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# **A review of questions asked about receipt of state benefits on the FRS**

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## Summary

The Family Resources Survey (FRS) collects information on the incomes and circumstances of around 20,000 UK households each year. As part of a face-to-face interview individual household members are asked about whether they are currently receiving Tax Credits and other state benefits. Tax Credits are dealt with first. The survey interviewer then presents the respondent with a series of cards that list 30 other state benefits. The respondent is asked to identify which, if any, of these benefits s/he receives. Further information is collected on each benefit or Tax Credit received, including the amount. This information is collected towards the end of the interview.

The DWP carried out a comparison of individual responses to the 2009/10 FRS benefits questions with administrative data in cases where consent to data linkage was obtained. This analysis showed that there were a range of circumstances in which FRS participants had either not reported a benefit that the administrative record showed they were in receipt of (an omitted benefit) or reported a benefit which was not indicated in the corresponding administrative data (a misreported benefit). Of the two problems, omission was the more common and was more common among older respondents over 80. In addition, certain benefits were found to be more likely to be omitted (chiefly Pension Credit and Attendance Allowance, though Industrial Injuries Disablement Benefit, Disability Living Allowance, Incapacity Benefit and Retirement Pension were also affected) or to be misreported (notably Incapacity Benefit and Income Support). This study was commissioned to explore the reasons for these discrepancies and to suggest ways in which the FRS benefits questions could be improved. The study involved: focus groups with NatCen FRS interviewers; cognitive interviews with FRS respondents whose individual survey responses were found to be different to their administrative record; and a review of other surveys' approaches to collecting information about benefit receipt.

### Key findings

The review identified two key factors that affect the accuracy of the answers respondents give to the FRS benefits questions.

1. The question order and language used to describe individual benefits does not reflect how respondents think about and describe the benefits they receive.
2. There are respondents who do not know or do not have the necessary information to answer specific questions about individual benefits.

### Question order and language

Respondents are asked to look at a series of cards and to indicate which of the benefits and Tax Credits listed on each one they receive. The cognitive testing found that the way in which benefits and Tax Credits are grouped together and listed on the cards can lead to misreporting, particularly among health and disability benefits. These benefits are currently listed across three cards. The cognitive testing found that there was a mismatch between the language used by respondents to describe the benefits they received and the language used in the FRS questions. This mismatch led to omissions (respondents not mentioning a benefit they were receiving).

### Respondents do not have the information

The cognitive testing and focus groups with interviewers highlighted two problems. The first is that some respondents do not know what benefits they receive. The second is that some respondents do not know how much they receive. These two problems can interact, meaning respondents may know what benefits they receive but not how much they get for each one. The first problem (not knowing which benefits are being received) was

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observed in the cognitive testing across all age groups but was particularly noticeable among older respondents who were in receipt of multiple benefits, which were paid together. The benefits affected were Pension Credit; Carer's Allowance; Attendance Allowance and Disability Living Allowance. Respondents whose finances are looked after by someone else, such as a relative, because they are not able to do it themselves, suffered the second problem (not knowing how much money is received for each benefit). Those aged 80 years and over featured in this group.

### **Suggestions**

This report makes a number of suggestions, aimed at improving the accuracy of information collected about benefit receipt. These suggestions focus on:

- re-ordering the lists of other benefits to group similar types of benefit together on one card (i.e. putting all the disability and health-related benefits on one card);
- changing the descriptions of benefits to better reflect the names by which respondents know them; and
- improving interviewer training.

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# 1 Introduction

This study involved the review of questions concerned with receipt of state benefits and Tax Credits contained in the Department for Work and Pension's Family Resources Survey (FRS). Surveys, by their very nature, rely on respondents being willing and able to provide the information being sought. They also rely on respondents' understanding the questions being asked, and in the way the researcher intended. However it is seldom the case that all these conditions will be met by all respondents. Despite such difficulties surveys often provide the only (viable) source of information on the topic of interest, or to the level of detail required. In the context of obtaining information on benefit receipt, survey data provide an invaluable source of information on the characteristics and circumstances of those in receipt. A key aim of this study was identifying ways in which the collection of such information could be improved.

## 1.1 The FRS approach

The Family Resources Survey (FRS) is a continuous survey, which started in 1992, and collects detailed information on the incomes and circumstances of private households in United Kingdom. Prior to 2002-03 the survey covered Great Britain; from 2002-03 the survey was extended to cover the UK. In particular, the FRS collects information on receipt of state benefits – means tested and contributory. One of the main uses of the FRS is the measurement of UK poverty. These data are extremely important in formulating government policies on pensions, welfare benefits and Tax Credits and it is essential that they are as accurate as possible. However, collecting complete, detailed and accurate data on benefits receipt is difficult, and it is acknowledged that the FRS benefits data are known to have some deficiencies, discussed further in section 1.2. First we describe in more detail the questioning approach taken by the FRS.

The FRS collects information on receipt of state benefits and Tax Credits. Receipt of Housing Benefit and Council Tax Benefit is collected from the main respondent in the household section of the questionnaire but receipt of all other benefits and Tax Credits is collected in the individual part. Information on receipt of Tax Credits and benefits is collected in one section of the questionnaire, asked towards the end of the interview. The main features of the 'benefits section questions' are summarised below.

- Questions are asked of each member of the household in turn. For couples this means that each spouse or partner is asked about the benefit(s) they personally receive.
- The questions ask about Tax Credits and other benefits. Tax Credits are dealt with first.
- For other benefits, respondents are first asked a series of questions that identify what kinds of state benefits they currently receive. Benefits are listed on a series of cards, known as showcards, which the respondent is asked to look at in turn.
- The order in which benefits are asked - which card they appear on and where on the list – reflects to some extent:
  - how commonly received the benefit is;
  - what the benefit is for; and
  - whether it is means-tested or not.
- If respondents indicate they have any of the benefits listed on the cards, they are asked how much they receive and how it is paid.

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- Interviewers are asked to encourage respondents to consult documentation during the interview, to assist with the collection of accurate information on the types and income received from their benefits and there are specific questions about whether documentation was consulted for certain benefits.

It is worth noting that as the benefits system has changed and new benefits have been introduced or the names of existing benefits have changed, the FRS has attempted to include these changes. But accommodation of changes to questions is not always straightforward on continuous surveys such as the FRS, where an aim is to measure real change over time, as there is often a legitimate concern that changing the question wording or order might affect the time series data. The accommodation of changes has led to some anomalies in the order in which 'other benefits' have been asked about.

## 1.2 Discrepancies between the FRS and administrative data

The DWP carried out a comparison of individual's responses to the 2009/10 FRS survey questions about receipt of benefits with administrative data in cases where consent to data linkage was obtained. This analysis showed that there were a range of circumstances in which FRS participants had either not reported a benefit that the administrative record showed they were in receipt of (an omitted benefit) or reported a benefit which was not listed in the corresponding administrative data (a misreported benefit). Omitted benefits were more common than misreported benefits. In addition the analysis revealed the following issues for specific benefits:<sup>1</sup>

- The most commonly omitted benefits were Pension Credit and Attendance Allowance, although omission was also observed for Disability Living Allowance; Industrial Injuries Disablement Benefit; Incapacity Benefit and Income Support.
- Older pensioners (over 80 years old) have greater difficulty identifying receipt of Pension Credit. Claimants receiving less than £15 per week are also more likely to fail to report receipt of Pension Credit. There is also some evidence of Pension Credit being misreported as Retirement Pension.
- There was some evidence of Attendance Allowance being misreported as Disability Living Allowance (DLA).
- A significant number of respondents report receipt of DLA when this is on behalf of another person, but the FRS does usually identify this.
- A significant proportion of Industrial Injuries Disablement Benefit recipients fail to report this benefit in the interview but the analysis did not identify factors that explain why this is the case.
- Omitted benefits were less prevalent among working age participants. A significant proportion of Industrial Injuries Disablement Benefit recipients fail to report this benefit but the analysis did not identify factors that explain why this is the case.
- Omission is less prevalent among working age participants, and occurs on a wide range of benefits.
- Among people receiving two or more benefits, only a small minority fail to report receipt of any benefits at all. However people receiving two or more benefits are much more likely to fail to report at least one of them. The number of benefits received – be it two, three or more - did not appear to affect the likelihood of benefits being omitted.

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<sup>1</sup> These bullet points have been taken from Jones G., (2011) Benefit Block Review Analysis of linked datasets to inform sample design produced. Unpublished DWP report.

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- Misreporting of benefit receipt may occur when a participant has claimed a contributory benefit, but is actually receiving Income Support instead. Misreporting of Incapacity Benefit is the most common example here.

## 1.3 Aims of this review

In light of the findings from the comparison of individual FRS responses to benefits questions with administrative data, DWP commissioned a three strand review of the current FRS approach to the collection of benefits data. This involved:

1. focus groups with NatCen FRS survey interviewers<sup>2</sup>;
2. an evaluation of the current FRS benefits questions using cognitive interviewing methods; and
3. a review of approaches used by other UK-based national surveys.

The aims of the review were: to explore reasons for apparent discrepancies between FRS estimates and administrative data on receipt for specific benefits; identify any features of the current questions (e.g. wording, administration, order) that contribute to measurement error; identifying alternative approaches to collecting information about benefit receipt; and to make any recommendations for changing the current questioning approach or individual questions.

## 1.4 Methodology

### 1.4.1 Interviewer focus groups

Three focus groups were conducted in September 2011, involving 29 NatCen FRS interviewers, to seek their feedback on the FRS benefit questions. Focus groups took place in London, York and Birmingham. Each focus group was composed of survey interviewers with differing levels of overall survey-interviewing and specific FRS experience. The focus groups explored interviewers' views on the FRS interview generally, and the benefits questions specifically, in terms of respondents' reactions to the questions, what kinds of difficulties respondents and interviewers experienced, and how interviewers dealt with these difficulties. The focus groups also garnered interviewers' suggestions about how the benefits questions could be improved. The groups were moderated by a member of the research team, using a topic guide and recorded. A summary of each group was made by the moderator by reviewing the recordings. Further details on the methods used can be found in Appendices A and B.

### 1.4.2 Cognitive interviews

Cognitive interviewing methods provide an insight into the mental processes respondents use when answering survey questions and completing questionnaires, helping researchers to identify problems with question wording and questionnaire design. Specifically, these methods focus on four stages: how respondents understand and interpret survey questions, how they recall information that applies to the question, the judgements they make as to what information to use when formulating their answers, and how they respond to the questions.

A total of 31 face-to-face cognitive interviews took place across England from November 2011 to January 2012. Cognitive interviews were conducted with respondents who had

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<sup>2</sup> Fieldwork for the FRS is undertaken by NatCen Social Research and the Office for National Statistics.

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taken part in the FRS in 2009/10 and given their consent to be re-contacted. In an attempt to explore underlying reasons for observed over- and under-reporting of particular benefits in the FRS, as discussed in section 1.2, the sample for this cognitive test was selected from cases where DWP had identified a discrepancy between what individuals reported receiving when they took part in the FRS interview in 2009/10 and the administrative record for the same period. To fully test the benefits questions, the sample included men and women of different ages who had reported in their earlier FRS interview receipt of benefits that did not match with the corresponding administrative record.

The cognitive testing focused on a subset of the FRS benefits questions that identify receipt of 'other state benefits', and which are contained in the benefits section of the FRS and asked of individuals. However questions concerned with:

- Housing Benefit (asked as part of the household schedule);
- Council Tax Benefits (asked as part of the household schedule); and
- Tax Credits (asked at the beginning of the benefits section) were also included in the testing.

A mixture of think aloud and probing was used to explore respondents' understanding of the questions and key terms, recall of the information being sought, and strategies for answering the questions. The cognitive interviews explored any sensitivities around asking about benefit receipt, and the use of documentation. Interviews were conducted with one person in the household and were recorded with respondents' consent. Four experienced cognitive interviewers, all of whom had experience of carrying out FRS interviews, undertook the interviews. After the interview detailed notes were made and these were analysed using a content analysis approach. Further details on the design of the cognitive testing are contained in Appendix D.

## 1.5 Report Structure

Chapter 2 presents findings from the focus groups and cognitive interviews and summarises the problems identified. Chapter 3 discusses possible solutions to these problems, summarising findings from the desk review of alternative survey approaches to the collection of benefits data. Chapter 4 presents overall conclusions from the review including recommendations on question wording based on the cognitive findings and possible next steps.

More detail on the findings from the individual research strands and the methods used are contained in the appendices of this report. The full focus group report and the topic guide used can be found in Appendix A and B respectively. Appendix C contains the detailed, question by question cognitive test findings. A more detailed description of the design of the cognitive test is provided in Appendix D. The cognitive interviewing protocol is reproduced in Appendix E. In Appendix F we provide the benefit questions asked in the surveys we reviewed.

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## 2 Problems with the current FRS approach: findings from the focus groups and cognitive interviews

### 2.1 Findings from the interviewer focus groups

Key findings are summarised below, based on feedback from 29 NatCen interviewers who took part in three focus groups and who had varying levels of experience of working on FRS. More detailed findings are reported in Appendix A and the topic guide used in the groups is reproduced in Appendix B.

The focus groups revealed that interviewers needed to prompt, paraphrase and re-word benefit questions and use their judgement when deciding on which respondents to ask to consult documentation. Interviewers acknowledge that they are clearly told at briefings to administer the questions as worded but there was a general feeling that if survey interviewers did not gently prompt and re-word questions that the accuracy of the information collected in the benefits section would decrease.

Interviewers discussed that as they gain more experience on the survey they learn what benefits people should be getting and use this knowledge to know when to gently check the name of the benefit or to check if a respondent has missed reporting a benefit.

In the focus groups interviewers spontaneously highlighted specific benefits that respondents had difficulties with. Interviewers discussed that respondents:

- do not know that they receive Pension Credit along side their Retirement Benefit;
- get confused between Attendance Allowance, Carers Allowance and Disability Living Allowance (DLA);
- can get confused between the Care and the Mobility components of the Disability Living Allowance;
- who are of retirement age but have been on Income Support previously think they are still on Income Support rather than Pension Credit; or
- get confused if they are receiving Child Tax Credit and Child Benefit.

In addition to the above the focus groups also revealed that respondents can:

- answer questions thinking about benefits received by their spouse as well as their own benefits;
- not mention benefits received in their name but that get paid into another person's bank account.

Overall interviewers felt that all benefits received are captured in the FRS interview but that individual benefits might be misclassified (recorded under a different name).

Interviewers felt that those in receipt of benefits found the questions more straightforward and were less likely to refuse than those who were not getting benefits. From the interviewers' perspective the best time to carry out interviews is in April as annual benefit letters have just been received: the worst time is around Christmas because people are too busy. (Further details on this stage can be found in Appendix A).

## 2.2 Findings from the cognitive testing

Cognitive interviews were undertaken with 31 respondents who had taken part in a FRS interview in 2009/10, who had given their consent to be re-contacted and to data linkage, and where a discrepancy had been found between their survey answer(s) and their administrative data record. A subset of the questions asked in the FRS about receipt of benefits was tested. More detailed findings are reported in Appendix C, with the cognitive probe sheet contained in Appendix E.

Table 2.1 summarises the problems identified in the cognitive testing and the questions affected by these problems. These problems can be seen as falling into two main types.

1. Problems relating to the way in which the questions are ordered and phrased; and.
2. Problems that relate to respondents not having the information needed to answer the questions.

These problems are discussed in more detail.

**Table 2.1 A summary of problems and benefits affected identified from the cognitive testing**

Problem	Benefit(s) affected and impact
Respondents don't know what benefits they receive or how much they receive	<ul style="list-style-type: none"> <li>▪ <b>Benefits affected:</b> Potentially all the benefits are vulnerable.</li> <li>▪ <b>Impact:</b> <ul style="list-style-type: none"> <li>○ There are benefits that respondents are not aware they receive or how much they receive. Asking for amounts is difficult for older respondents who do not have access to their documents or manage their benefits, especially respondents aged 80+.</li> <li>○ The impact is that respondents will record 'Don't know' or guess.</li> </ul> </li> </ul>
Benefits are not grouped in a way that makes sense to respondents	<ul style="list-style-type: none"> <li>▪ <b>Benefits affected:</b> <ul style="list-style-type: none"> <li>○ Severe Disablement Allowance</li> <li>○ Disability Living Allowance</li> <li>○ Invalid Care Allowance</li> <li>○ Pension Credit</li> <li>○ Employment and health related benefits.</li> <li>○ Retirement Pension</li> </ul> </li> <li>▪ <b>Impact:</b> <p>The benefits do not appear to be ordered in a logical way for respondents.</p> <ul style="list-style-type: none"> <li>○ Respondents selected the first benefit which seemed suitable because they did not realise their specific benefit could be on another showcard.</li> <li>○ Respondents don't see their benefit because they have too many benefits to look through.</li> <li>○ Respondents questioned why Pension Credit was on showcard I3 (I in testing) because the other benefits on this showcard are referring to young peoples' benefit.</li> <li>○ State Pension is seen as an entitlement not a benefit with the implication that this benefit is not selected.</li> </ul> </li> </ul>
Problem	Benefit(s) affected

Documents can help respondents recall details but they are not always available	<ul style="list-style-type: none"> <li>▪ <b>Benefits affected:</b> All benefits</li> <li>▪ <b>Impact</b> <ul style="list-style-type: none"> <li>○ Without documents respondents may answer don't know or guess affecting the accuracy of the information collected.</li> </ul> </li> <li>▪ Generally, younger respondents know how much they are receiving or at least a good idea without referring to their documentation. Older respondents needed to refer to their documentation and the respondents aged 80 or over did not know because they do not manage their finances and struggled to read their documents.</li> </ul>
Respondents can confuse specific benefits	<ul style="list-style-type: none"> <li>▪ <b>Benefits affected:</b> Retirement Pension</li> <li>▪ <b>Impact:</b> State Retirement Pension was confused with an occupational or private pension, which could result in over-reporting of this benefit for respondents who retire early on health grounds and receive a work pension but are not yet receiving the state pension. The amount received for this pension would also be incorrect.</li> </ul> <ul style="list-style-type: none"> <li>▪ <b>Benefits affected:</b> Carer's Allowance confused with Disability Living Allowance.</li> <li>▪ <b>Impact:</b> Over reporting of Carer's Allowance.</li> </ul> <ul style="list-style-type: none"> <li>▪ <b>Benefits affected:</b> Carer's Allowance and Attendance Allowance confused.</li> <li>▪ <b>Impact:</b> Either selected</li> </ul> <ul style="list-style-type: none"> <li>▪ <b>Benefits affected:</b> Severe Disablement Allowance confused with any of three Disability Living Allowance codes.</li> <li>▪ <b>Impact:</b> A Disability Living Allowance option still selected but over reporting of Severe Disablement Allowance.</li> </ul> <ul style="list-style-type: none"> <li>▪ <b>Benefits affected:</b> Pension Credit with Working Tax Credit</li> <li>▪ <b>Impact:</b> Either under reporting of Pension Credit or over reporting of Working Tax Credit. In the former situation, respondents did not think about Pension Credit when answering these questions, as they did not notice it on the showcard I (I3) or report it.</li> </ul>
The names of particular benefits in the FRS are not the same as the names respondents know them by	<ul style="list-style-type: none"> <li>▪ <b>Benefits affected:</b> Retirement Pension and Pension Credit</li> <li>▪ <b>Impact:</b> Pension Credit was selected by interviewers but respondents referred to these benefits as Pension Savings Credit or Pension Guarantee Credit and this is how it is referred to in respondent's official documentation.</li> </ul>

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## 2.2.1 Key factor 1: question order and wording

Four features of the FRS benefits' questions were found to cause problems for respondents.

### Showcards

Showcards are used in surveys to help respondents remember information. In the FRS benefits are listed on five showcards. The cognitive testing found that respondents can have difficulties identifying the benefits they receive from the cards because:

1. they do not know the actual name of the benefit;
2. the way benefits are grouped together on each of the cards does not seem logical to respondents as benefits of a similar type, such as health or retirement, are split across several cards. This can lead to respondents misreporting benefits. We observed problems with Carer's Allowance and Severe Disablement Allowance, which appear on the first showcard, being confused with Disability Living Allowance.
3. the name respondents know their benefit by or the name of the benefit on their benefit letter(s) does not correspond with the name(s) listed on the card. Benefits affected by this problem were Retirement Pension and Pension Credit.

### Documentation

The accuracy of the data collected in the benefits section is strongly reliant on respondent's capacity to access and understand documentation relating to their benefits. The cognitive testing found that respondents (and interviewers) can struggle to understand the relevant documentation, if this is available. Even if the respondent and/or the interviewer can establish which benefit is being received, this name does not always correspond with how the benefit is named on the showcard, which can result in misreporting or under reporting of receipt. Pension Credit is referred to as Pension Savings Credit or Pension Guarantee Credit on the documentation respondents receive and these are the names by which they know it.

### Confusion around individual and household benefits

Respondents can be confused about how to report individual and household benefits, either reporting benefits received by other members in the household as their own benefit because they deal with the household finances, or deciding not to report a benefit in their name because they view it as a household benefit. Benefits affected by these problems were Child Benefit and Child Tax Credit, with a respondent reporting receipt of Child Benefit even though it was received in his wife's name because he deals with the finances.

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## Benefits and entitlements

Testing found that for some the use of the term ‘benefits’ was problematic when describing something that they felt they had ‘earned the right to’ – their State Retirement Pension or Child Benefit. State Retirement Pension was not always reported in the cognitive interview in these circumstances.

### 2.2.2 Key factor 2: availability of information

The cognitive testing found that not all respondents know what specific benefit(s) they are getting, and /or how much they receive for each one. Moreover respondents did not always have access to documents or were not always willing to refer to them.

Respondents were found to struggle to accurately identify individual benefits if:

- they only knew the *type* of benefit they received, for example a disability-related benefit;
- they knew they were receiving Disability Living Allowance (DLA) but did not know if it was the care component or the mobility component. On the whole, these respondents were able to state whether or not they were on the top band;
- benefits were paid together. Respondents failed to report Pension Credit when it was paid with the State Retirement Pension because they did not realise or recall that they were receiving it; or
- if their finances were managed by someone else. In this test this occurred when respondents no longer had the cognitive capacity to look after their financial affairs themselves.

Respondents aged 80 and over were found to have particular difficulty in accurately reporting which benefits they were getting and how much they were receiving for each one. This was typically because someone else managed their finances, or because they received multiple benefits, the value of each component not being known /recalled without reference to documentation. Infirmary meant that respondents and/or cognitive interviewers were reluctant/unwilling to (encourage the) consultation of documents.

## 2.3 Overview of evaluation evidence

Table 2.2 summarise the problems found with the FRS benefits questions across the three sources of evidence - the focus groups (FG) with interviewers, the cognitive interviews (CI); and the comparison of individuals’ FRS responses with their administrative data (SA) - in relation to the reporting of specific benefits. There is considerable agreement between the different sources on the problems with specific questions, and particularly between interviewers and respondents.

**Table 2.2 Review evidence about *specific benefit problems* with how the FRS collects information on benefits**

Type of General problem	Impact of problem	Evidence Source(s)		
		FG	CI	SA
<b>Respondents know they receive a retirement benefit but don't know they are in receipt of Pension Credit</b>	Respondents know they receive State Retirement Pension but don't realise they are in receipt of Pension Credit. The implication is that respondents can either say no they are not in receipt of Pension Credit or say yes thinking about Retirement Pension	✓	✓	✓
<b>Respondents don't know the type of DLA they are on</b>	Can result in misreporting of the type of DLA received	✓	✓	
<b>Respondents can get confused between Attendance Allowance and Disability Living Allowance</b>	When respondents do not know what benefit they are receiving they can either: <ul style="list-style-type: none"> <li>▪ Randomly select between the two benefits; or,</li> <li>▪ Select both.</li> </ul> The implication of the first strategy is that it could lead to over-reporting of the wrong benefit and under-reporting of the correct benefit. The implication of the second strategy is that one of the benefits could be over-reported.	✓	✓	✓
<b>Respondents can get confused between Child Tax Credit and Child Benefit; and Working Tax Credit and Pension Credit</b>	Respondents can misreport a benefit	✓	✓	
<b>Respondents don't think of Child Benefit as a benefit but rather as an entitlement</b>	Benefit not recorded		✓	
<b>Respondents don't think of their State Retirement Pension as a benefit, it is viewed as an entitlement</b>	Benefit not recorded		✓	

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## 3 Tackling the problems

In this chapter we present the findings from our review of how information on benefit receipt is collected on other large-scale, national surveys. We discuss these alternative approaches and, drawing on the evidence from this review, and consider whether changes could be made to the FRS.

### 3.1 How do other surveys collect data on benefits receipt

As part of this study we identified six large-scale, national surveys that collect a similar level of detail about receipt of state benefits by individuals living in private households to the FRS. These surveys were:

- Expenditure and Food Survey (EFS) (and its predecessor the Family Expenditure Survey (FES));
- Family and Children's Survey (FACS);
- Wealth and Assets Survey (WAS);
- General Lifestyle Survey (GLS);
- Lone Parent Obligations (LPO); and
- Understanding Society.

Copies of the benefits questions asked in each of these surveys are provided in Appendix F.

Our review found little variation in the way that these surveys collect information on benefits receipt. This is not surprising given that the harmonised standard for benefit and Tax Credit questions is based on the FRS. The exception is Understanding Society, which asks about benefit receipt in slightly different way. In the rest of this section we discuss these two approaches (the FRS 'harmonised' approach and the approach used on Understanding Society) and consider their pros and cons.

#### 3.1.1 Approach 1 - 'the FRS'

Five of the surveys reviewed (ESF/FES, FACS, WAS, GLS<sup>3</sup> and LPO) used the FRS approach to collect information on benefits. These surveys involve the collection of information about both the household and individuals that live therein by an interviewer conducting a face-to-face, computer assisted interview. The majority of benefit questions are asked in one section of the questionnaire and information on receipt is sought for each individual in the household or benefit unit. The surveys varied in terms of when benefits questions were asked in the interview; some coming earlier in the interview than others, reflecting the focus of each individual survey. However the benefits questions typically follow on from questions about employment. All the surveys use showcards, which list individual benefits.

##### ***How is benefit receipt identified?***

Although the same overall approach is adopted there are some relatively small variations in the wording and administration of the questions between these five surveys and the FRS. These variations are summarised below.

- Not all of the five surveys ask about the same set of benefits as the FRS. For example, additional questions are asked in the EFS/FES on whether respondents received a state Christmas bonus in the last 12 months.

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<sup>3</sup> 2007 ESF, FACS Wave 10, 2006-2008 WAS, 2009 GLS.

- The number of showcards used to present the individual benefits varies: WAS presents benefits on four showcards, FACS on two whereas the FRS and EFS/FES uses five.
- The names of benefits listed on the showcards vary in some cases. For example, in the GLS, the showcard only lists Carer's Allowance and does not refer to the alternative name 'Invalid Care Allowance', which is used on the FRS.
- Benefits are not listed in the same order on the showcards. The GLS does not ask about Employment and Support Allowance (ESA) at all, and the order of the benefits asked about at FRS equivalent Ben5Q is slightly different. In the EFS/FES the equivalent Ben3Q does not list Employment and Support Allowance.
- The question order varies. EFS/FES and WAS ask about Tax Credits after asking about other benefits whereas in the FRS Tax Credits are asked about first. In WAS Pension Credit is asked in the benefits section and in the Pensions section of the interview. In the FRS Pension Credit is asked in the benefits section, after questions on Tax Credits.

### ***How are benefit amounts asked for and what level of accuracy is needed?***

The same basic information is collected for each received benefit: namely, how much is (usually) received and how long the payment covered in weeks.

There are two important differences to note. Firstly, the surveys we reviewed did not tend to ask for as much detail on amounts for received benefits. For example, they did not ask questions to establish whether the amount quoted by the respondent for Income Support, Pension Credit or Jobseeker's Allowance was the gross entitlement or net receipt (this is question GovBefor in the FRS). Secondly, the Lone Parent Obligations Survey<sup>4</sup> only measures the amount received for Disability Living Allowance. This survey uses a showcard to show the higher, middle and lower DLA bands with corresponding weekly amounts and asks respondents to select the code which reflects what they receive.

### **3.1.2 Approach 2 – “Understanding Society”**

Understanding Society is a longitudinal study measuring the socio-economic circumstances and attitudes of 100,000 individuals in 40,000 British households. Households are followed up yearly and are currently asked to participate in a face-to-face CAPI interview. The survey has been running since 2009. As this survey is administered by NatCen it has been possible to seek feedback from the team about how the benefit questions are performing. This is a relatively young survey, but saying this, the team has not received any feedback from interviewers or data users to suggest the questions are not performing in the intended way.

### ***How are benefits grouped together in this survey?***

The benefit questions are asked of each adult (aged 16 and over) in the household, in one section, towards the end of the questionnaire. Understanding Society also collects household level information<sup>5</sup>, including about how much the last 'rent payment was'. Here,

<sup>4</sup> Only the named individual in the household is interviewed. The sample population was identified from Jobcentre Plus records of lone parents claiming Income Support. The final questionnaire covers demographics, past and current employment, benefits and choices and constraints with regard to work and family.

