the Civil Partnership Act.

/ Child Benefit eligibility has been extended to include 19 year olds in non-advanced full-time education and 16-19 year olds in employment training. Those 16-19 year olds on training and 16-19 year olds in non-advanced full-time education will be allocated to their parent's benefit unit, as Child Benefit could be received for them.

The changes made to the questionnaire in relation to Civil Partnership and Child Benefit eligibility are detailed below.

3b Civil Partnerships

The Civil Partnership Act came into effect on the 5th December 2005 and gives same-sex couples the same benefits as married couples. It is important that the FRS reflects this change in legislation.

The January version of the 2005-6 FRS questionnaire was altered to accommodate this change in legislation. It was not possible at that time to make any changes which would radically alter the 2005-6 questionnaire, e.g. by adding or removing questions or question categories after the April 2005 version was produced. As a result, a temporary way of recording Civil Partnerships on the FRS between January and March 2006 was agreed with our clients. Refinements to the way Civil Partnerships are recorded on the FRS have been made to the 2006-7 questionnaire to ensure that the questions are more inclusive of Civil Partnerships and same sex couples.

3b i) Marital status question

The 2006-7 questionnaire includes the rewording of categories at the marital status question to include Civil Partnerships and their divorced and separated equivalents.

The marital status question *MS* continues to aim to record the respondent's legal marital status, irrespective of any *de facto* arrangement.

+ Civil Partnerships should only be recorded if the couple have obtained legal recognition of their partnership; probe whether the partnership was registered under the new provisions that came into force from December 2005.

/ The alternative wordings to 'widowed' for those in Civil Partnership used in the 2005-6 questionnaire have been dropped in favour of the recognised term 'widowed'. The term 'widowed' remains a description of legal marital status and so only applies to those who were married or in a Civil Partnership.

/ The marital status question is a running prompt. The additional wording of the categories makes this question a bit more of a mouthful. If it is CLEAR that the respondent is not in a Civil Partnership then you do not have to read the Civil Partnership descriptions.

/ For same sex couples who are living together but do not have a legally recognised partnership you should code current marital status and code as 1 'living together' at the following question *CupChk*. Category 3 'SPONTANEOUS ONLY _ Same sex couple' has been dropped from *CupChk*. Same sex cohabiting couples will now be recorded as 'living together' at category 1 at *CupChk*.

Question Name	Question Wording	Type of change
MS	<p>Help <F9> Is [PERSON NAME]...Running prompt... Code first to apply ...</p> <p><i>{Helpscreen information.</i> The aim is to obtain legal marital status, irrespective of any de facto arrangement. The only qualification to this aim is that you should not probe the answer 'separated'. Should a respondent query the term, explain that it covers any person whose spouse is living elsewhere because of estrangement (whether the separation is legal or not). Ignore temporary absences, eg. on oil rig.</p> <p>A person whose spouse has been working away from home for over 6 months, eg. on a contract overseas or in the armed forces, should still be coded as married and living with husband/wife if the separation is not permanent.</p>	<p>CATEGORIES UPDATED TO ALLOW CIVIL PARTNERSHIPS TO BE RECORDED.</p>

	<p>Civil partners may only be of the same sex, and must have obtained legal recognition of their partnership; probe whether partnership was registered under the new provisions that came into force as from December 2005.</p> <p>Code 5 ‘Widowed’ also applies to those in Civil Partnerships whose partner has died <i>End of helpscreen}</i></p> <ol style="list-style-type: none"> 1. single, that is, never married or never in a legally recognised Civil Partnership, 2. married and living with husband/wife or in a legally recognised Civil Partnership and living with civil partner, 3. married and separated from husband/wife or in a legally recognised Civil Partnership and separated from civil partner, 4. divorced or Civil Partnership legally dissolved, 5. ...or widowed? 	
<p>If aged 16 or over and single or separated from a marriage or Civil Partnership or divorced or Civil Partnership dissolved or widowed (including Civil Partnership)</p> <p>CupChk</p>	<p>Ask or record:</p> <p>May I just check, are you / is [PERSON’S NAME] living with someone in this household as a couple?</p> <p>Interviewer: Only respondents who are living with their partner should</p>	<p>CODE 3 ‘SPONTANEOUS – SAME SEX COUPLE HAS BEEN REMOVED SAME SEX COUPLES SHOULD BE CODED AS CODE 1 AT THIS QUESTION</p>

	<p>be coded as living together as a couple.</p> <p>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.</p> <p>1. Yes 2. No</p>	
--	--	--

Single

A person living in a same sex couple but has never been in a Civil Partnership or marriage will be coded as 1 'single, that is never married or never in a legally recognised Civil Partnership'.

Married / Civil Partnership

Those in a Civil Partnership will be coded as 2 'married and living with husband/ wife or in a legally recognised Civil Partnership and living with civil partner'.

Separated

Those who were in a Civil Partnership but have separated without formally arranging a dissolution of the Civil Partnership will be coded as 3 'married and separated from husband/wife or in a legally recognised Civil Partnership and separated from civil partner'.

Divorced / Dissolved Civil Partnership

Those who have legally dissolved their Civil Partnership will be coded as 4 'divorced or Civil Partnership legally dissolved'.

Widowed

If a person dies whilst in a Civil Partnership, their surviving civil partner will be coded as 5 'or widowed'. The term widowed remains a description of legal marital status. Only those who were married or in a legally recognised Civil Partnership should be coded as a widow.

3b ii) Relationship grid

/ Those in a Civil Partnership will be coded as 'spouse or civil partner' in the relationship grid. Same sex couples will be coded as cohabitee.

Question Name	Question Wording	Type of change
R	<p>Ask or record [PERSON NAME'S] relationship to [OTHER PERSON IN HHLID].</p> <p>1. spouse or civil partner 2. cohabitee 3. [Son/Daughter] (incl.</p>	

	adopted / legal dependant) 4. step-[Son/Daughter] 5. foster child 6. [Son/Daughter]-in-law 7. [Father/Mother] (or guardian) 8. step-[Father/Mother] 9. foster parent 10. [Father/Mother]-in-law, 11. [Brother/Sister] (incl. adopted) 12. step-[Brother/Sister] 13. foster [Brother/Sister] 14. [Brother/Sister]-in-law 15. grand-[Son/Daughter] 16. grand-[Father/Mother] 17. other relative, 18. or other non-relative?	
--	--	--

3b iii) Removal of hard checks on marital status and relationship calculations in Household Grid

The hard checks in the household grid which prevented same-sex couples being coded as married have been replaced by soft checks to make sure that the correct marital status has been coded. Due to the number of households sampled, the FRS is not expected to identify many same sex Civil Partnerships or same sex couples living together, checks have been added to make sure that Civil Partnerships are accurately recorded.

The soft checks will read:

If same sex couple coded as married

"Civil partners must have obtained legal recognition of their partnership. Please check whether partnership was registered under the new provisions that came into force as from December 2005".

If same sex couple coded as cohabiting

"A cohabiting partner has been found in our data to usually be of opposite sex. Are you sure this is a same sex cohabiting couple?"

3c New Child Benefit eligibility rules

Change to definition of a child

In Budget 2005, the Chancellor announced that 16 to 19 year olds in certain circumstances would be eligible for Child Benefit where they are currently not entitled.

Those aged 16 to 19 in full-time non-advanced education and those aged 16-19 in Government employment training will be eligible for child benefit from April 2006.

/ To reflect these new benefit rules, the definition of 'child' has been changed on the FRS. Children will include 16 to 19 year olds eligible for child benefit. This group will be allocated to the same benefit unit as their parent/guardian.

Those aged 16-19 years in employment training who are married or cohabiting and living with their parents will be treated as adults and so complete a full FRS interview. They will also be in a separate benefit unit from their parents.

Those aged 16-19 years and in employment training and NOT living with their parents WILL COMPLETE a full FRS interview as other adults.

In order that the household members are allocated to the correct Benefit Unit an additional question (Trainee) has been added to the household grid to establish whether the 16-19 year olds who are not in education are in employment training.

What if Child Benefit is not received by parent?

It is important that all those eligible for Child Benefit are identified as a child even if the parents do not take-up the Child Benefit they are entitled to. FRS data is used to measure take-up of benefits so it is important that all children eligible for child benefit are identified correctly.

Double-check on 16-19 year olds in training

/ If a 16-19 year old is recorded as NOT being in training at *Trainee* (code 2 'No') he/she will be allocated to his/her own benefit unit and asked to participate in the survey and answer the questions asked of adults. He/she will then be asked again whether he/she is in employment training at the question *Train*. If, in hopefully rare situations, the respondent answers that he/she is on a training scheme at the question *Train*, a check will ask you to return to the household grid and change the answer at *Trainee*. The young person will then be identified as a child and will be reallocated to the same Benefit Unit as his/her parent/guardian. You will then need to complete the relevant child questions with the 'parent'.

Soft Check

If *Trainee*=2 and age 16-19 and (*Train* =1,2,3,4,5,6,8,9 or *NITrain* = 1, 2, 3, 4, 5, 6, 8,9)

“Interviewer: This person is eligible for Child Benefit. Go back to *Trainee* in the household grid and code as 1 'yes'. This will recalculate the benefit units. Complete the child related questions for this person.”

Question Name	Question Wording	Type of change
FTED	Is [NAME OF PERSON] currently in full-time education? Interviewer: Include correspondence courses and open learning as well as other forms of full-time courses. 1. Yes 2. No	

<p>TEA</p>	<p>Help <F9> Interviewer: Ask or record</p> <p>At what age did [NAME OF PERSON] complete continuous full-time education?</p> <p>Interviewer: Give estimate if age not known. Enter '97', if never received full-time education.</p> <p><i>{TEXT IN HELPSCREEN</i> Include the following as part of 'continuous education': - A 'gap year' between school and college/university, as long as there is/was some clear intention to continue education. - A holiday job during a course, provided they intend to continue with the course. - The working section of a sandwich course. - National Service, if it occurred between school and college/university. <i>TEXT IN HELPSCREEN ENDS }</i></p> <p>5..97</p>	
-------------------	--	--

IF (TEA = 96) OR (FTEd = Yes)

TypeEd

Help <F9>
SHOW CARD A
What type of school or college does [He/She] attend?

Interviewer: For guidance on middle / secondary schools use helpscreen.

{Helpscreen information
Secondary Schools include: Secondary Modern, Grammar, Comprehensive and Technical Schools.

Age ranges for Middle-deemed Primary:
8-12
9-12
9-13

Age ranges for Middle-deemed Secondary:
9-13
10-13
10-14.
helpscreen ends}

1. Nursery School/Nursery Class/Playgroup/Pre-school
2. [State run] Primary (including reception classes)
3. Special School [State-run] (e.g. for children with disabilities and special educational needs)
4. Middle-deemed primary school (state run or assisted)
5. Middle-deemed secondary school (state run or assisted)
6. Secondary school (state run or assisted)
7. Non-advanced further education/ 6th form/tertiary/further education college
8. Any

	PRIVATE/Independent school (prep, primary, secondary, City Technology Colleges) 9. University/polytechnic/ any other higher education 10. Home Schooling	
IF aged 16 – 19 and not in full time education (FTEd=2 and TEA < 96) Trainee	Is [Name of person] currently on a government scheme for employment training? 1. Yes 2. No	NEW QUESTION. TO IDENTIFY THOSE AGED 16-19 YEARS OLD ON A GOVERNMENT EMPLOYMENT TRAINING SCHEME.

3d Non-advanced and Advanced education

Non-advanced further education/6th form/tertiary/further education college – includes all courses up to and including 'A' level taken at sixth form, college, tertiary college or further education college, i.e. not at a secondary school.

Courses up to and including 'A' level include:

- National Diploma (OND)
- National Certificate (ONC)
- A/S Level
- GCE A Level
- General Certificate of Secondary Education (GCSE)
- Certificate of Pre-vocational education (CPVE)
- City and guilds/BTEC Foundation Programmes of Pre-vocational Studies
- SCOTVEC: National Certificate
- Scottish Certificate of Secondary Education: ordinary standard and Higher grades
- Certificate of six years study (CSYS) Scotland
- National Vocational Qualification (NVQ) Level 1, 2 and 3**
- Scottish Vocational Qualification (SVQ) Level 1, 2, and 3**
- City and Guilds Level 1: General Education
 - Level 2: Industrial Competence
 - Level 3: Leading to supervisory roles
- RSA Course (most) - Pre-vocational
 - Office/secretarial studies
 - Advanced Diploma

University/polytechnic/any other higher education - includes all degree or degree equivalent education.

Courses above 'A' level include:

First degree (BA, BSc, BEng, BScEcon, LLB, MB, MA)
(Scotland)
Higher Degrees (MS, MSc, PhD)
Teacher Training (BEd)
Higher National Certificate
Higher National Diploma
National Vocational Qualification (NVQ) Level 4 and above
Scottish Vocational Qualification (SVQ) Level 4 and above
SCPTTEC
SCOTBEC
Diploma of Higher Education
BTEC Continuing Education Certificate/Diploma
SCOTVEC Higher National Certificate/Diploma in Higher Education
City and Guilds – Career Extension Level – Master Technician Registration –
Licentiatehip of the C & G - Professional degree.

3e TV ownership questions

Interviewers reported in the Field Report questionnaire that the TV ownership questions appear in the questionnaire out of context. As changing the position of the TV ownership questions was not possible, a brief preamble has been added before these questions to alert respondents to the fact that the question topic has changed.

(Block: QTelev)

Question Name	Question Wording	Type of change
TellyPre	The next questions ask whether you have a television set within your household.	NEW PREAMBLE

3f Council Tax band I for Wales

Changes to Council Tax bandings came into effect for Wales from 1 April 2005.

/ A new band I was introduced which applies to properties in Wales over around 400K. This has been added to the list of Council Tax bands for 2006-7.

A soft check has been added to the program to remind interviewers that Band I should only be recorded for properties in Wales.

(Block: CounTax)

Question Name	Question Wording	Type of change
CTBand	<p>Could you please tell me which Council Tax band this accommodation is in?</p> <p>INTERVIEWER: This must be the band given by the council - do not accept respondent's own estimate of value of property.</p> <p>Council Tax band I exists in Wales for properties over £400,000.</p> <p>If this household's accommodation is not valued separately (eg. because it's a rented part of larger premises), then use code 10.</p> <p>If respondent's initial band allocation was later changed because they are disabled enter original band here.</p> <ol style="list-style-type: none"> 1. Band A 2. Band B 3. Band C 4. Band D 5. Band E 6. Band F 7. Band G 8. Band H 9. Band I 10. Household accommodation not valued separately 	<p>NEW CATEGORY ADDED.</p> <p>SUBSEQUENT CATEGORIES HAVE BEEN RENUMBERED.</p>
If CTBand=9 (Band I) Soft check	Interviewer: Band I only applies in Wales.	NEW SOFT CHECK

3g Annual water and sewerage payments
--

Interviewers have reported experiencing difficulties recording annual payments for water or sewerage when water meters or septic tanks are used. Bills for these utilities are based on useage, and in such cases, annual billing does not apply.

In recognition of this fact, DWP have agreed that a don't know answer is acceptable at WatAnul and SewAnul and WSewAnul where an annual amount does not apply. These don't know responses have been removed from the calculation of all don't know and refusal answers, so do not count towards a partial interview.

(Block: WaterSew)

Question Name	Question Wording	Type of change
WatAnul	How much is your annual bill? Interviewer: Code as don't know if respondent has not yet received their annual bill because they are on a water meter 0.01..9997.00	RECOGNISED THAT DON'T KNOW RESPONSES ARE APPLICABLE WHERE AN ANNUALISED BILL HAS NOT BEEN RECEIVED.
SewAnul	How much is your annual bill? Interviewer: Code as don't know if respondent has not yet received their annual bill because they have a septic tank 0.01..9997.00	RECOGNISED THAT DON'T KNOW RESPONSES ARE APPLICABLE WHERE AN ANNUALISED BILL HAS NOT BEEN RECEIVED.
WSewAnul	How much is your annual bill? Interviewer: Code as don't know if respondent has not yet received their annual bill 0.01..9997.00	RECOGNISED THAT DON'T KNOW RESPONSES ARE APPLICABLE WHERE AN ANNUALISED BILL HAS NOT BEEN RECEIVED.

In April 2005, a revised set of questions for collecting information on childcare were asked on the FRS. A number of issues about the childcare questions were raised by interviewers via the field report questionnaire. As a result, a review of the childcare questions was carried out by all users of the FRS childcare data. Further changes have been made to the childcare questions in 2006/7 and additional instructions have been added to clarify the information that is needed regarding childcare .

What is childcare?

Interviewers were concerned that respondents did not think of all types of childcare when this set of questions was introduced to them. In order to clarify what is meant by childcare on the FRS, additional information about types of childcare have been added to the preamble (*Disp*).

Showcard

Interviewers asked for a showcard on types of school-based childcare activities at the question *Chatt*. An age-related showcard has been produced as different types of care will apply to children of different ages. The question has also been reworded to refer to the showcard.

After school clubs

Further guidance on what should be recorded as an 'After school club' was requested by interviewers, as respondents were not sure whether the activities their children took part in should be coded as such. Additional information has been added to a helpscreen at *Chatt* to advise that 'After school club' includes all study support or recreational activities conducted after school hours. The distinction between school hours and after school hours is not always clear-cut so users of the data have asked that all activities that the child participates in, which are considered by the respondent to be an 'after school club', should be recorded at the question *Chatt*.

Babysitters

Clarification on where to record babysitters at the question *ChPeo* was requested by interviewers. Babysitters should be recorded as Code 8 'Other non-relative'.

Registered and approved childcare

Interviewers reported that they had concerns that respondents thought that the question *Registrd* was value-laden and so were giving answers that they thought would be more socially acceptable. For example, respondents would more often report that their childcare provider was registered or approved as not doing so might suggest that they had not made 'proper' childcare provision for their children. As this question is NOT intended to suggest that one form of childcare is better than another, the question has been reworded to remove any possible hint of a value judgement.

As respondents were also unclear about what registered and approved childcare was, a description of registered and approved childcare has been included in a helpscreen.

If the respondent is unsure whether the childcare is registered or approved then code as don't know.

What is registered or approved childcare?

Registered or approved childcare can include:

- Registered childminders, nurseries and play schemes
- Out of hours clubs on school premises run by a school of local authority
- Childcare schemes run by approved providers, for example, an out of school hours scheme or a provider approved under a Ministry of Defence accreditation scheme

Registered childcare

A registered childminder, nursery or childcare scheme is one that is registered by:

- OFSTED or the Social Care Inspection Commission in England
- the National Assembly for Wales (through the Care Standards Inspectorate for Wales) in Wales
- the Scottish Commission for the Regulation for Care in Scotland
- a Health and Social Services Trust in Northern Ireland.

Approved childcare

Approved childcare in England is childcare approved by a body acting under the authority of the Secretary of State.

Childcare providers who are eligible to apply for approval in England include:

- Childminders who are not required to register
- Nannies or au pairs

Number of hours in childcare

Interviewers queried whether all hours spent with the childcare provider should be recorded. This was raised as an issue for children who were cared for by grandparents overnight. In order that the number of hours spent in childcare can be identified as being during daytime or overnight a new question (*PMChk*) will record at what time of day the childcare was provided.

If childcare was provided at different times during the last 7 days, record at *PMChk* the childcare given for the the longest time in one 'sitting'. For example, if the child was cared for by the grandparent on Monday –Friday for two hours each day between 4pm and 6pm and was cared for from 3pm on Saturday to 11am on Sunday morning record at *PMChk* that the care was given during day and night (code 3).

/ This question is an 'ask or record' question as respondents may have already given these details when working out how many hours the child spent with the childcare provider.

Payments in kind for childcare

Interviewers found that respondents gave answers at question *ChInKnd* which did not fit easily into the existing categories. Expanding the number of categories at this question, was not desired by FRS data users but it was agreed to make it explicit that this is a question of opinion. As this is an opinion question, answers should be coded to the existing categories that the respondent thinks most appropriate. Any answers which cannot be recorded to categories 1,2 or 3 should be coded as 4 'Other' and a note made of the circumstances as necessary.

Payment periods

Interviewers reported that childcare payment periods vary between respondents and may not be easily identified amongst the standard period codes. An interviewer instruction has therefore been added to highlight that hourly rates should be recorded as code 90.

(Block:QCHCare)

Question Name	Question Wording	Type of change
Disp	<p>The next questions are about childcare for your child. This includes all types of childcare, such as playschool or nursery school or a childminder as well as relatives or friends who look after your child.</p> <p>Interviewer: (The questions should be directed at [PARENT'S NAME] wherever possible)</p> <p>CODE 1 TO CONTINUE</p>	WORDING CHANGED TO MAKE IT CLEAR THAT FORMAL AND INFORMAL CARE SHOULD BE INCLUDED
{ Ask of each child } Chatt	<p>Help <F9></p> <p>SHOWCARD Q</p> <p>At any time during the seven days ending Sunday the [DATE LAST SUNDAY] did [CHILD'S NAME] attend any of the places shown on this card?</p> <p>Interviewer: Code all that apply.</p> <ol style="list-style-type: none"> 1. Playgroup or pre school 2. Day nursery or workplace creche 3. Nursery school 4. Infant's school 5. Primary school 6. Breakfast / After school club 7. Holiday scheme / club 8. Children's centres / integrated centres / combined centres 9. SPONTANEOUS ONLY - Boarding 	<p>NEW SHOWCARD.</p> <p>QUESTION REWORDED TO REFER TO THE SHOWCARD.</p> <p>INTERVIEWER INSTRUCTION ON HOW TO RECORD AFTER-SCHOOL CLUB.</p>

	<p>school</p> <p>10. SPONTANEOUS ONLY - Other</p> <p>11. None of the above</p> <p>{Helpscreen information Count all after school activities as 'After school clubs'. This includes all study support or recreational activities after school hours. Helpscreen ends}</p>	
<p>ChPeo</p>	<p>{ All children }</p> <p>SHOW CARD R And during those seven days (ending Sunday the [DATE LAST SUNDAY]) were there any other people who looked after [CHILD'S NAME]?</p> <p>Interviewer: Other than resident parent/guardian, and staff contact whilst at places previously mentioned.</p> <p>Code babysitters as 8 'other non-relative'</p> <ol style="list-style-type: none"> 1. Child's grand parents 2. Child's non-resident parent/an ex-spouse/an ex-partner 3. Child's brother or sister 4. Other relatives 5. Childminder 6. Nanny/Au pair (includes both live-in and day nannies) 7. Friends or neighbours 8. Other non-relatives (includes babysitters) 9. SPONTANEOUS ONLY - Does not require minding, 10. None of the above 	<p>NEW INSTRUCTION FOR CODING BABYSITTERS AS 'OTHER NON-RELATIVE'</p>

Question Name	Question Wording	Type of change
ChFar	<p>How long does it take to travel from your home to the place where [CHILD'S NAME] is looked after?</p> <p>Interviewer: If two or more types of care, record travel time for place of care with the most hours per week.</p> <ol style="list-style-type: none"> 1. Cared for at home 2. Less than half an hour 3. Half to one hour 4. More than one, but less than 2 hours 5. 2 hours or more 	THIS QUESTION HAS BEEN REMOVED
Registrd	<p>Help <F9></p> <p>Is the [CHILDCARE PROVIDER] registered or approved?</p> <ol style="list-style-type: none"> 1. Registered OR Approved 2. Not registered OR Not approved <p>{Helpscreen information Registered or approved childcare can include:</p> <ul style="list-style-type: none"> • Registered childminders, nurseries and play schemes • Out of hours clubs on school premises run by a school of local authority <p>Childcare schemes run by approved providers , for example, an out of school hours scheme or a provider approved under a Ministry of Defence accreditation scheme</p> <p>A registered childminder, nursery or childcare scheme is one that is registered by:</p> <ul style="list-style-type: none"> • OFSTED or the 	<p>WORDING CHANGED TO REMOVE ANY POSSIBLE HINT OF A VALUE JUDGEMENT</p> <p>DEFINITION OF DIFFERENCE BETWEEN REGISTERED AND APPROVED CHILDCARE INCLUDED IN A HELPSCREEN</p>

	<p>Social Care Inspection Commission in England</p> <ul style="list-style-type: none"> • the National Assembly for Wales (through the Care Standards Inspectorate for Wales) in Wales • the Scottish Commission for the Regulation for Care in Scotland • a Health and Social Services Trust in Northern Ireland. <p>Approved childcare in England is childcare approved by a body acting under the authority of the Secretary of State.</p> <p>Childcare providers who are eligible to apply for approval in England include:</p> <ul style="list-style-type: none"> • Childminders who are not required to register • Nannies or au pairs <p>Helpscreen ends}</p>	
<p><i>For each child and for each provider</i></p> <p><i>If Chatt=1,2, 3,6,7,8,9,10 OR ChInf=1,2 OR ChPri=1,2 OR ChPeo=1-8</i></p> <p>ChHr1</p>	<p>About how many hours in the seven days ending on Sunday the [DATE] did [CHILD'S NAME] spend [IN/WITH] his/her [CHILDCARE PROVIDER]?</p> <p>0..60</p>	

Question Name	Question Wording	Type of change
<p><i>If ChPeo=1,2,3,4,5,6,7, 8 and ChHr1>0</i></p> <p>PMChk</p>	<p>Was the time spent with [CHILD NAME'S] [CHILDCARE PROVIDER] during the daytime; or at night; or both in the day and at night?</p> <p>Interviewer : Ask or record</p> <ol style="list-style-type: none"> 1. Daytime only 2. At night only 3. Both day and night (include overnight only stays) 	<p>NEW QUESTION TO CHECK WHETHER TIME SPENT WITH CARER IS IN THE DAYTIME, NIGHTTIME OR BOTH DAY AND NIGHT</p>
<p><i>For each child and for each provider</i></p> <p><i>If Chatt=1,2,3,6,7,8,9,10 OR Chinf=1,2 OR ChPeo=1-8 AND ChHr1>0</i></p> <p>Cost</p>	<p>Thinking of the childcare [IN/WITH] [CHILD NAME'S] [CHILDCARE PROVIDER] does this cost you anything?</p> <p>Interviewer: Only include payments made by the parent/guardian. Exclude payments made by others e.g. grandparents or where payments are made with childcare vouchers.</p> <ol style="list-style-type: none"> 1. Yes 2. No 	

Question Name	Question Wording	Type of change
ChAmt1	<p>How much was your most recent payment for the childcare with [CHILD NAME'S] [CHILDCARE PROVIDER]?</p> <p>Interviewer: If unable to attribute costs per child, then enter an estimate by dividing total childcare costs by number of children.</p> <p>Interviewer: Only include payments made by the parent/guardian. Exclude payments made by others e.g. grandparents or where payments are made with childcare vouchers.</p> <p>0.00..99997.00</p>	
ChInKnd	<p>SHOWCARD S</p> <p>* [And/And apart from any money which you paid] do you do any of the things on this card to repay [CHILD NAME'S] [CHILDCARE PROVIDER] for looking after him/her?</p> <p>Interviewer: This is an opinion question. Code anything which is not found in categories 1 , 2, or 3 as other and make a note as necessary</p> <p>1. Looked after his/her child(ren) in return 2. Did him/her a favour 3. Gave him/her a gift or treat 4 Other 5 No, nothing</p>	<p>ASTERISK ADDED TO MAKE IT CLEAR IT IS AN OPINION QUESTION</p> <p>INTERVIEWER INSTRUCTION ADDED TO MAKE IT CLEAR THAT THIS IS AN OPINION QUESTION</p> <p>CATEGORIES 4 AND 5 SWAPPED</p>

Question Name	Question Wording	Type of change
<p>{ROUTE QUESTIONS BELOW FOR EACH CHILD AND FOR EACH PROVIDER.} {ASK IF ChHr1>0}</p> <p>ChPd</p>	<p>And what period did that payment cover?</p> <p>Interviewer: IF HOURLY RATE CODE AS 90 'LESS THAN A WEEK'</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) 	<p>INSTRUCTION ON SCREEN ADDED TO HIGHLIGHT THAT IF AN HOURLY PAYMENT IS MADE THEN CODE 90 'LESS THAN A WEEK' SHOULD BE USED</p>

3i ii) Help Screen at NeedHelp and GiveHelp

Current guidance on types of care that can be given refers to accompaniment on trips out to go to the park/ church/ restaurant. The reference to 'church' has been replaced by 'place of worship' to be more inclusive of all faiths.

Name of Question	Question Wording	Type of Change
<p>NeedHelp</p>	<p>SHOWCARD T In some households, there are people who receive help or support because they have long-term physical or mental ill-health or disability (or problems relating to old age). Is there anyone in this household who receives any of these kinds of help or looking after?</p> <p>INTERVIEWER: Include help from wife/husband/partner/other family member.</p> <p>1. Yes 2. No</p>	<p>SHOWCARD AMENDED AND IN-PROGRAM INTERVIEWER HELP-SCREEN TO REFER TO 'PLACE OF WORSHIP' INSTEAD OF 'CHURCH'</p>
<p>GiveHelp</p>	<p>SHOWCARD T And how about people not living with you: do you (or does anyone else in this household) provide any help or support for anyone not living with you who has a long-term physical or mental ill-health problem or disability, or problems relating to old age?</p> <p>INTERVIEWER: Exclude help given as part of a person's paid job, Eg. If respondent works for social services.</p> <p>1. Yes 2. No</p>	<p>SHOWCARD AMENDED AND IN-PROGRAM INTERVIEWER HELP-SCREEN TO REFER TO 'PLACE OF WORSHIP' INSTEAD OF 'CHURCH'</p>

Content of help screen and showcard at NeedHelp and GiveHelp

Keeping an eye out, 'being there':

Being available if needed

Making your whereabouts known so you can be contacted if needed

Social support and assistance:

Sitting with

Chatting with/ listening to/reading to

Making/receiving telephone calls to talk to them

Encouraging them to do things for themselves

Accompanying on trips out to go:

Shopping

To hospital/ GP/optician/dentist/chiroprapist

To the park/**place of worship**/restaurant

Paperwork/official/financial:

Helping with paperwork

Dealing with 'officials' (including by phone)

Home and garden:

Making meals

Going shopping for someone

Washing/ironing/changing sheets

Cleaning /housework

Gardening

Odd jobs/maintenance

Medical:

Collecting prescriptions/giving medication

Changing dressings

Moving about the home: Giving help with

Getting up and down stairs

Moving from room to room

Getting in and out of bed

Personal care: help with

Getting dressed

Feeding

Washing/bathing/using the toilet

4. Benefit Unit Schedule

4a Health and Disability

Additional instructions for recording Health questions for infants under 1 year old

Changes were made to the 2004-5 questionnaire to improve FRS compatibility with the Disability Discrimination Act definition. Further changes were made to health questions for the 2005-6 survey, including adding a 12 month reference period. Interviewers pointed out that children under one year old were being asked about their health over the last 12 months. For children under a year old, at the opinion question *CHealth* record whether the illness/disability is considered to be long-standing in relation to the child's age. FRS data users consider that it is not appropriate to ask children under a year old the question *CDisDifP*, so children under a year old have been removed from the routing to this question.