<sup>5</sup> Household level information is asked of a responsible adult and the section can be asked at any point during the interview.

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questions establish whether any Housing Benefit or Housing Rebate was deducted from the last rent payment, and if so what the value of the rent payment would have been if Housing Benefit had not been deducted from it.

The benefit section establishes firstly what *type* of benefit, if any, is being received, using a showcard, e.g. unemployment related benefits, disability related benefits etc. Questions then establish what benefits are received *within each type*, again using a showcard. Nine benefit types are presented: unemployment-related; Income Support; sickness, disability and incapacity; any sort of pension; Child Benefit; Tax Credits; any other 'family related benefits'<sup>6</sup>; Housing-related benefits<sup>7</sup>; and other state benefits. Finally, the amount received for each benefit respondents indicated they were getting is collected.

### ***How are Benefit amounts asked for and what level of accuracy is needed?***

For each benefit received respondents are asked how much the last payment they received was and to indicate whether this was received jointly or solely. If respondents do not know the amount, interviewers are asked to probe for an approximate figure. Interviewers do not ask for documentation in this survey.

## **3.1.3 Evaluation of approaches 1 and 2**

The basic approach to collecting information on benefits is similar across all the surveys reviewed to that used on the FRS. All the surveys reviewed collect information on which benefits are being received first and then collect information on the amount being received for each benefit the respondent is in receipt of. However the FRS requires detailed financial information and this means that it tends to ask for more detail on benefits being received than other surveys, and it places a greater emphasis on respondents consulting documentation. This is not surprising given the aims and objectives of the FRS and its need for accurate data. However this places additional burdens on respondents and interviewers and with these increased burdens come increased risks of fatigue leading to error and item non-response.

The approach used on Understanding Society differs to the approach taken by the other surveys we reviewed in two key ways.

- Firstly, the approach starts by asking respondents about what types of benefits they receive at quite a high level, and only goes on to ask for more detail from those who indicate they are receiving benefits. It does not require all respondents to review lists of benefits to establish if they are in receipt.
- Secondly, it is willing to accept estimates and does not explicitly request that respondents refer to documentation.

This approach is not without its risks. It is based on the assumption that respondents will know whether they are receiving any state benefits without the need for prompting (showing the names of all benefits of interest). This runs the risk that respondents may not associate the term 'benefits' with all the payments they receive and therefore answer no to the high level questions when in fact they are in receipt of certain benefits (for example, Child Benefit or State Retirement Pension, which may be seen as 'entitlements'). There is also the risk that, without asking for documentation, the accuracy of the data will be negatively affected. Table 3.1 summarises the strengths and weaknesses of both approaches.

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<sup>6</sup> Includes Foster Allowance or Guardian Allowance, Maternity Allowance, Maintenance or Alimony or any payments from a family member not living with

<sup>7</sup> Housing or Council Tax benefit (other than the single person council tax discount), Rent or Rate Rebate

**Table 3.1 Strengths and weaknesses of the FRS and Understanding Society approaches**

Strengths	Weaknesses
<b>Approach 1 FRS</b>	
<ul style="list-style-type: none"> <li>✓ Establishes systematically what benefits are received and then amounts for received benefits.</li> <li>✓ Recall of benefits assisted by listing all state benefits on a series of showcards</li> <li>✓ Captures detail on receipt of individual benefits, including amounts</li> </ul>	<ul style="list-style-type: none"> <li>✗ Many questions needed to collect all the detail required.</li> <li>✗ Respondents can get fed up, particularly if they don't receive any benefits, by all the questions.</li> <li>✗ Even with documentations the questions can still be difficult to answer.</li> </ul>
<b>Variation on approach 1 – the Lone Parent Obligation Survey</b>	
<ul style="list-style-type: none"> <li>✓ The survey population is more specific and the reduced content is likely to reduce respondent burden, improving the quality of information collected.</li> <li>✓ Asks about DLA receipt in the way respondents think about it, and also asks for confirmation of amount without reference to documents. This again reduces respondent burden to access and understand their documents in front of an interviewer.</li> </ul>	<ul style="list-style-type: none"> <li>✗ This survey does not capture the same level of detail as the FRS.</li> <li>✗ Does not collect information on how much is received for benefits other than DLA.</li> </ul>
<b>Approach 2 –Understanding Society</b>	
<ul style="list-style-type: none"> <li>✓ Firstly establishes whether respondents receive certain types of benefit. These 'types' are presented on one card, and those not in receipt are asked no further questions.</li> <li>✓ The grouping of the benefits by type such as disability-related benefits provides respondents with a clear rationale for why certain benefits are grouped together.</li> <li>✓ Does not ask for documentation: approximate amounts are acceptable.</li> <li>✓ This survey is administered by NatCen. There is no evidence from data users and interviewers that the questions are not performing as intended.</li> </ul>	<ul style="list-style-type: none"> <li>✗ Approach relies on respondents knowing that they receive state benefits. There is a check in place for Child Benefit but there could be other benefits and Tax Credits which could be under-reported using this structure.</li> <li>✗ Although benefits are grouped into types, respondents still have to correctly identify which benefit(s) they are getting.</li> <li>✗ The information collected on benefits may be less accurate as documentation is not requested.</li> </ul>

## 3.2 Changes to the current question order and wording

The interviewer focus groups and cognitive testing both indicate problems with the order and wording of the current FRS benefits questions. Based on this evidence we recommend the following changes are made to the current questions. These recommendations are summarised in the following three tables.

- Table 3.1 shows proposed rewording/ amendment of the question;
- Table 3.2 presents proposed changes to the answer codes; and
- Table 3.3 sets out suggests other changes to the questions.

All suggested changes are shown in red font.

**Table 3.1 Proposed rewording/ amendment of the question**

Question	Proposed change
<b>State Benefits and Pensions</b>	
Ben1Q	<ul style="list-style-type: none"> <li>▪ The next few questions ask about benefits. I am going to show you a series of cards, which list different benefits and entitlements.</li> <li>▪ Firstly, looking at this card, are you at present receiving any of these state benefits or entitlements in your own right: that is, where you are the named recipient?</li> </ul>
Ben5Q	<ul style="list-style-type: none"> <li>▪ Consider amending the question slightly to assist respondents to think about the last six months. Consider adding when to when so respondents receive a stronger message of the time period to think about. E.g. Now thinking about from last [text fill] to [textfill] have you received any of the things shown on this card, in your own right?</li> </ul>
<b>Housing Benefits</b>	
CTAmt	<ul style="list-style-type: none"> <li>• Thinking about your last Council Tax bill, how much Council Tax did you/your household pay?</li> </ul>
<b>Council Tax Benefit</b>	
CTReb, CTRebAmt and CTDisc	<ul style="list-style-type: none"> <li>• CTReb: Do you receive Council Tax Benefit or rebate to help pay your Council Tax?</li> <li>• CTRebAmt: How much Council Tax Benefit or rebate do you receive?</li> <li>• For respondents in receipt of Housing benefit consider amending CTDisc slightly to: In addition to your Housing Benefit that you receive are you also allowed a discount of 25% or 50% in relation to your Council Tax, for any of the reasons shown on this card?</li> </ul>

**Table 3.2 Proposed changes to the answer codes**

Question	Proposed change																
<b>State Benefits and Pensions</b>																	
Ben3Q	<ul style="list-style-type: none"> <li>Amend the description of Pension Credit to Pension Credit/<b>Pension Guarantee Credit/Pension Savings Credit</b> so respondents can easily identify with it and move this code to showcard I1.</li> </ul>																
Ben5Q	<ul style="list-style-type: none"> <li>On showcard I5, remove the reference to lump sum from Bereavement Payment (code two) and describe it as State Bereavement Payment.</li> </ul>																
HowBen	<ul style="list-style-type: none"> <li>Consider adding credit union to the list of examples listed at code 1 E.g. Direct to current bank/building society/post office account/<b>credit union</b>.</li> </ul>																
<b>Housing Benefits</b>																	
Tenure	<ul style="list-style-type: none"> <li>On showcard B1, consider amending code three to <b>shared ownership (paying part rent and part mortgage)</b>.</li> </ul>																
Landlord	<ul style="list-style-type: none"> <li>On showcard B2, consider moving codes five, six and seven so they become codes three, four and five respectively. E.g.               <table border="0" data-bbox="582 952 1471 1449"> <tr> <td>The local authority/council/New Town development/Scottish Homes</td> <td style="text-align: right;">1</td> </tr> <tr> <td>A housing association, charitable trust or Local Housing Company</td> <td style="text-align: right;">2</td> </tr> <tr> <td><b>Relative/friend (before you lived here) of household member</b></td> <td style="text-align: right;"><b>3</b></td> </tr> <tr> <td><b>Employer (individual) of a household member</b></td> <td style="text-align: right;"><b>4</b></td> </tr> <tr> <td><b>Another individual, private landlord or</b></td> <td style="text-align: right;"><b>5</b></td> </tr> <tr> <td>Employer (organisation) of a household member</td> <td style="text-align: right;">6</td> </tr> <tr> <td>Another organization</td> <td style="text-align: right;">7</td> </tr> <tr> <td>Letting Agency</td> <td style="text-align: right;">8</td> </tr> </table> </li> </ul>	The local authority/council/New Town development/Scottish Homes	1	A housing association, charitable trust or Local Housing Company	2	<b>Relative/friend (before you lived here) of household member</b>	<b>3</b>	<b>Employer (individual) of a household member</b>	<b>4</b>	<b>Another individual, private landlord or</b>	<b>5</b>	Employer (organisation) of a household member	6	Another organization	7	Letting Agency	8
The local authority/council/New Town development/Scottish Homes	1																
A housing association, charitable trust or Local Housing Company	2																
<b>Relative/friend (before you lived here) of household member</b>	<b>3</b>																
<b>Employer (individual) of a household member</b>	<b>4</b>																
<b>Another individual, private landlord or</b>	<b>5</b>																
Employer (organisation) of a household member	6																
Another organization	7																
Letting Agency	8																

**Table 3.3 Other changes to the FRS benefits questions**

Question	Proposed change														
<b>State Benefits and Pensions</b>															
Ben1Q	<ul style="list-style-type: none"> <li>Consider asking about Pensions separately. This benefit should be described as State Retirement Pension.</li> </ul>														
Ben1Q	<ul style="list-style-type: none"> <li>Consider moving Invalid Care Allowance/Carer's Allowance and Severe Disablement Allowance from showcard I1 to the next showcard (showcard I2) after Attendance Allowance. Also consider moving Industrial Injuries Disablement Benefit from showcard I3 to I2. E.g.               <table border="0" data-bbox="327 562 1310 779"> <tr> <td>Care component of Disability Living Allowance</td> <td>1</td> </tr> <tr> <td>Mobility component of Disability Living Allowance</td> <td>2</td> </tr> <tr> <td>Both Care component and Mobility component of Disability Living Allowance</td> <td>3</td> </tr> <tr> <td>Attendance Allowance</td> <td>4</td> </tr> <tr> <td>Invalid Care Allowance/Carer's Allowance</td> <td>5</td> </tr> <tr> <td>Severe Disablement Allowance</td> <td>6</td> </tr> <tr> <td>Industrial Injuries Disablement Benefit</td> <td>7</td> </tr> </table> </li> <li>Consider moving Pension Credit to showcard I1 and insert it after State Pension.</li> <li>Retain the Benefit Pocket Guide for interviewers to read from, if respondents ask for benefit clarification. For the health benefits, which we propose be listed on one card as shown above, consider interviewers always reading out the definitions for each benefit.</li> </ul>	Care component of Disability Living Allowance	1	Mobility component of Disability Living Allowance	2	Both Care component and Mobility component of Disability Living Allowance	3	Attendance Allowance	4	Invalid Care Allowance/Carer's Allowance	5	Severe Disablement Allowance	6	Industrial Injuries Disablement Benefit	7
Care component of Disability Living Allowance	1														
Mobility component of Disability Living Allowance	2														
Both Care component and Mobility component of Disability Living Allowance	3														
Attendance Allowance	4														
Invalid Care Allowance/Carer's Allowance	5														
Severe Disablement Allowance	6														
Industrial Injuries Disablement Benefit	7														
BenLettr and BankStmt	<ul style="list-style-type: none"> <li>Consider adding a follow up question if respondents answer 'Yes' to the question such as: <b>Could you please now refer to this document?</b> If necessary interviewers should remind respondents of the confidentiality and anonymity procedures observed in the survey.</li> </ul>														
BenAmt	<ul style="list-style-type: none"> <li>Consider how accurate and how much detail is needed and the imputation for benefit amounts.</li> <li>Consider asking multiple benefit receivers who don't know how much they receive from individual benefits how much they receive in total.</li> <li>Older respondents especially respondents aged 80 or over need assistance to answer this question. Consider not asking this question to respondents in this age group.</li> <li>Consider adding an interviewer prompt to check if a monthly figure is actually a 4 weekly figure.</li> </ul>														
<b>Housing Benefits</b>															
CTBand	<ul style="list-style-type: none"> <li>To assist respondents who need confirmation/reassurance about which is the lowest and highest band consider adding an interviewer instruction such as: Interviewer if respondent asks tell them that Band A is the lowest band and Band I is the highest.</li> </ul>														
Rent to HBenChk	<ul style="list-style-type: none"> <li>Testing these questions indicates that the current question order does not reflect how respondents think about how they pay their rent, if they are in receipt of Housing Benefit. Consider reordering the questions to the following order: HBenefit, HRecp, HBenAll and Rent. (We have also suggested wording changes to these questions. For suggested changes refer to table 4.2.1)</li> </ul>														
RentDoc	<ul style="list-style-type: none"> <li>Consider adding a follow up question for respondents who answer yes to this question such as: <b>And can you now refer to this please?</b> so there is a standard protocol observed.</li> </ul>														
<b>Tax Credits</b>															
Tax Cred	<ul style="list-style-type: none"> <li>Consider amending the soft check for Tax Credit to help this pick up whether the respondent is actually thinking about Pension Credit when they select Working Tax Credit. For example: Working Tax Credit is normally only paid to households without children if there is an adult in the household who is aged at least 25 and <b>is currently</b> working for 30 hours or more per week.</li> </ul>														
	<ul style="list-style-type: none"> <li>Respondents who receive both Tax Credits should be asked how much Tax Credits they receive in total if they answer 'don't know' to WTCamt and CTCamt.</li> </ul>														

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## 4 Recommendations and next steps

### 4.1 General conclusions

The FRS collects detailed information about receipt of state benefits from the general population. The approach taken is mirrored in many other government surveys (refer to section 2.1).

Evidence suggests the current approach could be improved. We have suggested some improvements to the current questions, in terms of both wording and order. These suggestions are designed to deal with problems that arise from:

- respondents not recognising a benefit listed on the showcard because the name displayed is different to the one the respondents knows it by;
- benefits of a similar type, such as those related to disability and ill-health, being spread across several cards; and
- that some benefits are seen as ‘entitlements’.

But there are two other kinds of problem identified:

- problems resulting from the fact that respondents do not always have the information being sought; and
- problems resulting from respondent and interviewer fatigue.

These problems stem not from the wording of the questions but from the survey requirements and the nature of the information being sought (e.g. complex and accurate) and it is respondents’ lack of knowledge and/or documentation, cognitive capacity and/or willingness or ability to undertake the additional cognitive effort required to answer the questions that poses the greatest challenge. These problems do not have straightforward solutions and they are not unique to the FRS.

#### 1. Documentation

In the case of the first problem, the FRS tries to mitigate this by encouraging interviewers to ask respondents to refer to documents during the interview. But questions about documentation are not consistently asked for all benefits, and this should be considered. However, even with a consistent approach to asking for documentation, this study has found that not everyone has it or is willing to share it. The increasing use of internet banking and paperless billing poses specific challenges. How willing will respondents be to look up information on-line? Evidence from this study is limited, but there are likely to be specific challenges around confidentiality that will need to be overcome.

#### 2. Respondent fatigue

There is some evidence to suggest if the task were made easier and less burdensome then this might help respondents. However it is not obvious how questions could be cut without a corresponding reduction in the survey’s data requirements. However there are a couple of options worth further consideration. The first is whether the adoption of the approach used on Understanding Society, which involves initially asking about ‘types’ of benefit would help. This could reduce respondent burden for those who do not receive any benefits as they would be asked a much shorter set of questions. The second is whether attempting to collect detailed benefits information from those aged 80 and over is appropriate, given the problems identified

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in this study with data quality. Evidence from the cognitive interviews indicated that this group suffered particularly with fatigue: finding the lengthy questions difficult to follow.

### 4.1.1 Reflecting on the findings from the secondary analysis

In some cases interviewers explored the reasons why respondents had not mentioned they were receiving a particular benefit at the time of their original FRS interview during the cognitive test. Almost universally the reason given was that the benefit had been applied for but that the first payment had not been received. This finding suggests that the FRS may not be under-estimating benefit receipt to the extent indicated by comparison with administrative records.

## 4.2 Next steps

Drawing on all the evidence from this review and the comparison of individuals' responses to the FRS benefits questions with administrative data we propose the following next steps.

- Explore whether the 'Understanding Society' approach could be implemented in some form on the FRS and what the impact would be on data quality. As a starting point a comparison of estimates of benefit receipt and amounts received could be undertaken.
- If the current approach is retained:
  - consider not asking BenAmt of those respondents aged 80 or over;
  - assess the impact of implementing the proposed changes set out in section 3.2. This could be done by undertaking a split panel experiment to assess the impact of these changes on the estimates (which is important when considering a change to any continuous survey that measures change over time) and the reliability of estimates (by comparing individuals survey responses to administrative data).
  - Include as part of the FRS refresher briefings more information on benefits, highlighting specific problems that are known to occur in the collection of this information on the FRS. It would be useful to provide interviewers with copies of the annual statements and benefits letters respondents receive so that they can use them to prompt respondents' memories of what the letters look like. This would also act as visual cue to identify the correct benefit letter.

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## Appendix A. Focus group findings

### A.1 Introduction

The aims of the focus groups were to capture the views and experiences of a wide range of NatCen FRS interviewers in relation to:

- asking about benefits;
- identifying problems and difficulties respondents have in answering the questions; and
- strategies that interviewers use to try to deal with these.

A copy of the topic guide used is reproduced in Appendix C.

Three focus groups were carried out during September 2011 with NatCen survey interviewers.<sup>8</sup> Focus groups took place in London, York and Birmingham, involving both male and female interviewers with differing levels of experience of working on the survey. Table B.1 provides a summary of the characteristics of those who took part.

The focus groups were moderated by a researcher from the QDT Hub. Each focus group lasted 1.5 hours and was digitally recorded with interviewers' consent. Detailed notes were made after each focus group by reviewing the audio recording and these notes were used in analysis.

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<sup>8</sup> The fieldwork for the FRS is conducted by NatCen and ONS. The focus groups only included NatCen interviewers.

**Table A.1 Focus Group participant profile**

Characteristics		Number of interviewers
Gender	Male	16
	Female	13
Interviewer Grade	B	2
	C	10
	D	9
	S	7
	T	1
	Years worked on FRS	1-2
	3-4	3
	5-6	10
	7-8	2
	9-10	2
	11-20	3
	21+	2
Focus Group	London	10
	Birmingham	9
	York	10

## A.2 Structure of this appendix

In section A.3 we report on the feedback interviewers shared about the FRS interview in general and how the features of the survey can have an impact on how respondents approach the benefit questions. Section A.4 is dedicated to presenting the findings of how the benefit questions work from the interviewers' perspective.

## A.3 General Findings

Each focus group initially explored interviewers' views generally about working on the FRS to understand if this could be impacting on how the benefits section questions work.

### General feedback on the FRS

Interviewers spoke positively about working on the FRS. The survey itself was considered straightforward in comparison to some of the other surveys interviewers worked on: it did not involve lots of different questionnaires or taking measurements from people. However, it was not always an easy survey to convince people to take part in as it asks for a lot of detailed financial information, which can be sensitive or boring, but interviewers'

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experience helped with recruitment. It was felt that respondents on benefits generally are easier to recruit and interview because they were used to answering questions about their finances, including their benefits. Figure A.1 maps interviewers' impressions of respondents' reactions to participating in the survey. It reveals that interviewers feel that on the whole respondents have a positive feeling about the survey however, they are aware that respondents are surprised about the amount of detail being asked about their finances.

Interviewers were always aware that they needed to be careful when asking the questions not to push too hard for an exact answer for fear that respondents may feel the survey was becoming too intrusive, and or not agree to consult their financial documents, or refuse to participate in the interview any further. The key factor to ensuring cooperation during the interview was to explain the purpose of the survey upfront.

There were mixed views however about when interviewers should tell respondents that they may need to refer to their financial papers: at the doorstep during recruitment; at the start of the actual interview; or only when required by a specific question. On the whole interviewers felt it was an individual judgement and was based on establishing the respondent's comfort and ease with the interview and assessing their ability to access the documents e.g. an older person may find it easier to access his/her financial papers in one go. Only one interviewer spoke about mentioning it on the doorstep.

**Figure A.1 Interviewers' views on respondent's general impression of the FRS after participating in the interview**



The focus groups revealed that the factors that affect the information provided in the FRS fall under three areas:

- issues around participating in the survey itself,
- issues concerned with level of detail being asked for; and
- issues affecting data quality.

Boxes A1-A3 summarises the findings under these three headings.

## Box A.1: Factors around participating in the survey itself

Issues around participating in the survey
<p><b>INTRUSIVE</b></p> <ul style="list-style-type: none"><li>• The level of information requested can make the survey feel intrusive. Interviewers “<i>have to work hard to make it sound less Gestapo</i>” (female interviewer grade D). It can be a difficult survey to sell because people don’t like talking about their finances</li></ul>
<p><b>KNOWLEDGE BASE</b></p> <ul style="list-style-type: none"><li>▪ Not all respondents have the level of knowledge necessary to answer the questions</li></ul>
<p><b>CONFIDENTIALITY</b></p> <ul style="list-style-type: none"><li>▪ Concerns about survey answer confidentiality and or taking out financial papers in front of the interviewer. Also worried that the survey is actually checking up on them</li><li>▪ On the other hand respondents can feel reassured that FRS is a government survey, for DWP, so the data must be confidential. There is less concern now about DWP keeping records confidential than before. There were respondents who believed the survey is not asking for anything that the government does not know already. Respondents with this view were not worried about answering any of the questions.</li></ul>
<p><b>GROUPS WORRIED ABOUT PARTICIPATING</b></p> <ul style="list-style-type: none"><li>▪ People who are concerned about the benefits they are claiming and are worried that they could lose them e.g. people claiming they are single parents when they are obviously not.</li><li>▪ There is a group of self employed people who worry about participating because they are worried about saying the wrong thing and this impacting on the taxes they pay.</li></ul>
<p><b>PARTICIPATION</b></p> <ul style="list-style-type: none"><li>▪ Harder to get people to take part in wealthier areas compared to poor areas.</li><li>▪ It can be difficult for respondents to realise interviewers work for NatCen and are not being sent by DWP.</li></ul>

## Box A2: Survey administration factors

Issues around administration
<p><b>GENERAL</b></p> <ul style="list-style-type: none"><li>▪ Considered an easy survey to administer compared to other NatCen surveys. Respondents willing to provide a lot of information.</li></ul>
<p><b>LEVEL OF DETAIL REQUIRED</b></p> <ul style="list-style-type: none"><li>▪ Asking for detail to the penny and not just the rounded figure can make the survey difficult and feel intrusive for respondents. There can be accuracy problems in providing exact figures for payments and pay details.</li><li>▪ Respondents can feel hesitant about providing details for example about how much savings they have.</li><li>▪ Respondents find it difficult to say what benefits they receive.</li><li>▪ There are respondents who don’t know how much they receive, and are ‘<i>merry in their ways because everything is paid for them</i>’ (female supervisor) like their council tax and rent but also there are respondents who know how much they receive even if they don’t know <i>what</i> they get. Interviewers need to be able to go with the flow and be able to prompt to check and collect what information is possible.</li></ul>

<b>Issues around administration</b>
<b>Issues around administration continued</b>
<p><b>DOCUMENTS</b></p> <ul style="list-style-type: none"> <li>▪ The survey is usually easier to administer IF respondents have the necessary documentation at hand. The survey requires respondents to have documents such as bank statements and letters available. Not everyone keeps their papers, nor file their papers so it is not always straightforward for respondents to access their papers, even if they want to. There are respondents who are just not willing to.</li> <li>▪ Information in the documents can be difficult to understand and figures may be wrong too.</li> </ul> <p><b>CAPI CHECKS</b></p> <p>Too many hard checks which can make it hard to progress through the questionnaire.</p>

**Box A3: Factors affecting data quality**

<b>Issues affecting data quality</b>
<p><b>INTERVIEW LENGTH</b></p> <ul style="list-style-type: none"> <li>▪ It is very difficult to predict on the door step how long their interview will be.</li> <li>▪ Interview can be long and respondents can loose patience or start to loose concentration</li> <li>▪ People live busy lives and it can be genuinely difficult for them to find the time to take part. In London it seems to be the time that puts people off rather than the survey itself. When time is limited it is difficult to ask respondents to pull out their financial papers.</li> </ul> <p><b>INTERVIEWER’S ATTITUDE</b></p> <ul style="list-style-type: none"> <li>▪ Interviewer’s attitude towards the survey (whether they enjoy working on it and think it is a worthwhile and important study) felt to affect response rates. Enthusiasm and ability to talk convincingly to respondents about the survey and explain how the data are used felt to help in gaining co-operation.</li> </ul> <p><b>INTERVIEW CONTENT &amp; EXPERIENCE</b></p> <ul style="list-style-type: none"> <li>▪ Respondent’s interest and or enjoyment while taking part will affect information provided.</li> </ul> <p><b>ADVANCE LETTER</b></p> <ul style="list-style-type: none"> <li>▪ Advance letter sent with the all the logos on it and the envelope shows the survey is a bona fide. The envelope is different from anything they would have received before so people do take note and realise it is something important. Some people on benefits think they have to participate because they see the DWP logo. To some degree the letter convinces respondents who are not sure whether to take part.</li> </ul> <p><b>RESPONDENTS’ CHARACTERISTICS</b></p> <ul style="list-style-type: none"> <li>▪ Issues around age, intelligence and whether documentation is kept can affect the quality of information provided.</li> <li>• Too much information asked of wealthy people, impractical and time consuming to list all the details about stocks and shares</li> <li>• The current economic climate is encouraging people to take part as they want to tell someone how they are financially struggling.</li> </ul> <p><b>INTERVIEWING ENVIRONMENT</b></p> <ul style="list-style-type: none"> <li>▪ If other people are around who are distracting the respondent.</li> </ul>

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## Interviewers' suggestions

Overall the current advance letter was felt to be good at encouraging respondents to take part in the FRS (though interviewers mentioned that on rare occasions respondents had refused to take part because the tone of the advance letter was interpreted as implying that the survey was compulsory). A few suggestions were made to improve the advance letter:

- print on quality, heavy-weight paper ('like it used to be') because it gives a good impression;
- print DWP on the envelope to encourage people to open the letter and read it; and
- include all the logos (DWP, ONS and NatCen) on the letter as at least one will be recognised.

Interviewers liked the green leaflet, the sorry I missed you leaflet and red leaflet with pictures.

Interviewers would like to be able to share their experiences of recruiting FRS respondents and administering the questions. This could be achieved through having a session included in the briefing where an experienced FRS interviewer shares their experience with new FRS interviewers or having an FRS survey interviewer newsletter/website where interviewers can share their experience informally or raise points for discussion in a supportive environment.