(Block: QHealth)

Name of Question	Question Wording	Type of Change
CHealth	<p>Does [NAME OF CHILD] have any long-standing illness, disability or infirmity? By 'long-standing' I mean anything that has troubled [NAME OF CHILD] over a period of at least 12 months or that is likely to affect him/her over a period of at least 12 months.</p> <p>INTERVIEWER: For children under a year old record whether the illness/disability is considered to be long-standing in relation to the child's age.</p> <p>1. Yes 2. No</p>	<p>ADDITIONAL INSTRUCTION ADDED ON HOW TO RECORD ANSWERS TO THIS QUESTION FOR ANY INFANTS UNDER 1 YEAR</p>
<p>If child is aged 1 year or over and doesn't have a long-standing illness (CHealth=2) OR doesn't have difficulties which limit activities (CDisDif=10) AND doesn't take medication (CDatre = 2)</p> <p>CDisDifP</p>	<p>Has [NAME OF CHILD] ever had a long-term illness, disability or infirmity that affected his/her activities? (By long-term, I mean lasting for a year or more).</p> <p>1. Yes 2. No</p>	<p>CHILDREN UNDER 1 YEAR REMOVED FROM THE ROUTING SO WILL NOT BE ASKED THIS QUESTION</p>

4b Government schemes for employment training
--

With the changes made to Child Benefit entitlement it is important that children are accurately identified. A check at the employment training questions asked of adults will make sure that all those eligible for child benefit are identified correctly.

If a young person aged 16-19 identifies themselves as being on a training scheme at the question *Train* a soft check will alert you to this fact. If the young person is living with their parents return to the household grid and record them as in training at the new question *Trainee*. The young person will then be identified as a child and will be reallocated to the same Benefit Unit as their parent/guardian. You will then need to complete the relevant child questions with the parent.

This is a soft check to allow for 16-19 year olds who do not live with their parents and so will not be dependants.

(Block: QCurst)

Question Name	Question Wording	Type of change
Train	SHOW CARD Y Were you on any of the government schemes for employment training shown on this card? CODE ONE ONLY. HELP <F9>. 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 Young People (18-24), 7. New Deal 50+, 8. New Deal for Disabled People, 9. Any other training scheme, 10. None of these	

Name of Question	Question Wording	Type of Change
NITrain	<p>Help <F9></p> <p>SHOW CARD Y Were you on any of the government schemes for employment training shown on this card?</p> <p>Interviewer: Code one only.</p> <ol style="list-style-type: none"> 1. Jobskills 2. Bridge to employment 3. Enterprise Ulster 4. Worktrack 5. Graduate Training Programme 6. New Deal for Young People (18-24) 7. New Deal 50+ 8. New Deal for Disabled People 9. Any other training scheme 10. None of these 	
<p>If trainee=2 and age 16-19 and (Train =1,2,3,4,5,6,8,9 or NITrain = 1, 2, 3, 4, 5, 6, 8,9)</p> <p><u>Soft Check</u></p>	<p>Interviewer: This person could be defined as a child under new child benefit rules. If this is the case, go back to Trainee in the household grid and code as 1 'yes'. This will recalculate the benefit units. Complete the child related questions for this person.</p>	<p>NEW SOFT CHECK</p>

4c Items included in salary

Working Tax Credit paid through wages is in the process of being phased out - this began in November 2005 and will finish in April 2006. As a result, Code 8 at InclPay and InclPay1 will be removed from the April 2006/7 questionnaire.

(Block QEmpJob)

Question Name	Question Wording	Type of change
InclPay	CARD DD Did your last wage/salary include any of the items on this card? CODE ALL THAT APPLY 1. Statutory Sick Pay 2. Statutory Maternity Pay 3. Statutory Paternity Pay 4. Statutory Adoption Pay 5. Income Tax Refund 6. Mileage Allowance or fixed allowance for motoring 7. Motoring expenses refund 8. Working Tax Credit <u>{CATEGORY REMOVED}</u> 8. None of these { CATEGORY RENUMBERED}	CATEGORY REMOVED AND CATEGORY 9 'NONE OF THESE' RENUMBERED TO CODE 8
InclPay1	SHOW CARD DD Does/Did your last wage/salary include any of the items on this card? CODE ALL THAT APPLY 1. Statutory Sick Pay 2. Statutory Maternity Pay 3. Statutory Paternity Pay 4. Statutory Adoption Pay 5. Income Tax Refund 6. Mileage Allowance or fixed allowance for motoring 7. Motoring expenses refund 8. Working Tax Credit <u>{CATEGORY REMOVED}</u> 8. None of these { CATEGORY RENUMBERED}	CATEGORY REMOVED AND CATEGORY 9 'NONE OF THESE' RENUMBERED TO CODE 8

4d Benefits-In-Kind

Interviewers raised a number of concerns about the question on benefits in kind received from employers (*InKind*). Firstly, there was some concern that the list of answer items at this question was too long. Respondents were observed to look only at the first few items on the showcard and had to be persuaded to read the full list. Businessmen were identified as a group who were particularly reluctant to read the full list, having other more pressing concerns than completing the interview!

Difficulties were also caused by the items themselves, for example, respondents were unclear about what constituted a 'Home computer' which was added to the list of benefits in kind in 2005-6.

Users of this information reviewed their needs and have made significant changes to the list of benefits in kind. The items on the list have been changed to reflect the most pressing information needs and reflect those benefits in kind which are received by at least 200,000 people in the UK according to administrative data sources.

HM Revenue and Customs (formerly the Inland Revenue) are using FRS data to estimate take-up of Tax Credits where taxable benefits in kind count as income brought to account in the Tax Credits calculation.

Items dropped from the list of benefits in kind

- Luncheon Vouchers,
- Free meals (including free canteen at work)
- Subsidised canteen,
- Free or subsidised goods (incl. store vouchers),
- Shares or share options,
- Payment of school fees for family members,
- Provision of a phone for personal use as well as work,
- Home computer,
- Company vehicle (has been replaced with two new categories –company car and company van)

New categories

- Company car
- Company van
- Fuel for private use
- Business and mileage payments
- Travel and business trip expenses
- Smart pension

4d i) Smart Pensions

In 2005-6, information was given to us by DWP on a new salary-sacrifice idea, whereby the employee agrees to a cut in their gross pay, and their contribution to the pension scheme is switched to the employer which has tax benefits for both parties. Last year, the extent of Smart pensions was expected to be small. As a result, no information was collected on these on the FRS, but instructions were given that payslips may mention 'reference pay' or 'base pay'. Administrative data sources indicate that Smart pensions appear to be more common than first understood. As a consequence, information on take-up of Smart pensions needs to be collected on the FRS.

/ If the respondent has a Smart pension, record this at category 6 at *ExpBen*. You do not have to record the amount paid into the Smart pension. At the earnings questions record the gross and net pay as reported by the respondent (as shown on the payslip). However, if you cannot reconcile the figures on the payslip (for example where 'reference pay' or 'base pay' are mentioned open a note to give details of any discrepancies in pay so that these can be accounted for when editing the data).

4d ii) Childcare vouchers/Employer contracted childcare

Employer contracted childcare

Employer contracted childcare is where the employers contract directly with an approved childcarer.

Childcare vouchers

/ Under new rules introduced by HM Revenue and Customs (formerly the Inland Revenue), employers can offer a scheme which allows parents to use part of their salary to buy childcare vouchers and they will not have to pay tax and National Insurance on this amount.

The scheme will operate through the employer payroll and the chosen amount will be deducted from the employee's salary each month before tax and National Insurance are calculated. Vouchers can then be used to pay childcare providers who will redeem them through the provider.

As deductions for childcare are made from the employee's pay, there is a concern that information collected on earnings will not accurately reflect salaries. In order that the amount by which the salary is reduced by childcare voucher take up is known, new questions will record the value of the childcare vouchers.

4d iii) Salary Sacrifice

Figures on the extent of salary sacrifice schemes more generally are essential in assessing whether employers are offering more support to employees via tax/NIC exemptions or whether employers are simply giving the support in lieu of pay. A question on salary sacrifice was included in the 2005-6 questionnaire due to increased need for information on take-up of salary sacrifice options. The question asked whether ANY of the benefits in kind identified at *InKind* were salary sacrifice.

With the new tax/NICs exemptions for employer provided childcare there is increasing Ministerial interest in these salary sacrifice schemes. The question on salary sacrifice included in the 2005-6 survey has been modified so that the value of salary sacrificed childcare vouchers are recorded separately from the other benefits in kind at the question *ChVSac*. The other benefits in kind will be identified as being salary sacrifice at the question *Sa/Sac*. The question *Sa/Sac* has also been altered so that the answers given at *ExpBen* (excluding childcare vouchers) are included in the question text.

6 Do not record childcare vouchers at *Sa/Sac* to prevent double-counting.

Question Name	Question Wording	Type of change
InKind	<p>Which, if any, of the benefits shown on this card have you made use of, or received, from your present employer in the last 6 months?</p> <p>Interviewer: Code all that apply. Company vehicles do not include motorbikes/scooters.</p> <ol style="list-style-type: none"> 1. Luncheon Vouchers, 2. Free meals (including free canteen at work), 3. Subsidised canteen, 4. Free or subsidised goods (incl. store vouchers), 5. Workplace nursery, 6. Childcare vouchers / employer contracted childcare, 7. Free or subsidised medical insurance for self or family, 8. Shares or share options, 9. Payment of school fees for family members, 10. Provision of a phone for personal use as well as work, 11. Company vehicle, 	THIS QUESTION HAS BEEN REPLACED BY EXPBEN

	<p>12. Home computer, 13. Any other payments in kind, 14. None of these</p>	
ExpBen	<p>SHOWCARD FF</p> <p>In the last 12 months, that is since [date], have you received, or made use of any of the things on this card from your present employer?</p> <p>Interviewer: Code all that apply. Company vehicles do not include motorbikes/scooters.</p> <ol style="list-style-type: none"> 1. Company car 2. Company van 3. Fuel for private use 4. Business mileage payments 5. Travel and business trip expenses 6. Smart pension 7. Medical or dental insurance for self or family 8. Workplace nursery 9. Childcare vouchers / employer contracted childcare 10. Any other benefits in kind 11. None of these 	<p>NEW QUESTION ASKING ABOUT BENEFITS IN KIND THE REFERENCE PERIOD HAS BEEN CHANGED TO THE 'LAST 12 MONTHS'.</p> <p>THE QUESTION REFERS ONLY TO THE PRESENT EMPLOYER.</p>
If ExpBen=9 ChVSac	<p>Is the childcare voucher received instead of some of your salary or wage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 	NEW QUESTION
If ChvSac=1 ChVAmt	<p>What was the value of the childcare voucher(s) you received last time from your employer? 0.01..9997.00</p>	NEW QUESTION

Question name	Question wording	Type of change
<p>IF ChvAmt=Response</p> <p>ChVPD</p>	<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) 	<p>NEW QUESTION</p>
<p>ChVUsu</p>	<p>Is that the amount you usually get?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. No such thing as usual amount 	<p>NEW QUESTION</p>
<p>IF ChVUsu=2</p> <p>ChVuamt</p>	<p>How much do you usually get?</p> <p>0.01..9997.00</p>	<p>NEW QUESTION</p>
<p>IF ChVuAmt=RESPONSE</p> <p>ChVUPd</p>	<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) 	<p>NEW QUESTION</p>

Question name	Question wording	Type of change
IF ExpBen=1-8, 10 SalSac	[THIS TEXT FILL WILL BE ACTIVATED IF EXPBEN=9 AND ANSWERS 1-8, OR 10 AT EXPBEN Apart from the childcare vouchers just mentioned,] [Is the/Are the] [benefits in kind {codes 1-8, 10}] received instead of some of your salary or wage? 1. Yes 2. No	QUESTION ROUTING CHANGED TO EXCLUDE CHILDCARE VOUCHERS. BENEFITS IN KIND IDENTIFIED AT EXPBEN INCLUDED IN WORDING OF THE QUESTION.

4e Other Deductions

Editors of the FRS data have found values of over £2000 at *DedOth*. These values could not be entered at the question which had a limit of 997.00. The answer range has been extended to allow greater values to be recorded.

Question Name	Question Wording	Type of change
DedOth	Open a note and describe these 'other' deductions, with amounts. Then add them up and enter the total at this question. 0.01.. 9997.00	Answer range extended

4f Pension Provision

/ The DWP have for some time been concerned about the accuracy of the information collected on pensions on the FRS. After meeting with FRS data users in September 2003 it was agreed that there was a need to review the FRS pensions questions and produce a revised set of questions for April 2006.

/ As pensions are the biggest asset people are likely to have other than owning their own home, it is important that DWP have good information about pensions.

In-depth follow-up interviews were undertaken with FRS respondents in 2004, which focussed on their understanding of their own pensions and their knowledge of pensions generally. It was found that respondents did not have the requisite knowledge to answer some of the questions put to them about their pension type. Even respondents who thought they knew about their pension type were contradicted when documentary evidence was consulted.

In 2005, a new set of pensions questions was designed and tested on a small number of respondents to see if they were better able to provide reliable information on their pension type. A similar knowledge barrier was found to those in the 2004 research, but there were some substantial improvements in understanding of the revised questions.

The set of questions asked in the 2006/7 FRS have been changed based on findings of the testing undertaken in 2004 and 2005.

The Pension Service (part of the DWP) are the main users of FRS pensions information and use FRS data to identify:

- membership and eligibility for an employer pension scheme
- the number of people who are members of an employer scheme
- who contributes to pension schemes (employee, employer or both)
- the number of people who have one or more private pensions

FRS pensions data is used as part of the *Opportunity for all* series of annual reports about tackling poverty and social exclusion. *Opportunity for all* sets out the Government's current strategy and measures its effectiveness against established and challenging indicators of progress. Monitoring support for pensioners and whether people will be provided for in their retirement forms part of these reports.

Who will be asked the pensions questions?

Relevant questions on pension provision will be asked of three groups of people:

1. Aged under 70 and employee or doctor or dentist in practice
2. Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work
3. For respondents who are not self-employed and are over 69 years of age, and those who have never worked (all ages)

It was found in analysis of data from the English Longitudinal Study of Ageing data that there are men aged 65 to 71 years and women aged 65 to 68 years were still in employment and contributing to a pension. It is anticipated that this is likely to increase with the Government's extending working lives policies. The FRS questions have therefore been extended to be asked of under 70 year olds. FRS pensions questions had previously been asked of those under retirement age.

Accurate information

Due to past problems with respondents misreporting their pension type, check questions have been added to the 2006/7 pensions questions so that interviewers can verify the respondent's situation. The check questions will ask you to go back and change answers to previous pension questions as appropriate.

Eligibility to belong to an employer scheme

A person may not be a member of an employer's scheme because they are not eligible (e.g. where the scheme is only open to senior managers). Previous FRS questions did not ask about eligibility to belong to a scheme and incorrect inferences about non-membership resulted. A note has been added to the screen at the question *EligSchm* to remind you that this might be the case if the respondent has doubts about whether they can belong to the scheme run by their employer.

Group Personal Pensions and Stakeholder Pensions

The complexity of pension set-ups has made it difficult for respondents to clearly identify their pension as an employer scheme or a private/personal pension. For example, Group Personal Pensions should be classified as personal pensions (as the name suggests). The difficulty arises with the fact that the employer will sponsor Group Personal Pensions thus appearing to the respondent (not unreasonably) that it is an employer pension scheme. This type of pension is separately identified for 2006/7 in the pension question *EmpPen*. There is a check question in the 2006/7 pension questions to try to make sure that respondents correctly identify their Group Personal Pension.

What are Group Personal Pensions?

A group personal pension (GPP) is effectively a series of individual personal pensions provided by a single life assurance company, but organised by an employer. Both the employer and the employee can contribute to a group personal pension and these contributions will be limited to the HM Revenue and Customs (formerly Inland Revenue) maxima based on the members age.

Group Stakeholders

EmpPen also includes a category to identify a 'group stakeholder pension (these are stakeholder pensions arranged by an employer on behalf of employees – the employer may or may not contribute to such a pension)'. This is to record a stakeholder which the employer has arranged for the employee. Companies with 5 employees or more have to offer their employees access to a stakeholder pension.

6 Do NOT record stakeholder pensions which the respondent has arranged for him/herself at this question.

4 Record stakeholder pensions arranged by the respondent for him/herself as a personal pension at the following questions *PrivPen* and *PersPen*.

/ The question *SpHelp* checks whether the employer had any involvement with the stakeholder pension that the respondent arranged. Many employers are facilitating stakeholder pensions as a replacement for Free Standing Additional Voluntary Contributions, this question will help identify this practice.

Paying into a stakeholder pension for someone else

Other people, as well as an employer, can pay into a stakeholder pension on your behalf. That means that partners or other family members can help you to save for your retirement. Respondents will be asked whether they took out a stakeholder for themselves or someone else at *SpWho*. Respondents will only be asked further questions about their OWN Stakeholder scheme.

Stakeholder check

To check whether there is double-counting within the Benefit Unit at the question *SpWho* a soft check will be triggered if two people are recorded as having a stakeholder and one has taken out a pension for someone else.

+ For example, Mr Smith reports that he pays into a stakeholder for someone else (his wife, Mrs Smith). Mrs Smith reports that she has a stakeholder pension for herself. The check will ask you to identify whether the stakeholder Mr Smith pays into for someone else is the same stakeholder Mrs Smith has reported.

/ It is very important that you make a note of the circumstances at Mr Smith's answers at *SpWho* if the same stakeholder pension scheme is being referred to e.g. "Mr Smith pays into the stakeholder reported by Mrs Smith (person 2)". If a note is not made it will be assumed that the stakeholder pension Mr Smith pays into is not the same as the one paid into by Mrs Smith.

What are Group Stakeholder Pensions?

Like personal pensions, Stakeholder Pensions are sold by insurance companies, banks and building societies, as well as by some trade unions. As with Group Personal Pensions, employers can make an arrangement with a pension provider and offer their employees a group stakeholder pension scheme.

What are Stakeholder pensions?

Introduced in 2001, Stakeholder Pensions (SHPs) are a special type of low-charge personal pension. As with other types of money purchase pensions, the money you save is put into investments such as bonds or stocks and shares and the amount you get when you retire depends on the total amount of money paid into the scheme over the years and how the investment has grown. This fund will then be used to buy an annuity from an insurance company that will give you a regular income when you retire.

There are some differences between stakeholder pensions and other types of personal pensions.

SHPs have to meet certain standards set by the Government to make sure they offer value for money, flexibility and security:

- the charges are capped;
- there are low minimum payments;
- they are more flexible than many other private pension schemes - you can choose when and how often you pay into the scheme and there are no penalties if you miss a payment; and
- other people, as well as an employer, can pay into a stakeholder pension on your behalf. That means that partners or other family members can help you to save for your retirement.

Guide to Pensions

A pocket guide to pensions has been designed which gives information on the main pension types for interviewer use. As with the other FRS 'Guides to ...', the Guide to Pensions is for interviewer information ONLY and should not be given to respondents. As I'm sure you realise, the information is aimed to help with recording answers to the FRS pensions questions it is NOT intended to be used to advise respondents on the suitability of their pension scheme.

Information on pension types has been added in helpscreens at many of the pension questions to help if respondents are not familiar with the terms used.

Question Name	Question Wording	Type of change
DVPens	<ol style="list-style-type: none">1. Aged under 70 and employee or doctor or dentist in practice2. Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work3. For respondents who are not self-employed and are over 69 years of age, and those who have never worked (all ages)	NEW DERIVED VARIABLE TO IDENTIFY HOW THE RESPONDENT SHOULD BE ROUTED THROUGH THE PENSIONS QUESTIONS. THIS INFORMATION WILL ALSO BE AVAILABLE ON THE DATASET FOR ANALYSIS.

Question Name	Question Wording	Type of change
<p>ROUTING INSTRUCTION <i>- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice)</i></p> <p>EmpSchm</p>	<p>Does your employer run a pension scheme for any employees?</p> <p>1. Yes 2. No 3. Don't Know</p>	<p>NEW QUESTION</p>
<p>ROUTING INSTRUCTION <i>- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND EmpSchm=1 (employer runs a pension scheme by employer)</i></p> <p>EligSchm</p>	<p>Are you eligible to belong to a pension scheme run by your employer?</p> <p>Interviewer: Employers may provide a pension scheme that is only open to senior management or permanent staff</p> <p>1. Yes 2. No 3. Don't Know</p>	<p>NEW QUESTION</p>
<p>ROUTING INSTRUCTION <i>- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND EmpSchm=1 (employer runs a pension scheme) AND EligSchm=1 (eligible to belong to pensions scheme run by employer)</i></p> <p>MemSchm</p>	<p>Are you a member of a pension scheme run by your employer?</p> <p>1. Yes 2. No 3. Don't Know</p>	<p>NEW QUESTION</p>

ROUTING INSTRUCTION		NEW QUESTION
<p>- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND EmpSchm=1 (Employer runs a scheme) OR (EmpSchm=2 (employer does not run a scheme) OR EmpSchm=3 (do not know if employer runs a scheme) OR EligSchm=1 (Eligible to belong to employer scheme) OR EligSchm=2 (employee not eligible to join scheme run by employer) OR EligSchm=3 (do not know if employee eligible to join scheme run by employer) OR MemSchm=1 (Member of employer scheme) OR MemSchm=2 (not member of employer scheme) OR MemSchm=3 (do not know if member of employer scheme)) OR IF DVPens=2 (Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work)</p>		
<p>PrivPen</p>	<p>Do you have a pension that you have arranged for yourself, for example with a pension company or financial advisor? Do not include the State Pension</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Don't Know 	

Question Name	Question Wording	Type of change
<p>ROUTING INSTRUCTION - IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND (EmpSchm=2 (Employer does not run scheme) OR EmpSchm=3 (don't know if employer runs scheme) OR MemSchm=2 (Not member of employer scheme) OR MemSchm=3 (Don't know if member of employer scheme) OR (EmpSchm=1 (Employer runs a scheme) AND (EligSchm=2 (Not eligible to belong to employer scheme) OR EligSchm=3 (Don't know if eligible to belong to employer scheme)) AND PrivPen=2 (no pension arranged for self) OR PrivPen=3 (don't know if arranged pension for self) OR DVPens=2 AND PrivPen=2 (no pension arranged for self) OR PrivPen=3 (don't know if arranged pension for self))</p> <p>ChkNoP</p>	<p>Help <F9></p> <p>Interviewer: The respondent seems NOT to have a pension which is being contributed to, is this correct?</p> <p>Exclude AVCs and FSAVCs – which are top-ups to pensions not pensions in their own right.</p> <ol style="list-style-type: none"> 1. No pension 2. Does have a pension <p>{Help Screen information Additional Voluntary Contribution A scheme member can make an extra payment to a pension through an additional voluntary contribution (AVC)</p>	

	<p>schemes. For many occupational pension schemes an AVC is a separate pension operated by a defined contribution scheme on a money purchase basis where a pension income at retirement is paid in addition to the main scheme benefits.</p> <p>Free Standing Additional Voluntary Contribution A pension plan where the scheme member can make extra contributions that are separate from the occupational pension scheme is called a free standing additional voluntary contribution (FSAVC) End of helpscreen}</p>	
<p>ROUTING INSTRUCTION - <i>IF ChkNoP=2 (Has a pension – not recorded in previous questions)</i></p> <p>HARD CHECK</p>	<p>There is no record of a pension for this respondent. Go back through the answers given to the pension questions and check that these have been recorded correctly. If respondent has no pension code 1 'No pension' at ChkNoP.</p>	
<p>ROUTING INSTRUCTION - <i>IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND MemSchm=1 (Member of employer scheme)</i></p> <p>EmpPen</p>	<p>Helpscreen <F9></p> <p>SHOW CARD KK</p> <p>Thinking about the pension scheme run by your employer, which of the pension arrangements described on this card best describes your employer pension?</p> <p>INTERVIEWER: If</p>	

	<p>respondent has a stakeholder pension run by their company this should be coded as stakeholder and NOT occupational</p> <p>This question only refers to employer-based pensions. Exclude personal pensions</p> <ol style="list-style-type: none"> 1. A group personal pension (these are personal pensions arranged by an employer for a group of employees) 2. A company or occupational pension scheme 3. A group stakeholder pension (these are stakeholder pensions arranged by an employer on behalf of employees – the employer may or may not contribute to such a pension) 4. None of these <p>{Helpscreen information: Group Personal Pensions A group personal pension (GPP) is effectively a series of individual personal pensions provided by a single life insurance company, but organised by an employer. Both the employer and the employee can contribute to a group personal pension and these contributions will be limited to the HMRC (formerly Inland Revenue) maxima based on the members age.</p> <p>Company Pensions This is a pension gained as a result of salaried employment, and is sometimes referred to as an occupational or superannuation pension. These pensions are governed by the Occupational Pensions Regulatory Authority (OPRA) and must comply with certain regulations to benefit from</p>	
--	---	--

	<p>the tax incentives.</p> <p>Employees are generally referred to as <i>members</i> of the Scheme. The scheme is generally paid for by the Employer who makes contributions into a fund. In many schemes the employee may also be required to contribute.</p> <p>Types of company pension schemes:</p> <p>Company pension schemes vary widely. The schemes can be very broadly divided into two types:</p> <ul style="list-style-type: none"> • Defined Benefit Schemes (DB Schemes) • Defined Contribution Schemes (DC Schemes are sometimes also called Money Purchase schemes) <p><i>Defined Benefit (DB) Schemes:</i> When we talk about a 'benefit' we are generally talking about pensions. A benefit is really just another way of describing either of a pension or cash amount or some other sort of reward. A pension might be described as a 'retirement benefit'.</p> <p><i>A Defined Benefit (DB) Scheme</i> is a pension scheme where the amount of pension received will be 'defined' by a formula. The formula, is normally related to salary and length of service. The pension promised is not related to the contributions paid into the fund.</p> <p>Final Salary schemes are the most common form of defined benefit scheme in the UK. These schemes provide</p>	
--	--	--

	<p>pensions calculated as a fraction of your salary at the point you leave the scheme. The fraction is calculated by considering the number of years you have been a member of the scheme.</p> <p>Defined Contribution (DC) Scheme: A Defined Contribution (DC) Scheme (also sometimes described as a Money Purchase Scheme) is in some ways the complete opposite of a Defined Benefit Scheme. In a DC Scheme the amount of pension received will depend on the contributions paid into the scheme. These amounts are then invested to produce a fund at retirement. However the pension available at retirement will depend upon the level of contributions paid, investment returns earned and the cost of purchasing pension at retirement. These things cannot be known in advance and hence the pension it produces cannot be known also. The pension (or benefit) is not defined it is the contributions which are defined.</p> <p>Group Stakeholder Pensions Like personal pensions, Stakeholder Pensions are sold by insurance companies, banks and building societies, as well as by some trade unions. As with Group Personal Pensions, employers can make an arrangement with a pension provider and offer their employees a group stakeholder pension scheme.</p> <p>There are some differences between stakeholder pensions and other types of personal pensions.</p>	
--	---	--

	<p>SHPs have to meet certain standards set by the Government to make sure they offer value for money, flexibility and security:</p> <ul style="list-style-type: none"> • the charges are capped; • there are low minimum payments; • they are more flexible than many other private pension schemes - you can choose when and how often you pay into the scheme and there are no penalties if you miss a payment; and • other people, as well as an employer, can pay into a stakeholder pension on your behalf. That means that partners or other family members can help you to save for your retirement. <p>“Superannuation” schemes should be treated as a company or occupational pension (code 2). Code 1: Only include pensions if employer or employee contributions are being paid in now, or will be in future. Code 2: Employees may be a member of an employer's pension or superannuation scheme on a voluntary basis. Some employers require employees to be members of their scheme unless they 'opt out' whilst others require them formally to 'opt in' before they can become members. Code 4: Respondent should be routed as EmpPen=2 Helpscreen ends}</p>	
--	---	--

Question Name	Question Wording	Type of change
<p>ROUTING INSTRUCTION <i>- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND MemSchm=1 (Member of employer scheme) AND EmpPen=2 (Occupational Pension)</i></p> <p>EmpArr</p>	<p>SHOWCARD LL</p> <p>Please look at this card and tell me which of the options best describes your employer's involvement in this pension scheme?</p> <ol style="list-style-type: none"> 1. Employer runs and manages their own scheme 2. Employer runs their own scheme which is managed for them by a pension company 3. Employer does not run their own scheme but arranges access to a pension provider for its employees 4. Don't Know 	
<p>ROUTING INSTRUCTION <i>- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND EmpArr=3 (Employer does not run their own scheme but arranges access to a pension provider for its employees)</i></p> <p>ChkdPn</p>	<p>Help <F9></p> <p>Can I just check, is it possible that your pension is a group personal pension or a group stakeholder pension?</p> <p>INTERVIEWER: Earlier at EmpPay, the respondent said that they did NOT pay into a group personal or group stakeholder pension run by</p>	

	<p>their employers.</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Don't Know <p>{Helpscreen information Group Personal Pensions A group personal pension (GPP) is effectively a series of individual personal pensions provided by a single life insurance company, but organised by an employer. Both the employer and the employee can contribute to a group personal pension and these contributions will be limited to the Inland Revenue maxima based on the members age. Helpscreen ends}</p>	
<p>ROUTING INSTRUCTION FOR HARD CHECK - IF <i>DVPens=1</i> (Aged under 70 and employee or doctor or dentist in practice) AND <i>ChkdPn=1</i> (pension is group personal or group stakeholder pension)</p> <p><u>HARD CHECK</u></p>	<p>INTERVIEWER: Earlier at EmpPay, the respondent said that they did NOT pay into a group personal or group stakeholder pension run by their employers.</p> <p>Please check with respondent: If they DON'T have a group personal or group stakeholder pension, recode ChkdPn to 'No' (code 2). If they DO HAVE a group personal or group stakeholder pension, recode EmpPay as code 1 or 3 as appropriate and continue the pension questions</p>	

Question Name	Question Wording	Type of change
<p>ROUTING INSTRUCTION - IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND EmpArr=1 (employer runs and manages own scheme) OR EmpArr=2 (Employer runs their own scheme which is managed for them by a pension company) OR EmpArr=3 (Employer does not run their own scheme but arranges access to a pension provider for its employees) AND ChkdPn=2 (pension is not a group personal pension or group stakeholder pension) OR ChkdPn=3 (don't know if has a group personal pension or group stakeholder) OR EmpArr=4 (don't know employer's involvement in this pension scheme)</p> <p>EpLong</p>	<p>SHOW CARD MM</p> <p>Which of the time periods on this card best describes how long ago you joined your employer's pension scheme?</p> <p>Interviewer: In the case of someone who has changed employer but remained in the same pension scheme, enter the time period which corresponds to when they first joined the scheme. Such a situation might apply for example, to teachers who have moved from one education authority to another but remain in the national pension scheme.</p> <ol style="list-style-type: none"> 1. Less than 6 months 2. 6 months, but less than a year 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 	

ROUTING INSTRUCTION

- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) **AND MemSchm=1** (Member of employer scheme)

EpType

Help <F9>

SHOW CARD NN

Which of the statements on this card best describe this scheme?