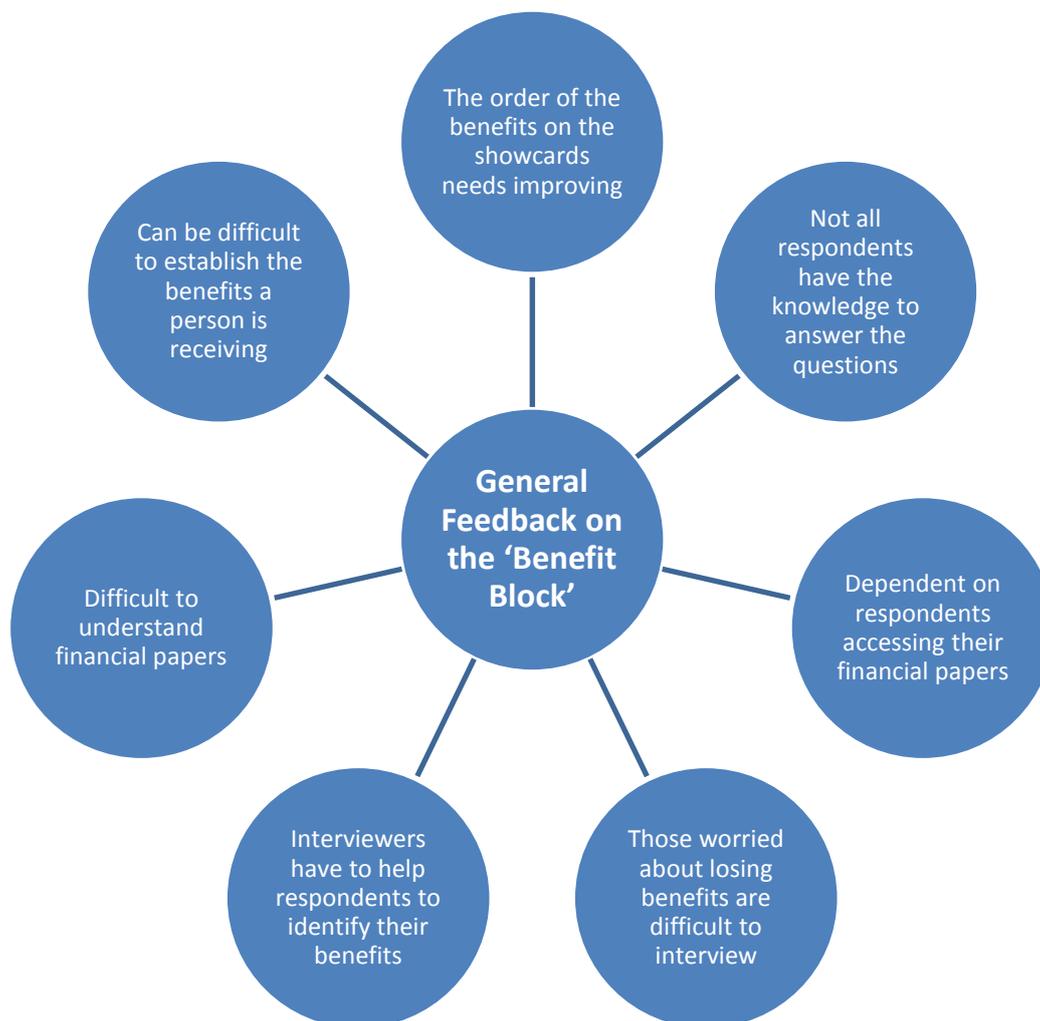
## A.4 Benefit Section

### Overview of findings

The benefits section starts with a series of five questions that seek to identify all the benefits and Tax Credits which respondents receive (excluding housing benefit and council tax benefit, which are dealt with earlier in the interview). Each question asks respondents to look at a card and say which of the benefits listed on it they receive.

The focus groups explored the factors that can affect the quality of information provided by respondents in the benefits section from the interviewers' perspectives. These factors are summarised in figure A.2 below and the issues are discussed in more detail in the sections that follow.

**Figure A.2 Summary of the factors affecting information provided in the benefits section**



The opening five benefit-identification questions were felt to be long-winded for all respondents. Interviewers felt people who were not receiving benefits just wanted to say no once and move on to something more relevant. Those receiving benefits, on the other hand, lose concentration after the first one or two questions and do not look at the subsequent showcards carefully enough. This lack of concentration manifests itself particularly when respondents are not sure of the name of the benefit they receive, so tend to select the first one they see that seems to fit, such as Severe Disability Allowance, rather than selecting Disability Living Allowance on the next card.

In summary interviewers felt that respondents can find it difficult to provide the information required – but that it is easier in April when all the benefit letters are received, detailing what people are getting. Without documentation respondents can struggle.

### **Respondents' lack of knowledge**

Interviewers felt that the success of this block depends on respondents' knowledge or having their bank account statement and benefit letters to hand, and the FRS protocol assumes that people have these documents and are willing to share them. There are respondents who do not have sufficient knowledge to answer the questions and do not keep any papers "so you are lost from the beginning" (Female interviewer, Birmingham).

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*“This is epitomised when you ask how much council tax are you paying and they say I don’t know because I haven’t paid it for the last 15 years. They have no idea” (Male interviewer, Birmingham).*

*“This is the same for housing benefit, how much the rent is, how much the council tax is, they don’t know and they don’t care” (Male interviewer, Birmingham)*

Even if respondents keep the documentation it might not be easy for the interviewer to find the information. Documents may not be kept in date order, so interviewers have to spend time searching for the most up-to-date information and the format of benefit letters vary.

Respondents also do not keep up with the name changes of their benefits or changes in benefits that occur because of moving into a different age bracket. The implication being that respondents look for the benefit under the name they know it e.g. State Pension rather than Retirement Pension or believe they are receiving Income Support when they are actually receiving Pension Credit. As interviewers gain experience they become familiar with how respondents call benefits including local colloquialisms for a benefit. It was discussed in a focus group that it may be helpful if there is a succinct description provided with each benefit to help respondents identify their benefit(s) on the showcards.

It was questioned by interviewers whether the respondents can provide the information being sought at all as the benefit system is so complicated and constantly changing. It was highlighted that irrespective of how good the questions are, there will still be people who do not know what benefit they receive and how much they are receiving.

## **The benefit showcards**

The focus groups revealed that interviewers believe that the order in which the benefits are presented on the showcards is problematic because they did not appear to be in a logical order to provide cues to help respondents find their benefit(s).

*“Respondents will look at the first card and say I’m not on any of these and say I’m on x benefit and you have to say hold on, how about the next card and don’t worry if isn’t on the first card” (female interviewer, London)*

There was a feeling that if the benefits were organised by type this might help, as respondents know if they are getting disability related benefits or unemployment related benefits, even if they are not sure of the name of their benefit. At the moment respondents who are not sure of the name of their benefit can be drawn to the first benefit they see on showcard 1, which fits the type of benefit they are receiving. So for example, the first disability benefit respondents see is Severe Disablement Allowance, and this practice would result in over-reporting of this benefit and under-reporting of the correct disability benefit.

Another point raised in the focus groups was whether it is necessary to ask about obscure benefits, because it just adds to the number of showcards the respondent has to look through. If rare benefits should be included, it was suggested that these benefits should be asked after the common benefits as this would capture more accurate details and prevent respondents being “caught out”. At the moment having some of the obscure benefits early on “tends to mean that one or two of the more frequent ones [benefits] go under the radar” (male interviewer, London). It was felt that respondents on rare benefits are likely to know these benefits so would look for them on the latter cards, such as

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Industrial Injuries Disablement Benefit. It was suggested that the benefits which should be asked upfront are:

- State Pension and Pension Credit;
- Job Seekers Allowance;
- Working and Child Tax Credits; and
- Child Benefit.

Based on their experience, interviewers have found that respondents know if they are on Industrial Injuries Disablement Benefit because they have had to fight for it.

It was also questioned whether it is possible to have the benefits listed on the computer screen and the interviewer takes the respondent through the benefits on the screen.

*“Some of the cards have a lot of information on them. On some surveys, I have found there are points where you show the screen. If you show them the screen they seem far more interested because they feel more part of it. With a blank set of cards with lots and lots of information they [respondents] seem to lose their interest a lot more quickly. I think it will help if... if you are looking at the same screen and you can run down the list with them. So you ask do you get any of these...And you can run your finger down the list with them. And I think they will feel more interested. If you have a flat white card they just say no”. (Male interviewer, Birmingham focus group)*

## **Interviewer strategies**

Interviewers revealed that respondents can start telling them about all their benefits at the start of the benefits section and talk about their experiences. Interviewers have to steer respondents through the questions. Later questions can prompt respondents to recall details about an earlier benefit. Interviewers did speak about the difficulty of having to go back to amend responses and also not having the flexibility to go forward to add a note about a benefit a respondent may have mentioned early on the interview. Interviewers handle this by jotting down notes on a piece of paper and referring to them during the interview. Interviewers also make calculations on their calculators during the interview to provide weekly figures because many benefits are paid four weekly, monthly or fortnightly.

## **Role of interviewer experience**

Respondents expect interviewers to know everything about the benefits so interviewers need a good knowledge base to look professional. Interviewers felt they had to keep up with changes in the benefits system and felt that the research team could do more to help them during the year. One suggestion was to set up an advice line that interviewers could call during an interview to check something quickly about a benefit question. At the moment interviewers felt they do not have this support so may miss something because they are relying solely on their judgement.

## **Administering the benefits section questions**

The focus groups revealed that interviewers have found that establishing a good rapport early on and maintaining it, is key to encouraging respondents to access their financial papers, like their benefit letters and their bank statements. The financial papers are important to get the accurate figures required by FRS. Interviewers adapt how they build up a rapport with each person. Interestingly confidentiality does not seem to be that important to respondents at this stage, because they have agreed to take part in the interview. It is the effort to go and get the papers which seems to be the factor. Unanimously interviewers felt they learnt how to do this on the job and are not talked through this at briefings. If possible more time should be allocated in the briefings to

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covering the practicalities of administering the interview including advice on how to encourage respondents to access their papers.

The focus groups revealed that interviewers tend to either:

- Read the questions in the benefits section as worded; or,
- Paraphrase questions in this block.

The second practice was adopted when interviewers could see from the respondents' facial expression that they did not understand the question. This was discussed in relation to older people particularly and was felt to be acceptable because the questions are seeking factual information rather than asking about attitudes or knowledge.

Strategies discussed in the focus group to help respondents with the questions included:

- explaining why a question is being asked so that respondent can see its relevance;
- reassuring respondents if they did not know the answer to a question not to worry about it and going back to the question later on in the interview if the respondent subsequently recalls the answer; and
- giving respondents time to think about their answers.

In addition to the above, interviewers also described or showed what a benefit letter looks like to the respondent, to help him/her remember it and recognise the papers needed for the interview. Interviewers raised that, although it is useful to have the benefit letters, they can be very difficult to understand. Strategies interviewers use to find figures in the benefit letters are: to find the largest figure quoted in the benefit letter/ financial document or copy everything they can down in this document in a note. The interviewers' guide to the benefits was considered really helpful but this assumes respondents know the proper name for their benefit.

Interviewers also wrote down notes on a piece of paper and added it after the interview if they could not add it as a note during the interview.

## **Double counting and under-counting within the household**

The FRS is a household survey. Interviewers discussed in the focus groups that there are couples who recognise benefits as household benefits rather than an individual's benefit. The implication here is that a benefit can be double counted if the couple is interviewed because both say they are receiving the benefit or it could be missed all together because both respondents assume their partner has mentioned/will mention the benefit. This problem was identified for Working Tax Credit, Child Tax Credit and Child Benefit.

Another complication identified was benefits that are in one person's name but go into another person's bank account. Interviewers have to establish if the person receiving the benefit realises the benefit is actually in someone else name. This can be difficult to do and interviewers acknowledge at the end of the day they can only record what they are told by the respondent. An example of such a benefit is Carer's Allowance.

## **Difficulties with specific benefits**

Interviewers spontaneously raised specific benefits that respondents had difficulties with. Interviewers said that respondents:

- do not always know that they receive Pension Credit alongside their Retirement Benefit;
- who are of retirement age but have been on Income Support previously think they are still on Income Support rather than Pension Credit;
- get confused between Attendance Allowance, Carers Allowance and Disability Living Allowance (DLA);
- can get confused between the carers and the mobility components of DLA; and

- 
- get confused if they are receiving Child Tax Credit and Child Benefit.

Interviewers extensively use the notes feature available in the CAPI program to explain what they have done and to highlight areas they are not sure about.

Interviewers discussed prompting respondents, paraphrasing and re-wording the benefit questions and using their own judgement to decide which respondents they would ask for documentation. Interviewers acknowledge that they are clearly told at briefings to administer the questions simply as worded but there was a general feeling that there were times when to get an accurate answer they needed to reword them or prompt the respondent. Prompting appeared to be related to experience: as they gain more experience on the survey they learn what benefits people should be getting and use this knowledge to know when to gently check the name of the benefit or to check if a respondent has misreported a benefit.

## **Pension Credit and Retirement Pension Questions**

The focus group findings supports DWP's secondary analysis and NatGen's review of the benefit questions that respondents know they are in receipt of some money related to reaching retirement age however, not all know that they in receipt of Pension Credit and if they know this, they may not know the amount. This is not helped by the fact that if both benefits are received it can be paid together.

There were mixed views amongst the interviewers about how difficult it is to understand and recognise Retirement Pension and Pension Credit in respondent's bank statements, reflecting interviewers' experiences in the field. It was suggested in one focus group that it may help if the Retirement Pension and Pension Credit questions are asked after each other, as this may assist respondents to make the connection.

## **Disability Living Allowance questions**

Across the focus groups it was raised that there are respondents who know they are receiving a disability benefit but do not know the name of it. The interviewer then needs to try to establish what the benefit is by looking at the respondent's benefit letter(s) and or by looking at their bank statement. For example, respondents get confused with Severe Disablement Allowance and Disability Living Allowance (DLA). The confusion arises because respondents know they are on a disability benefit and seeing Severe Disablement Allowance on the first showcard leads them to think they are on this benefit even if they see DLA on the next showcard. It could be that the DLA gets lost on the showcard because it is described in reference to its components namely care and mobility.

A common difficulty is that DLA recipients do not always know if they get the care component, mobility component or both. Interviewers then have to explain there are two components: care and mobility, which tends to initially confuse matters. Interviewers have found however, that most people know if they are in the higher, middle or lower bracket and that with further probing (and possibly sight of documentation) the interviewer can determine what type of DLA the respondent is getting. .

Another wrinkle relates to respondents who are receiving the Mobility component of the DLA but know it as Mobility Benefit. The interviewer has to guide them to select Mobility component of Disability Living Allowance (code 2 on Card I2) in this circumstance. Interviewers commented that respondents who have a mobility car do not indicate this because the cost is taken directly from their DLA and they do not handle this.

It was questioned by an interviewer why DWP needs this level of detail and why it is not sufficient to know the respondent is in receipt of DLA. This gap in interviewers' knowledge

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does not impact on the administration of the question but it is a gap in their understanding of why they are asking the questions they are and it suggests that interviewers potentially need more guidance on benefits. This guidance could be provided in the briefings as well in the Benefit Pocket Guide.

### **Confusion around Attendance Allowance and Disability Living Allowance**

These two benefits get confused in interviewers' experience, and when respondents do not know what benefit they are receiving they can either:

- randomly select between the two benefits; or,
- select both.

The implication of the first strategy is that it could lead to over-reporting of the wrong benefit and under-reporting of the correct benefit. The implication of the second strategy is that one of the benefits could be over-reported.

### **Confusion around Child Tax Credit, Child Benefit, and Working Tax Credit**

Interviewers spontaneously brought up themselves that respondents confuse

- Child Tax Credit and Child Benefit; or,
- Child Tax Credit and Working Tax Credit,

with the implication respondents can misreport. If the respondent has his or her benefit letter/bank statement then it is sometimes possible for the respondent and or interviewer to figure out which benefit(s) the respondent is in receipt of.

It was pointed out that there are respondents who do not think about Child Tax Credit as a benefit. So respondents may initially say no but when the interviewer prompts them to say it is paid along with Working Tax Credit, respondents can then remember they are receiving it.

### **Tax Credit questions: reporting of paying back over payments**

Interviewers have observed that respondents who are paying back an over payment for Child Tax Credit can answer no to receiving the benefit because from their point of view they are not receiving it any longer. This strategy is used by respondents even if they are aware they will be receiving the benefit again, once they have paid back the over payment. A solution to this was suggested in the London and Birmingham focus groups: ask an additional question 'Are you at present not receiving a child Tax Credit or working Tax Credit because you are repaying an over payment?'

### **Income Support and Incapacity Benefit**

Income Support can be misreported as interviewers have found that respondents:

- don't know they are on it;
- know they are on it but don't know how much they are receiving; or
- think they are still receiving it but due to their age they now getting Pension Credit.

Interviewers cope with the first two difficulties by checking and then add a note to explain the situation.

An interviewer shared in a focus group that a disabled student she had interviewed identified that he was receiving Income Support. The interviewer checked he did not mean Incapacity Benefit but he was quite sure he was on Income Support. It was discussed whether respondents could be getting Income Support and Incapacity Benefit confused.

### **Benefit questions asked in the household module**

The council tax question and the housing benefit questions are asked in the household schedule and not in the benefits section. On the whole interviewers felt the council tax and housing benefit questions worked better than the other benefit questions. This was

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because it was felt that these questions flowed nicely into each other and respondents can easily relate and do not find the questions sensitive. However, there was a concern expressed on a couple of occasions that the questions are asked too early before a good rapport is established so it can feel a bit awkward to ask for the council tax papers. This view was held by less experienced interviewers.

### **Problems with the council tax questions**

In the focus groups it was raised that people who are behind in their council tax find it difficult to say how much they are paid because they are reluctant to look up their benefit letters or bank statements as they do not want to be reminded that they are in arrears. Moreover these documents are difficult to understand.

### **Types of respondents who struggle with the benefit questions**

The groups who can struggle with the benefits section are:

- elderly people;
- those in receipt of multiple benefits; and,
- asylum seekers.

In regards to the elderly, interviewers felt they often found the benefit questions difficult because someone else managed their financial affairs (including benefits) on their behalf and so they did not have the knowledge to answer the questions. Documentation was not always available because the person who dealt with their finances kept it. Interviewers noted that it is difficult to judge 'on the doorstep' whether someone is capable of taking part in the interview – due to cognitive impairment for example, and so sometimes interviews are conducted with people who in hindsight should not have been interviewed. Interviewers said they worked on the principle that it is better to include rather than exclude people.

Those on multiple benefits may not know which benefits they receive or how much but rather just know the overall figure they receive per week. These respondents can worry that the interview is actually a check of the benefits they are receiving, with the implication that respondents are either very open or cagy. The reasons for both strategies are the same; they are scared of losing their benefits.

It was considered difficult to interview asylum seekers because they are in receipt of one benefit and the other benefits are irrelevant.

### **Other benefit specific findings**

#### **How much do you get paid in benefits per week?**

In all three focus groups interviewers spontaneously mentioned that they thought this question was misplaced. It is asked at the end of the benefits block and respondents can feel that it is a trick question, to try and catch them out. This question works in two ways:

- the respondent and or interviewer adds up all the benefits mentioned and then calculates the accurate weekly figure; or,
- the respondent comes up with a figure which could be guessed or calculated.

Respondents often ask whether they should include their council tax benefit and housing benefit in their answer to this question. At the moment interviewers do not have an instruction on whether this should be included or not so interviewers leave it for the respondent to decide and add a note to explain the inclusion or exclusion. Interviewers in all focus groups questioned whether respondents receiving just one benefit should be asked this question because it seems unnecessary. Another suggestion was to ask this question early on in the benefits section and then go through the detail.

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Across the three focus groups interviewers talked about the mismatch between the time period asked about in the question and how respondents think about the frequency of their benefit payments. This question asks for the weekly amount but interviewers felt that generally people do not have a clue of the weekly amount because they receive their benefits four weekly, monthly or fortnightly, depending on what benefits they are receiving. This mismatch invites errors, as respondents or interviewers have to perform mental arithmetic to convert the answer to the required metric.

### **Soft checks and hard checks**

On the whole interviewers found the soft checks and hard checks very helpful. However, there were a couple of soft checks in the benefits section that were discussed in the focus groups because they were considered annoying or simply ignored once the interviewer gained experience. These were:

- When it comes up saying the figure for a benefit is wrong but the interviewer has copied it from the benefit letter or the soft check comes up for total amount received but the interviewer has added up the figures (it would be more useful for the CAPI to calculate the amount based on the time period the respondent says the payment is for) (annoying).
- The soft check that comes up saying that a father is not entitled to Child Benefit is not correct as a father who is raising his own child from another marriage or is a lone parent is entitled to this (ignored).

Interviewers discussed two concerns they had with the soft checks, that a respondent could see the soft check and get worried, and losing the good will of the respondent to double check something with them.

### **Accuracy of answers**

Interviewers felt that people generally provided accurate information. Those who had something to hide were more likely, in their view, not to take part. However interviewers did identify two types of respondents whose answers might not always be accurate:

- those who, for benefit claiming purposes, are single parents but who have a 'partner';
- some self employed people who do not want to indicate how much they really earned for tax concerns.

Interviewers felt that it is respondents' concern about the legality of their position that impacts on how people in these two groups answer the questions. These respondents need a lot of reassurance around confidentiality to complete the questions in this block.

### **Interviewers' suggestions for improvements to the Benefit section**

Interviewers made the following suggestions to improve this section of questions.

- Consider whether showcards should be used for the benefit identification questions or whether the respondent should be shown the answer options on the computer.
- Re-organise the benefits on the showcards so that they are grouped in a more obvious way – e.g. all benefits for people of working age.
- Include the benefit logo (where applicable) beside the benefit name on the showcard as this could help remind respondents visually of the benefits they receive. It was also discussed that it would be helpful to have a succinct explanation of each benefit beside the benefit name on the showcards.
- It would be helpful if there was an advice line interviewers can call during an interview if they have any queries about a benefit question to get immediate advice.

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- To make the benefits section less repetitive for respondents who do not receive any benefits.
  - Ask the Retirement Pension and Pension Credit questions together. It would be helpful if a screen provided information on the minimum pension guaranteed.
  - To provide interviewers with copies of the benefits letters so interviewers can show an example to the respondent, if they are asked what the letter looks like by the respondent. This could act as a visual cue to identify the correct benefit letter. Examples suggested were a copy of the Council Tax letter and the DLA award letter.
  - Ask for the benefit amount and the time period it covers, and then CAPI calculates the weekly amount. This would do away with the need for the respondent or interviewer to calculate the weekly amount.
  - Consider whether the check question - how much benefit do you receive each week - should be asked earlier in the interview.

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## Appendix B. Focus groups topic guide

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### P2990: Feedback on the FRS Benefit Questions

*As this is an investigative and exploratory study, we wish to encourage participants to discuss their views, perceptions and experiences in an open way without excluding issues which may be of importance to the study. Therefore, unlike a survey questionnaire or semi-structured interview, the questioning will be responsive to the issues raised in group discussion.*

*The following guide does not contain pre-set questions but rather lists the key themes and sub-themes to be explored within each group. It does not include follow-up questions like 'why', 'when', 'how', etc. as it is assumed that participants' contributions will be fully explored throughout in order to understand how and why views are held.*

*The topics will be introduced and explored in turn within each group. The amount of time spent on different themes will vary between groups in response to the discussion generated amongst participants.*

*NB: text in italics within the guide denotes instruction to the researcher.*

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#### **1 and 2 Introduction and background**

#### **3 The factors that affect the information provided**

- To establish the factors that could affect the information provided

#### **4 Views and impressions of the Benefit Block and Tax Credit**

- Position of block in interview
- Flow of Qs
- Barriers and issues affecting Rs *ability* and *willingness* to answer

#### **5 How Rs deal with questions in the Benefit Block**

- Position of block in the interview
  - Flow of Qs
  - Barriers and issues affecting Rs *ability* and *willingness* to answer
  - Views on RC, RB, AA, DLA and IIDB
-

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## 6 How interviewers cope with Rs' difficulties generally

- Nature of difficulties faced and by whom
- How interviewers assist Rs to answer the Qs

## 7 Explore interviewers' suggestions to improve the Benefit Block and why there are discrepancies with the admin data

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### 1. Introduction

*Aim: to introduce the research and set the context for the focus group.*

- Introduce **self and NatCen**.
- Thank interviewers for coming along, giving up their time and their to help us to review the Benefit block
- **Introduce the study:** The Department for Work and Pension (DWP) have found that when compared with administrative data on benefit receipt, the Family Resources Survey (FRS) reports lower receipt of certain types of benefit. DWP has requested NatCen to carry out research to review the benefits block for suggestions for alternative approaches to ask respondents about benefit receipt in the FRS. An important aspect of this research is to hear the views of FRS survey interviewers at all levels. We will be conducting three focus groups and you have selected to take part in one of the focus groups. The focus group is our opportunity to hear your views and benefit from your experience of going out an administering the survey.
- Details about their participation:
  - **voluntary** nature of participation - both overall and in relation to any specific questions and discussions
  - **recording** of focus group
  - **confidentiality**, and how findings will be reported
  - Ask people to **respect** each other's views and **confidentiality**. This is a space to discuss the FRS Benefit Block and we would like participants to feel comfortable therefore views should not be discussed with other people e.g. area managers. And findings reported anonymously.
  - length of group – **1.5 hours**
- Basic ground rules:
  - **mobile phones off/on silent**
  - **No consensus** sought – Want to hear everyone's views so we can benefit from the views of all levels of interviewers. Range of views useful and everyone's views are equally important.
  - **talking one at a time** (recording)
- Any **questions** they have.

### 2. Background

*Aim: to allow each participant to introduce themselves to the facilitator and the group.*

*Recognise that some or all the focus group participants may have met each other before*

Go round the table and let everyone introduce themselves.

- 
- Name
  - How long they have worked on FRS
  - Whether they work or have worked on any other NatCen Surveys.
  - Which area they work in

### **3. The factors that affect the information provided**

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*Aim: to explore participants' feelings about working on the FRS*

- *(Information for Facilitators only,*
- household characteristics
- tenure
- help given and received
- health and ability to work
- occupation and employment
- income and state support receipt
- savings and assets

**Exercise: brainstorming exercise to get immediate responses on the following three areas:**

- Explore
  - how interviewers 'sell the survey'/get across the threshold
  - respondents' general impression of the questions
  - what affects the information provided
  - interviewers' impression administering the question

### **4. Views and impressions of the Benefit Block (a section in the benefit unit schedule) and Tax Credit, another block in the benefit schedule**

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*Aim: to explore participants' views generally of administering the Benefit Block (block called State & Other Benefits and Pensions in FRS)(order: which benefits received; which state pension(s) is/are received; New Deal for over 50s; DLA; AA; Employment and Support allowance; Job seekers allowance; Pension credit; income support; waiting to hear if entitled to benefit(s), grants; winter fuel; housing benefits; who gets DLA; who gets AA; **amount received for each benefit and duration of receipt for each benefit is asked after each benefit**)*

- Explore
  - Overall impressions on the Benefit Block
  - Structure of the Benefit Block pros and cons
  - Views on the level of detail requested
  - Interviewers impressions of how different people find the benefit questions
    - Recipients with multiple benefits
    - 60+
    - Working ages
    - Gender
    - Other groups
- Explore
  - Interviewers' views on the Tax Credit block
  - How do Rs find these questions – explore whether particular groups have particular problems.

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## 5. Views and impressions of benefits asked about in the household schedule

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### *Explore*

- *How the benefits outside the block work*
  - housing benefit (in household schedule)
  - Council tax benefit (in the household schedule)

## 6. Explore how Rs deal with questions in the Benefit Block

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*Aim: To establish what problems Rs have with the Benefit Block generally*

*Exercise: to establish an initial list of problems for the block as a whole and then get interviewers to see if they apply to specific benefits.*

- **As a group exercise establish**
  - **A list of problems Rs have and then:**
  - **Group into universal problems and benefit specific problems**
- Explore:
  - Which benefit questions work well - why
  - Which benefit questions don't work well
- Explore
  - Why the problems occur and for which groups
  - How interviewers manage the problems
- Explore how Rs deal with particular questions in the Benefit Block (1) Pension Credit 2) Retirement Pension (including exploring the overlap with PC –RP) 3) Attendance Allowance, 4) Disability Living Allowance and 5) Industrial Injuries Disablement Benefit
- Explore problems for the specific benefits,
  - understanding
  - detail required
  - sensitivities
  - administration issues/challenges
  - other feedback
  - subgroup specific

## 7. How do interviewers cope with Rs' difficulties generally

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*Aim: To explore what strategies interviewers use to help Rs.*

Spontaneously, then prompt on:

- Explore how interviewers keep the Rs on board and what strategies are used to assist Rs to answer the Qs
- Need for an additional confidentiality assurance/interviewer explanation of reasons for asking questions

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## 8. Explore interviewers' suggestions to improve the Benefit Block and why there are discrepancies with the admin data

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*Aim: To explore interviewers views on how to improve the Benefit Block*

- Explore what the interviewers think should be done to improve the Benefit Block.
  - Conclusions
  - What can't be reported

Spontaneously, then prompt on:

- When benefits information is asked about in the interview
- Order in which collect information about benefits
- Are the hard checks and soft checks helpful – can these be improved
- Providing more information upfront in the advance letter
- Anything else...

## 9. Next steps

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*Explain that we plan to conduct 3 focus groups with survey interviewers*

- Also going to conduct a question review and then cognitive testing of Benefit Block Qs which are thought to be problematic. DWP are conducted secondary analysis which will inform which Qs are identified for cognitive testing
- Anything else
- After thoughts please contact me

- Thank participants for their time & thoughts.
- Explain they should get in touch with pay roll to be reimbursed
- Check if they have further questions.
- Reassure confidentiality.
- We have the room booked till ..... so please enjoy lunch!

## Appendix C. Cognitive testing findings

### C.1 Introduction

This annex contains findings from the cognitive interviews. The cognitive testing was focused principally on the questions asking about receipt of 'other state benefits.' These questions are contained in the benefits section of the individual FRS questionnaire, which is asked of each adult in the household. This section includes questions on universal benefits such as Child Benefit, and State Retirement Pension, and means-tested benefits such as Income Support and Pension Credit.