Interviewer: Code one answer only.

Interviewer: It may be helpful to consult a payslip if available.

1. Contributions are taken out of my pay each week or month
2. The scheme is non-contributory, but I do pay something to make additional provision for myself or my dependants
3. The scheme is non-contributory. No-one takes money off my pay each week or month

{Helpscreen information

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

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

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

Helpscreen ends}

ROUTING INSTRUCTION

- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) **AND** **(EmpPen=1** (A group personal pension (these are personal pensions arranged by an employer for a group of employees) **OR EmpPen=3** (A group stakeholder pension)

EPCon

Help <F9>

Who contributes to your employer [group personal pension or employer sponsored group stakeholder] pension – you, or your employer, or both of you?

Interviewer: Code one answer only

1. Respondent only
2. Employer only
3. Both contribute
4. Neither

{Helpscreen information:
Employer sponsored group stakeholder
Like personal pensions, Stakeholder Pensions are sold by insurance companies, banks and building societies, as well as by some trade unions. As with Group Personal Pensions, employers can make an arrangement with a pension provider and offer their employees a group stakeholder pension scheme.

There are some differences between stakeholder pensions and other types of personal pensions.

Stakeholder pensions have to meet certain standards set by the Government to make sure they offer value for money, flexibility and

	<p>security:</p> <ul style="list-style-type: none"> • the charges are capped; • there are low minimum payments; • they are more flexible than many other private pension schemes - you can choose when and how often you pay into the scheme and there are no penalties if you miss a payment; and • other people, as well as an employer, can pay into a stakeholder pension on your behalf. That means that partners or other family members can help you to save for your retirement. <p>Helpscreen ends}</p>	
<p>ROUTING INSTRUCTION - IF DVPens=1 (<i>Aged under 70 and employee or doctor or dentist in practice</i>) AND MemSchm=1 (<i>Member of employer scheme</i>)</p> <p>EPGov</p>	<p>Help <F9></p> <p>In the last 12 months, has any money been paid into this employer pension as a rebate of part of your National Insurance contributions because you are contracted out of SERPS/ S2P?</p> <p>INTERVIEWER: SERPS is the State Earning Related Pension Scheme. S2P is the Second State Pension introduced in April 2002.</p> <ol style="list-style-type: none"> 1. Yes 2. No <p>{Helpscreen information State Pensions The pension paid from the state can be divided into essentially two layers. <i>The Basic State Pension</i> The Basic State Pension provides a basic flat-rate</p>	

	<p>level of pension, rising year on year with the rise in price inflation and is available to all those who have paid a sufficient number of years of National Insurance contributions. The full Basic State Pension is currently £4,027.40 per year (i.e. around £77.45 per week) for a single person and £6,437.60 per year (or £123.80 per week) for a married couple.</p> <p><i>Additional State Pension</i></p> <p>The second layer is an earnings related pension and effectively provides a top-up pension based on an individual's level of earnings over their career. Unlike the Basic State Pension, the amount of pension the individual receives from the Additional State Pension is dependent upon the amount the person earned, and hence the total National Insurance contributions they paid across their career. The Additional State Pension used to be called The State Earnings Related Pension Scheme (SERPS), but is now called The State Second Pension (S2P).</p> <p>Contracting Out</p> <p>Contracting out is a mechanism that permits individuals to give up their right to an Additional State Pension and either pay a reduced level of National Insurance in the case of an Occupational Pension scheme or receive a rebate from the Inland Revenue in the case of Personal/Private or Stakeholder Pensions. Instead of paying into the State Earnings Related Pension Scheme (SERPS) or into the State Second Pension (S2P), employees</p>	
--	--	--

	<p>can join a contracted out occupational pension scheme (if the employer operates one) or take out an appropriate personal pension. Helpscreen ends}</p>	
<p>ROUTING INSTRUCTION - IF DVPens=1 (<i>Aged under 70 and employee or doctor or dentist in practice</i>) AND PrivPen=1 (<i>personal pension</i>) OR DVPens=2 (<i>Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work</i>) AND PrivPen=1 (<i>personal pension</i>).</p> <p>PersPen</p>	<p>Help <F9></p> <p>Thinking of the pension you arranged yourself, do you have a personal pension, a stakeholder pension or both?</p> <p>Interviewer: Code all that apply</p> <ol style="list-style-type: none"> 1. Personal pension 2. Stakeholder pension <p>{Helpscreen information Personal pensions Introduced in 1988, a personal pension is a kind of pension that people set up for themselves, with a pension provider such as a bank, life assurance company or building society. It is entirely your own, which means you can continue to contribute to it if you move jobs. Personal pensions are the most common pension arrangement for people who are self-employed.</p> <p>Personal pensions are money purchase schemes (also called defined-contribution or DC schemes). As with occupational money purchase schemes, the</p>	

	<p>money you save is put into investments such as bonds or stocks and shares and the amount you get when you retire depends on the total amount of money paid into the scheme over the years and how the investment has grown. This fund will then be used to buy an annuity from an insurance company that will give you a regular income when you retire.</p> <p>Stakeholder pensions Introduced in 2001, SHPs are a special type of low-charge personal pension. As with other types of money purchase pensions, the money you save is put into investments such as bonds or stocks and shares and the amount you get when you retire depends on the total amount of money paid into the scheme over the years and how the investment has grown. This fund will then be used to buy an annuity from an insurance company that will give you a regular income when you retire.</p> <p>SHPs are suitable for people who are self-employed, moderate and low earners, and those who do not have an income of their own but can afford to save for a pension (e.g. women on a career break). SHPs can also be set up for children. Helpscreen ends}</p>	
--	--	--

Question Name	Question Wording	Type of change
<p>ROUTING INSTRUCTION - IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND PrivPen=1 (pension arranged for self) AND PersPen=1 OR IF DVPens=2 (Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work) AND PrivPen=1 (pension arranged for self) AND PersPen=1</p> <p>PPNumC</p>	<p>Help <F9></p> <p>[Excluding any employer pension that you have already told me about,] how many personal pensions do you have?</p> <p>{Helpscreen information Restrict to those pensions receiving current contributions or rebates. If respondent has more than 3 pensions then choose the 3 receiving the largest contributions or rebates. Helpscreen ends}</p> <p>0..7</p>	
<p>ROUTING INSTRUCTION - IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND PPNumC>0 OR IF DVPens=2 (Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work) AND PPNumC>0</p> <p>PPDat</p>		

	<p>SHOW CARD MM</p> <p>Which of the time periods on this card best describes when you started [this/the first/the second/the third] pension?</p> <ol style="list-style-type: none"> 1. Less than 6 months 2. 6 months, but less than a year 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 	
<p>ROUTING INSTRUCTION <i>- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND PPNumC>0</i></p> <p>PPCon</p>	<p>Who contributes to this personal pension – you, or your employer, or both of you?</p> <p>Interviewer: Code one answer only</p> <ol style="list-style-type: none"> 1. Respondent only 2. Employer only 3. Both contribute 4. Neither 	
<p>ROUTING INSTRUCTION <i>- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND (PPCon=1 (Respondent only contributes to pension) OR PPCon=3 (Both respondent and employer contribute to pension)) OR IF DVPens=2 (Self-employed (of all ages) or under 70 years of age and has previously worked but</i></p>		

<p><i>is not currently in work)</i></p> <p>PPPay</p>	<p>How much was your last payment?</p> <p>0.00..999999.00 (Code pounds and pence)</p>	
---	---	--

Question Name	Question Wording	Type of change
<p>ROUTING INSTRUCTION <i>- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND (PPCon=1 (Respondent only contributes to pension) OR PPCon=3 (Both respondent and employer contribute to pension) AND PPPAY>0) OR IF DVPens=2 (Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work) AND PPPAY>0)</i></p> <p>PPPd</p>	<p>How long did that 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) 	
<p>ROUTING INSTRUCTION <i>- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND PPNuM C>0 AND PPCon=4</i></p> <p>PPReb</p>	<p>Help <F9></p>	

	<p>Some people have a personal pension that is opted out of the Second State Pension (S2P, formerly SERPS). This type of pension receives a contribution paid in once a year, from HM Revenue and Customs (HMRC, formerly the Inland Revenue). Does this describe the type of pension that you have?</p> <p>1. Yes 2. No</p> <p>{Helpscreen information Employees can have part of their Class 1 National Insurance contributions rebated into a personal pension. They continue to pay full Class 1 NI contributions but the HMRC (Inland Revenue) rebates the State Second Pension element of those contributions to the personal pension scheme. Pensions for those who have contracted out of the State Second Pension are called 'Appropriate Personal Pensions'. Helpscreen ends}</p>	
<p>ROUTING INSTRUCTION - IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND PPNuM C>0 AND PPCon=4 AND PPReb=1</p> <p>PPRebGOV</p>	<p>In the last 12 months, has any money been paid into this pension as a rebate of part of your National Insurance contributions because you are contracted out of SERPS/S2P?</p> <p>1. Yes 2. No</p>	
<p>ROUTING INSTRUCTION - IF ENDWPRIN = PENSION MORTGAGE (If in the mortgage questions the mortgage type is pension) AND</p>		

<p>IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND (PPCon=1 (Respondent only contributes to pension) OR (PPCon=3 (Both respondent and employer contribute to pension) OR IF DVPens=2 (Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work) AND PPNUMC>0</p> <p>PPMort</p>	<p>Interviewer: This household has a <u>pension mortgage</u>: has the payment just mentioned <u>already</u> been recorded earlier in the <u>mortgage section</u> of the household questionnaire?</p> <p>Simply code 'yes' or 'no', no further action is required.</p> <p>1. Yes 2. No</p>	
<p>ROUTING INSTRUCTION – IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND (PPCon=1 (Respondent only contributes to pension) OR PPCon=2 (Employer only contributes to pension) OR PPCon=3 (Both respondent and employer contribute to pension)</p> <p>PPGov</p>	<p>Help <F9></p> <p>In the last 12 months, has any money been paid into this pension as a rebate of part of your National Insurance contributions because you are contracted out of SERPS/ S2P?</p> <p>Interviewer: SERPS is the State Earnings Related Pension Scheme. S2P is the Second State Pension introduced in April 2002.</p>	

	<p>1. Yes 2. No</p> <p>{Helpscreen information Employees can have part of their Class 1 National Insurance contributions rebated into the personal pension. They may or may not have 'contracted out' of the State Second Pension (formerly SERPS). If they have, they continue to pay full Class 1 NI contributions but the HMRC (Inland Revenue) rebates the State Second Pension element of those contributions to the personal pension scheme. Pensions for those who have contracted out of the State Second Pension are called 'Appropriate Personal Pensions'. Helpscreen ends}</p>	
<p>ROUTING INSTRUCTION - IF DVPens=3 (<i>For respondents who are not self-employed and are over 69 years of age, and those who have never worked (all ages)</i>)</p> <p>StakeP</p>	<p>Help <F9></p> <p>Now I have some questions about possible pension arrangements. Are you paying contributions into a stakeholder pension fund? Do not include pensions where you are receiving payments</p> <p>Interviewer: Only record 'Yes' if contributions are paid into the pension. Do not record if money is gained from a pension.</p> <p>1. Yes 2. No 3. Don't Know</p> <p>{Helpscreen information: Stakeholder pensions are a special type of personal pension where annual</p>	

	management charges are capped and individuals have greater flexibility about the level of contributions, and when they make contributions. Helpscreen ends}	
--	--	--

Question Name	Question Wording	Type of change
<p>ROUTING INSTRUCTION - IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND PrivPen=1 (pension arranged for self) AND PersPen=2 OR IF DVPens=2 (Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work) AND PrivPen=1 (pension arranged for self) AND PersPen=2 OR IF DVPens=3 (For respondents who are not self-employed and are over 69 years of age, and those who have never worked (all ages)) AND STAKEP=1 (Paying into a stakeholder pension fund)</p>	<p>Help <F9></p> <p>[Excluding any employer pension that you have already told me about,] how many stakeholder pensions do you have?</p> <p>Interviewer: Stakeholder pensions are a special type of personal pension where annual management charges are capped and individuals have greater flexibility about the level of contributions, and when they make contributions.</p> <p>0..7</p> <p>{Helpscreen information: Restrict to those pensions receiving current</p>	
SPNumC		

	<p>contributions or rebates. If respondent has more than 2 pensions then choose the 2 receiving the largest contributions or rebates.</p> <p>Employer sponsored group stakeholder Like personal pensions, Stakeholder Pensions are sold by insurance companies, banks and building societies, as well as by some trade unions. As with Group Personal Pensions, employers can make an arrangement with a pension provider and offer their employees a group stakeholder pension scheme.</p> <p>There are some differences between stakeholder pensions and other types of personal pensions.</p> <p>Stakeholder pensions have to meet certain standards set by the Government to make sure they offer value for money, flexibility and security:</p> <ul style="list-style-type: none"> • the charges are capped; • there are low minimum payments; • they are more flexible than many other private pension schemes - you can choose when and how often you pay into the scheme and there are no penalties if you miss a payment; and • other people, as well as an employer, can pay into a stakeholder pension on your behalf. That means that partners or other family members can help you to save for your retirement. <p>Helpscreen ends}</p>	
<p>ROUTING INSTRUCTION - IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND</p>		

SPNumC>0

OR IF DVPens=2 (Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work)

AND SPNumC>0

OR IF DVPens=3 (For respondents who are not self-employed and are over 69 years of age, and those who have never worked (all ages)) **AND SPNumC>0**

For each of up to 2 stakeholder pensions the following questions are asked.

Restrict to those funds receiving current contributions or rebates. If more than 2 using these criteria, then chose 2 receiving largest contributions/rebates

SPDat

SHOW CARD MM

Which of the time periods on this card best describes when you started this stakeholder pension?

Interviewer: only one stakeholder pension is allowed for - respondent should answer following questions in relation to main stakeholder scheme

1. Less than 6 months
2. 6 months, but less than a year
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

<p>Soft check</p>	<p>If a time period is entered which implies the pension was started before April 2001.</p> <p>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.</p>	
<p>ROUTING INSTRUCTION <i>- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND SPNumC>0</i> <i>OR IF DVPens=2 (Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work) AND SPNumC>0</i> <i>OR IF DVPens=3 (For respondents who are not self-employed and are over 69 years of age, and those who have never worked (all ages)) AND SPNumC>0</i></p> <p>SPWho</p>	<p>Is this stakeholder pension taken out for yourself or someone else?</p> <p>1. Myself 2. Someone else</p>	
<p>If SpWho=2 to check whether the same stakeholder pension is being referred to by two people in the same Benefit Unit</p> <p>Soft check</p>	<p>One person in this Benefit Unit pays into a stakeholder for someone else and another has a stakeholder pension for him/herself. Please check – are they talking about the same Stakeholder pension? Make a note if the stakeholder is shared so that DWP can take</p>	

	into consideration any double-counting.	
<p>ROUTING INSTRUCTION - IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND SPNumC>0 AND SPWHO=1 (Stakeholder for myself)</p> <p>SPCon</p>	<p>Who contributes to this stakeholder pension – you, or your employer, or both of you?</p> <p>Interviewer: Code one answer only</p> <p>1: Respondent only 2: Employer only 3: Both contribute 4: Neither</p>	
<p>ROUTING INSTRUCTION - IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND SPNumC>0 AND SPCon=1 (the respondent contributes to their stakeholder pension) OR SPCon=3 (the respondent and employer contribute to their stakeholder pension) AND SPWHO=1 (Stakeholder for myself) OR IF DVPens=2 (Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work) AND SPNumC>0 AND SPWHO=1 (Stakeholder for myself) OR IF DVPens=3 (For respondents who are not self-employed and are over 69 years of age, and those who have never worked (all ages)) AND SPNumC>0 AND SPWHO=1 (Stakeholder for myself)</p> <p>SPPay</p>	<p>How much was your last payment for your stakeholder pension?</p> <p>Interviewer: Code pounds and</p>	

	<p>pence</p> <p>0.00..999999.00</p> <p>If respondent has mentioned at OthDed that they have a deduction from their salary to pay for a pension, and the amount given here is +/- 2% of the figure supplied at Udeduc, the following check is triggered</p>	
Soft check	<p>INTERVIEWER: Respondent probably has a stakeholder pension to which they contribute. They have already included this at Udeduc. Check with the respondent and if they have already told us about this code 0 here and make a note.</p>	
<p>ROUTING INSTRUCTION <i>- IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND SPNumC>0 AND SPCon=1 (the respondent contributes to their stakeholder pension) OR SPCon=3 (the respondent and employer contribute to their stakeholder pension) AND SPPAY>0 AND SPWHO=1 (Stakeholder for myself)</i> <i>OR IF DVPens=2 (Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work) AND SPNumC>0 AND SPPAY>0 AND SPWHO=1 (Stakeholder for myself)</i> <i>OR IF DVPens=3 (For respondents who are not self-employed and are over 69 years of age, and those who have never worked (all ages)) AND SPNumC>0 AND SPPAY>0 AND SPWHO=1 (Stakeholder for myself)</i></p> <p>SPPd</p>	<p>How long did that 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) 	
<p>ROUTING INSTRUCTION - IF <i>DVPens=1</i> (Aged under 70 and employee or doctor or dentist in practice) AND SPNumC>0 AND SPWHO=1 (Stakeholder for myself)</p> <p>SPHelp</p>	<p>Did your employer arrange or help to arrange your stakeholder pension?</p> <p>Interviewer: This question refers only to the personal stakeholder arranged by themselves</p> <p>1: Yes 2: No</p>	
<p>ROUTING INSTRUCTION - IF <i>DVPens=1</i> (Aged under 70 and employee or doctor or dentist in practice) AND SPNumC >0 AND SPCON=4 (Neither the employee or employer make contributions to the stakeholder) AND SPWHO=1 (Stakeholder for myself)</p> <p>SPReb</p>	<p>Help <F9></p> <p>Some people have a stakeholder pension that is opted out of the Second State Pension (S2P, formerly</p>	

	<p>SERPS). This type of pension receives a contribution paid in once a year, from HM Revenue and Customs (HMRC, formerly the Inland Revenue). Does this describe the type of pension that you have?</p> <p>1. Yes 2. No</p> <p>{HelpScreen information Employees can have part of their Class 1 National Insurance contributions rebated into a personal pension. They continue to pay full Class 1 NI contributions but the HMRC (Inland Revenue) rebates the State Second Pension element of those contributions to the personal pension scheme. Helpscreen ends}</p>	
<p>ROUTING INSTRUCTION - <i>IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND SPNumC>0 AND SPCON=4 (Neither the employee or employer make contributions to the stakeholder) AND SPREB=1 (Yes receive HMRC rebate) AND SPWHO=1 (Stakeholder for myself)</i></p> <p>SPRebGOV</p>	<p>In the last 12 months, has any money been paid into this pension as a rebate of part of your National Insurance contributions because you are contracted out of SERPS/S2P?</p> <p>1. Yes 2. No</p>	
<p>ROUTING INSTRUCTION – <i>IF ENDWPRIN = PENSION MORTGAGE (If in the mortgage questions the mortgage type is pension) AND IF DVPens=1 (Aged</i></p>		

<p>under 70 and employee or doctor or dentist in practice) AND (SPCon=1 (Respondent only contributes to pension) OR SPCon=3 (Both respondent and employer contribute to pension) AND SPWHO=1 (Stakeholder for myself) OR IF DVPens=2 (Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work) AND SPNUMC>0 AND SPWHO=1 (Stakeholder for myself) OR IF DVPens=3 (For respondents who are not self-employed and are over 69 years of age, and those who have never worked (all ages) AND SPNumC>0 AND SPWHO=1 (Stakeholder for myself)</p> <p>SPMort</p>	<p>Interviewer: This household has a <u>pension mortgage</u>: has the payment just mentioned <u>already</u> been recorded earlier, in the <u>mortgage section</u> of the household questionnaire?</p> <p>Simply code 'yes' or 'no'.</p> <p>1. Yes 2. No</p>	
<p>ROUTING INSTRUCTION - IF DVPens=1 (Aged under 70 and employee or doctor or dentist in practice) AND SPNumC>0 AND (SPCon=1 (Respondent only contributes to pension) OR SPCon=2 (Employer only contributes to pension) OR SPCon=3 (Both respondent and employer contribute to pension) AND SPWHO=1 (Stakeholder for myself)</p>		

SPGOV

Help <F9>

In the last 12 months, has any money been paid into this stakeholder pension as a rebate of part of your National Insurance contributions because you are contracted out of SERPS/S2P?

Interviewer: SERPS is the State Earnings Related Pension Scheme. S2P is the Second State Pension introduced in April 2002.

1. Yes
2. No

{Helpscreen information
Employees can have part of their Class 1 National Insurance contributions rebated into the stakeholder pension. They may or may not have 'contracted out' of the State Second Pension (formerly SERPS). If they have, they continue to pay full Class 1 NI contributions but the Inland Revenue rebates the State Second Pension element of those contributions to the stakeholder pension scheme. Pensions for those who have contracted out of the State Second Pension are called 'Appropriate Personal Pensions'.
Helpscreen ends}

4g Tax Credits

Dates amended in Tax Credit Section for 2006-07

(Block: QTaxCred)

The question on Tax Credits (*NTCDat*) has been updated to include reference to the new financial year 2006-07. A new category allowing 2006-07 to be recorded as the reference year for the calculation of the Tax Credit has been added.

Question name	Question wording	Type of change
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 2006-07 will initially be based on income in 2005-06. However, recipients can report 2006-07 income to HM Revenue and Customs 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> <ol style="list-style-type: none"> 1. 2006-07 2. 2005-06 3. One or more applicants receive IS/JSA/Pension Credit so info not on Award Notice 	CATEGORIES UPDATED TO INCLUDE 2006-7
<p><i>If NTCDat=2</i></p> <p>INCOLD</p>	<p>SHOW CARD QQQ</p> <p>I would like you to think about your total household income between April 2005 and March 2006. Which one of the categories on this card best describes your annual household income?</p>	UPDATED YEARS AND ROUTING

4h Age-Related Payments

Age-Related Payments are being made during Winter to many households where someone aged 65 or over lives. There are two Age-Related Payments – one to help with Council Tax bills, and the other to help with additional living expenses. Only one of the Age-related payments will be received. It is not possible to receive both payments.

Age-Related Payment will be made with Winter Fuel Payment for those who receive this. In these circumstances, record the amount received for Age-Related Payment with the amount received for Winter Fuel Payment (at question *WintFAmt*) in the Benefits Block.

In a very small number of cases, the respondent will not receive Winter Fuel Payment. In these cases, record the Age-Related Payment as 'Any National Insurance or State benefit not mentioned earlier' (Code 8 at question *Ben5Q*). You will then be asked for the name of this 'other benefit', before being asked a few other questions about the period of time it has been received and the amount received.

There is a complex entitlement system for Age-Related Payment. A person will qualify for Age-related payment based on their age and whether they received Pension Credit **during the qualifying week 19-25th September 2005**. The amounts received will also differ according to the individual's circumstances but if received at all will be £50, £100 or £200.

Those who will NOT receive Age-Related Payment

- If the respondent does not receive Pension Credit and has a partner aged under 65 who is claiming Income Support or income-based Jobseeker's Allowance then the respondent will not receive an age related payment.
- If the respondent is **aged under 70** and receives Pension Credit (guarantee credit element)

Those who should get Age-Related Payment

If the respondent does not get Pension Credit or gets the 'savings element' of Pension Credit he/she will receive an **Age-Related Payment for Council Tax bills**.

The respondent will receive £200 if:

- He/she is aged 65 or over and lives alone
- Respondents are a couple living alone and the respondent and his/her partner are 65 or over will receive a **household payment** of £200.
- If the respondent is aged 65 or over and lives with a couple who receive the 'guarantee credit element' of Pension Credit
- If the respondent is the only person living in a care home who qualifies for Age Related Payments

The respondent will receive £100 if:

- If the respondent is aged 65 or over and lives with another person (who is not his/her partner) or lives with a couple who are also aged 65 or over
- If the respondent lives in a care home

The respondent will receive £50 if:

- If the respondent is getting the 'guarantee credit element' of Pension Credit and the respondent or partner are aged 70 or over a **household payment** of £50 will be given to help with living expenses.

For those of you with internet access the following website sets out the qualifying criteria:
<http://www.thepensionservice.gov.uk/winterfuel/arp/home.asp>

(Block: QBenefit)

Question Name	Question Wording	Type of change
WintFuel	<p>In the last 12 months, have you received Winter Fuel Payment in your own right?</p> <p>INTERVIEWER: Please include any one-off age-related payments to help pay for living expenses, including Council tax bills which were paid with the Winter Fuel Payment.</p> <p>If the one-off payment was not paid with Winter Fuel Payment please use code 9 'Any national Insurance or State Benefit not mentioned earlier' at Ben5Q (the next question).</p>	
WintFAmt	<p>How much did you receive for your winter fuel payment?</p> <p>INTERVIEWER: Please include any one-off payments paid to people aged 70 or over to help pay for living expenses, including Council Tax bills.</p> <p>0.00..99997.00</p>	

Question name	Question wording	Type of change
Ben5Q	<p>In the last 6 months, have you received any of the things on this card, in your own right? SHOWCARD SS</p> <ol style="list-style-type: none"> 1. 'Extended payment' of Housing Benefit, Rent rebate or Council Tax Benefit (4 week payment only) 2. Bereavement Payment – paid in lump sum, 3. Child Maintenance Bonus / Child Maintenance Premium 4. Lone Parent's Benefit Run-On / Job Grant, 5. Work-Search Premium 6. In-work credit 7. Return to work credit 8. Any National Insurance or State Benefit not mentioned earlier 9. None of these 	INCLUDE AGE-RELATED PAYMENTS NOT PAID WITH WINTER-FUEL PAYMENT AT CODE 8 OF BEN5Q

4i State Pension entitlement letter

Respondents will be sent information on the amount of State Pension they will receive via an entitlement letter sent by The Pensions Service (part of the Department for Work and Pensions).

The State Pension entitlement letter includes details of the amount of benefit received. Providing the respondent has kept their letter in a safe place, you will be able to use the letter as documentary evidence of the amount of pension received.

The entitlement letter gives a detailed breakdown of the pension. So that you can record information about State Pension to the level of detail required, the question *PenLtr* allows the Retirement Pension elements to be recorded as they appear on the entitlement letter. This question was first included in the FRS last year for the 2005/6 survey. The entitlement letter has been amended by the Pension Service for 2006/7. To allow you to easily identify the elements that need to be recorded *PenLtr* has been amended to include only the elements that are shown on the revised entitlement letter.

If Retirement Pension is received via a bank account / Post Office Card account with other benefits such as Attendance Allowance or Disability Living Allowance, you will be asked to record the amounts for DLA and AA separately. This is because the respondent should have received a separate entitlement letter for their disability/care benefits from the Disability and Carers Directorate.

If, unusually, the respondent has an order book for their combined Retirement Pension and AA or DLA then you will code all of the components at *PenComp* and its follow-up questions *PenQ*.

(Block: QBenefit)

Question Name	Question Wording	Type of change
PenLtr	<p>INTERVIEWER: Ask respondent to consult their entitlement notice letter from the Pension Service for the items relating to their pension components.</p> <p>Code all that apply</p> <ol style="list-style-type: none">1. Basic Pension - based on National Insurance (NI) Contributions BasicInc2. Basic Pension increments – extra pension for putting off retirement3. Additional Pension - based on your earnings from 6 April 19784. Additional Pension - Less Contracted Out Deductions (COD)5. Additional Pension increments – Extra pension for putting off your retirement6. Graduated Retirement Benefit - based on contributions paid between 1961 and 1975 and any increments for putting off retirement	
PenL	Record amount of each pension component at PenLtr	

4j Financial Assistance Scheme (FAS) and Pension Protection Fund (PPF)

Additional instructions have been added at the Incomes, Pensions and Royalties questions to ensure that the pension top-up via Financial Assistance Scheme (FAS) or Pension Protection Fund (PPF) are included in the amount reported at the question *AnyPen*.

Financial Assistance Scheme (FAS)

The Financial Assistance Scheme regulations (2005) came into operation on 1st September 2005 and is administered by the Department for Work and Pensions.

The Financial Assistance Scheme (FAS) offers help to some people who have lost out on their pension because the pension they were a member of was under-funded when it started to wind up, and the employer is insolvent or no longer exists.

Assistance is given to those who are in most urgent need. Not all members of schemes will meet qualifying conditions.

/ Record Financial Assistance schemes at Code 1 'An employee pension from a previous employer' at *AnyPen* and make a note that the income is from FAS.