In addition the FRS asks about receipt of:

- Housing Benefit (asked in the household questionnaire);
- Council Tax Benefit (also asked in the household questionnaire); and
- Tax Credits (asked at the start of the benefits section)

All these additional benefits questions were also included in the cognitive testing. The questions included in the cognitive test can be found in Appendix E.

### Cognitive testing methods

Cognitive interviewing methods provide a window on what respondents are thinking as they attempt to answer survey questions. By doing this we can identify specific problems with survey questions and, potentially identify solutions.

A total of 31 face to face, cognitive interviews were conducted with respondents who had taken part in the FRS in 2009/10 and who gave their consent to re-contact and for data linkage. A purposive sampling strategy was used in order to recruit respondents who varied by sex, age and geographic location. Table C.1 provides a summary of respondent characteristics.

Characteristics of respondents		No. with characteristic
Sex	Male	16
	Female	15
Age of respondent	59 or under	12
	60 to 79	14
	80 or over	5
	Total	31
Interviewer area	North West England	10
	North East England	8
	Midlands	6
	Greater London	7
	Total	31

All respondents who took part were FRS cases where DWP had identified a discrepancy between individuals reported benefits at the 2009/2010 FRS interview and the

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administrative record for the same period.<sup>9</sup> Recruitment quotas were set so respondents varied in terms of the type of discrepancy identified. Table C.2 (overleaf) provides a summary of the characteristics of the respondents who took part in the interviews based on these quotas. More details on the sample selection process and recruitment methods are provided in Appendix D.

During the interview respondents were asked the test questions on benefits. A mixture of think aloud and probing techniques were used to elicit further information about how respondents found the questions. Interviewers explored:

- how respondents recalled the information required to answer questions;
- the judgements respondents made as to what information to use when formulating their answers;
- issues of sensitivity; and
- how the questions worked when administered.

A copy of the interview protocol used in this study is contained in Appendix E.

The interviews were audio recorded, with respondents' consent. Detailed notes were made by interviewers reviewing the recording of the interview using a project-specific template. The notes for all interviews were assembled into a matrix set up in Nvivo 9.2, which allowed findings to be analysed using a content analysis approach. By analysing the data across cases we were able to evaluate how each survey question performed (i.e. were questions being understood as intended) and, where appropriate, to suggest revisions aimed at improving how the questions works.

## Questions tested

The cognitive testing was undertaken using a paper questionnaire. The FRS interview is carried out using Computer Assisted Personal Interviewing (CAPI); the questionnaire contains complex routing and edit checks. The benefits section of the interview is embedded within the CAPI questionnaire and contains many edit checks that make reference to answers provided by the respondent earlier in the interview. It was not possible, within the time frame for this research, to create a stand-alone CAPI version of the Benefits Section. Instead we produced a paper version of the Benefits Section. This contained some additional questions, needed for context and routing, such as demographic information. The test questionnaire did not contain all the FRS benefits questions: questions about Social Fund loans and grants, and over and under payments were not included as these were not the focus of the testing. A copy of the test questionnaire is contained in Appendix E.

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<sup>9</sup> It is acknowledged that in comparing the interview with the administrative record some discrepancies may result from the fact that records may not match exactly with the date of interview.

**Table C. 2 Benefit Quota Groups reflected in the Cognitive Interviews**

<b>Benefit Quota Group</b>	<b>Aged 60 to 80yrs</b>	<b>No. with characteristic</b>
A	On two or more benefits, including Retirement Pension (State Pension) and Pension Credit. Pension Credit not reported.	5
B	On two or more benefits, including Disability Living Allowance or Attendance Allowance, plus Carers Allowance. Carers Allowance not reported.	3
C	On Retirement Pension and Disability Living Allowance. Disability Living Allowance not reported.	1
D	On Retirement Pension and Attendance Allowance only. Attendance Allowance not reported.	0
E	On Retirement Pension and Pension Credit only. Pension Credit not reported.	2
F	On Industrial Injuries Disablement Benefit, with or without other benefits. Industrial Injuries Disablement Benefit not reported.	2
G	On Retirement Pension, with or without other benefits. Retirement Pension not reported.	1
H	Reported receipt of Retirement Pension, but not on Retirement Pension according to administrative data.	1
<b>Aged under 60yrs</b>		
I	On Disability Living Allowance, Income Support, and Incapacity Benefit. Incapacity Benefit not reported.	4
J	On two or more benefits, including Income Support. Income Support not reported.	1
K	On two or more benefits, including Severe Disablement Allowance. Severe Disablement Allowance not reported.	2
L	On Carers Allowance, with or without other benefits. Reported receipt of Disability Living Allowance, but not on Disability Living Allowance according to administrative data.	1
M	On Jobseekers Allowance only. Jobseekers Allowance not reported.	0
N	On Employment and Support Allowance, with or without other benefits. Employment and Support Allowance not reported.	1
O	On Income Support only. Income Support not reported.	2
P	On Carers Allowance only. Carers Allowance not reported.	1
<b>Aged over 80yrs</b>		
Q	On Pension Credit, with or without other benefits. Pension Credit not reported.	4
R	On Attendance Allowance, with or without other benefits. Attendance Allowance not reported.	1

## Appendix structure

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In this appendix we will present a summary of findings from the cognitive interviews for each question.

- Section C2 presents findings for the State benefits and pensions questions.
- Section C3 discusses findings from the testing of Housing Benefit questions.
- The findings from testing the Council Tax Benefit questions are presented in Section C4
- The Tax Credits questions are discussed in Section C5.
- Section C6 contains a summary of respondents' comments and suggestions for improving the FRS benefits questions.

Each section begins with a summary of findings. Findings for individual 'test' questions are presented and problems are discussed. Recommendations based on these findings are presented in section 3.2. Throughout this appendix we use the FRS question names and showcard numbers to refer to individual questions.

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## C2 State benefits and pensions

### Overview of key findings

In this section we provide an overview of the key findings from the cognitive testing. In subsequent sections more detail is provided on test findings for individual questions.

### Benefit type received

The DWP compared survey answers to the benefits questions asked in the 2009/10 FRS for individuals who had agreed to data linkage with the corresponding administrative data. The findings of this comparison are presented in section 1.2 but in summary the analysis found that there were discrepancies between individual's survey responses and the administrative records, and that discrepancies were more common among certain groups of respondent, specifically those aged 80 and over, and those in receipt of certain types of benefits. Certain types of benefit were more likely to be omitted or misreported, particularly Pension Credit, health benefits (Disability Living Allowance, Industrial Injuries Disablement Benefit, Severe Disablement Allowance, Attendance Allowance, Incapacity Benefit) and Income Support. The cognitive sample was designed to include cases where a discrepancy was found between their FRS responses in 2009/10 and the administrative record for the same time period.

On the whole, in the cognitive interview respondents mentioned the benefit they had previously omitted in their original 2009/2010 FRS interview. Likewise, during the cognitive interview respondents correctly reported benefits that they had previously misreported. Respondents stated that they had not reported a benefit in their FRS interview because although they had *applied* for the benefit they had not started *receiving* the benefit. Receipt was universally understood by respondents as *actually receiving* financial support.

For this reason, respondents on the whole reported the benefit they had missed in their FRS interview in their cognitive interview. This was observed in relation to Income Support, Industrial Injuries Disablement Benefit and Pension Credit. It is worth noting that the content of the cognitive interviews may have assisted respondents to recall their benefits. For example, Pension Credit was correctly reported in the cognitive interview because respondents had read it in their pension letter when they had tried to answer the earlier questions in the interview. Likewise, cognitive interviews could have been shorter than the FRS interview. Therefore, greater fatigue in the FRS interviews could have affected the quality of responses and lead to some omissions and misreporting.

Some omissions and misreporting of benefit types did occur in the cognitive testing. These occurred in relation to Severe Disablement Allowance, Invalid Care Allowance and Disability Living Allowance with respondents selecting the wrong benefits (we discuss this further under question specific findings). Occasionally in testing, respondents in receipt of Disability Living Allowance wondered whether to select either Severe Disablement Allowance or Invalid Care Allowance.

Analysis of the findings showed that multiple benefit recipients may omit a benefit because they did not know they were receiving it. The most common omission we found was Pension Credit as it was paid with the respondent's State Pension. The receipt of one payment covering several benefits led to the omission of a benefit among multiple benefit recipients across all age groups.

The comparison of individuals' survey responses with administrative records indicated that those aged 80 years and over were more likely to omit or misreport benefits, particularly Pension Credit. The cognitive testing found that respondents in this age group said they

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were getting tired and or confused by all the questions about different benefits. In addition it was commonplace for respondents aged 80 or over to have their answers on Disability Living Allowance and Attendance Allowance corrected by their supporter. Respondents confused Disability Living Allowance and Attendance Allowance and vice a versa. No one in the 80+ age group in the cognitive test could provide information on how much they received for each benefit.

## Measuring how much is received for each benefit

Testing BenAmt (on how much is received at each benefit) has shown that measuring amounts received is difficult and the quality of answers is reliant on:

- 1) documentation; and/or
- 2) whether the respondent manages their own finances.

In regards to documentation there are two issues, firstly accessing appropriate documents and secondly how easy it was for the respondent to understand the documents they were referring too. There was a group of respondents, composed of all ages that did not refer to their documents because they would take time to find. Likewise, in some cases interviewers felt it was too much of an imposition to request that the respondent try to find their documents because it would physically be a difficult task for the respondent to do.

Generally, younger respondents (aged less than 60) who did not refer to any documents were able to make a good guess of how much they received for each benefit. Older respondents needed to refer to their documentation to provide an amount. The implication of this was that respondents aged 60 or above could not say how much they received if they did not refer to their documents.

In regards to managing finances there was one respondent aged under 60 who did not manage her finances. Nonetheless this respondent could easily provide information on how much she receives for each benefit from memory. In contrast respondents who did not manage their finances aged 60 and above required some kind of assistance. For respondents aged 60-79 this assistance came in the form of help with accessing the necessary paperwork or confirming the amount with another person; for respondents aged 80 or over the person who managed their finances had to answer as universally those aged 80+ did not understand their documentation.

Testing the questions in this section has revealed findings that apply generally to the questions in the 'benefit block'. We present these issues in the table C.3 below. After this table, we then present any additional question specific findings.

**Table C. 3 Summary of problems identified in cognitive testing their impact and possible solutions**

Problem	Benefit(s) affected	Issues/concerns	Potential solution(s)	Impact
<p>The questions are not consistently measuring type of benefit received or accurately capturing the amounts received for each benefit because respondents don't have this information</p>	<p>Potentially all the benefits are vulnerable.</p>	<p>There are benefits that respondents are not aware they receive because the information has not been encoded in their memory. If they are not aware they receive a benefit then they cannot provide information on the amount.</p> <p>Providing information on the amount of money received for each benefit is difficult for older respondents, particularly those 80 and over, who appeared more likely not to have access to their documents and/or to manage their finances themselves. This group were more likely to guess or answer 'Don't know' at these questions than young test respondents.</p>	<p>Consider not asking respondents aged 80 and over the amount questions at all, and imputing all amount information.</p> <p>Alternatively ask a question early on to establish the total amount received from benefits and state pensions. Then ask for the components.</p> <p>Not to expect respondents to be able to provide accurate answers.</p>	<p>Wrong answers and don't know may still be recorded</p>
<p>The order in which benefits are asked about (e.g. on which showcard they appear and the order in which they are listed on the card) does not seem logical to respondents</p>	<ul style="list-style-type: none"> <li>▪ Severe Disablement Allowance</li> <li>▪ Disability Living Allowance</li> <li>▪ Invalid Care Allowance</li> <li>▪ Pension Credit</li> <li>▪ Employment and health related benefits.</li> </ul>	<p>The benefits do not appear to be ordered in a logical way.</p> <ul style="list-style-type: none"> <li>▪ Respondents selected the first benefit which seemed suitable from the first showcard used at Ben 1Q as they did not realise their benefit could be on another showcard.</li> <li>▪ Respondents aged 60 or under described showcard I3 (I in testing) as referring to young peoples' benefit so questioned why Pension Credit was in the middle.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Let respondents know that there are other showcards so they know their benefit could be on the following cards.</li> <li>▪ Consider moving Severe Disablement Allowance and Invalid Care Allowance/Care's allowance so they are asked after Disability Living Allowance.</li> <li>▪ Consider interviewers reading out definitions of health-related benefits to help respondents identify the 'right' one(s)</li> <li>▪</li> </ul>	<p>Under-reporting and mis-reporting</p>

Problem	Benefit(s) affected	Issues/concerns	Solution	Impact
		<ul style="list-style-type: none"> <li>Respondents suggested that the questions should be grouped into type e.g. benefits for health should be separate from employment related benefits.</li> </ul>	<ul style="list-style-type: none"> <li>Group benefits by type e.g. health related benefits.</li> </ul>	
Benefits which are seen as 'entitlements' rather than benefits are not selected	Retirement Pension is seen as an entitlement not a benefit.	There was one occasion in testing when Retirement Pension was not selected as the respondent viewed State Pension as an 'entitlement' and not a 'benefit.'	Consider asking about retirement pension separately to other benefits (or combine with other pension related benefits).	Under-reporting
Benefits may not be selected because the name used in FRS is different from the name the respondent knows the benefit by.	Retirement Pension Pension Credit	There were respondents of state pension age who found the description of the State Pension on showcard I3 a bit confusing.	Use the name that respondents know the benefit by, for example, 'State Pension' and 'Pension Savings Credit\Pension Guarantee Credit'.	Under-reporting
Confusion between benefit types.	Carer's Allowance confused with Disability Living Allowance	Carer's allowance is selected as well as Disability Living Allowance.	To provide an interviewer check, so the interviewer reads out the description of the carer's allowance to respondents who select this option to check this is the correct benefit.	Over-reporting of carer's allowance
	Severe Disablement Allowance confused with any of three Disability Living Allowance codes	Respondents who simply know they are on disability benefit struggle to identify the name(s) of the specific benefit(s) they receive. A tendency to pick the first disablement benefit mentioned on the set of showcards was observed (i.e. Severe Disablement Allowance).	Severe Disablement Allowance should come on the same card as Disability Living Allowance and Attendance Allowance but as the last option, as it is a less common benefit.	Misreporting of disability benefits

Problem	Benefit(s) affected	Impact	Solution	Issues/concerns
	Pension Credit with Working Tax Credit	<p>Respondents have suggested that Pension Credit is in the wrong place with some suggesting it should be asked with Retirement Pension.</p> <p>Respondents refer to Pension Credit using different terms, including 'Guaranteed Pension Credit' or 'Pension Savings Credit'.</p>	<p>Move Pension Credit so it is asked on the same showcard as State Pension.</p> <p>Alternative names for Pension Credit should be listed in interviewers' instructions and prompts</p>	Mis-reporting of Pension Credit
Documentation is not always available and even if it is, it may not contain the information needed or in a comprehensible way.	All benefits	<p>People don't always keep documentation or file it so it is easily accessible. Nor is everyone willing to share that documentation with the interviewer.</p> <p>Even if documentation is available to the interviewer it does not always contain the information needed: benefits may be referred to differently and details of amounts for individual benefits may not be provided.</p> <p>These problems have an impact on respondents who don't know 'off-the-top-of-their-heads' how much they receive. Yet the impact is not uniform.</p> <p>Older respondents needed to refer to their documentation more than younger ones, as the information is less accessible from memory. However, documentation was not always available because as respondents became more elderly they tended to have someone else deal with their financial affairs. (This was particularly the case in those aged 80 years and over in our test).</p>	<p>Consider how much detail is needed, how accurate the information needs to be.</p> <p>Consider the imputation of benefit amounts for the oldest age group (those aged 80+).</p>	<p>Increased missing data</p> <p>Inaccurate data.</p>

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## Question Specific findings

The rest of this section presents findings for individual questions, which were the focus of cognitive testing.

### Question wording for Ben1Q

{ASK ALL}

#### SHOWCARD G

##### Q29: Ben1Q

Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you the named recipient?

1. Child Benefit
2. Guardian's Allowance
3. Invalid Care Allowance/Carer's Allowance
4. Retirement Pension (NI), or Old Person's Pension
5. Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) allowance
6. Armed Forces Compensation Scheme (formerly War Disablement Pension) or War Widow's / Widower's Pension (and any related allowances) or Guaranteed Income Payment
7. Severe Disablement Allowance
8. None of these

### Findings for Ben1Q

Analysis has shown that this question has not performed consistently as intended. Testing found that respondents did not select benefits they received that they viewed as entitlements. There was also some confusion between Severe Disablement Allowance and Disability Living Allowance. We discuss these issues further below and also present other findings revealed in the cognitive interviews.

### Retirement Pension

The comparison of FRS responses with administrative records found some evidence of misreporting of retirement pension, particularly among couples. Question Ben1Q asks about receipt of 'state benefits'. There was evidence that some misreporting can occur because receipt of an occupational pension is confused with receipt of a state pension. For example one respondent, who had retired early on health grounds and was not receiving his state pension, answered both this question and HowBen in relation to his occupational pension. This could be due to how the showcard refers to this item. The showcard used the label 'Retirement Pension (NI), or Old Person's Pension' but this is not how people talked about this benefit.

*"Is Retirement Pension the same as the State Pension I'm getting or what? Number 4? What does that mean?" (Female aged 60-80).*

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Therefore, the terminology used should be updated to mention ‘state pension’ to decrease the likelihood of respondents thinking about occupation or private pensions.

In addition the testing found that state retirement pension was not always seen as a benefit but rather as an ‘entitlement’, which respondents had ‘earned’ by paying National Insurance over many years. When viewed in this way one respondent failed to record her state pension during the cognitive interview. This respondent also failed to report state pension in her original FRS interview, although the administrative data suggested that she was in fact receiving it. This respondent described how she had not selected the ‘retirement pension’ option as she considered it an entitlement and not a benefit. It is possible that this respondent did not give her full consideration to each item on the showcard as she simply thought ‘I am not on benefits’ when answering the question. This suggests that the state pension should be asked about separately from the other types of benefits, to prevent this type of error occurring.

## Severe Disablement Allowance

There was some confusion about what Severe Disablement Allowance is and whether it is in fact another name for Disability Living Allowance.

*‘Severe Disablement Allowance comes under ‘Disability Allowance’ which is what I get every month’. (Female, under 60)*

In testing, the definition of Severe Disablement Allowance was read out and this helped this female respondent to (correctly) decide that she was not in fact getting Severe Disablement Allowance. However in an actual FRS interview this might not happen because respondents might not vocalise confusion or the need for clarification.

## Carer’s Allowance

Similarly, another respondent thought about selecting Carer’s Allowance because she received some money to be cared for by her daughter. She knew she was in receipt of the Care Component of Disability Living Allowance but wondered whether to select Carer’s Allowance because it was the first one she came to (it appears on the first in the series of showcards) that seemed to describe the benefit she receives. This respondent decided not to select Carer’s Allowance on the first showcard, going on to correctly select the care component of Disability Living Allowance (DLA) at the next question. Consideration should be given to putting all the health and caring benefits on the same showcard.

## Other findings

Testing revealed that respondent(s):

1. receiving child benefits are clear that they receive this benefit. Child benefit is also the name that respondents use to refer to this benefit;
2. thought if they received Guardian’s Allowance they would know what it is. This benefit was not selected in testing;
3. receiving Carer’s Allowance could easily select this option. However, there were respondents who thought about including their Disability Living Allowance benefit at this code. Universally they did not in testing;
4. could wrongly select Widow’s Pension. There was one respondent who selected Widow’s Pension in testing because she was a widow. However during probing the respondent was clear that she was not in receipt of this benefit; and
5. could think about benefits received by charities associated with the Armed forces. In testing, there was only one occasion when a respondent thought about selecting

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Armed Forces Compensation Scheme (code six): the respondent thought about his mobility scooter which he received from the RAF benevolent fund. The respondent correctly excluded this from his answer.

The only documents that were referred to were pension letters. Universally respondents answered thinking about benefits they receive and not benefits received by the household (although this is likely to be an artefact of the cognitive testing, where we only interviewed one person in the household about the benefits they received).

## Question wording for Ben2Q,

### SHOWCARD H

#### Ben2Q

And looking at this card, are you at present receiving any of the state benefits shown on this card - either in your own right or on behalf of someone else in your household?

*INTERVIEWER: Exclude payments made under the Social Services Direct Payment Scheme.*

1. Care component of Disability Living Allowance ONLY
2. Mobility component of Disability Living Allowance ONLY
3. BOTH Care Component and Mobility component of Disability Living Allowance
4. Attendance Allowance
5. None of these

### Findings for Ben2Q

The comparison of individual FRS responses with the administrative record, described in section 1.1, found that DLA receipt is not always reported in the FRS. In addition DLA can be reported erroneously when in fact the respondent is in receipt of Attendance Allowance. Some evidence of these problems was found in the cognitive testing, but only within the oldest group (aged 80+).

In testing respondents aged 79 or under generally found this question easy to answer. This was because they were:

- clear they were not in receipt of any of the benefits on the showcard. The cognitive interview data suggest these respondents have answered this question correctly as there is a consistency between their account of their circumstances, documentation and answers given to the test questions;
- clear that they were in receipt of both components of DLA because they had personally applied for both; or
- knew the rate of payment of DLA so knew which type of DLA they received.

*“Well I receive the lower rate of disability allowance which gives me money to care for myself. I know that I don’t receive mobility, which is [when] they provide a car. I don’t receive that...I don’t receive Attendance Allowance because I have nobody to care for me, I care for myself. So that was pretty straight forward”*

*(Male, aged 60-80, had not reported DLA receipt in his FRS interview).*

However, there were instances when the oldest respondents (age 80+) misreported DLA or omitted it. These problems were particularly noticeable among those who did not deal

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with their financial affairs themselves for health and or age-related reasons, though not exclusively so. Respondents who made errors believed they were in receipt of:

- Attendance Allowance when they were actually in receipt of the mobility component of the Disability Living Allowance or vice a versa; or
- the Care Component of the Disability Living Allowance but actually were in receipt of both components.

Misreporting was identified during the interview by ‘supporters’ – typically relatives who ‘corrected’ the respondent’s answer.

### **Documentation**

The role of documentation in helping respondents to provide the ‘correct’ answers was very apparent at this question. There were a group of older respondents’ whose instinctive response to this question was to say they were not sure if they were in receipt of Attendance Allowance or which component of the Disability Living Allowance they received because it was paid in conjunction with their pension. Respondents referred to their documentation to clarify what they were in receipt of.

Where documentation was available and consulted it was found to be helpful. Documents that were referred to by respondents when they answered this question were:

- a letter from the Disability and Carers Service;
- Pension Credit Service letter; and
- a Disability Living Allowance letter sent by the DWP.

All the documentation was sent in 2011.

One respondent (male, aged 80+) answered ‘none’ but the document referred to by his adult daughter suggested that a component of Disability Living Allowance was in fact received. It should be noted the available documentation did not make clear which component was received (care or mobility).

### **The benefits pocket guide**

During the cognitive testing interviewers read out the definition of Attendance Allowance to assist respondents. The definition did assist respondents to correctly answer the question. Whether, in ‘real’ FRS interviews it is possible to encourage such active use of interviewer prompts if respondents’ exhibit confusion is debatable. It is possible that definitions for certain items (i.e. those known to have high levels of misreporting) could be provided as standard, for the people who select these options.

### **Benefits paid on behalf of someone else**

BenQ2 asks about benefits received ‘in your own right or on behalf of someone else in your household’. The comparison of individuals’ FRS interview data with administrative records showed that a reason for erroneous recording of Disability Living Allowance is that some people receive Disability Living Allowance on behalf of someone else in the household but do not report it. The cognitive testing did not include any instances of this type of problem.

## **Summary of findings for Ben3Q – other allowances and Pension Credit**

## Question wording for Ben3Q,

### SHOWCARD I

#### Q36: Ben3Q

Now looking at this card, are you at present receiving any of these benefits in your own right: that is, where you are the named recipient?

*INTERVIEWER: DO NOT include Reduced Earnings Allowance in code 6. Enter it later at Ben5Q as 'any other NI or State Benefit'. Exclude payments made under the*

*Social Services Direct Payment Scheme*

1. Jobseeker's Allowance
2. Pension Credit
3. Income Support
4. Incapacity Benefit
5. Employment and Support Allowance
6. Maternity Allowance
7. Industrial Injury Disablement Benefit
8. None of these

### General findings for Ben3Q

The comparison of individual FRS responses to the benefits questions with the administrative data, described in section 1.2, indicated that there was considerable under-reporting of Pension Credit and Industrial Injuries Disablement Benefit (IIDB) in the FRS. The cognitive testing also found evidence of under-reporting of Pension Credit and this is discussed below. No other problems were observed with the other benefits included at BenQ3 during the cognitive testing. There were two respondents who had been selected because in their original FRS interview they had not reported IIDB yet the administrative record indicated they were in receipt of it. Both of these respondents reported receipt of IIDB in cognitive testing. One of these respondents suggested it would be easier to spot if it were included with all the other health and disability benefits.

### Findings on Pension Credit

Analysis of the cognitive interview data found that there was a group of respondents, who appeared to correctly select Pension Credit. However there was evidence to suggest that their involvement in the FRS and in some case in the cognitive testing had heightened their awareness of the fact that they received this benefit

There was also a group of respondents who did not mention Pension Credit when in fact they were in receipt of it. This occurred because either the respondent did not realise they were in receipt of Pension Credit or because they getting tired. The latter situation was observed with a respondent aged 80 or over and could be an artefact of the cognitive interview (although in practice an FRS interview can be equally long).

Testing revealed that respondents can know Pension Credit as:

- Guaranteed Pension Credit; or
- Pension Savings Credit.

Either name was used in the documents that respondents referred to, e.g. Benefit Decision Letter or Pension Credit Savings Letter. Cognitive interviewers have noted that respondents who had not recorded they were receiving Pension Credit in their original FRS interview talked about 'Guaranteed Pension Credit' or 'Pension Savings Credit' and they inferred this to be a 'Pension Credit.' To assist both respondents and interviewers to recognise the term 'Pension Credit' it is recommended that phrases 'Guaranteed Pension Credit' and 'Pension Savings Credit' are referred to in the survey question, the benefits pocket guide and potentially on the showcard.

## Documentation

Table C.4 below illustrates which documents were referred to when respondents answered Benq3.

Table C. 4 Documents looked at to answer Ben 3Q	
Documents referred to were:	For which benefit
2011 Benefit decision notice 2011 Pension Credit Savings letter 2011 Pension Credit Assessed income document	Incapacity benefit
2011 Job Centre Plus Industrial Injury Disablement Benefit Letter	Industrial Injury Disablement Benefit
2011 DWP confirmation letter	To confirm no longer in receipt of Pension Credit

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## Question wording for Ben5Q

### SHOWCARD J

#### Ben5Q

In the last 6 months, have you received any of the things shown on this card, in your own right?

*INTERVIEWER: Exclude Winter Fuel Payments. Exclude payments made under the Social Services Direct Payment Scheme.*

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. In-Work credit
6. Return to work credit
7. Any National Insurance or State benefit not mentioned earlier
8. None of these

#### General Findings for BenQ5

The cognitive testing found this question did not always work as intended: codes one and two were not consistently understood and respondents did not always think about 'the last six months' but rather thought about a longer time period. These findings applied particularly to test respondents aged 80 or over who universally did not understand code two and did not think about the time period specified.

When code one was misunderstood respondents thought about whether they were in receipt of a Housing Benefit. Code two was wrongly understood as life insurance. Respondents had this understanding because of the reference to 'paid in lump sum' as part of the answer option.

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## How benefits are received

### Question wording for HowBen

**FOR EACH BENEFIT IN TURN RECORDED AT BEN1Q – BEN5Q, QUESTIONS ABOUT HOW THE BENEFIT IS PAID, AMOUNTS RECEIVED AND OTHER FOLLOW-UP QUESTIONS FOR SPECIFIC BENEFITS ARE ASKED.**

#### HowBen

How is [BENEFIT NAME] paid to you?

1. Direct to current bank / building society / post office account
2. Giro cheque
3. Paid directly for motability
4. Other

#### Findings on HowBen

The question HowBen worked well in testing. Respondents were clear about how they received payment for each received benefit. In testing codes one and three were used. Interviewers coded respondents' payment to credit unions under code one.

### Question wording for BenLettr and BankStmt

#### BenLettr

Do you have a letter {or award notice} from the {DWP or Benefits Agency/Pensions part of the DWP/Disability and Carer's Directorate (DCD) or DWP} that you could consult?

1. Yes
2. No

#### BankStmt

... or is there a bank statement you could consult?

1. Yes
2. No

#### Findings

We report on both questions in this section. Testing revealed that they have generally worked as intended although interviewers had to prompt respondents to actually look at their documentation if they answered 'Yes'. This was because respondents tended to interpret the question initially as asking 'do you have a letter/bank statement?' and gave a 'yes/no' answer. Interviewers then had to ask the respondent if they would consult their document. The cognitive interviewers noted that they often had to prompt respondents who had answered 'yes' to this question to actually look at their documents

Those who answered 'No' did so because;

- The documentation was on the computer - their bank account being managed online - and this made it more difficult;
- it would take too long to dig out the paperwork.