Pension Protection Fund

The Pension Protection Fund began on 6th April 2005 to pay compensation to members of defined benefit pension schemes when the employer is insolvent or no longer exists, and where there are insufficient assets in the pension scheme to cover Pension Protection Fund levels of compensation.

/ Record Pension Protection Fund compensation at Code 1 'An employee pension from a previous employer' at *AnyPen* and make a note that the income is from PPF.

(Block: IOthInc1)

Question Name	Question Wording	Type of change
AnyPen	<p>Help <F9></p> <p>Showcard WW</p> <p>Are you at present receiving an income from any of the sources shown on this card?</p> <p>Interviewer: Code ALL that apply.</p> <ol style="list-style-type: none">1. An employee pension from a previous employer2. Widow's Employee Pension (Pension from previous employer of deceased spouse or relative)3. A personal pension4. A pension as a member of a Trade Union or friendly society5. An annuity (includes home income plan or equity release)6. A trust or covenant7. A share of an employee or personal pension from an ex-spouse/ partner as a result of a court order or settlement made on divorce8. None of these <p>{Helpscreen information CODE 1 OR 2: An occupational pension from an OVERSEAS GOVERNMENT OR COMPANY should be accepted at this question, if paid in STERLING.</p> <p>If paid in FOREIGN CURRENCY, the pension should be treated as unearned income and entered later at 'Royal'.</p> <p>Financial Assistance Scheme (FAS)</p>	<p>NEW INSTRUCTION ADDED TO HELPSCREEN</p>

	<p>The Financial Assistance Scheme regulations (2005) came into operation on 1 September 2005 and is administered by the Department for Work and Pensions.</p> <p>The Financial Assistance Scheme offers help to some people who have lost out on their pension because the pension they were a member of was under-funded when it started to wind up, and the employer is insolvent or no longer exists. Assistance is given to those who are in most urgent need.</p> <p>Not all members of schemes will meet qualifying conditions. Record Financial Assistance schemes at Code 1.</p> <p>Pension Protection Fund The Pension Protection Fund began on 6 April 2005 to pay compensation to members of defined benefit pension schemes when the employer is insolvent or no longer exists, and where there are insufficient assets in the pension scheme to cover Pension Protection Fund levels of compensation.</p> <p>Record Pension Protection Fund at Code 1.</p> <p>CODE 5: Regular income from an insurance policy or from equity release (and not purchased from pension funds) should be included under 'ANNUITY'. Under equity plan release</p>	
--	---	--

	<p>schemes (such as Home Income Plan, Reversion schemes, Retirement Home Plan), elderly property owners may take out a loan secured on their home and use it to buy an annuity, part of which provides them with an income.</p> <p>Such a loan/mortgage should be recorded as a second mortgage in the household questionnaire (provided income on the loan is being paid).</p>	
--	---	--

4k Bank Accounts

Interviewers asked for guidance in recording information on bank accounts.

Credit Unions

A description of credit unions was requested as some respondents did not know what these were.

The following description of credit unions has been added to the helpscreen at the question *Accounts*:

A credit union is a self-help not-for-profit co-operative financial institution owned and controlled by its members. Credit unions offer many of the same services as banks such as savings and loan services. A credit union differs from a bank in that the members are the credit union's owners. The credit union is therefore run in the best interests of the membership as a whole. As a result the credit union may pay higher dividend (interest) rates on savings/shares (deposits) and lower charges on loans.

Internet and telephone banking

Interviewers also asked for guidance on how to record internet and telephone banking accounts. Some respondents report that they have an internet or telephone bank account at the question *Accounts*. However, *Accounts* asks about types of account in terms of their function rather than how they are accessed. Therefore the information required at this question is whether the account is a current or savings account type. As internet or telephone banking offer all types of bank account it is not possible to identify the type of account simply by recording that the bank account is accessed via the internet or telephone.

† To clarify that telephone and internet bank accounts can be of various types reference to 'phone and internet banking' has been added at each relevant category. If the respondent answers that they have a telephone or internet account but do not know what type of account it is, ask the respondent what they predominantly use their account for to establish whether it is a current account or savings account.

If current account code as 1 'Current account with a bank, building society, supermarket/store or other organisation (incl. phone and internet banking)'

If the internet or telephone bank is used for a savings account code as 7 'Savings account, investment account/bond, any other account with bank, building society, supermarket/store or other organisation (incl. phone and internet banking)'.

A new category has been added to *Accounts* for respondents who still cannot relate the type of telephone or banking account they have. Code 9 'Internet or telephone banking – type of account not known' will record that the respondent has an account but that they do not know the type of account they have. **This code should be used as a last resort.**

A soft check has been added whenever code 9 is used to remind interviewers of this:

Soft check

"Use code 9 only where type of account is not known. Please ask respondent what they use this account for to establish whether it is predominantly a current account or a savings account".

Routing

If Code 9 'Internet or telephone banking – type of account not known' is used questions to *Acclnt* and *AccTax* will be asked (in the same way as categories 1,2, 4, 5, 6, 7 and 8) but the respondent will not be routed to the assets block.

(Block: IAdInt)

Question Name	Question Wording	Type of change
Accounts	<p>Help <F9> ShowCard III</p> <p>Which of these accounts do you have now, or have you had in the last 12 months?</p> <p>Interviewer: Code all that apply. If respondent has an internet or telephone account determine what the account is predominantly used for (e.g. savings or current account). See help screen for further instructions and definitions.</p> <ol style="list-style-type: none"> 1. Current account with a bank, building society, supermarket/store or other organisation (incl. phone and internet banking) 2. Basic Bank Accounts including introductory / starter accounts (incl. phone and internet banking) 3. Post Office card accounts 4. National Savings Bank 	<p>INSTRUCTION ON HOW TO RECORD TELEPHONE BANKING AND INTERNET ACCOUNTS HAS BEEN ADDED TO THE SCREEN.</p>

	<p>(Post Office) - Easy Access Savings or Ordinary Account (incl. phone and internet banking)</p> <p>5. National Savings Bank (Post Office) – Investment Account (including internet and telephone banking)</p> <p>6. ISA (Individual Savings Account) (incl. phone and internet banking)</p> <p>7. Savings account, investment account/ bond, any other account with bank, building society, supermarket/ store or other organisation (incl. phone and internet banking)</p> <p>8. Credit Union</p> <p>9. Internet or telephone banking – type of account not known</p> <p>10. None of these</p>	
	<p><i>NOTE: BELOW ARE DESCRIPTIONS OF TYPES OF ACCOUNTS FOUND IN THE HELPSCREEN</i></p> <p>If respondent has an internet or telephone account but type of account is not known ask respondent what they predominantly use their account for to establish whether it is a current account or savings account. If current account code as 1. If savings account code as 7. If respondent does not know code as 9 as a last resort.</p> <p>A 'current' account is for day-to-day transactions. There is immediate access to the money - usually by a card for cash machine withdrawal and/or a cheque book. You can pay other money into these accounts</p>	<p>INSTRUCTION ON HOW TO CODE TELEPHONE AND INTERNET BANK ACCOUNTS ADDED TO THE HELPSCREEN.</p>

	<p>and some let you use the Post Office to get your money.</p> <p>A 'savings' account is not normally used for day-to-day transactions. There is often a minimum deposit and a notice period for withdrawals.</p> <p>Only include accounts where money can be deposited and withdrawn by the holder.</p> <p>A 'Basic bank account' has the basic features of a current account, but won't allow you to have an overdraft. Most allow Post Office access to your cash.</p> <p>The Post Office card account is an account designed for the collection of benefits, state pensions and tax credits only, so you can't pay any other money in. The POCA cannot be used for receiving cheques, setting up direct debits, standing orders or paying bills.</p> <p>A credit union is a self-help not-for-profit co-operative financial institution owned and controlled by its members. Credit unions offer many of the same services as banks such as savings and loan services. A credit union differs from a bank in that the members are the Credit union's owners. The credit union is therefore run in the best interests of the membership as a whole. As a result the credit union may pay higher dividend (interest) rates on savings/shares (deposits) and lower charges on loans.</p>	<p>DESCRIPTION OF A CREDIT UNION ADDED TO THE HELPSCREEN</p>
--	---	--

4I Endowment policies not linked to mortgage

Endowment policies are linked to mortgages, rather than properties. As a result reference to 'endowment policies not linked to **property**' has been changed to 'endowment policies not linked to **mortgage**' at *OtlInvA*.

Respondents may have 'paid up endowment policies'. These are where arrangement has been made with the provider that the policy will no longer be paid into but payments made up to that date will remain invested and will mature at the original interest rate. In these cases respondents may state that they do not pay anything to their endowment policy.

Endowment not linked to current mortgage

Endowments not linked to current property, or mortgage, need to be recorded in the FRS questionnaire. It is increasingly common that endowments linked to 'old property' (or mortgages) are still held because of the potential decline in their values and the current value of these policies needs to be collected.

'Paid up' endowments

/ Note that some respondents might report that the endowment has been 'paid up'. This is where they have arranged with the endowment company that they will no longer pay into it, but the amounts that have been paid into it will continue to be invested by the endowment company and the policy will still mature at the same rate (that it would have, had they not changed anything).

+ Such policies may cause confusion at the Assets questions (where the respondent is asked how much they pay into the endowment); if the respondent states they pay nothing then probe whether this is because they have paid up their endowment.

/ Please try to record the following information in a note:

- how much used to be paid,
- and when the payments stopped / when the policy was paid up.

Information about paid-up endowment mortgages has been included at the helpscreen for reference.

(Blocks: IAdInt & Assets)

Question Name	Question Wording	Type of change
OtlvA	<p>Help <F9> KKK (Part 1 and Part 2)</p> <p>Do you at present have any money in any of the investments shown on this card?</p> <p>Interviewer: Code all that apply. Refer respondent(s) to both showcards.</p> <ol style="list-style-type: none"> 1. Capital Bonds (National Savings & Investments) 2. Index-linked National Certificates (National Savings & Investments) 3. Fixed Interest National Certificates (National Savings & Investments) 4. Pensioner's Guaranteed Income Bonds 5. Save-as-You-Earn (National Savings & Investments/ Bank/ Building Society) 6. Premium Bonds 7. Income Bonds (National Savings & Investments) 8. Deposit Bonds (National Savings & Investments) 9. FIRST Option Bonds 10. Yearly Plan 11. Fixed Rate Savings Bonds 12. Guaranteed Equity Bonds 13. Endowment not linked to current mortgage 14. None of these <p>{Helpscreen information With Profit Bonds and Distribution Bonds should not be included at this question. They should be recorded at the previous question about investments as code 3 (stocks, shares, bonds, debentures, other</p>	<p>WORDING OF CATEGORY CHANGED</p>

	<p>securities).</p> <p>Endowment not linked to current mortgage Some respondents might report that the endowment has been 'paid up'. This is where they have arranged with the endowment company that they will no longer pay into it, but the amounts that have been paid into it will continue to be invested by the endowment company and the policy will still mature at the same rate (that it would have, had they not changed anything). Such policies may cause confusion at the Assets questions (where the respondent is asked how much they pay into the endowment); if the respondent states they pay nothing then probe whether this is the reason. If so then please try to gather the information in a note (how much used to be paid, and when the payments stopped / when the policy was paid up). {Helpscreen ends}</p>	<p>INFORMATION ADDED TO HELPSCREEN</p>
		<p>REFERENCE TO ENDOWMENT NOT LINKED TO CURRENT PROPERTY IN THE ASSETS BLOCK WAS UPDATED TO REFER TO ENDOWMENT NOT LINKED TO CURRENT MORTGAGE.</p>

4m Child Trust Fund accounts

The Child Trust Fund (CTF) was introduced in April 2005 for children born on or after 1st September 2002.

A voucher to the value that the eligible child is entitled is sent after Child Benefit has been awarded. The voucher can only be used to open a CTF account for the child.

Parents have a year in which to open an account if they do not do so the Government will open a Child Trust Fund account on the child's behalf. It has been a year since the CTF was introduced so you may encounter respondents who are in this situation. **Only record that the child has a Child Trust Fund if it has been set up by the parent with a Child Trust Fund provider.**

At GivCFund it was not always clear to the respondent that we did not want them to include the Government as one of the contributors to the Child's Trust Fund. This has been made explicit in the question wording for 2006-7. Please note that the Government will not always have made a contribution to the child's CTF in the last 12 months depending on the age of the child, but it is still intended that you record all other contributors to the Child Trust Fund.

(Block: IChInt)

Question Name	Question Wording	Type of change
If child born on or after 1st September 2002 Cfund	Does your child [NAME] have a Child Trust Fund? 1. Yes 2. No	
If Cfund=1 CFundTp	Does [child name] have a ... Interviewer: Only one savings account is allowed per child. 1. savings account, 2. a stakeholder account, 3. an account investing in shares?	

Question name	Question wording	Type of change
GivCFund	<p>SHOWCARD LLL</p> <p>Apart from the Child Trust Fund voucher received from the Government, during the last 12 months who contributed to the Child Trust Fund?</p> <p>INTERVIEWER: Code all that apply</p> <p>Depending on the age of the child, a Child Trust Fund voucher may or may not have been received from the Government in the last 12 months.</p> <ol style="list-style-type: none"> 1. Child's Parent inside household 2. Child's Parent outside household 3. Child's Grandparents 4. Child's Other relatives 5. Friend of the family 6. Other 7. No Contribution 	<p>WORDING CHANGED TO LET RESPONDENTS KNOW THAT THEY SHOULD EXCLUDE THE CTF START-UP PAYMENT FROM THE GOVERNMENT</p>

4m i) Child savings

You will be routed to *TotSave* if the child has either a Child Trust Fund (identified in Child Trust Fund Questions) or another savings account (as identified at *ChSave*) or if the child has both of these.

At *TotSave* INCLUDE Child Trust Fund savings to record the child's TOTAL savings. So if the child has a savings account with £50 in it and also has a Child Trust Fund account with £450 in it we want you to record both amounts so that your answer at *TotSave* will be Code 2 'From £500 up to £1,000'.

The types of savings the child has will appear as part of the question *TotSave* to make it clear to respondents which total savings amounts should be given .

Question Name	Question Wording	Type of change
TotSave	<p>Showcard MMM</p> <p>Thinking of [NAME OF CHILD'S] [<u>CHILD TRUST FUND / CHILD TRUST FUND AND OTHER SAVINGS/ SAVINGS</u>], in total roughly what would you say is the current value held by [NAME OF CHILD]?</p> <p>INTERVIEWER: Record all savings including Child Trust Fund</p> <ol style="list-style-type: none"> 1. Less than £500, 2. From £500 up to £1,000, 3. From £1000 up to £1,500, 4. From £1500 up to £3,000, 5. From £3,000 up to £8,000, 6. From £8,000 up to £20,000, 7. Over £20,000, 8. Does not wish to say 	<p>QUESTION WORDING CHANGED TO MAKE IT CLEAR WHICH SAVINGS SHOULD BE INCLUDED AT THIS QUESTION.</p> <p>THE 'TYPES' OF SAVINGS WILL BE INCLUDED IN THE QUESTION AS A TEXTFILL ACCORDING TO THE ANSWERS GIVEN AT CFUND AND CHSAVE.</p>

4n Northern Ireland variation - Questions on religion

Changes have been made to the questions on religion.