## Questions on amount received for each benefit Amount

### Question wording for BenAmt and BenAmtDK

#### BenAmt

How much did you get last time for [benefit name]?

#### BenAmtDK

1. Yes

INTERVIEWER: Leave your 'Amount' answer as 'Don't know' and ENTER THE COMBINED BENEFIT FIGURE IN A NOTE, with explanations as needed.

2. No

### Findings on BenAmt

This question was well understood by respondents. However as discussed in section 'Measuring how much is received for each benefit' (p53), this question is asking for information that respondents may not know and therefore cannot report on. Analysis confirms that age and use of documentation are the key factors that affect whether respondents are able to answer these questions accurately.

On the whole respondents *aged under 60* found this question manageable although one respondent could not answer the question because she was partially sighted and needed her daughter to read the documents. Respondents in this group appeared to have a good sense of what benefits they were getting. Even without referring to documents this group felt they either knew how much they were receiving for each benefit accurately or knew roughly. When amounts given were verified with documentation respondents' estimates were highly accurate (perhaps out by pence or just a few pounds). However it is worth noting that all these respondents had taken part in an FRS interview before and so knew what to expect in terms of the information being sought.

In contrast there was a mixed reaction to this question amongst *respondents aged 60 or over*. Respondents in this group who found this question easy to answer did so because all the benefits they received were clearly marked either on their bank statement or on a pension letter that had recently received. When this question was difficult to answer it was because:

- the documentation was difficult to understand; or
- the respondent managed his or her account online and so paperwork was not readily to hand; or
- the respondent did not manage their finances themselves.

Generally, when there was no document to refer to respondents aged 60 or over did not know how much they received for each benefit.

In testing one respondent was not sure whether to report the amount received for Severe Disablement Allowance because it is paid directly to her carer. The cognitive interviewers, all of whom had worked on the FRS, commented that the documentation can be difficult to understand.

In addition one respondent who thought his Pension Credit was Income reported how much he received for Income Support when in fact it was the amount received for Pension Credit.

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## Findings on BenAmtDK

This question seems to have worked as intended. When 'no' was selected it was because the respondent did not know how much they received actually for any benefits. The situation was observed only with respondents aged 80 and over, who were multiple benefit recipients, and they did not refer to their documentation. On the one occasion 'Yes' was selected it was used because the respondent was receiving both components of DLA and could not give amounts for the individual components, despite referring to her bank statement.

## C3: Questions on Housing Benefits

### General Findings on Housing Benefit questions

Analysis of the findings by age and sex showed that questions Landlord and RentDoc generally worked as intended. These questions measure occupancy type, landlord type and whether the respondent has a document they can refer to. Respondents refer to Housing Benefits as Housing benefits and analysis of the findings indicates that respondents did think about the correct benefits when answering these questions.

However, testing has shown that Rent, HBenefit, HBRecp, HBenAmt, HBenChk have not consistently worked as intended for respondents aged 80 or above; or younger respondents in receipt of Housing Benefit and paying rent. These questions measure how much rent is paid, whether Housing Benefit or Rent Allowance is received, how much Housing Benefit or Rent Allowance is allowed and if rent amount provided included or excluded Housing Benefit. Respondents aged 80 or over struggled to answer these questions because their children deal with their finances. The amount questions were difficult for respondents aged 80 or over, on the whole respondents either guessed without confidence or could not provide an answer. When answers could be provided it was because their adult child was present during the interview and could look up the amount.

Respondents said they found all the questions in this section easy apart from question HBenChk. Question HBenChk was generally found to be difficult because respondents did not understand the question. This question is trying to establish if the amount quoted for rent included their Housing Benefit. Although respondents found the other questions easy to answer, analysis of the question findings reveals that, Rent, did not consistently work as intended. This question measures how much rent is paid by the respondent. The reasons why people found question Rent easy to answer was because they deal with the payment, or it was felt to be a benefit which was handled separately by the State which made it easier to understand. To assist respondents to think about questions Rent to HBenChk in the intended way we have suggested re-ordering and rewording of the questions.

Respondents in the under 60 and 60-79 age group who lived alone, felt they were the only person who could answer these questions, older respondents (80 or over) felt the person who organises their finances for them i.e. their adult child would be in a better position to answer the questions.

There were respondents during the interviews that either had the relevant documentation set out prior to the interview or looked up the paper work (rent statement or letter) during the interview when the interviewer asked. Respondents who declined to look at any documents did so because it was too difficult for them to lay their hands on their financial papers during the interview. There was a mixed reaction to whether respondents should be informed before their interview that they will need to refer to their financial papers. Respondents who thought they should be, did so because they felt bad not looking up the

papers and not providing the correct details, others felt it would have put them off taking part. Interviewers pointed out that it can feel inappropriate to ask a respondent to get their financial documents when it was obvious the respondent had mobility issues and also awkward to look through the paper work if the respondent expects them to sort out the paper work and find the answers.

The rest of this chapter presents additional question specific findings for the *test* questions revealed during the cognitive interviews.

## Question wordings for Rent, HBenefit, HBRecp, HBenAmt and HBenChk

### RentDoc

Do you have a rent book, rent card, Housing Benefit statement or some other rent document that you could consult?

- |                           |   |
|---------------------------|---|
| Housing Benefit Statement | 1 |
| Some other document       | 2 |
| None                      | 3 |

### Rent

How much rent does your household currently pay? (*Enter per week/ per month etc*)

Amount  per

1. week
2. fortnight
3. 4-weeks
4. calendar month
5. other (please specify) \_\_\_\_\_

### HBenefit

Are you receiving Housing Benefit (or Local Housing Allowance) or Rent Allowance, to help with paying your rent, either directly or by having it paid to your landlord?

- Yes 1.  
No 2.

{If HBenefit =yes}

### HBRecp

Is the Housing Benefit or Rent [allowance/rebate] paid directly to you or directly to your landlord?

1. Directly to recipient of Housing Benefit or Rent [allowance/rebate] (i.e. the respondent or an appointee)
2. Directly to landlord / property agent
3. Split payment (i.e. payment directly to landlord and just the excess of rent and housing benefit to respondent)

### HBenAmt

How much Housing Benefit/rent rebate allowance are you and the other members of your household allowed? (State per month/ per year etc)

Amount  per

1. week
2. calendar month
3. year
4. other (please specify) \_\_\_\_\_

### **HBenChk**

Can I just check, is the amount of [amount recorded at **RENT**] for rent that you mentioned earlier, BEFORE or AFTER taking off the Housing Benefit?

Before 1

After 2

### **Findings for Rent**

Although respondents on the whole said this question was easy to answer there were two interpretations of the question. On the whole respondents correctly reported how much they actually pay for their rent. Respondents calculated how much they pay in rent taking into consideration their housing benefit. However, there were occasions when this question was not understood in the intended way. Testing revealed that respondents, who are not currently paying any rent, reported how much they *usually* pay in rent rather than zero, which would indicate that no rent is currently paid. Also there were respondents who just said 'full amount'. When probed by the interviewers, universally these respondents knew how much their household rent was.

### **Findings HBenAmt**

Respondents who had documentation were on the whole able to identify the correct figure and found this easy to do. There were respondents aged 80 or over, however who did not know even after referring to their document. If their supporter was present then she/he was able to provide the amount received.

There were occasions in testing when respondents whose housing benefit covered all of their rent were confused by this question. They knew they were in receipt of the full amount from their housing benefit and they did not therefore pay any rent. With the implication respondents answered full amount to this question like they did to Rent or they guessed.

### **Findings HBenChk**

This question did not work well in testing. Respondents did not understand the question and on the whole could not provide an answer. Even when respondents could provide an answer it involved 'some thinking about' or the respondent was not confident in their answer. The exception was a respondent aged 80 or over, who did not seem to have any problem with this question but it could have been because he had looked through his paper work with his daughter to answer the earlier questions.

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## C4: Questions on Council Tax Benefits

### General Findings

Testing revealed two key issues regarding the questions on council tax benefits. Firstly, respondents could answer CTAmt thinking about how much council tax should be paid on the property and not how much the household actually pays. Secondly, that CTRebAmt and CTDisc did not work well for respondents aged 80 or over, who did not understand the questions in the intended way. We discuss both these findings below.

When documentation was available and respondents were willing to consult it, it helped respondents to answer questions about how much council tax they pay and if they received a rebate. Respondents who did not have any documentation knew they were in receipt of a council tax benefit but struggled to provide details, such as council tax band or amounts.

Respondents felt that the person who deals with the household finances is the best person to answer these questions, in some cases respondents therefore felt they were the best person, in other cases respondents felt it was their partner or an adult child (who is not resident in the household). During the interviews, respondents in the latter situation (others better placed) were assisted by either their partner or child to find the papers.

The rest of this chapter presents additional question specific findings for the *test* questions revealed during the cognitive interviews.

### Question wording for CTConDoc

{Ask all}

#### CTConDoc

Now there are some questions about the council tax.  
For your Council Tax, do you have a bill, statement or a payment book that you could consult?

1. Yes – consulted now
2. No - no document (or will not consult)

### Findings

This question (CTConDoc) was well understood by respondents in all age groups. Respondents understood that this question was asking if they had an official council tax document that they could refer to. Generally, respondents thought about either the paper or the online copy of their council tax letter.

In testing both answers were used. Respondents who answered 'Yes', did so because generally it was easy for them to access their papers (because they knew where to look) and they deal with the payment or because the person who manages their finances was present at the interview and got out the document for them. Respondents who answered 'Yes' were comfortable referring to their documents.

Respondents who answered 'No' did so because they:

- did not have a council tax letter because payment is managed online or by direct debit (although its likely they would receive an annual communication telling them what the payments are);

- received one letter a year to say their council tax is paid by their Housing Benefit and they do not keep this letter; or
- did not know where to look or were not prepared to look for the relevant document.

It should be borne in mind that increasingly people will be managing their accounts online with paperless billing. Respondents may therefore find it more difficult to locate email documentation, and be less willing to share it with the interviewer during the interview.

There were older respondents (60 or over) who pointed out that it would take time to find the correct document and they would have liked to have known before their interview that they should have all their papers available. One respondent who was in the 80 or over group, said at this question that her son told her not to get out any financial papers to strangers as she has early stage dementia and he was concerned that someone will exploit her. For this reason the respondent answered 'No' to this question and did not refer to any documents throughout the interview.

The documents that were referred to during the interview were:

- 2011-2012 Council tax bills or council tax statement;
- 2011 Benefit decision notice; and
- A letter explaining how much is going to be paid to the respondent.

### CTReb, CTRebAmt and CTDisc

#### CTReb

Are you allowed Council Tax Benefit or rebate, to help pay your Council Tax?

- Yes 1  
No 2

#### CTRebAmt

How much was allowed? *{Check whether this was per month, per year etc}*

Amount  per

1. week
2. fortnight
3. 4-weeks
4. calendar month
5. other (please specify) \_\_\_\_\_

#### SHOWCARD D

#### CTDisc

[In addition to your benefit / Are] you allowed a discount of 25% or 50% in relation

to your Council Tax, for any of the reasons shown on this card?

There is only one adult living here	1
This household includes:	
...a severely mentally impaired person	2
...a person aged 18 or over who is still at school	3
...a student	4
...student nurses	5
...apprentices	6
...YT trainees	7
...care workers	8

### **CTReb findings**

On the whole respondents understood the question as intended even if it was difficult for them to answer and they were not confident about their answers.

### **Respondents are not able to confidently answer this question**

Occasionally in testing there were respondents who were not confident in their answer because they were not sure of their situation. An example to illustrate this point was a respondent had lost his council tax benefit a month ago as a result of a change in his pension but he did not know if this affected his council tax for the current financial year or whether it would affect his council tax for the next tax year starting January 2012. The respondent answered 'No', explaining his situation. The interviewer was not sure how to indicate this. It was also found that respondents were not confident answering this question when they did not have any documentation that they could refer to regarding their council tax to establish if they were allowed a rebate. Respondents answered 'Yes' thinking about their Council Tax Benefit, ignoring the reference to rebate in the question wording.

### **CTRebAmt Findings**

Having access to documentation made this question much easier to answer. However access to documentation was not the only factor. Documentation did not always contain the information needed to answer the question, or in the form required. Documentation was not always comprehensible to respondents (or interviewers). In addition the wording of the question itself was found confusing and the testing suggests that this confusion was particularly apparent for respondents aged 60 and over.

Those confused by the wording provided a non codeable answer in testing, responding 'All of it', 'Full amount' or 'They pay all of it'. One such respondent explained that he did not need to know how much is allowed because all of his council tax is paid. Another respondent initially answered "25 per cent" reflecting his single person discount. However he quickly corrected himself to explain that the council pays "all of it".

On the whole the respondents aged 80 or over were assisted during the interview by the person who manages their finances: this person could easily provide the amount by referring to the council letter. There was one respondent in testing who said he could not have provided the answer without his child being present. This highlights the need for supporters to be present for respondents in this age group.

### **CTDisc Findings**

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In testing the answer codes used at this question were codes one (There is only one adult living here), two (...a severely mentally impaired person) and three (...a person aged 18 or over who is still at school). On the whole this question has worked as intended for respondents aged 79 or under, with respondents able to correctly select a suitable option.

There were respondents aged 80 or over who did not pay any council tax because they were in receipt of a full housing benefit. These respondents did not understand why they were being asked about a discount when they paid no council tax. The implication of this misunderstanding is that respondents who should have selected the first code (living alone) answered 'No'.

## C5 Tax Credits

### General findings

In the cognitive interviews we explored whether the Tax Credit questions worked as intended. These questions measure Working and Child Tax Credits receipt, how the specific Tax Credit is received and how it is paid. Details of Tax Credits are collected with employment income before the benefits questions are asked.

Analysis of the findings by age showed that on the whole these questions worked as intended and respondents clearly knew whether they were in receipt or not of a Tax Credit and could say how much Tax Credit they received.

Generally respondents who were not in receipt of a Tax Credit, understood that the first question in the section (TaxCred) was asking about Tax Credits that only people who are working and or have dependent children are eligible for. There were occasions in testing when older respondents immediately thought about Pension Credits on hearing the introduction to this section, 'Now there are some questions about Tax Credits'. Generally these respondents, on seeing showcard H1 (E in testing) then realised that the question did not apply to Pension Credit.. However, there was one occasion in testing when a respondent aged 60-80, answered all the questions on working Tax Credit thinking about his Pension Credit.

Testing these questions has shown that the questions in this section can also be affected by respondents:

- thinking about the Tax Credit that their partner receives; or,
- not referring to their documentation to answer the amount questions.

Occasionally testing revealed respondents could wrongly think about their partner's benefits when answering the questions in this section of the questionnaire. This was because respondents either saw income coming into the household as household income and not person specific or that the respondent felt he was the correct person to ask about finances rather than his partner even though he was clear that the Tax Credit was received in his partner's name. Both errors will result in over-reporting of the affected Tax Credit.

Respondents answering the amount questions generally referred to their documentation. These respondents knew how much they received if they were in receipt of one Tax Credit or the total if in receipt of both Tax Credits. Respondents referred to the following documentation to check how much they receive: Tax Credit Award Notice; or their own personal record of benefits received.

There was one single mother who was in receipt of both benefits who did not refer to any documentation. This respondent knew how much she received in total from her Tax

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Credits but she was less sure how much she received for each. She did provide an answer for both the amount questions (WTCAmt and CTCAmt).

## C6 Respondent feedback

Respondents were asked for their general feedback on the FRS benefits questions, at the end of the cognitive interview. This section presents that feedback. It is worth bearing in mind that this feedback is from respondents who had already participated in an FRS interview and given their consent to their survey answers being linked with administrative records.

### Acceptability of the questions and request for documentation

Respondents across the age groups and quota groups felt the questions and referring to documentation in the survey were fine, as the reason why they were being asked was clear. Respondents who did not refer to any documents during the interviews felt either bad about not being able to or it was too much of an imposition to try to find the papers. There did not seem to be concern around confidentiality. Older respondents felt it would be good to be forewarned before the interview that they will need some of their documents to answer the questions, so they could have them ready. There were respondents who had got out all their documents before their cognitive interview, because they had recalled from their previous FRS interview that they had needed them. One respondent suggested that DWP could advise people to keep their papers for information.

It was felt that it would be helpful if the FRS used the same benefits terminology as the DWP administrative letters, as this would help respondents to answer the survey questions. Respondents who take part in further research may be more willing to get their documents out and feel comfortable about doing this than the general FRS survey population. Warning respondents at the time of recruitment that they will be asked to get out their financial papers could adversely impact on the response rates.

A common sentiment echoed across the interviews was that only people who are 'scamming the system' would be uncomfortable answering the benefit questions: the cognitive testing respondents "*had nothing to hide*". With this said, respondents felt it is important that the interviewer clearly explains the purpose of the survey, and reassures respondents about confidentiality and anonymity.

### Wording and structure of the benefits questions

In testing there were respondents who felt that the wording and order in which the benefits questions were asked in the FRS could not be improved because the benefit system is complicated and they assumed the questions had to be detailed. With this said, the following suggestions were made by respondents:

- Only ask respondents about benefits that are pertinent to them (i.e. don't ask about benefits for working people when the respondent is retired).
- Use simple English.
- Use the correct benefit names (the names referred to in official letters).
- Consider reducing the number of questions asked of older respondents, who tire easily.
- Provide a one line description of each benefit on the showcard.

On the whole respondents felt that some benefits could be moved on to other cards. Respondents suggested that:

- Benefits should be grouped by the type of receiver, e.g. benefits for parents should be on a separate showcard from benefits for older people because people in different age groups use different terminology;

- 
- Benefits should be grouped by the type of benefit e.g. benefits associated with health and caring together for example Severe Disablement Allowance should be grouped with Disability Living Allowance;
  - Child Benefit should not be with benefits to do with 'old people' and should be with the benefits on showcard I3;
  - The benefits shown on showcard I3 should be reordered as follows: Jobseekers Allowance, Income Support, Employment and Support Allowance, Incapacity Benefit, Pension Credit, Maternity Allowance, and then Industrial Injury Disablement.
  - Pension Credit should be with Pensions on showcard I1; and
  - Retirement Pension should refer to state pension and there should not be reference to Old Person's Pension on the showcard I1.

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## Appendix D. Cognitive testing methodology

This appendix describes in further detail the design and conduct of the cognitive testing stage.

The Department for Work and Pensions (DWP) commissioned NatCen Social Research (NatCen) to review the questions asked on take up of state benefits in the Family Resources Survey, specifically those contained in the 'State and Other Benefits and Pension' block (known commonly as the Benefit Block) in the Benefit Unit Schedule and additional benefit questions included in the Household Schedule. The aims of the review were: to explore reasons for apparent discrepancies between FRS estimates and administrative data on take up for specific benefits; identify any features of the current questions (e.g. wording, administration, order) that contribute to measurement error; and to make any recommendations for changing the current questioning approach.

The review, carried out by the Questionnaire Design and Testing (QDT) Hub at NatCen, involved three strands:

1. an appraisal of benefits questions asked in UK based national surveys;
2. focus groups with FRS survey interviewers; and
3. evaluation of the current FRS benefits questions using cognitive interviewing methods.

The findings for the other strands are reported elsewhere.<sup>10</sup> The cognitive testing focused on the following benefits questions:

- Housing benefits (asked as part of the Household Schedule);
- Council Tax Benefits (asked as part of the Household Schedule);
- Tax Credits (asked as part of the Benefit Block); and
- Other State benefits (asked as part of the Benefit Block).

### Cognitive Testing

The primary objective of the cognitive testing was to test how the questions, worked with different segments of the survey population known to have misreported a benefit or benefits when they took part in the FRS interview in 2009/10. To establish possible reasons why there is a discrepancy between the FRS data and the administrative records. As part of this, the testing protocols were designed to explore:

- Respondents' understanding of the questions;
- Respondents' ability to answer the questions;
- Issues of sensitivity; and,
- How the questions work when administered.

The two most frequently used cognitive interviewing techniques are think aloud and probing. In this study, both techniques were used. In the think aloud technique, respondents were asked to say aloud what they were thinking as they went about completing the task of answering the survey question. For example, respondents were encouraged to articulate what information they were drawing on to try to answer the question, what decisions they were making about what information to draw on when formulating an answer and how they decided on their answers to the question. In the probing technique, the interviewer asked specific questions to illuminate how respondents interpreted the question wording and what processes they went through when deciding

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<sup>10</sup> The appraisal findings are reported in chapter 3 of this report and the focus group findings are reported in appendix A.

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how to answer the question, which had not already been captured in the think aloud. These scripted 'probes' were provided to ensure a consistency between interviewers and to ensure the key areas were explored. As cognitive interviews are qualitative in nature, interviewers also had the freedom to probe on aspects that they considered were unique to the respondent and to explore issues that had not been foreseen. A copy of the cognitive interviewing probe sheet, including test questions, is contained in Appendix E.

The FRS benefits questions were tested on paper, rather than in CAPI. This was done for simplicity, to avoid having to ask a large number of additional questions that are used for routing and in the in-built edit checks.

## Study Design

The DWP commissioned NatCen to test questions measuring receipt of Housing benefits; Council Tax Benefits; Tax Credits; and Other State benefits. Housing benefits and Council Tax Benefits are asked in the Household Schedule and the Tax Credits and Other State Benefits are asked as part of the Benefits Section. The aim of the study was to cognitively test and in conjunction with the other strands of the review to make any recommendations for changing the current questioning approach.

All the interviews were carried out face-to-face in respondents' homes, and were based on a paper questionnaire consisting of all the test questions described in section 1. Although the FRS is a CAPI (computer assisted personal interview) interviewers used a paper questionnaire for ease of administering the test questions and probes. Each interview lasted approximately one hour and was audio recorded with the respondent's consent. Respondents were given a thank you letter; a leaflet containing contact details of organisations which could provide them with information about benefits and financial support; and a £20 high street voucher as a token of our appreciation for taking part in the interview.

## Sample and recruitment

Cognitive interviews are qualitative in nature and as such test samples are purposive and designed to reflect the range and diversity of the population of interest, rather than to be statistically representative. To examine why FRS reports lower receipt of certain types of benefits compared to administrative data, the sample was designed to include respondents identified by DWP as having a discrepancy between what they reported receiving in their 2009-10 FRS interview and their actual benefit receipt. The sample was designed to include such individuals because we wanted to explore how these types of respondents went about answering the benefit questions. To fully test the questions, the sample included respondents receiving different benefits and different numbers of benefits. We also ensured a mix of men and women and ages.

The cognitive sample comprised of respondents who had taken part in the FRS 2009/10 and who had agreed to be re-contacted for future research. Suitable respondents were selected to fill pre-specified quotas and were sent an advance letter, which explained the study and asked them to contact the research team if they did not want to take part in the research. The advantage of using this approach was that the survey data could be used to identify eligible respondents in each cognitive interviewer's area. The opt out period lasted two weeks. Potential respondents who did not opt out were then contacted by the interviewer, who explained the study and checked that the individual was suitable. Suitable respondents were those who gave informed consent to take part in the study and who fitted our quotas to reflect the range and diversity of the population of interest in the interviewer areas.

Table D.1 shows the quotas we wanted to achieve in this study to ensure we tested the questions with a range of people.

**Table D.1 Cognitive interview quotas**

Age Group	No. of benefits			Total No. of interviews by age group
	1	2	3+	
'Pension Age' group (60-80 and over 80)				15
'Working Age' group (under 60)				17
<b>Total no. of interviews to achieve</b>	<b>22</b>	<b>9</b>	<b>1</b>	<b>32</b>

Four of NatCen's specially trained cognitive interviewers worked on this project. Each interviewer was given a list of sample members in their interview area. Interviewers contacted sample members by phone or in person. They sought informed consent from them to take part in the interviews and if consent was gained, they arranged a convenient time and place for the interview. All recruits were sent a confirmation letter, which provided further information about the study including the interviewer's name and contact details of the research team.

Recruitment and interviews took place from November 2011 to the middle of January 2012. Due to a last minute cancellation and difficulties with the sample 31 respondents were interviewed for this study. Interviews were carried out in the following areas:

- North West England;
- North East England;
- The Midlands; and,
- Greater London.

A summary of basic respondent characteristics of who took part in the interviews is provided in the Table C.1 (page 48). Table C.2 (page 50) provides the benefit characteristics of the respondents who took part, including a description of the benefit which was not reported or was wrongly reported when they took part in the original FRS interview in 2009/10.

## Analysis

All the interviewers made detailed notes on each of their cognitive interviews in a structured 'notes-template' document, with reference to the audio recording of the interview. The structured notes template was organised so interviewers could provide detailed notes on each stage of the interview and assist the analysis. All the notes contained verbatim references to the original interview recordings. These notes and the recordings of the interviews were reviewed as part of the analysis process.

All the notes were 'charted' into a matrix set up in Nvivo 9.2. The matrix included a summary of the characteristics of respondents: such as their gender, age, benefit received

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and their benefit quota group. Under each question, a summary was made of each respondent's understanding of the question, recall strategies used, judgements made in formulating an answer and the answer provided. Any other problems were also recorded. Thus, data could be read horizontally as a complete case record for an individual, or vertically by question, looking across all cases. Once the matrix was completed, the data in the matrix was analysed using a content analysis or 'Framework,' approach (an analytical method developed by the former Qualitative Research Unit at NatCen). This Framework approach allowed the data to be interrogated to see how respondent characteristics such as type of benefit received and number of benefits received impacted on respondents' answers. This approach allowed for the full range of problems with the benefit questions to be explored.

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## Appendix E. Cognitive test questions and probe sheet

### P3076: Cognitive Testing of FRS Benefits Question QUESTIONNAIRE GUIDE AND PROBE SHEET

#### Introduction

- Introduce yourself, the National Centre, and the study
- The National Centre for Social Research conducts a study called the Family Resources Survey on behalf of the Department of Work and Pensions. You may remember taking part in this survey before (in 2009/10).
- The Family Resources Survey asks questions about the financial circumstances of families, including the benefits they receive. The information collected is used to check whether people are claiming all the benefits they are entitled to and how different households are affected when benefit schemes change.
- We have been asked to review some of the questions to make sure that they collect accurate information. As part of this we want to get people's opinions on the questions in order for them to be as easy to understand as possible.
- Reassure respondents we will not be asking them to complete the entire survey, just some selected questions we are interested in testing.
- Explain that you will be asking them to answer a series of questions and at various points you will then be asking them to tell you what they thought of certain questions and how they could be improved.
- Explain we are not interested in their answers as such, more about how they understand the questions and how comfortable they feel answering them.
- Stress there are no right or wrong answers and this **isn't a test**.
- Remind them:
  - that participation is voluntary;
  - the interview could last about one hour;
- Stress the confidentiality of the process; all the findings will be reported *anonymously*. Please make sure they understand this.
- Explain that you will be recording the interview so that you don't have to make lots of notes during the interview. Check this is OK with the respondent. If they ask who will have access to the recording, tell them that only the small research team at NatGen.
- Ask whether they have any questions before you start

**SECTION 1: Background**

*The questions are for background purpose only. There is no need to probe.*

**Household Grid:**

For each person living in the house please collect their:

- Name (or initial or pseudonym).
- Age.
- Relationship to the respondent.
- Whether in full time education.

Enter the respondents' details in the first row:

	Name	Age	Relationship to respondent	In full time education?
1			X	1. Yes 2. No
2				1. Yes 2. No
3				1. Yes 2. No
4				1. Yes 2. No
5				1. Yes 2. No
6				1. Yes 2. No
7				1. Yes 2. No
8				1. Yes 2. No
9				1. Yes 2. No
10				1. Yes 2. No

---

## SECTION 2: Health and Care

*For context only. There is no need to probe.*

*{Ask all}*

### **Q1. Health**

Do you have any long-standing illness, disability or infirmity? By long-standing I mean anything that has troubled you over a period of at least 12 months or that is likely to affect you over a period of at least 12 months.

1. Yes.
2. No

*{If Q1:Health=Yes}*

### **Q2. HProb**

Does this physical or mental illness or disability limit your activities in any way?

1. Yes
2. No

## **SHOWCARD A**

*{Ask all}*

### **Q3.NeedHelp**

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?

1. Yes
2. No

## **SHOWCARD A**

### **Q4.GiveHelp**

And how about people not living with you...

Do you (or does anyone in this household) provide any help or support for anyone not living with you who has long-term physical or mental ill-health problem or disability, or problems relating to old age?

*EXCLUDE HELP GIVEN AS PART OF A PERSON'S PAID JOB, EG, IF RESPONDENT WORKS FOR SOCIAL SERVICES]*

1. Yes
2. No

### SECTION 3: Housing Benefit

{Ask all}

#### SHOWCARD B

##### Q5.Tenure

In which of these ways do you occupy this accommodation?

INTERVIEWER: SINGLE CODE

- |   |   |                        |
|---|---|------------------------|
| Own it outright   | 1 | } <b>GO TO Q13, p8</b> |
| Buying it with the help of a mortgage or loan   | 2 |                        |
| Pay part rent and part mortgage (shared ownership)  | 3 |                        |
| Rent it   | 4 | <b>ASK Q6 LANDLORD</b> |
| Live here rent free (including in a relative's/friend's property;<br>excluding squatting) | 5 | <b>ASK Q5a TENCHK</b>  |
| Squatting   | 6 | <b>GO TO Q13, p8</b>   |

#### CHECK 1

*If Q5 Tenure =5. Live here free check required:*

Can I just check do you live rent free because you receive 100% housing benefit?

*If yes code 4: Rent it.*

*If no- Go to Q13 p8*

*{Ask if Q5. Tenure=4. Rent it}*

#### SHOWCARD C

##### Q6. LANDLORD

Who is your landlord?

- |   |   |
|---|---|
| The local authority/council/New Town<br>development/Scottish Homes  | 1 |
| A housing association, charitable trust or<br>Local Housing Company | 2 |
| Employer (organisation) of a household member                       | 3 |
| Another organization  | 4 |
| Relative/friend (before you lived here) of<br>household member      | 5 |
| Employer (individual) of a household member                         | 6 |
| Another individual, private landlord or<br>Letting Agency           | 7 |
|   | 8 |

##### Q7.RentDoc

Do you have a rent book, rent card, Housing Benefit statement or some other rent document that you could consult? *IF HB STATEMENT AVAILABLE PLEASE CONSULT THIS.*

- |                           |   |
|---------------------------|---|
| Housing Benefit Statement | 1 |
| Some other document       | 2 |
| None                      | 3 |

---

**Q8.Rent**

How much rent does your household currently pay? (*Enter per week/ per month etc*)

Amount  per

1. week
2. fortnight
3. 4-weeks
4. calendar month
5. other (please specify) \_\_\_\_\_

**Q9.HBenefit**

Are you receiving Housing Benefit (or Local Housing Allowance) or Rent Allowance, to help with paying your rent, either directly or by having it paid to your landlord?

Yes 1 **ASK Q10:HBRecp**  
No 2 **GO TO PROBES p6**

{If Q9. HBenefit =yes}

**Q10.HBRecp**

Is the Housing Benefit or Rent [allowance/rebate] paid directly to you or directly to your landlord?

4. Directly to recipient of Housing Benefit or Rent [allowance/rebate] (i.e. the respondent or an appointee)
5. Directly to landlord / property agent
6. Split payment (i.e. payment directly to landlord and just the excess of rent and housing benefit to respondent)

**Q11.HBenAmt**

How much Housing Benefit/rent rebate allowance are you and the other members of your household allowed? (*State per month/ per year etc*)

Amount  per

1. week
2. calendar month
3. year
4. other (please specify) \_\_\_\_\_

**Q12.HBenChk**

Can I just check, is the amount of [amount recorded at **RENT**] for rent that you mentioned earlier, BEFORE or AFTER taking off the Housing Benefit?

Before 1  
After 2

## Housing Benefits Probes

**Aims: To explore understanding of 'Housing Benefits'**

To explore who in the household is most qualified to answer these questions.

If respondents don't report having housing benefits explore whether this is correct.

If respondents do report housing benefits explore how accurate reports are

### Q9: HBenefit: Whether housing benefit received

- How easy or difficult was it for you to answer the questions on housing benefits? Why? Could these questions be improved in any way?
- Who in the household would be the best person to answer these questions?
- *{If no} Check whether respondents noticed that the question includes housing benefits paid directly to the landlord. Would you know if you were receiving housing benefits if the money was being paid directly to your landlord? How?*
- *{If no} How confident are you that your landlord does not receive housing benefits on your behalf? Why?*
- *What terminology do respondents use to describe housing benefit/ local housing allowance?*

### Q10: HBRecp *{If asked}*: Who housing benefit is paid to (household or landlord)

- How easy or difficult did you find this question to answer? Why?
- Would you know if any housing benefits were being paid directly to your landlord? How? *Explore whether payments could be split but the respondent is unaware of it.*

### Q11-Q12: HBenAmt- HBenChk *{If asked}*: Amount of housing benefit allowed

- How easy or difficult was it to say how much housing benefit your household is allowed? Why?
- How accurate would you say your answer is? *Explore whether it is a precise figure or just a guess, and how much the figure may be out by.*
- *Explore how the benefit is given and whether respondent can tell it apart from other money they receive.*
- *If documentation not referred to when answering these Qs (Q7.RentDoc=no) – Do you have any documentation that you could refer to?*
- How easy or difficult was it / would it be to find documentation?
- How willing would you be to get this documentation if a survey interviewer asked you for it?

INTERVIEWER: RECORD DETAILS OF DOCUMENTATION REFERED TO:

WHAT IS IT (DESCRIPTION)  
DATE ON DOCUMENTATION

---

**SECTION 4: Council Tax Benefit**

{Ask all}

**Q13. CTConDoc**

Now there are some questions about the council tax.

For your Council Tax, do you have a bill, statement or a payment book that you could consult?

1. Yes – consulted now
2. No - no document (or will not consult)

**Q14a. CTBand**

Could you please tell me which Council Tax band this accommodation is in?

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 (e.g. is rented as part of a larger property)

**Q14b. CTAmt**

How much Council Tax do you/your household currently pay?

Amount  per

1. week
2. fortnight
3. 4-weeks
4. calendar month
5. other (please specify) \_\_\_\_\_

**Q15. CTReb**

Are you allowed Council Tax Benefit or rebate, to help pay your Council Tax?

- Yes 1 **ASK Q16:CTRebAmt**  
No 2 **GO TO PROBES p10**

**Q16.CTRebAmt**

How much was allowed? {Check whether this was per month, per year etc}

Amount  per

1. week
2. fortnight
3. 4-weeks
4. calendar month
5. other (please specify) \_\_\_\_\_

**SHOWCARD D**

**Q17.CTDisc**

[In addition to your benefit / Are] you allowed a discount of 25% or 50% in relation to your Council Tax, for any of the reasons shown on this card?

- There is only one adult living here 1
- This household includes:
  - ...a severely mentally impaired person 2
  - ...a person aged 18 or over who is still at school 3
  - ...a student 4
  - ...student nurses 5
  - ...apprentices 6
  - ...YT trainees 7
  - ...care workers 8

**Council Tax Benefits Probes**

**Aims: To explore understanding of ‘Council Tax benefits’**

**To explore who in the household is most qualified to answer these questions.**

**If respondents don’t report having council tax benefits explore whether this is correct.**

**If respondents do report council tax benefits explore how accurate reports are.**

**Q13: CTConDoc**

- How easy or difficult was it / would it be to find documentation?
- How willing would you be to get this documentation if a survey interviewer asked you for it?

*INTERVIEWER: RECORD DETAILS OF DOCUMENTATION REFERED TO:*

*WHAT IS IT (DESCRIPTION)*

*DATE ON DOCUMENTATION*

**Q14a/b: CTBand/ CTAmt**

- **DO NOT PROBE**

**Q15: CTReb: Whether council tax benefits received**

- How easy or difficult was it for you to answer the questions on council tax benefits? Why? Could these questions be improved in any way?
- Who in the household would be the best person to answer these questions?
- *{If no} Check whether respondents are confident as to whether they receive this benefit or not. Would you know if you were receiving council tax benefits? How?*

**Q16: CTRebAmt {If asked}: Amount of council tax benefit allowed**

- How easy or difficult was it to say how much council tax benefit your household is allowed? Why?
- How accurate would you say your answer is? *Explore whether it is a precise figure or just a guess, and how much the figure may be out by.*
- *Explore how the benefit is given and whether respondent can tell it apart from other money they receive.*
- *If documentation not referred to when answering these Qs – Do you have any documentation that you could refer to?*

**Q17:CTDisc**

**Council tax discounts**

- *Explore whether there is any confusion between council tax benefits and council tax discounts e.g. if they get a 25% discount for living alone.*

**SECTION 5: DEFINE SCOPE**

*INTERVIEWER: In the FRS the following questions are asked of each benefit unit. A benefit unit could consist of.*

- 1. A married or cohabiting couple (including same sex), with dependant children in the household (including 16-19 year olds in full time education or training).*
- 2. A married or cohabiting couple (including same sex), with no dependant children in the household.*
- 3. A man or woman with no wife/husband/partner in the household, but with dependant children.*
- 4. One person only: i.e. a man or woman with no wife/husband/partner in the household and with no dependant children*

*We need to define the scope of the following questions it is clear we are interested in the benefit unit.*

**READOUT:** The next questions are about any Tax Credits and benefits you may receive. Please think about everything you receive.

***If respondent lives with a partner or spouse:***

**READOUT:** Please also include anything your partner or spouse receives.

***If respondent lives with children aged 16-19 still in full-time education:***

**READOUT:** Please also include anything {NAME/S} receives.

***If respondent lives with other people:***

**READOUT:** Do not think about anything received by other members of your household (*GIVE EXAMPLES FROM HOUSEHOLD GRID e.g. others adults in the household, adult children not in full time education*).

## SECTION 6: Tax Credits

**Intro:** Now there are some questions about Tax Credits...

### SHOWCARD E

#### Q18.TaxCred

Are you at present receiving any of these Tax Credit payments in your own right?  
Please include any lump sum payments under £105 received in the last year.

CODE ALL THAT APPLY

- |  |   |                          |
|--|---|--------------------------|
| Working Tax Credit (excluding any childcare element of Working Tax Credit) | 1 | } <b>ASK Q19:TaxNotr</b> |
| Child Tax Credit (including any childcare element of Working Tax Credit)   | 2 |                          |
| None of these  | 3 |                          |

#### Q19.TaxNotr

Do you have a Tax Credit Award Notice from the Inland Revenue that you could consult? *INTERVIEWER: This has 'TC602' at bottom left of page 1*

- |                |   |
|----------------|---|
| Yes            | 1 |
| No (unwilling) | 2 |

#### Q20.TaxStmt

...or is there a bank statement you could consult?

- |                |   |
|----------------|---|
| Yes            | 1 |
| No (unwilling) | 2 |

### CHECK 2

**DOES R RECEIVE WORKING TAX CREDITS (Q18:Taxcred CODED 1)?**

- |     |   |                       |
|-----|---|-----------------------|
| YES | 1 | <b>ASK Q21:WTCLum</b> |
| NO  | 2 | <b>GO TO CHECK 3</b>  |

### SHOWCARD F

#### Q21. WTCLum

Please look this card and tell me in which of these ways you are currently receiving your Working Tax Credit?

*Prompt: Do you receive it in any other ways?*

*INTERVIEWER: If the respondent receives their tax credit as a regular payment then they should have received the latest payment within the last 4 weeks.*

- |   |   |                         |
|---|---|-------------------------|
| Lump Sum under £105 covering payments for the whole year    | 1 | <b>ASK Q22: WTCLPay</b> |
| Regular payments via your bank, post office account or Giro | 2 | <b>ASK Q23: WTCamt</b>  |

{Ask if Q21. WTCLum = Lump Sum}

**Q22. WTCLPay**

You said that you received a Working Tax Credit lump sum payment covering the whole year. How much was this payment?

Amount  → **NOW ASK Q24: WTCD**

{Ask if Q21. WTCLum=Regular payments}

**Q23. WTCamt**

How much was received for your last Working Tax Credit Payment?

Amount  → **NOW ASK Q24: WTCD**

{If Q18. Taxcred=1- Receives working tax credit}

**Q24. WTCD**

Does the payment of [amount given for Working Tax Credit at WTCLPay or WTCamt] include a Disability element?

Yes 1  
No 2

**CHECK 3**

**DOES R RECEIVE CHILD TAX CREDITS (Q18:Taxcred CODED 2)?**

YES 1 **ASK Q25:CTCLum**  
NO 2 **GO TO PROBES p14**

**SHOWCARD F**

**Q25.CTCLum**

Please look at this card and tell me in which of these ways you receive your Child Tax Credit?

*INTERVIEWER: If the respondent receives their tax credit as a regular payment then they should have received the latest payment within the last 4 weeks.*

Lump Sum under £105 covering payments for the whole year 1 **ASK Q26:CTCLPay**  
Regular payments via your bank, post office account or Giro 2 **ASK Q27:CTCamt**

{Ask if Q25.CTCLum = Lump Sum}

**Q26.CTCLPay**

You said that you received a Child Tax Credit lump sum payment covering the whole year. How much was this payment?

Amount  → **NOW ASK Q28:CCTC**

{Ask if Q25. CTCLum=Regular payments}

**Q27.CTCamt**

How much was received for your last Child Tax Credit Payment?

Amount  → **NOW ASK Q28:CCTC**

{If Q18. Taxcred 2- Receives child tax credit}

**Q28.CCTC**

Does this payment include a childcare element to help pay for child care expenses?

Yes 1  
No 2

## Working Tax Credits and Child Tax Credits

**Aims: To explore understanding of different types of Tax Credits**

**If respondents don't report receiving Tax Credits explore whether this is correct.**

**If respondents do report receiving Tax Credits explore how accurate reports are**

### **Q18: TaxCred : Whether Tax Credits received**

- How easy or difficult was it for you to answer the questions on Tax Credits? Why?
- How easy or difficult was it for you to understand the categories on SHOWCARD E?
- *Explore if there is any confusion between child benefit and child tax credit*
- Who in your household would be the best person to ask these questions?
- *{If respondent stated they did not receive working tax credit} Would you know if you were receiving working tax credits? How? Please note that working tax credit can be paid via PAYE. This could be regularly or a one-off lump sum.*
- *{If respondent stated they did not receive child tax credit} Would you know if you were receiving child tax credits? How? Please note that child tax credit is usually paid directly to one parent. This could be regularly or a one-off lump sum.*

### **Q19-20:TaxNotr/ TaxStmt**

How easy or difficult would it be/ was it for you to consult documentation? Why?

How did you feel about being asked these questions?

### **Q22-23:WTCLPay/ WTCLAmt{if asked}: Amount received in working Tax Credits**

- How easy or difficult was it for remember how much you receive in **Working Tax Credits**? Why?
- How accurate would you say your answer is? *Explore whether it is a precise figure or just a guess, and how much the figure may be out by.*

### **Q24: WTCD {if asked}: Whether Working Tax Credit includes a disability bonus**

- How easy or difficult was it to say whether your Working Tax Credit includes a disability bonus? Why?

### **Q26-27: CTCLPay/ CTCLAmt {if asked}: Amount received in Child Tax Credits**

- How easy or difficult was it for remember how much you receive in **Child Tax Credits**? Why?
- How accurate would you say your answer is? *Explore whether it is a precise figure or just a guess, and how much the figure may be out by.*

### **Q28:CCTC {if asked}: Whether Child Tax Credit includes a childcare element**

- How easy or difficult was it to say whether your Child Tax Credit includes a childcare element? Why? *Note this should be an additional allowance to cover childcare expenses.*

## Section 7: State benefits and pensions

Record answers in the separate table provided.

{ASK ALL}

### SHOWCARD G

#### Q29: Ben1Q

Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient?

- |  |   |                           |
|--|---|---------------------------|
| Child Benefit  | 1 | } <b>GO TO PROBES p17</b> |
| Guardian's Allowance   | 2 |                           |
| Invalid Care Allowance/Carer's Allowance   | 3 |                           |
| Retirement Pension (NI), or Old Person's Pension   | 4 |                           |
| Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) allowance   | 5 | <b>ASK Q30:Wid</b>        |
| Armed Forces Compensation Scheme (formerly War Disablement Pension) or War Widow's / Widower's Pension (and any related allowances) or Guaranteed Income Payment or Severe Disablement Allowance | 6 | <b>ASK Q31: War</b>       |
|  | 7 | <b>GO TO PROBES p17</b>   |
| None of these  | 8 | <b>GO TO PROBES p17</b>   |

{IF Q29. Ben1Q=5 - Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) Allowance}.

#### Q30: Wid

INTERVIEWER: ASK OR RECORD WHICH ONE WAS RECEIVED:

- |                            |   |                        |
|----------------------------|---|------------------------|
| Widow's Pension            | 1 | } <b>GO TO CHECK 4</b> |
| Widowed Mother's Allowance | 2 |                        |
| Bereavement Allowance      | 3 |                        |
| Widowed Parent's Allowance | 4 |                        |

#### CHECK 4

**INTERVIEWER: IS Ben1Q CODED 6- Armed Forces Compensation Scheme (formerly known as War Disablement Pension) or War Widow's or War Widowers Pension (any related allowances or Guaranteed Income Payment)?**

- |     |   |                         |
|-----|---|-------------------------|
| YES | 1 | <b>ASK Q31: WAR</b>     |
| NO  | 2 | <b>GO TO PROBES p17</b> |

#### Q31: War

INTERVIEWER: ASK OR RECORD WHICH ONE WAS RECEIVED:

- |  |   |
|--|---|
| Armed Forces Compensation Scheme (formerly War Disablement Pension) or Guaranteed Income Payment (GIP) paid to Service or ex-service personnel | 1 |
| War Widow's/Widower's Pension or Guaranteed Income Payment (GIP) paid to surviving partners of Service personnel                               | 2 |

## State benefits and pensions probes

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**Aims: To explore understanding of benefits shown on SHOWCARD G**

**If respondents don't report having certain benefits explore whether this is correct.**

**Q29: Ben1Q: State benefits and pensions**

- How easy or difficult was it for you to say whether you received any of the benefits on this card? Why?
- Were there any benefits you were unsure whether you receive? Why did you include/ not include this?
- Would you know if you were receiving the benefits on this card? How?
- *Explore the terminology respondents use to describe the benefits they receive and how these correspond to the showcard categories.*

**Q30-31: War/Wid {If asked}: Types of widow/ war pension**

- Explore how easy it was for respondents to classify their widow/ war pension using the options provided.

*INTERVIEWER: RECORD DETAILS OF DOCUMENTATION IF REFERED TO:*

*WHAT IS IT (DESCRIPTION)*

*DATE ON DOCUMENTATION*

---

**Section 8: DLA and attendance allowance**

**Record answers in the separate table provided.**

{ASK ALL}

**SHOWCARD H**

**Q32: Ben2Q**

And looking at this card, are you at present receiving any of the state benefits shown on this card - either in your own right or on behalf of someone else in your household?

*INTERVIEWER: Exclude payments made under the Social Services Direct Payment Scheme.*

- |   |   |                         |
|---|---|-------------------------|
| Care component of Disability Living Allowance ONLY                        | 1 | GO TO CHECK 5           |
| Mobility component of Disability Living Allowance ONLY                    | 2 | GO TO CHECK 5           |
| BOTH Care Component and Mobility component of Disability Living Allowance | 3 | GO TO CHECK 5           |
| Attendance Allowance  | 4 | GO TO CHECK 5           |
| None of these   | 5 | <b>GO TO PROBES p19</b> |

**CHECK 5**

*INTERVIEWER: IS Q29: BEN1Q CODED 4 or CODED 5 (Retirement pension OR Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) allowance)?*

- |     |   |                         |
|-----|---|-------------------------|
| YES | 1 | CONTINUE                |
| NO  | 2 | <b>GO TO PROBES p19</b> |

*{Ask if Q32:Ben2Q=1 or 3/ Care component of DLA}*

**Q33:DC**

Is this Care Component of DLA paid as part of your [Retirement Pension / Widow's Pension / Bereavement Allowance / Widowed Mother's Allowance / Widowed Parent's Allowance], or do you receive a separate payment?

- |                       |   |
|-----------------------|---|
| Together with pension | 1 |
| Separate payment      | 2 |

*{Ask if Q32:Ben2Q= 2 or 3 Mobility component of DLA }*

**Q34:DM**

Is this Mobility Component of DLA paid as part of your [Retirement Pension/ Widow's Pension/Bereavement Allowance/Widowed Mother's Allowance/Widowed Parent's Allowance], or do you receive a separate payment?

- |                       |   |
|-----------------------|---|
| Together with pension | 1 |
| Separate payment      | 2 |

*{Ask if Q32:Ben2Q=4, Attendance allowance}*

**Q35:AA**

Is this Attendance Allowance paid as part of your [Retirement Pension / Widow's Pension / Bereavement Allowance / Widowed Mother's Allowance / Widowed Parent's Allowance], or do you receive it separately?

- |                         |   |
|-------------------------|---|
| Paid as part of pension | 1 |
| Paid separately         | 2 |

**DLA and Attendance Allowance Probes**

**Aims: To explore understanding of benefits shown on SHOWCARD H**

**If respondents don't report having certain benefits explore whether this is correct.**

**Q32:Ben2Q: DLA and Attendance Allowance**

- How easy or difficult was it for you to say whether you received any of the allowances on this card? Why?
- Was there any allowance you were unsure whether you receive? Why did you include/not include this? *Explore whether there was any confusion between the different types of DLA (Care and Mobility components) and why this confusion occurred.*
- Would you know if you were receiving the benefits on this card? How?
- *Explore the terminology respondents use to describe the benefits they receive and how these correspond to the showcard categories*
- *Check whether people get cars through the motorbility scheme?*

**Q33-35: DC-AA {if asked}: Whether allowance is paid as part of a pension**

- How easy or difficult was it say whether your {type of allowance} is paid as part of your pension? Why? In your own words what do you think this question is trying to ask?

**Documentation**

*INTERVIEWER: RECORD DETAILS OF DOCUMENTATION REFERED TO:  
WHAT IS IT (DESCRIPTION)*

*DATE ON DOCUMENTATION*

**Section 9: Other allowances 1**

**Record answers in the separate table provided.**

**SHOWCARD I**

**Q36: Ben3Q**

Now looking at this card, are you at present receiving any of these benefits in your own right: that is, where you are the named recipient?

*INTERVIEWER: DO NOT include Reduced Earnings Allowance in code 6. Enter it later at Ben5Q as 'any other NI or State Benefit'. Exclude payments made under the Social Services Direct Payment Scheme*

- |                                       |   |                           |
|---------------------------------------|---|---------------------------|
| Jobseeker's Allowance                 | 1 | } <b>ASK Q37:JSAType</b>  |
| Pension Credit                        | 2 |                           |
| Income Support                        | 3 | } <b>GO TO PROBES P21</b> |
| Incapacity Benefit                    | 4 |                           |
| Employment and Support Allowance      | 5 | } <b>ASK Q38:ESAType</b>  |
| Maternity Allowance                   | 6 |                           |
| Industrial Injury Disablement Benefit | 7 | } <b>GO TO PROBES P21</b> |
| None of these                         | 8 |                           |

{Ask if Q36:Ben3Q=1 (Job Seekers Allowance)}

**Q37: JSAType**

There are two types of Jobseeker's Allowance. Is your Allowance...RUNNING PROMPT...

...contributory, that is based on your National  
Insurance contributions, 1

... or is it income based Jobseeker's Allowance: which  
is based on an assessment of your income? 2

{Ask if Q36 Ben3Q=5 (Employment and support allowance)}

**Q38: ESAType**

There are two types of Employment and Support Allowance. Is your Allowance... RUNNING PROMPT...

...'contributory', that is based on your National  
Insurance contributions, 1

...or is it 'income based' Employment and Support  
Allowance, which is based on an assessment of your income? 2

**Other Allowances Probes**

**Aims: To explore understanding of benefits shown on SHOWCARD I**

**If respondents don't report having certain benefits explore whether this is correct.**

**Q36: Ben3Q: Other Allowances 1**

- How easy or difficult was it for you to say whether you received any of the benefits on this card? Why?
- Was there any allowance you were unsure whether you receive? Why did you include/not include this?
- Would you know if you were receiving the benefits on this card? How?
- *Explore the terminology respondents use to describe the benefits they receive and how these correspond to the showcard categories*

**Q37: JSAType {if asked}: Type of JSA**

- How easy or difficult was it say what type of Job Seekers Allowance you receive (i.e. whether it is based on an income assessment or National insurance contributions)? Why?

**Q38:ESAType {if asked}: Type of ESA**

- How easy or difficult was it say what type of Employment and Support Allowance you receive? Why?

**Documentation**

*INTERVIEWER: RECORD DETAILS OF DOCUMENTATION REFERED TO:  
WHAT IS IT (DESCRIPTION)*

*DATE ON DOCUMENTATION*

---

**Section 10: Other allowances 2**

**Record answers in the separate table provided.**

**SHOWCARD J**

**Q39: Ben5Q**

In the last 6 months, have you received any of the things shown on this card, in your own right?

*INTERVIEWER: Exclude Winter Fuel Payments. Exclude payments made under the Social Services Direct Payment Scheme.*

- 'Extended payment' of Housing Benefit/rent rebate, 1  
or Council Tax Benefit (4 week payment only)
- Bereavement Payment– paid in lump sum 2
- Child Maintenance Bonus/ Child Maintenance Premium 3
- Lone Parent's Benefit Run-On/Job Grant 4
- In-Work credit 5
- Return to work credit 6
- Any National Insurance or State benefit not mentioned earlier 7
- None of these 8

**Other allowances 2 Probes**

**Aims: To explore understanding of benefits shown on SHOWCARD J**

**If respondents don't report having certain benefits explore whether this is correct.**

**Q39: Ben5Q: Other allowances**

- How easy or difficult was it for you to say whether you received any of the things listed on this card? Why?
- Was there anything on the card you were unsure whether you receive? Why did you include/ not include this?
- Would you know if you had received the things on this card? How?

**Documentation**

*INTERVIEWER: RECORD DETAILS OF DOCUMENTATION REFERED TO:  
WHAT IS IT (DESCRIPTION)*

*DATE ON DOCUMENTATION*

---

**Section 11: Amount received in benefits**

**FOR EACH BENEFIT IN TURN RECORDED AT BEN1Q – BEN5Q, QUESTIONS ABOUT HOW THE BENEFIT IS PAID, AMOUNTS RECEIVED AND OTHER FOLLOW-UP QUESTIONS FOR SPECIFIC BENEFITS ARE ASKED.**

**Record answers in the separate table provided.**

**Q40:HowBen**

How is [BENEFIT NAME] paid to you?

*Prompt as necessary to classify. All bank and post office accounts should be included under code 1 (including BASIC accounts / post office card accounts). Motability is a registered charity through which those who receive the higher rate of Disability Living Allowance mobility component may hire or purchase a vehicle (e.g. car, electric scooter, wheelchair) at a reduced rate.*

- 1 Direct to current bank / building society / post office account
- 2 Giro cheque
- 3 Paid directly for motability
- 4 Other

**Q41:BenLettr**

Do you have a letter {or award notice} from the {DWP or Benefits Agency/Pensions part of the DWP/Disability and Carer's Directorate (DCD) or DWP} that you could consult?

- Yes 1
- No 2

**Q42: BankStmt**

... or is there a bank statement you could consult?

- Yes 1
- No 2

**Q43:BenAmt**

How much did you get last time for [benefit name]?

*(IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'Don't Know' FOR BOTH/ALL SUCH BENEFITS)*

*INTERVIEWER: Record the FULL amount of benefit actually received not just the amount withdrawn from the account. Never enter a combined benefit amount, i.e. covering more than one benefit coded.*

*{Ask if Q43:BenAmt=DK}*

**Q44:BenAmtDK**

*INTERVIEWER: IS THIS 'DON'T KNOW' BECAUSE IT'S PAID IN COMBINATION WITH ANOTHER BENEFIT, AND YOU CANNOT ESTABLISH A SEPARATE AMOUNT?*

- Yes 1 *INTERVIEWER: Leave your 'Amount' answer as 'Don't know' and ENTER THE COMBINED BENEFIT FIGURE IN A NOTE, with explanations as needed.*
- No 2

## Amounts Received probes

### General probes

- In general how did you find answering these questions? Why?

### Q40: Howben

- How easy or difficult was it for you to say how each benefit was paid? Why?
- *Interviewer: How easy was it for you to code the respondents' answer with the options available?*

### Q41-42: BenLet/ BenStmt

- How easy or difficult would it be/ was it for you to consult documentation? Why?
- How did you feel about being asked these questions?

*INTERVIEWER: RECORD DETAILS OF DOCUMENTATION REFERED TO:  
WHAT IS IT (DESCRIPTION and DATES)*

### Q43-44: BenAmt/ BenAmtDK: Amount received

- How easy or difficult was it to say how much {INSERT BENEFIT} you received last time? Why?
- How accurate would you say your answer is? *Explore whether it is a precise figure or just a guess, and how much the figure may be out by.*
- *{If multiple benefits mentioned} Explore whether accuracy varies by type of benefit and why.*
- *{If multiple benefits mentioned} How easy or difficult is it for you to tell different benefits apart? Explore whether respondents know how much comes from different sources.*

## Section 12: General Discussion

### General impressions

Explain to respondents you would now like to ask them some more things about how they found the questions.

### Suggested probes

- In general how did you find these questions? How could they be improved?
- How easy or difficult was it for you to remember the information required? What could be done to help you with this?
- How comfortable did you feel discussing your benefits? How can we ensure people are comfortable answering this type of question?

### Wording and structure

Ask respondents to describe in their own words what benefits or allowances they receive and how they receive them. Encourage respondents to think of any one-off payments they might have received. Get respondents to write all their benefits down if this helps. Compare the answers the respondents give to the categories shown on showcards G-J and **explore any disparities**.