Question Name	Question Wording	Type of change
Religion	<p>Would you tell me what religion you are?</p> <ol style="list-style-type: none"> 1. Yes, 2. Unwilling to answer, 3. No religion 	QUESTION REMOVED
Denomin	<p>What is your religion, even if you are not currently practising?</p> <ol style="list-style-type: none"> 1. Catholic, 2. Presbyterian, 3. Church of Ireland, 4. Methodist, 5. Baptist, 6. Free Presbyterian, 7. Brethren, 8. Protestant - not specified, 9. Other Christian, 10. Buddhist", 11. Hindu, 12. Jewish, 13. Muslim, 14. Sikh, 15. Any other religion (please describe) 16. No religion 	CHANGE TO QUESTION WORDING AND NEW CATEGORY
OtherRel	Please describe this other religion	
Practice	<p>Do you consider that you are actively practicing your religion?</p> <ol style="list-style-type: none"> 1. Yes, 2. No 	NEW QUESTION

4o Record of physical barriers to the accommodation

New categories have been added to the two questions where interviewers record whether there were any barriers to access to the accommodation. This information is recorded for households who participate in the study and those who do not. In this way, the increase in barriers to entry to the accommodation (e.g increased use of entry phones) and their impact on response rates can be monitored.

(Blocks: Address.Inc and Admin.inc)

Question Name	Question Wording	Type of change
Entry	<p>Are there any physical barriers to entry to the house/ flat/ accommodation?</p> <p>Code all that apply</p> <ol style="list-style-type: none"> 1. No physical impediments or barriers 2. Locked common entrance 3. Locked gates 4. Security staff, concierge or other gatekeeper 5. Entry phone access, intercom 6. Guard dog/patrol animal 7. Warden controlled 	New Categories
EntryN	<p>Are there any physical barriers to entry to the house/ flat/ accommodation?</p> <p>Code all that apply</p> <ol style="list-style-type: none"> 1. No physical impediments or barriers 2. Locked common entrance 3. Locked gates 4. Security staff, concierge or other gatekeeper 5. Entry phone access, intercom 6. Guard dog/patrol animal 7. Warden controlled 	New categories

4p FRS follow-up question

The question asking respondents for agreement to be approached to take part in other research studies was revised for 2005/6. The question has been reworded slightly to make it clear that only social research organisations would be employed if necessary to do this work. The consortium will conduct postal opt outs, amongst respondents who say 'Yes' to *FollowUp*, if another independent research organisation is commissioned by DWP to conduct a follow-up study.

Some interviewers have expressed concern about how the follow-up question is received by respondents after taking part in the FRS. Reassurances of confidentiality are given when respondents take part in the study and these are upheld. Some respondents query whether the promises of confidentiality were sincere when we ask if we can pass on their details as part of a follow-up study. In view of this we have introduced a preamble to make it clear that the request to take part in the FRS is separate from the request to recontact them for a follow-up study.

(Block: QEnd)

Question Name	Question Wording	Type of change
Thanks1	Thank you for taking part in the survey. There is another way that you can help us.	NEW PREAMBLE
FollowUp	<p>Sometime in the future there may be a follow-up study to this one. Such a study would have to be agreed with the Department for Work and Pensions. If there was another study, would you be willing for us to contact you again, either to carry out the study ourselves or to ask your permission for some other approved social research organisation to do so.</p> <p>Please understand that we may not contact you again but, if we do, you will still be free to decide whether you wish to participate in any follow-up study.</p> <p>1. Yes 2. No</p>	CHANGE TO QUESTION

Details of changes to showcards

2006-2007	2005-2006	Question name	Source code file	AMENDMENT (in bold)
A	A	'TypeEd'	HHGrid	KEEP
B	B	'Natld'	ethnic	3 cards for England, Wales and Scotland NB: NI version of this
C	C	'Ethgrp'	ethnic	KEEP
D	D	'Tenure'	owns1 address.	NB: NI version of this
E	E	'Landlord'	rents	NB: NI version of this
F	F	'TenType'	rents	2 versions England & Wales and Scotland
G	G	'OthWay'	rents	KEEP
H	H	'RMPur'	owns1	KEEP
I	I	'MortType'	owns1	KEEP
J	J	'EndwPrin'	owns1	KEEP
K Not numbered	K Not numbered	'MorAll'	owns1	KEEP
L Not numbered	L Not numbered	'MorAll'	owns1	KEEP
M	M	'SerInc'	rents	KEEP
N	N	'OthPur'	owns1	KEEP
O Not numbered	O Not numbered	'CTDisc' 'CT25D50D'	countax	KEEP BUT NB: NOT FOR NI
P	P	'Charge'	owns2	KEEP
-	Q	'TypeVcl'	vehint	REMOVED
Q	-	'Chatt'	chcare	NEW CARD <ol style="list-style-type: none"> 1. Playgroup or pre school 2. Day nursery or workplace creche 3. Nursery school 4. Infant's school 5. Primary school 6. Breakfast / After school club 7. Holiday scheme / club 8. Children's centres / integrated centres / combined centres

2006-2007	2005-2006	Question name	Source code file	AMENDMENT (in bold)
R	R	'ChPeo'	chcare	CARD AMENDED 1. Child's grand parents 2. Child's non-resident parent/an ex-spouse/an ex-partner 3. Child's brother or sister 4. Other relatives 5. Childminder 6. Nanny/Au pair (includes both live-in and day nannies) 7. Friends or neighbours 8. Other non-relatives (includes babysitters)
S	S	'ChInKnd'	chcare	CARD AMENDED 1. Looked after his/her child(ren) in return 2. Did him/her a favour 3. Gave him/her a gift or treat 4. Other payment-in-kind 5. No, nothing
T Not numbered	T Not numbered	'NeedHelp', 'GiveHelp'	qcare	CARD AMENDED 'church' replaced with 'place of worship'
U	U	'Hour'	qcarer	KEEP
V	V	'HowLng'	qcare	KEEP
W	W	'DisDif'	ihealth	KEEP
X Not numbered	X Not numbered	'Rstrct'	ihealth	KEEP
Y	Y	'Train'	icurst	KEEP
Z	Z	'NewDType'	icurst	KEEP
AA	AA	'RetReas'	icurst	KEEP
BB	BB	'EType'	ijobdes	KEEP
CC	CC	'WatDid'	ijobdes	KEEP
DD	DD	'InclPay', 'InclPay1'	iempjob	CARD AMENDED 1. Statutory Sick Pay 2. Statutory Maternity Pay 3. Statutory Paternity Pay 4. Statutory Adoption Pay 5. Income Tax Refund 6. Mileage Allowance or fixed allowance for motoring 7. Motoring expenses refund 8. Working Tax Credit {CATEGORY REMOVED}

2006-2007	2005-2006	Question name	Source code file	AMENDMENT (in bold)
EE Not numbered	EE Not numbered	'HHInc'	<i>iempjob</i>	KEEP NB: NI version of this
FF	FF	'ExpBen'	<i>iempjob</i>	NEW CARD <ol style="list-style-type: none"> 1. Company car 2. Company van 3. Fuel for private use 4. Business mileage payments 5. Travel and business trip expenses 6. Smart pension 7. Medical or dental insurance for self or family 8. Workplace nursery 9. Childcare vouchers / employer contracted childcare 10. Any other benefits in kind
GG Not numbered	GG Not numbered	'OwnSum'	<i>iselfjob</i>	KEEP
HH	HH	'TaxCred'	<i>itaxcred</i>	KEEP
II	II	'WTCLum'	<i>itaxcred</i>	KEEP
JJ	JJ	'CTCLum'	<i>itaxcred</i>	KEEP
-	KK	'EmpPay'	<i>ipension</i>	REMOVED AND REPLACED BY EMPDEN
KK	-	'EmpPen'	<i>ipension</i>	NEW CARD <ol style="list-style-type: none"> 1. A group personal pension (these are personal pensions arranged by an employer for a group of employees) 2. A company or occupational pension scheme 3. A group stakeholder pension (these are stakeholder pensions arranged by an employer on behalf of employees – the employer may or may not contribute to such a pension)

2006-2007	2005-2006	Question name	Source code file	AMENDMENT (in bold)
LL	-	'EmpArr'	<i>ipension</i>	NEW CARD 1. Employer runs and manages their own scheme 2. Employer runs their own scheme which is managed for them by a pension company 3. Employer does not run their own scheme but arranges access to a pension provider for its employees
MM	LL	'EPLong' 'PPDat' 'SPDat'	<i>ipension</i>	KEEP
NN	MM	'EpType'	<i>ipension</i>	KEEP
OO	NN	'Ben1Q'	<i>ibenef1</i>	KEEP
PP	OO	'Ben2Q', 'B2QFut'	<i>ibenef1</i>	KEEP
QQ	PP	'Ben3Q', 'B3QFut'	<i>ibenef1</i>	KEEP
RR	QQ	'Ben4Q'	<i>ibenef1</i>	KEEP
SS	RR	'Ben5Q'	<i>ibenef</i>	CARD AMENDED 1. A Back to Work Bonus {CATEGORY REMOVED} 1. 'Extended Payment' of Housing Benefit / rent rebate or Council Tax Benefit (4 week payment only) 2. Bereavement Payment (paid in lump sum) 3. Child Maintenance bonus / Child Maintenance Premium 4. Lone Parent's Benefit Run-On / Job Grant 5. Work Search Premium 6. In-Work Credit 7. Return to Work Credit 8. Any National Insurance or State Benefit not mentioned earlier
TT	SS	'GOVPay'	<i>benblock</i>	KEEP

2006-2007	2005-2006	Question name	Source code file	AMENDMENT (in bold)
UU	TT	'Ben7Q'	<i>ibenef4</i>	KEEP
WW	UU	'AnyPen'	<i>iothinc1</i>	KEEP
XX	WW	'Royal'	<i>iothinc1</i>	KEEP
YY Not numbered	XX	'PropRent'	<i>iothinc1</i>	KEEP
ZZ	YY	'Allow'	<i>iothinc2</i>	NB: NI version of this
AAA	ZZ	'OddJob'	<i>iothinc2</i>	KEEP
BBB	AAA	'AddHol' 'AdDmel' 'AdShoe' 'AdDDec' 'AdDIns'	<i>afford</i>	KEEP
CCC	BBB	'AdDMon' 'AdepFur' 'Af1'	<i>afford</i>	KEEP
DDD	CCC	'AddHol' 'AdDmel' 'AdShoe' 'AdDDec' 'AdDIns' 'AfDep2' 'AdDepLes'	<i>afford</i>	KEEP
EEE	DDD	'AdDmon' 'AdepFur' 'Af1'	<i>afford</i>	KEEP
FFF	EEE	'CDepHol' 'CDepBed' 'CDepEqp' 'CDepCel'	<i>afford</i>	KEEP
GGG	FFF	'CDepSum' 'CDepLes' 'CDepTEa' 'CPlay' 'CDepTrp'	<i>afford</i>	KEEP
HHH	GGG	'Debt'	<i>afford</i>	KEEP

2006-2007	2005-2006	Question name	Source code file	AMENDMENT (in bold)
III	HHH	'Accounts'	<i>iadint</i>	CARD AMENDED 1. Current account with a bank, building society, supermarket/store or other organisation (including internet and telephone banking) 2. Basic Bank Accounts including introductory / starter accounts (including internet and telephone banking) 3. Post Office card accounts 4. National Savings Bank (Post Office) - Easy Access Savings or Ordinary Account (including internet and telephone banking) 5. National Savings Bank (Post Office) – Investment Account (including internet and telephone banking) 6. ISA (Individual Savings Account) (including internet and telephone banking) 7. Savings account, investment account/ bond, any other account with bank, building society, supermarket/ store or other organisation (including internet and telephone banking) 8. Credit Union
JJJ	III	'Invests'	<i>iadint</i>	KEEP
KKK	JJJ	'OtInvA'	<i>iadint</i>	KEEP (2 cards)
LLL	KKK	'GivCFnd	<i>ichint</i>	KEEP
MMM	LLL	'Totsave'	<i>ichint</i>	KEEP
NNN	MMM	'TotSav'	<i>isave</i>	KEEP
OOO Not numbered	NNN Not numbered	'IncChnge'	<i>isave</i>	KEEP
PPP	OOO	'IncHiLo'	<i>isave</i>	KEEP
QQQ	PPP	'IncOld'	<i>isave</i>	KEEP
RRR	QQQ	'NSAmt'	<i>isave</i>	KEEP

List of variables removed from the standard End User Licence version of SN 6079 Family Resources Survey, 2006-2007

TABLE	VARIABLES	DESCRIPTION
ADULT	AGE	For the purposes of non-disclosure, this variable is removed and is replaced by the Derived Variable ' age80 ' which recodes all adults who are 'over 80' as '80'.
	NIREL	This variable is now removed from all datasets for non-disclosure purposes
ADULT CHILD	DOB	Date of birth is collected for respondents aged "under20" for use in the derivation of academic years
HOUSEHOL	ACORN	ACORN codes are copyrighted for DWP use only and so removed from the dataset before it is deposited in the UK Data Archive. A special request can be made for these to be made available for external research - for which a charge may be payable
	GROSSCT	These variables allow the identification of standard statistical regions and regions within LONDON. (see www.statistics.gov.uk/geography)
	LAC	
	LONDON	
	SSTRTREG	
	URINDEW	These <i>new</i> variables will indicate URBAN and RURAL areas
URINDS		
	NICOUN	This variable is now removed from all datasets for non-disclosure purposes

All the following weekly INCOME variables contain COUNCIL tax information in their derivation and are "rounded" to the nearest £1 in the End User Licence version of the data:		
TABLE	VARIABLE	DESCRIPTION
ADULT	age80	Derived Variable replaces AGE within the ADULT table only
	indinc	Derived Variable for adult income
	indisben	Derived Variable for adult disability benefit income
	inirben	Derived Variable for adult income related benefit income
	innirben	Derived Variable for adult non-income related benefit income
	inothben	Derived Variable for adult other benefits
	inrpinc	Derived Variable for adult RP/IS income
	nindinc	Derived Variable for adult net income
	ninearns	Derived Variable for adult net income from employment
	nininiv	Derived Variable for adult net investment income
	ninpenin	Derived Variable for adult net pension income
BENUNIT	budisben	Derived Variable for benefit unit disability benefit income

	buinc	Derived Variable for benefit unit income
	buirben	Derived Variable for benefit unit income related benefit income
	bunirben	Derived Variable for BU non-income related benefit income
	buothben	Derived Variable for BU other benefit income
	burent	Derived Variable for BU rent
HOUSEHOL	ctamt	Amount of last CT payment
	ctrebamt	Amount of CT rebate
	cwatamt	Amount included in rent for CT water charge
	cwatamt1	Amount included in rent for CT water charge
	cwatamtd	Derived Variable for council tax water charge
	gbhscost	Derived Variable for GB Total Housing costs
	hbeninc	Derived Variable for HH benefit income
	hhdisben	Derived Variable for HH disability benefit income
	hhinc	Derived Variable for household income
	hhirben	Derived Variable for HH income related benefit income
	hhnirben	Derived Variable for HH non-income related benefit income
	hhothben	Derived Variable for HH other benefit income
	hhrent	Derived Variable for HH rent
	hhrpinc	Derived Variable for HH RP/IS income
	nihscost	Derived Variable for NI Total Housing costs
	nirate	Amount of District Council Rate