---

### Suggested probes

- Looking at all the cards together is it clear which benefits you receive? Why?
- Is there anything you receive that you are unsure how to classify using the cards? What? *Explore the terminology respondents use to describe the benefits they receive and how these correspond to the showcard categories*
- Is there way we could present these cards to make them clearer? For example could benefits be grouped or ordered in a different way? *Explore suggestions for **order**, **groupings** and **number of cards** to use.*

### Consulting documentation

*At several points throughout the interview respondents are asked whether they are willing/able to consult their records in relation to how much benefits they receive. For example respondents are asked if they could check their bank statements award notices or letters for other benefits. Please look at the documentation the respondent consulted and note how information presented/ benefit names/any discrepancies / confusing terminology.*

### Suggested probes

- How did you feel about being asked to consult your documents in order to help answer the questions?
- *If respondents did not have documents explore why this is the case: Do they not have documents? Have they misplaced them? Are they uncomfortable showing them to an interviewer?*
- What could we do to encourage people to refer to documents when answering these questions?

### Section 13: Interview Close

- 1) *Thank the respondent.*
- 2) *Ask the respondents if they have any further questions.*
- 3) *Give the respondent the £20 high street voucher and collect receipt.*
- 4) *Give the respondent the thank you leaflet with useful contacts.*

---

## Appendix F. Benefit questions asked in other surveys

In this Appendix we provide the benefit questions used in Understanding Society and Lone Parent Obligations. We have provided the web links to the question bank for the surveys which adopt the 'FRS approach' as these surveys adopt the harmonised benefit questions and the questionnaires are long.

### Benefit questions used in the Expenditure and Food Survey (EFS) 2007 (ONS)

Can be found here by clicking on this link:

[http://www.surveynet.ac.uk/index/search.aspx?collectionid=1099&resultfields=highlight%2Cpath%2Ctitle%2Cthumbnailpath%2Cpages&resultstart=1&resultsperpage=10&xslfile=style%2Fsearch.xsl&indexdirectory=E%3A%5Cwebpages%5Csurveynet.ac.uk%5CSQB%5CQB%5CTabulaDX%5Ccollections%5C1099%5Cindex&thumbnails=true&query=questionnaire+AND+%28title%3A%22Expenditure+and+Food+Survey%22%29&doctext=questionnaire&title=%22Expenditure+and+Food+Survey%22&title\\_operator=AND&doctype=&doctype\\_operator=AND&crossnational=](http://www.surveynet.ac.uk/index/search.aspx?collectionid=1099&resultfields=highlight%2Cpath%2Ctitle%2Cthumbnailpath%2Cpages&resultstart=1&resultsperpage=10&xslfile=style%2Fsearch.xsl&indexdirectory=E%3A%5Cwebpages%5Csurveynet.ac.uk%5CSQB%5CQB%5CTabulaDX%5Ccollections%5C1099%5Cindex&thumbnails=true&query=questionnaire+AND+%28title%3A%22Expenditure+and+Food+Survey%22%29&doctext=questionnaire&title=%22Expenditure+and+Food+Survey%22&title_operator=AND&doctype=&doctype_operator=AND&crossnational=)

### Benefit questions used in the Wealth and Assets survey (WAS) 2006-2008 (ONS)

Can be found here:

[http://www.surveynet.ac.uk/index/search.aspx?collectionid=1099&resultfields=highlight%2Cpath%2Ctitle%2Cthumbnailpath%2Cpages&resultstart=1&resultsperpage=10&xslfile=style%2Fsearch.xsl&indexdirectory=E%3A%5Cwebpages%5Csurveynet.ac.uk%5CSQB%5CQB%5CTabulaDX%5Ccollections%5C1099%5Cindex&thumbnails=true&query=questionnaire+AND+%28title%3A%22Wealth+and+Assets+Survey%22%29&doctext=questionnaire&title=%22Wealth+and+Assets+Survey%22&title\\_operator=AND&doctype=&doctype\\_operator=AND&crossnational=](http://www.surveynet.ac.uk/index/search.aspx?collectionid=1099&resultfields=highlight%2Cpath%2Ctitle%2Cthumbnailpath%2Cpages&resultstart=1&resultsperpage=10&xslfile=style%2Fsearch.xsl&indexdirectory=E%3A%5Cwebpages%5Csurveynet.ac.uk%5CSQB%5CQB%5CTabulaDX%5Ccollections%5C1099%5Cindex&thumbnails=true&query=questionnaire+AND+%28title%3A%22Wealth+and+Assets+Survey%22%29&doctext=questionnaire&title=%22Wealth+and+Assets+Survey%22&title_operator=AND&doctype=&doctype_operator=AND&crossnational=)

### Benefit questions used in the General Lifestyle Survey 2009 (ONS)

Can be found here:

[http://www.surveynet.ac.uk/index/search.aspx?collectionid=1099&resultfields=highlight%2Cpath%2Ctitle%2Cthumbnailpath%2Cpages&resultstart=1&resultsperpage=10&xslfile=style%2Fsearch.xsl&indexdirectory=E%3A%5Cwebpages%5Csurveynet.ac.uk%5CSQB%5CQB%5CTabulaDX%5Ccollections%5C1099%5Cindex&thumbnails=true&query=questionnaire+AND+%28title%3A%22General+Lifestyle+Survey%22%29&doctext=questionnaire&title=%22General+Lifestyle+Survey%22&title\\_operator=AND&doctype=&doctype\\_operator=AND&crossnational=](http://www.surveynet.ac.uk/index/search.aspx?collectionid=1099&resultfields=highlight%2Cpath%2Ctitle%2Cthumbnailpath%2Cpages&resultstart=1&resultsperpage=10&xslfile=style%2Fsearch.xsl&indexdirectory=E%3A%5Cwebpages%5Csurveynet.ac.uk%5CSQB%5CQB%5CTabulaDX%5Ccollections%5C1099%5Cindex&thumbnails=true&query=questionnaire+AND+%28title%3A%22General+Lifestyle+Survey%22%29&doctext=questionnaire&title=%22General+Lifestyle+Survey%22&title_operator=AND&doctype=&doctype_operator=AND&crossnational=)

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## Benefit questions used in the Family and Children's Survey wave 10 2008 (NatCen)

### Can be found here:

[http://www.surveynet.ac.uk/index/search.aspx?collectionid=1099&resultfields=highlight%2Cpath%2Ctitle%2Cthumbnailpath%2Cpages&resultstart=1&resultend=11&resultsperpage=10&sortorder=&xslfile=style%2Fsearch.xsl&indexdirectory=E%3A%5Cwebpages%5Csurveynet.ac.uk%5CSQB%5CQB%5CTabulaDX%5Ccollections%5C1099%5Cindex&thumbnails=true&query=questionnaire+AND+%28title%3A%22Families+and+Children+Study%22%29&doctext=questionnaire&keyword\\_operator=AND&keyword=&title\\_operator=AND&title=%22Families+and+Children+Study%22&country\\_operator=AND&country=&surveymode\\_operator=AND&surveymode=&studytype\\_operator=AND&studytype=&doctype\\_operator=AND&doctype=&yearfrom=&yearto=](http://www.surveynet.ac.uk/index/search.aspx?collectionid=1099&resultfields=highlight%2Cpath%2Ctitle%2Cthumbnailpath%2Cpages&resultstart=1&resultend=11&resultsperpage=10&sortorder=&xslfile=style%2Fsearch.xsl&indexdirectory=E%3A%5Cwebpages%5Csurveynet.ac.uk%5CSQB%5CQB%5CTabulaDX%5Ccollections%5C1099%5Cindex&thumbnails=true&query=questionnaire+AND+%28title%3A%22Families+and+Children+Study%22%29&doctext=questionnaire&keyword_operator=AND&keyword=&title_operator=AND&title=%22Families+and+Children+Study%22&country_operator=AND&country=&surveymode_operator=AND&surveymode=&studytype_operator=AND&studytype=&doctype_operator=AND&doctype=&yearfrom=&yearto=)

# Benefit questions used in Understanding Society

BENEFITS\_W3. Understanding Society - Module BENEFITS\_W3 [http://nsoc.essex.ac.uk/qsl/qsl.php?f=modules/benefits\\_w3.module.v03...](http://nsoc.essex.ac.uk/qsl/qsl.php?f=modules/benefits_w3.module.v03...)

## Benefits\_w3. Understanding Society - Module BENEFITS\_W3

Version 03 (Tue Jan 25 13:17:09 2011) produced Mon Apr 4 10:40:45 2011

### Module Benefits\_w3. Unearned Income And State Benefits Module

Version 03 (Tue Jan 25 13:17:09 2011) produced Mon Apr 4 10:40:45 2011

#### Benefits\_w3.intbenefit. Benefit Module Intro

Type choice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

Text

One of the most important parts of our research is how people are getting by financially these days. We have found that we need to ask about a number of different types of income, otherwise our results could be misleading. Please think about ALL of the extra sources of income you receive, as well as any benefits or tax credits. If you are at all unsure about whether something would count, you can check with me. I'd like to remind you that anything you tell me is completely confidential.

Options

1 Press 1 and Enter to continue Press 1 and Enter to continue

Location

module benefits\_w3. Unearned Income and State Benefits module

#### Benefits\_w3.tftax. Region Indicator

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

Compute

compute benefits\_w3.tftax = ([flag to indicate region. If region = 1 2 or 3 set TFTax to 1. Otherwise set TFTax to 0])

Location

module benefits\_w3. Unearned Income and State Benefits module

#### Benefits\_w3.btype. Type Of Benefit Or Payment

Type multichoice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Source LFS tel (adapted)

Version 1.0

Scripting Notes

1 of 21

14/06/2011 16:17

BENEFITS\_W3. Understanding Society - Module BENEFITS\_W3 [http://nsoc.essex.ac.uk/qsl/qsl.php?f=modules/benefits\\_w3.module.v03...](http://nsoc.essex.ac.uk/qsl/qsl.php?f=modules/benefits_w3.module.v03...)

Code 96 is exclusive.

We would like to introduce two showcards for this question, one for England/Scotland/Wales and one for Northern Ireland.

Showcard for use in England/Scotland/Wales

- 1 Unemployment-related benefits, or National Insurance Credits
- 2 Income Support
- 3 Sickness, disability or incapacity benefits (Including Employment Support Allowance)
- 4 Any sort of pension including a private pension or the State pension
- 5 Child Benefit
- 6 Tax credits, such as the Working Tax Credit or Child Tax Credit
- 7 Any other family related benefit or payment
- 8 Housing or Council Tax Benefit (other than the single person council tax discount)
- 9 Income from any other state benefit
- 96 None of these

Showcard for use in Northern Ireland

- 1 Unemployment-related benefits, or National Insurance Credits
- 2 Income Support
- 3 Sickness, disability or incapacity benefits (Including Employment Support Allowance)
- 4 Any sort of pension including a private pension or the State pension
- 5 Child Benefit
- 6 Tax credits, such as the Working Tax Credit or Child Tax Credit
- 7 Any other family related benefit or payment
- 8 Rent or Rate Rebate
- 9 Income from any other state benefit
- 96 None of these

Text

Which, if any, of these types of payments are you currently receiving  either just yourself or jointly [nhsz = 1 & (livesp = 1 or livesw = 1,3)]?

Interviewer instruction

READ OUT (if Telephone Interview)  
CODE ALL THAT APPLY  
F9 FOR HELP

Showcard TBC

Options

1	Unemployment-related benefits, or National Insurance Credits	Unemployment-related benefits, or National Insurance Credits
2	Income Support	Income Support
3	Sickness, disability or incapacity benefits (including Employment Support Allowance)	Sickness, disability or incapacity benefits (including Employment Support Allowance)
4	Any sort of pension including a private pension or the State pension	Any sort of pension including a private pension or the State pension
5	Child Benefit	Child Benefit
6	Tax credits, such as the Working Tax Credit or Child Tax Credit	Tax credits, such as the Working Tax Credit or Child Tax Credit
7	Any other family related benefit or payment	Any other family related benefit or payment
8	[Housing or Council Tax Benefit, other than the single person council tax discount] (TFTax = 1) / [Rent or Rate Rebate] (TFTax = 0)	Housing or Council Tax Benefit, Rent or Rate Rebate

2 of 21

14/06/2011 16:17

## Benefits\_w3. Understanding Society - Module BENEFITS\_W3

Version 03 (Tue Jan 25 13:17:09 2011) produced Mon Apr 4 10:40:45 2011

### Module Benefits\_w3. Unearned Income And State Benefits Module

Version 03 (Tue Jan 25 13:17:09 2011) produced Mon Apr 4 10:40:45 2011

#### Benefits\_w3.intbenefit. Benefit Module Intro

Type choice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

#### Text

One of the most important parts of our research is how people are getting by financially these days. We have found that we need to ask about a number of different types of income, otherwise our results could be misleading. Please think about ALL of the extra sources of income you receive, as well as any benefits or tax credits. If you are at all unsure about whether something would count, you can check with me. I'd like to remind you that anything you tell me is completely confidential.

#### Options

1 Press 1 and Enter to continue Press 1 and Enter to continue

#### Location

module benefits\_w3. Unearned income and State Benefits module

#### Benefits\_w3.tftax. Region Indicator

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

#### Compute

compute benefits\_w3.tftax = [tag to indicate region. if region = 1 2 or 3 set TFTax to 1. Otherwise set TFTax to 0]

#### Location

module benefits\_w3. Unearned income and State Benefits module

#### Benefits\_w3.btype. Type Of Benefit Or Payment

Type multichoice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Source LFS tel (adapted)

Version 1.0

Scripting Notes

Code 96 is exclusive.

We would like to introduce two showcards for this question, one for England/Scotland/Wales and one for Northern Ireland.

Showcard for use in England/Scotland/Wales

- 1 Unemployment-related benefits, or National Insurance Credits
- 2 Income Support
- 3 Sickness, disability or incapacity benefits (Including Employment Support Allowance)
- 4 Any sort of pension including a private pension or the State pension
- 5 Child Benefit
- 6 Tax credits, such as the Working Tax Credit or Child Tax Credit
- 7 Any other family related benefit or payment
- 8 Housing or Council Tax Benefit (other than the single person council tax discount)
- 9 Income from any other state benefit
- 96 None of these

Showcard for use in Northern Ireland

- 1 Unemployment-related benefits, or National Insurance Credits
- 2 Income Support
- 3 Sickness, disability or incapacity benefits (Including Employment Support Allowance)
- 4 Any sort of pension including a private pension or the State pension
- 5 Child Benefit
- 6 Tax credits, such as the Working Tax Credit or Child Tax Credit
- 7 Any other family related benefit or payment
- 8 Rent or Rate Rebate
- 9 Income from any other state benefit
- 96 None of these

#### Text

Which, if any, of these types of payments are you currently receiving, either just yourself or jointly [nhsz > 1 & (livesp = 1 or livewth = 1,3)]?

#### Interviewer Instruction

READ OUT (if Telephone Interview)

CODE ALL THAT APPLY

F9 FOR HELP

Showcard TBC

#### Options

1	Unemployment-related benefits, or National Insurance Credits	Unemployment-related benefits, or National Insurance Credits
2	Income Support	Income Support
3	Sickness, disability or incapacity benefits (Including Employment Support Allowance)	Sickness, disability or incapacity benefits (Including Employment Support Allowance)
4	Any sort of pension including a private pension or the State pension	Any sort of pension including a private pension or the State pension
5	Child Benefit	Child Benefit
6	Tax credits, such as the Working Tax Credit or Child Tax Credit	Tax credits, such as the Working Tax Credit or Child Tax Credit
7	Any other family related benefit or payment	Any other family related benefit or payment
8	[Housing or Council Tax Benefit, other than the single person council tax discount] (TFTax = 1) / [Rent or Rate Rebate] (TFTax = 0)	Housing or Council Tax Benefit, Rent or Rate Rebate

9	Income from any other state benefit	Income from any other state benefit
96	None of these	None of these

**Help**

Code 1: Includes Job Seeker's Allowance and National Insurance Credits. Code 2: Income Support replaced Supplementary Benefit (sometimes called Social Security Benefit) and is often paid along with other benefits as a supplement. Any maintenance payments from a former or separated spouse or for child support which are paid through the DWP or other government agencies, should not be included as Income Support. Code 3: This includes Incapacity Benefit, Severe Disablement Allowance, Carer's Allowance, Disability Living Allowance, Attendance Allowance, Industrial Injury Disablement Benefit, War Disablement Pension or Sickness and Accident Insurance. Code 4: Include all employer's pensions not just retirement pensions. Include pensions paid before retirement (i.e. a respondent may still be working for an employer but has become entitled to receive payments) and pensions paid for early retirement. Women may also be receiving an occupational pension in respect of a deceased spouse. Do not include Widow's Benefit. Pension Credit is a means tested benefit paid to pensioners. They will not receive it unless they have applied for it and qualification is dependent on income and assets. Pension Credit has been paid since October 2004. This includes Pension or State Retirement (Old Age) Pension, A pension from a previous employer, A pension from a spouse's previous employer, Pension Credit Including Guarantee Credit & Saving Credit, A private pension or annuity, A Widow's or War Widow's Pension, A Widowed Mother's or Parent's Allowance, or Bereavement Allowance, Or War Disablement Pension. Code 5: Child Benefit is a payment for those who are responsible for a child under 16 or over 16 and in relevant education or training. It is normally paid to the mother (unless there is none in the household) and should be shown as her income. Where it is paid into a joint bank account the names of both account holders will be on the benefit order book. This should still be recorded as the mother's income. Code 6: This includes Working Tax Credit Including Disabled Person's Tax Credit, Pension Credit Including Guarantee Credit or Saving Credit, Or Child Tax Credit. Code 7: Includes Foster Allowance or Guardian Allowance, Maternity Allowance, Maintenance or Alimony or any payments from a family member not living with you.

**Location**

module benefits\_w3. *Unearned Income and State Benefits module*

*If [BType = 1 | DEMOGRAPHICS.Jbstat = 3] Receives Any Unemployment Benefit Or Is Currently Unemployed*

**Benefits\_w3.benunemp. Income : Unemployment Benefits**

**Type** multichoice

**Dont\_know** -1 Refused -2 Inapplicable -8 Missing -9

**Source** LFS tel (adapted)

**Version** 1.0

**Scripting Notes**  
Code 96 is exclusive

**Text**  
[Can I just check, are]([JBSTAT = 3 & BTYPE <=> 1] / [Are] {BType = 1} you currently receiving any of these types of payments , either just yourself or jointly) (hsize > 1 & (livesp = 1 or livewith = 1,3))?

**Interviewer instruction**  
READ OUT (if Telephone Interview)  
CODE ALL THAT APPLY  
F9 FOR HELP

**Showcard** TBC

**Options**

1	Job Seeker's Allowance	Job Seeker's Allowance
2	or National Insurance Credits	or National Insurance Credits

96	None of these	None of these
----	---------------	---------------

**Help**

Job Seeker's Allowance replaced Unemployment Benefit in October 1996. Those receiving JSA are capable of work and available for work and actively seeking work and have a current Job Seeker's agreement with the Employment Service. Full-time students, those on temporary release from prison and those receiving maternity allowance or statutory maternity pay are not eligible for JSA. There are two types of JSA - Contribution-based and Income-based. The Contribution-based component is paid in the first 26 weeks of unemployment if enough NI contributions have been paid. The income-based component is a means-tested benefit (paid after 26 weeks for those who qualify for Contribution-based and pass the means-test).

**Location**

module benefits\_w3. *Unearned Income and State Benefits module*

**Universe**

If [BType = 1 | DEMOGRAPHICS.Jbstat = 3] Receives any unemployment benefit or is currently unemployed

*If [BType = 3] | ((DEMOGRAPHICS.Jbstat = 8 | DISABILITY.Health = 1) & BType <> 3)] Receives Any Disability Benefit Or Is Currently Long-term Sick Or Disabled Or Has A Long-standing Illness, Disability Or Infirmary And Has Not Indicated Receiving Any Disability Benefits*

**Benefits\_w3.bendis. Income: Disability Benefits**

**Type** multichoice

**Dont\_know** -1 Refused -2 Inapplicable -8 Missing -9

**Source** LFS tel (adapted)

**Version** 1.0

**Scripting Notes**  
Code 96 is exclusive

**Text**  
[Can I just check, are]([JBSTAT = 8 | Health = 1] & BTYPE <=> 3) / [Are] {BType = 3} you currently receiving any of these types of payments , either just yourself or jointly) (hsize > 1 & (livesp = 1 or livewith = 1,3))?

**Interviewer instruction**  
READ OUT (if Telephone Interview)  
CODE ALL THAT APPLY  
F9 FOR HELP

**Showcard** TBC

**Options**

1	Incapacity Benefit	incapacity Benefit
2	Employment and Support Allowance	Employment and Support Allowance
3	Severe Disablement Allowance	Severe Disablement Allowance
4	Carer's Allowance	Carer's Allowance
5	Disability Living Allowance	Disability Living Allowance
6	Return to Work Credit	Return to Work Credit
7	Attendance Allowance	Attendance Allowance
8	Industrial Injury Disablement Benefit	industrial injury Disablement Benefit

9	War Disablement Pension	War Disablement Pension
10	Sickness and Accident Insurance	Sickness and Accident Insurance
97	Any other disability related benefit or payment	Any other disability related benefit or payment
96	None of these	None of these

**Help**

Incapacity Benefit replaced NI Sickness Benefit and Invalidity Benefit in April 1995. Severe Disablement Allowance is for people of working age who have not been able to work for at least 28 weeks but who cannot get incapacity benefit. Married women unable to perform household work may also receive it. Care Allowance is for people of working age who give up working to look after someone receiving Attendance Allowance. The Disability Living Allowance replaced the Attendance Allowance for those under 66. For those over 66 it is still the Attendance Allowance. Where the person is under 16 the Allowance will normally be paid to the person responsible for them. In such cases it should be recorded as income on the questionnaire for the responsible adult for the child. Where someone is 16 or over this should be recorded on the person's own questionnaire. A War Disablement Pension is payable to members of the armed forces disabled in the 1914-18 war or after 2nd September 1939. Merchant seamen and civilians disabled in the Second World War are also eligible. Sickness and Accident Insurance includes any payments to compensate for lost wages during time off work through sickness.

**Location**

module benefits\_w3. *Unearned Income and State Benefits module*

**Universe**

If [BType = 3 | ((DEMOGRAPHICS.Jbstat = 8 | DISABILITY.Health = 1) & BType <= 3)] *Receives any disability benefit or is currently long-term sick or disabled or has a long-standing illness, disability or infirmity and has not indicated receiving any disability benefits*

**Benefits\_w3.wardistxt. Flag War Disablement Pension**

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

**Compute**

compute benefits\_w3.wardistxt = [flag to indicate war disablement pension. If BType = 4 & BenDis NOT MIS set WarDisTxt to 1. Otherwise set WarDisTxt to 0]

**Location**

module benefits\_w3. *Unearned Income and State Benefits module*

*If [BType = 4 | (BType <= 4 & ((Age > 59 & Sex = 2) | (Age > 64 & Sex = 1)))]  
Receives Any Sort Of Pension Or Is Female Aged 60+ Or Male Aged 65+  
And Did Not Mention Receiving Any Sort Of Pension*

**Benefits\_w3.benpen. Income: Pensions**

Type multichoice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Source LFS tel (adapted)

Version 1.0

**Scripting Notes**

Code 96 is exclusive.

**Showcard should read**

- 1 NI Pension or State Retirement (Old Age) Pension
- 2 A pension from a previous employer
- 3 A pension from a spouse's previous employer
- 4 Pension Credit including Guarantee Credit & Savings Credit
- 5 Private pension or annuity
- 6 Widow's or War Widow's Pension
- 7 Widowed Mother's Allowance, Parent's Allowance or Bereavement Allowance
- 8 War Disablement Pension (if not previously mentioned)
- 96 None of these

**Text**

[Can I just check, are] (BTYPE <= 4 & ((AGE > 59 & SEX = 2) | (AGE > 64 & SEX = 1))) / [Are] (BTYPE = 4) you currently receiving any of these types of payments , either just yourself or jointly (hsize > 1 & (livesp = 1 or livewth = 1,3))?

**Interviewer Instruction**

READ OUT (if Telephone interview)

CODE ALL THAT APPLY

F9 FOR HELP

**Showcard TBC****Options**

1	NI Pension or State Retirement (Old Age) Pension	NI Pension or State Retirement (Old Age) Pension
2	A pension from a previous employer	A pension from a previous employer
3	A pension from a spouse's previous employer	A pension from a spouse's previous employer
4	Pension Credit including Guarantee Credit & Savings Credit	Pension Credit including Guarantee Credit & Savings Credit
5	Private pension or annuity	Private pension or annuity
6	Widow's or War Widow's Pension	Widow's or War Widow's Pension
7	Widowed Mother's Allowance, Parent's Allowance or Bereavement Allowance	Widowed Mother's Allowance, Parent's Allowance or Bereavement Allowance
8	[War Disablement Pension] (NOT WarDisTxt)	War Disablement Pension
96	None of these	None of these

**Help**

A pension from a previous employer should include all employer's pensions not just retirement pensions and pensions paid before retirement. A Pension from a spouse's previous employer may be received in respect of a deceased spouse. A Widow's/War Widow's Pension should not include Widow's Benefit (a single lump sum payment). Pension Credit is a means tested benefit paid to pensioners, they will not receive it unless they have applied for it. A War Disablement Pension is payable to members of the armed forces disabled in the 1914-18 war or after 2nd September 1939. Merchant seamen and civilians disabled in the Second World War are also eligible.

**Location**

module benefits\_w3. *Unearned Income and State Benefits module*

**Universe**

If [BType = 4 | (BType <= 4 & ((age > 59 & sex = 2) | (age > 64 & sex = 1)))] *Receives any sort of pension or is female aged 60+ or male aged 65+ and did not mention receiving any sort of pension*

*If [BenPen = 1] Receives Any Sort Of Pension And Receives The NI Pension Or State Retirement Pension*

**Benefits\_w3.niserps. Income: Receives SERPS**

Type choice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Source BHPS

Version 1.0

**Text**

You say you receive the State Retirement Pension. Does this include any income from the State Earnings Related Pension Scheme, also known as SERPS?

**Interviewer Instruction**

F9 FOR HELP

**Options**

1	Yes	Yes
2	No	No

**Help**

SERPS (the State Earnings Related Pension Scheme) was also known as the additional State Pension. It ran from 6 April 1978 to 5 April 2002 when it was reformed by the State Second Pension. A person who was in employment may have paid into SERPS. It will not be received if the respondent 'contracted out' of the state scheme into a private pension scheme.

**Location**

module benefits\_w3. Unearned Income and State Benefits module

**Universe**

If [BType = 4 | (BType <= 4 & ((age > 59 & sex = 2) | (age > 64 & sex = 1)))] Receives any sort of pension or is female aged 60+ or male aged 65+ and did not mention receiving any sort of pension

If [BenPen = 1] Receives any sort of pension and receives the NI Pension or State Retirement Pension

*If [BType <= 5 & Resp Is Responsible Adult For Any Child Under The Age Of 18] Did Not Mention Receiving Child Benefit And Is The Responsible Adult For A Child Under 18*

**Benefits\_w3.benct. Income: Receives Child Benefit**

Type choice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Source BHPS

Version 1.0

**Text**

Do you receive Child Benefit?

**Options**

1	Yes	Yes
2	No	No

**Location**

module benefits\_w3. Unearned Income and State Benefits module

**Universe**

If [BType <= 5 & resp is responsible adult for any child under the age of 18] Did not mention receiving Child

*Benefit and is the responsible adult for a child under 18*

*If [BType = 5 | BenCB = 1] Receives Child Benefit*

**Benefits\_w3.benct. Income: Receives Child Tax Credit**

Type choice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Source BHPS

Version 1.0

**Text**

Are you receiving the Child Tax Credit  (hsize > 1 & (livesp = 1 or livewith = 1,3))?

**Interviewer Instruction**

F9 FOR HELP

**Options**

1	Yes	Yes
2	No	No

**Help**

introduced in April 2003 this is paid to those with at least one dependent child. Child Tax Credit is paid to the person responsible for the care of the child(ren) so can be received by one person only in the household. If the respondent qualifies for the childcare element of Working Tax Credit, this will always be paid with the Child Tax Credit, even if the respondent is not themselves in receipt of Working Tax Credit.

**Location**

module benefits\_w3. Unearned Income and State Benefits module

**Universe**

If [BType = 5 | BenCB = 1] Receives Child Benefit

*If [BType = 7] Receives Any Other Family-related Benefits Or Payments*

**Benefits\_w3.benfam. Income: Family Benefits**

Type multichoice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Source LFS tel (adapted)

Version 1.0

**Scripting Notes**

Code 96 is exclusive

**Text**

Are you currently receiving any of these types of payments  (hsize > 1 & (livesp = 1 or livewith = 1,3))?

**Interviewer Instruction**

READ OUT (If Telephone Interview)

CODE ALL THAT APPLY

F9 FOR HELP

Showcard TBC

## Options

1	Foster Allowance or Guardian Allowance	Foster Allowance or Guardian Allowance
2	Maternity Allowance	Maternity Allowance
3	Maintenance or Alimony	Maintenance or Alimony
4	In-Work Credit for Lone Parents	In-Work Credit for Lone Parents
5	Any payments from a family member not living with you	Any payments from a family member not living with you
96	None of these	None of these

## Help

Maternity Allowance applies only to women not eligible for Statutory Maternity Pay. Usually women receiving Maternity Allowance will be either self-employed or will have recently changed jobs. Maintenance or Alimony can be received by men or women. In most cases such payments come direct but they may also come via a solicitor, a court or the DWP. If it is paid by the DWP, check it has not been included in any Income Support already mentioned.

## Location

module benefits\_w3. Unearned Income and State Benefits module

## Universe

If [BType = 7] Receives any other family-related benefits or payments

## Benefits\_w3.pencrdtxt. Flag Pension Tax Credit

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

## Compute

compute benefits\_w3.pencrdtxt = [if BenPen <=> missing set PenCredTxt to 1. Otherwise set PenCredTxt to 0]

## Location

module benefits\_w3. Unearned income and State Benefits module

## Benefits\_w3.chtaxcred. Flag Child Tax Credit

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

## Compute

compute benefits\_w3.chtaxcred = [if BenCTC <=> missing set ChTaxCred to 1. Otherwise set ChTaxCred to 0]

## Location

module benefits\_w3. Unearned income and State Benefits module

## Benefits\_w3.retwwcred. Flag Return To Work Credit

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

## Compute

compute benefits\_w3.retwwcred = [if BType = 6 & BenDis <=> MIS set RetWCred to 1. Otherwise set RetWCred to 0]

## Location

module benefits\_w3. Unearned Income and State Benefits module

## If [BType = 6] Receives Tax Credits

## Benefits\_w3.bentax. Income: Tax Credits

Type multichoice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Source LFS tel (adapted)

Version 1.0

## Scripting Notes

Code 96 is exclusive

If respondent does not live in GB and if they have previously been asked about pension credit and child tax credit, they could receive just Working Tax Credit in the list, so there should be a question variant for cases where only the one benefit source is queried.

## Text

[Are you currently receiving *either just yourself or jointly* {hsize > 1 & (livesp = 1 or livewith = 1,3) ...}]BTYPE = 6 & (TFTax = 1 | PenCredTxt = 1 | ChTaxCred = 1 | RetWCred = 1) / [And do you currently receive the Working Tax Credit, including Disabled Person's Tax Credit *either just yourself or jointly* {hsize > 1 & (livesp = 1 or livewith = 1,3)}? (BTYPE = 6 & (TFTax = 0 & PenCredTxt = 0 & ChTaxCred = 0 & RetWCred = 0)]

## Interviewer Instruction

READ OUT EACH IN TURN AND CODE ALL THAT APPLY  
F9 FOR HELP

## Options

1	Working Tax Credit, including Disabled Person's Tax Credit?	Working Tax Credit, including Disabled Person's Tax Credit?
2	[Council Tax Benefit?] (TFTax=1)	Council Tax Benefit
3	[Pension Credit including Guarantee Credit or Saving Credit?] (PenCredTxt=0)	Pension Credit including Guarantee Credit or Saving Credit
4	[Child Tax Credit?] (ChTaxCred=0)	Child Tax Credit
5	[Return to Work Credit?] (RetWCred=0)	Return to Work Credit
96	None of these	None of these

## Help

Working Tax Credit replaced Working Families Tax Credit and Disabled Person's Tax Credit in April 2003. It is paid to families with at least one dependent child or those with a disability who are working. In some cases it can be paid alongside JSA or Income support for those not working. Council Tax Benefit is usually credited to the council directly, so the benefit would show on a reduced tax bill. People on income support, however, will claim council tax benefit along with their housing benefit claim form. Pension Credit is a means tested benefit paid to pensioners. They will not receive it unless they have applied for it. Child Tax Credit is paid to the person responsible for the care of the child(ren) so can be received by one person only in the household. If the respondent qualifies for the childcare element of Working Tax Credit, this will always be paid with the Child Tax Credit, even if the respondent is not themselves in receipt of Working Tax Credit.

**Location**  
module benefits\_w3. *Unearned Income and State Benefits module*

**Universe**  
if [BType = 6] *Receives tax credits*

### Benefits\_w3.tfhou. *Flag Housing Benfit*

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

**Compute**  
compute benefits\_w3.tfhou = [flag for housing benefit. if region = 1 2 or 3 set TFHou to 1. Otherwise set TFHou to 0]

**Location**  
module benefits\_w3. *Unearned Income and State Benefits module*

### Benefits\_w3.tfcou. *Flag Council Tax Credit*

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

**Compute**  
compute benefits\_w3.tfcou = [flag for council tax credit. if region = 1 2 or 3 set TFHou to 1. Otherwise set TFHou to 0]

**Location**  
module benefits\_w3. *Unearned income and State Benefits module*

### Benefits\_w3.tfren. *Flag Rent Rebate*

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

**Compute**  
compute benefits\_w3.tfren = [flag for rent rebate. if region = 1 2 or 3 set TFHou to 1. Otherwise set TFHou to 0]

**Location**  
module benefits\_w3. *Unearned Income and State Benefits module*

### Benefits\_w3.tfrat. *Flag Rate Rebate*

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

**Compute**  
compute benefits\_w3.tfrat = [flag for rate rebate. if region = 1 2 or 3 set TFHou to 1. Otherwise set TFHou to 0]

**Location**  
module benefits\_w3. *Unearned Income and State Benefits module*

*If [BType = 8 | (BType <> 8 & (BType = 2 | BenUnemp = 1 | BenUnemp = 2 | BenDis = 1 | BenDis = 2 | BenPen = 4 | BenTax = 3))] Receives Housing Benefit, Council Tax Benefit, Rent Rebate Or Rate Rebate OR Did Not Mention Receiving Housing Benefit But Currently Receives Either Income Support, Job Seeker's Allowance, Incapacity Benefit Or Pension Credit*

**Benefits\_w3.benhou. Receives Housing-related Benefit(s)**

Type multichoice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Source LFS tel (adapted)

Version 1.0

**Scripting Notes**

Code 96 is exclusive

If respondent lives in GB and if they have previously been asked about Council Tax Benefit, they could receive just Housing Benefit here, so there should be a question variant for cases where only the one benefit source is queried.

**Text**

[And can I just check, do you currently receive *either just yourself or jointly* {hsize > 1 & (livesp = 1 or livewith = 1,3)} ...] {BType <= 8 & (BType = 2 | BenUnemp = 1 | BenUnemp = 2 | BenDis = 1 | BenDis = 2 | BenPen = 4 | BenTax = 3)} / [Are you currently receiving *either just yourself or jointly* {hsize > 1 & (livesp = 1 or livewith = 1,3)} ...] {BType = 8} / [Do you receive housing benefit *either just yourself or jointly* {hsize > 1 & (livesp = 1 or livewith = 1,3)} ?] {TFHou = 1 & TFRen = 1 & TFRat = 1 & BenTax = RESPONSE}

**Interviewer instruction**

READ OUT EACH IN TURN AND CODE ALL THAT APPLY  
F9 FOR HELP

**Options**

1	[Housing Benefit?] {TFHou = 1}	Housing Benefit
2	[Council Tax Benefit?] {TFCou = 1}	Council Tax Benefit
3	[Rent Rebate?] {TFRen = 0}	Rent Rebate
4	[Rate Rebate?] {TFRat = 0}	Rate Rebate
96	None of these	None of these

**Help**

Housing Benefit is benefit paid to help with housing costs, either by the DWP or the Local Authority. Include here only if it is paid direct to the respondent. Council Tax Benefit as with Housing Benefit, is usually credited to the council directly, so the benefit would show on a reduced tax bill.

**Location**module benefits\_w3. *Unearned Income and State Benefits module***Universe**

If {BType = 8 | (BType <= 8 & (BType = 2 | BenUnemp = 1 | BenUnemp = 2 | BenDis = 1 | BenDis = 2 | BenPen = 4 | BenTax = 3))} Receives housing benefit, council tax benefit, rent rebate or rate rebate OR did not mention receiving housing benefit but currently receives either Income Support, Job Seekers Allowance, Incapacity Benefit or Pension Credit

**Benefits\_w3.privpen. Flag Private Pension**

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

**Compute**

compute benefits\_w3.privpen = [flag for private pension. If BenPen = MIS set PrivPen to 1. Otherwise set PrivPen

to 0.]

**Location**module benefits\_w3. *Unearned Income and State Benefits module***Benefits\_w3.maintaim. Flag Maintenance Or Alimony**

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

**Compute**

compute benefits\_w3.maintaim = [flag for maintenance or alimony. If BenFam = MIS set MaintAim to 1. Otherwise set MaintAim to 0.]

**Location**module benefits\_w3. *Unearned Income and State Benefits module***Benefits\_w3.payfam. Flag Payments From Family Members**

Type number Width 1 Decimals 0

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Version 1.0

**Compute**

compute benefits\_w3.payfam = [flag for payments from family members. If BenFam = MIS set PayFam to 1. Otherwise set PayFam to 0.]

**Location**module benefits\_w3. *Unearned Income and State Benefits module***Benefits\_w3.bensta. Income: Other Sources**

Type multichoice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Source LFS tel (adapted)

Version 1.0

**Scripting Notes**

code 96 is exclusive

Showcard should read

- 1 A private pension or annuity (if not previously mentioned)
- 2 Education Grant other than a Student Loan or Tuition Fee Loan
- 3 Trade Union or Friendly Society Payment
- 4 Maintenance or Alimony (if not previously mentioned)
- 5 Payments from a family member not living with you (if not previously mentioned)
- 6 Rent from Boarders or Lodgers (not family members) living here with you
- 7 Rent from any other property even if it only covers that property's mortgage or running costs
- 97 Or any other regular payment
- 96 None of these

**Text**

And aside from the types of income we've just been discussing, are you currently receiving any of these types of

payments | either just yourself or jointly {HSize > 1 & (livesp = 1 or livewith = 1,3)}?

**Interviewer Instruction**  
READ OUT (if Telephone interview)  
CODE ALL THAT APPLY  
F9 FOR HELP

**Showcard** TBC

**Options**

1	[A private pension or annuity] {PrivPen = 1}	<i>A private pension or annuity</i>
2	Education Grant other than a Student Loan or Tuition Fee Loan	<i>Education Grant other than a Student Loan or Tuition Fee Loan</i>
3	Trade Union or Friendly Society Payment	<i>Trade Union or Friendly Society Payment</i>
4	[Maintenance or Alimony] {MaintAlim = 1}	<i>Maintenance or Alimony</i>
5	[Payments from a family member not living with you] {FayFam = 1}	<i>Payments from a family member not living with you</i>
6	Rent from Boarders or Lodgers (not family members) living here with you	<i>Rent from Boarders or Lodgers (not family members) living here with you</i>
7	Rent from any other property even if that only covers that property's mortgage or running costs	<i>Rent from any other property even if that only covers that property's mortgage or running costs</i>
97	Or any other regular payment	<i>Or any other regular payment</i>
96	None of these	<i>None of these</i>

**Help**

Educational Grants and Scholarships may be provided by Local Authorities, the DfES, Research Councils, charities, prospective employers (e.g. companies or the Armed Forces), educational institutions, family trusts and a number of other bodies such as Trade Unions. Do NOT include Student Loans or Tuition Fee Loans. For Trade Union/ Friendly Society Payments include all payments from such bodies here with the exception of Educational Grants and Sickness or Accident Insurance. Include Strike Pay. Maintenance or Alimony can be received by men or women. In most cases such payments come direct but they may also come via a solicitor, a court or the DWP. If it is paid by the DWP, check it has not been included in any income Support already mentioned. Payments from a family member not living with the respondent should not include payments for 'keep' from those living there although Rent from Boarders or Lodgers (not family members) living there should be included at code 6. For any other regular payment. In any cases of doubt the respondent should be asked to decide for him/herself whether or not a payment is to be classed as regular.

**Location**

module benefits\_w3. *Unearned income and State Benefits module*

### Benefits\_w3.missource. *Flag Enumeration Status Same Both Waves*

**Type** number Width 1 Decimals 0

**Dont\_know** -1 Refused -2 Inapplicable -8 Missing -9

**Version** 1.0

**Compute**

compute benefits\_w3.missource = [list of sources enumerated at current wave and compare to unearned income sources from wave t-1. If enumeration status same at both waves then MisSource = 0. If enumerated at wave t-1 but not at wave t then MisSource = 1.]

**Location**

module benefits\_w3. *Unearned income and State Benefits module*

Loop the following question for each MisSource = 1 (For each unearned income source enumerated at wave t-1 but not enumerated at wave t.)

### Benefits\_w3.nfh. *Further Income Sources*

**Type** choice

**Dont\_know** -1 Refused -2 Inapplicable -8 Missing -9

**Source** BHPS

**Version** 1.0

**Scripting Notes**

If NFH = 1, add {ff\_bentype01 - ff\_bentype39} to list prior to entering amounts loop.

**Text**

Can I just check, according to our records, you have in the past received {ff\_bentype01 - ff\_bentype39}. Are you currently receiving {ff\_bentype01 - ff\_bentype39} either just yourself or jointly {HSize > 1 & (livesp = 1 or livewith = 1,3)}?

**Options**

1	Yes	Yes
2	No	No

**Location**

module benefits\_w3. *Unearned Income and State Benefits module*

### Benefits\_w3.ficode. *Income Receipt Code*

**Type** number Width 2 Decimals 0

**Dont\_know** -1 Refused -2 Inapplicable -8 Missing -9

**Version** 1.0

**Scripting Notes**

Compute FICODE as follows

- 1 NI Retirement/State Retirement (Old Age) Pension
- 2 A Pension from a previous employer
- 3 A Pension from a spouse's previous employer
- 4 A Private Pension/Annuity
- 5 A Widow's or War Widow's Pension
- 6 A Widowed Mother's Allowance / Widowed Parent's Allowance / Bereavement Allowance
- 7 Pension Credit (includes Guarantee Credit & Saving Credit)
- 8 Severe Disablement Allowance
- 9 Industrial Injury Disablement Allowance
- 10 Disability Living Allowance
- 11 Attendance Allowance
- 12 Carer's Allowance (formerly Invalid Care Allowance)
- 13 War Disablement Pension
- 14 Incapacity Benefit
- 15 Income Support
- 16 Job Seeker's Allowance
- 17 National Insurance Credits
- 18 Child Benefit (including Lone-Parent Child Benefit payments)
- 19 Child Tax Credit
- 20 Working Tax Credit (includes Disabled Person's Tax Credit)
- 21 Maternity Allowance
- 22 Housing Benefit
- 23 Council Tax Benefit
- 24 Educational Grant (not Student Loan or Tuition Fee Loan)

- 25 Trade Union / Friendly Society Payment
- 26 Maintenance or Alimony
- 27 Payments from a family member not living here
- 28 Rent from Boarders or Lodgers (not family members) living here with you
- 29 Rent from any other property
- 30 Foster Allowance / Guardian Allowance
- 31 Rent Rebate
- 32 Rate Rebate
- 33 Employment and Support Allowance
- 34 Return to Work Credit
- 35 Sickness and Accident Insurance
- 36 In-Work Credit for Lone Parents
- 37 Other Disability Related Benefit or Payment
- 38 Any other regular payment
- 39 Any other state benefit
- 98 DONT KNOW
- 99 REFUSED

**Compute**  
 compute benefits\_w3.frcode = [income receipt code for each enumerated benefit source OR for each FRADDL = 1 OR for each NFH = 1]

**Location**  
 module benefits\_w3. Unearned income and State Benefits module

**Benefits\_w3.fiseq. Income Receipt Sequence Number**

**Type** number Width 2 Decimals 0

**Dont\_know** -1 Refused -2 Inapplicable -8 Missing -9

**Version** 1.0

**Compute**  
 compute benefits\_w3.fiseq = [sequence number for each enumerated benefit source OR for each FRADDL = 1]

**Location**  
 module benefits\_w3. Unearned income and State Benefits module

Loop the following questions for each enumerated benefit source OR for each FRADDL = 1. START LOOP  
 Please set a maximum of 3 receipts from any one source

**Benefits\_w3.frval. Last Amount Received**

**Type** number Width 7 Decimals 0 Range 0..9999997

**Dont\_know** -1 Refused -2 Inapplicable -8 Missing -9

**Source** BHPS

**Version** 1.0

**Text**  
 How much was the last payment of  you received (to nearest £)?

**Interviewer Instruction**  
 IF 'DONT KNOW/CANT REMEMBER' PROBE FOR APPROXIMATE AMOUNT  
 IF RESPONDENT SAYS THAT THE PAYMENT HAS BEEN INCLUDED AS PART OF A PAYMENT ALREADY RECORDED THEN CODE 0

**Location**  
 module benefits\_w3. Unearned income and State Benefits module

If [FRVAL > 0] Amount Received Stated

**Benefits\_w3.frwc. Period Covered By Last Amount Received**

**Type** choice

**Dont\_know** -1 Refused -2 Inapplicable -8 Missing -9

**Source** BHPS

**Version** 1.0

**Text**  
 What period did that cover?

**Options**

- |    |                             |                         |
|----|-----------------------------|-------------------------|
| 1  | One week                    | One week                |
| 2  | Two weeks                   | Two weeks               |
| 3  | Three weeks                 | Three weeks             |
| 4  | Four weeks                  | Four weeks              |
| 5  | Calendar month              | Calendar month          |
| 7  | Two calendar months         | Two calendar months     |
| 8  | Eight times a year          | Eight times a year      |
| 9  | Nine times a year           | Nine times a year       |
| 10 | Ten times a year            | Ten times a year        |
| 13 | Three months/13 weeks       | Three months/13 weeks   |
| 26 | Six months/26 weeks         | Six months/26 weeks     |
| 52 | One year/12 months/52 weeks | One year/12 months/52 w |
| 90 | Less than one week          | Less than one week      |
| 95 | One off/lump sum            | One off/lump sum        |
| 96 | None of these               | None of these           |

**Location**  
 module benefits\_w3. Unearned income and State Benefits module

**Universe**  
 If [FRVAL > 0] Amount received stated

**Benefits\_w3.frjt. Last Payment: Sole Or Joint Recipient**

**Type** choice

**Dont\_know** -1 Refused -2 Inapplicable -8 Missing -9

**Source** BHPS

**Version** 1.0

**Text**  
 Do you receive that solely in your name or jointly with someone else?

**Options**

- |   |      |      |
|---|------|------|
| 1 | Sole | Sole |
|---|------|------|

2 Joint Joint

Location  
module benefits\_w3. Unearned income and State Benefits module

If [FRJT = 2] Received Income From Source Jointly With Someone Else

**Benefits\_w3.fri1tpn. PNO Of Joint Recipient**

Type choice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Source BHPS

Version 1.0

Text

With whom do you receive [FICODE]?

Interviewer instruction

RECORD PERSON NUMBER FROM HOUSEHOLD GRID. IF PERSON NOT IN HOUSEHOLD CODE 0

Options

0	Non-household member	Non-household member
1	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 1	Person number 1
2	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 2	Person number 2
3	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 3	Person number 3
4	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 4	Person number 4
5	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 5	Person number 5
6	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 6	Person number 6
7	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 7	Person number 7
8	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 8	Person number 8
9	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 9	Person number 9
10	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 10	Person number 10

11	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 11	Person number 11
12	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 12	Person number 12
13	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 13	Person number 13
14	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 14	Person number 14
15	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 15	Person number 15
16	hhgrid.hhgrid.name where hhgrid.hhgrid.pno = 16	Person number 16

Location  
module benefits\_w3. Unearned income and State Benefits module

Universe

If [FRJT = 2] Received income from source jointly with someone else

If [FICODE IN 2,3,4,24,25,26,27,28,29,30,35,38,39] Receives A Pension From A Previous Employer, A Pension From A Spouse's Previous Employer, A Private Pension/annuity, Education Grant, Trade Union/friendly Society Payment, Maintenance Or Alimony, Payment From A Family Member Not Living Here, Rent From Borders Or Lodgers, Rent From Any Other Property, Foster Allowance/guardian Allowance, Sickness/accident Insurance, Any Other Regular Payment Or Any Other State Benefit

**Benefits\_w3.fraddl. Received Additional Payment From Source**

Type choice

Dont\_know -1 Refused -2 Inapplicable -8 Missing -9

Source BHPS

Version 1.0

Scripting Notes

Maximum 3 receipts from any one source

Text

And are you currently receiving any other payments of [FICODE]?

Options

1	Yes	Yes
2	No	No

Location

module benefits\_w3. Unearned income and State Benefits module

Universe

If [FICODE IN 2,3,4,24,25,26,27,28,29,30,35,38,39] Receives a pension from a previous employer, a pension from a spouse's previous employer, a private pension/annuity, education grant, trade union/friendly society payment, maintenance or alimony, payment from a family member not living here, rent from borders or

*lodgers, rent from any other property, foster allowance/guardian allowance, sickness/accident insurance, any other regular payment or any other state benefit*

END LOOP

## Benefit questions used in the Lone Parent Obligations Survey 2010 (NatCen)

### Benefit questions

{Ask all}

#### Ben1^

SHOWCARD C1

Looking at this card, are you at present receiving any of these benefits in your own right: that is, where you are the named recipient?

CODE ALL THAT APPLY

2. Child Benefit
3. Housing Benefit
4. Council Tax benefit
5. Guardian's Allowance
6. Carer's Allowance
7. Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) Allowance
8. War Disablement Pension or War Widow's/Widower's Pension (and any related allowances)
9. Severe Disablement Allowance
10. (None of these)

#### Ben2^

SHOWCARD C2

And looking at this card, are you at present receiving any of the state benefits shown on this card - either in your own right, or on behalf of someone else in the household?

CODE ALL THAT APPLY

1. CARE COMPONENT of Disability Living Allowance
2. MOBILITY COMPONENT of Disability Living Allowance
3. (None of these)

{If Ben2 = 1 care component}

#### DLAcheck

SHOWCARD C3

And which level of Disability Living Allowance do you receive, from the ones listed on this card? Highest rate (£70.35 per week)

4. Middle rate (£47.10 per week)
5. Lowest rate (18.65 per week)
6. Not sure, but know it is highest or middle rate (SPONTANEOUS)
7. Don't know/ can't remember (SPONTANEOUS)

{Ask All}

#### Ben3^

SHOWCARD C4

Now looking at this card, are you at present receiving any of these benefits in your own right: that is where you are the named recipient?

CODE ALL THAT APPLY

8. Jobseeker's Allowance
9. Income Support
10. Incapacity Benefit
11. Employment and Support Allowance
12. Maternity Allowance

13. Industrial Injury Disablement Benefit  
14. (None of these) 7

*{If not receiving JSA (Ben3 ne 1)}*

**Ben4**

You said that you are not currently receiving Jobseeker's Allowance. Can I check, have you received Jobseeker's Allowance at all in the last 12 months?

15. Yes  
16. No

*{Ask all}*

**Taxcred^**

SHOWCARD C5

Now looking at this card, are you at present receiving any of these Tax Credits, in your own right?

CODE ALL THAT APPLY

17. Working Tax Credit (excluding any childcare element)  
18. The childcare element of Working Tax Credit  
19. Child Tax Credit  
20. (None of these)  
21. (Don't know)

*{If receiving IS (Ben3 = 2)}*

**ISYr**

You mentioned earlier that you are receiving Income Support. When did you start this present spell on Income Support?

ENTER THE YEAR

IF RESPONDENT DOES NOT KNOW, ASK IF BEFORE OR AFTER BIRTH OF YOUNGEST CHILD OR WHETHER WAS MORE OR LESS THAN 10 YEARS AGO AND RECORD ESTIMATE

Range: 1930..2050

*{If ISYr = 2005 or later}*

**ISMth**

And in which month did you start?

IF DK, ASK 'Was it Winter, Spring...?'

AND ENTER MID-SEASON MONTH.

HELP <F9>

Range: 1..12

HELP SCREEN

Mid-season months:

Winter: Jan (01)

Spring: Apr (04)

Summer: July (07)

Autumn: Oct (10)

*{If receiving JSA (Ben3 = 1)}*

**JSYr**

You mentioned earlier that you are receiving Jobseeker's Allowance. When did you start this present spell on Jobseeker's Allowance?

ENTER YEAR

Range: 1930..2050

---

*{If JSYr = 2005 or later}*

**JSMth**

And in which month did you start?  
IF DK, ASK 'Was it Winter, Spring...?'  
AND ENTER MID-SEASON MONTH.  
HELP <F9>  
Range: 1..12

HELP SCREEN

Mid-season months:  
Winter: Jan (01)  
Spring: Apr (04)  
Summer: July (07)  
Autumn: Oct (10)

*{If receiving IB(Ben3 = 3)}*

**IBYr**

You mentioned earlier that you are receiving Incapacity Benefit. When did you start this present spell on Incapacity Benefit?  
ENTER YEAR  
Range: 1930..2050

*{If IBYr = 2005 or later}*

**IBMth**

And in which month did you start?  
IF DK, ASK 'Was it Winter, Spring...?'  
AND ENTER MID-SEASON MONTH.  
HELP <F9>  
Range: 1..12

HELP SCREEN

Mid-season months:  
Winter: Jan (01)  
Spring: Apr (04)  
Summer: July (07)  
Autumn: Oct (10)

*{If receiving ESA (Ben3 = 4)}*

**ESAYr**

You mentioned earlier that you are receiving Employment and Support Allowance. When did you start this present spell on Employment and Support Allowance?  
ENTER YEAR  
Range: 1930..2050

*{If ESAYr = 2005 or later}*

**ESAMth**

And in which month did you start?  
IF DK, ASK 'Was it Winter, Spring...?'  
AND ENTER MID-SEASON MONTH.  
HELP <F9>  
Range: 1..12

HELP SCREEN

Mid-season months:  
Winter: Jan (01)  
Spring: Apr (04)  
Summer: July (07)  
Autumn: Oct (10)

*{If receiving IS (Ben3 not = 2)}*

**Stopis**

You (also) mentioned that you are not currently receiving Income Support. Can you tell me when you stopped receiving Income Support?

ENTER THE YEAR

IF RESPONDENT DOES NOT KNOW, ASK IF BEFORE OR AFTER BIRTH OF YOUNGEST CHILD OR WHETHER WAS MORE OR LESS THAN 10 YEARS AGO AND RECORD ESTIMATE

IF NEVER RECEIVED INCOME SUPPORT CODE AS 2050

Range: 1930..2050

*{If Stopis = Response}*

**StopISMth**

And in which month did you stop receiving Income Support?

IF DK, ASK 'Was it Winter, Spring...?'

AND ENTER MID-SEASON MONTH.

HELP <F9>

Range: 1..12

HELP SCREEN

Mid-season months:  
Winter: Jan (01)  
Spring: Apr (04)  
Summer: July (07)  
Autumn: Oct (10)

*{If not receiving IS (Ben3 ne 2)}*

**Whynis^**

SHOWCARD C6

Thinking of the reasons why you stopped receiving Income Support, do any of these reasons apply to you?

CODE ALL THAT APPLY

22. Claim ended because I started work/increased working hours

23. Claim ended because I started living with a partner

24. Claim ended because of the age of my youngest child

25. My circumstances changed (in other ways) – please specify

26. There was a problem with my Income Support claim

27. I decided to claim Jobseeker's Allowance

28. I was told that I had to claim Jobseeker's Allowance rather than Income Support

29. (Other (SPECIFY))

*{If Circumstances changed (Whynis =4) }*

**CircOth**

Circumstances changed - please specify

OPEN

*{If other reason (Whynis = 8)}*

**WhynisOth**

Other specify  
OPEN

{Ask all}

**OthPay^**

SHOWCARD C6

In the last year, have you received any of the things shown on this card, in your own right?

CODE ALL THAT APPLY

INTERVIEWER NOTE: Exclude regular payments of Housing Benefit and Council Tax Benefit. Also exclude receipt of regular/normal child maintenance

30. Bereavement payment – lump sum

31. Child Maintenance 'Bonus'/Child Maintenance 'Premium'

32. 'Extended payment' of Housing Benefit/rent rebate, or Council Tax Benefit (four-week payment only)

33. Job Grant

34. In Work credit

35. Return to work payment

36. None of these

**IWEDF**

In some circumstances, Jobcentre Plus staff are able to award lone parents 'in work emergency discretion fund' payments. Had you heard of the In Work Emergency Discretion Fund before today?

ADD IF NECESSARY: These one off payments are intended to help lone parents cope with an unexpected financial emergency when first starting work or in response something which may have made it difficult for you to stay in work.

INTERVIEWER PROMPT IF NECESSARY: The payments are not loans and do not have to be paid back to Jobcentre Plus. They are only payable to lone parents.

37. Yes

38. No

39. Don't know

{If IWEDF=Yes}

**IWEDF2^**

Who did you hear about this from? Was it ....? READ OUT...

CODE ALL THAT APPLY

40. An adviser at the Jobcentre Plus office?

41. An adviser at another organisation or provider? 2

42. A friend or relative?

43. or someone else?

44. (Don't know/can't remember)