Entitled but not claiming?
Pensioners, the Minimum Income Guarantee and Pension Credit

Mark McConaghy, Christopher Hill, Catherine Kane, Deborah Lader, Paddy Costigan and Marie Thornby

A report of research carried out by the Office for National Statistics and the National Centre for Social Research on behalf of the Department for Work and Pensions
# Contents

Acknowledgements ............................................................................................................. xiii

The Authors ......................................................................................................................... xiv

Glossary of terms .................................................................................................................. xv

Notes on terminology and symbols ....................................................................................... xix

Summary ............................................................................................................................... 1

## 1 Introduction ..................................................................................................................... 7

1.1 Background to the study ............................................................................................... 7

1.2 The Minimum Income Guarantee .............................................................................. 7

1.3 More help for all pensioners ..................................................................................... 8

1.4 Measuring entitlement and failure to claim .............................................................. 8

1.5 Aims of the research ................................................................................................. 9

1.5.1 Circumstances and claiming ............................................................................. 9

1.5.2 Benefit knowledge and receipt ........................................................................ 10

1.5.3 Measurement of eligibility and the extent of unclaimed entitlements ... 10

1.6 Summary of the design and method of sampling .................................................... 10

1.7 Data collection ........................................................................................................... 11

1.8 Weighting for non-response and weighting to population totals ............................ 11

1.9 Structure of the report ............................................................................................. 12

## 2 Characteristics of entitled non-recipients and pensioners who may be entitled to 
Pension Credit in the future ............................................................................................. 15

2.1 Introduction .................................................................................................................. 15

2.1.1 Whether entitled non-recipients had claimed MIG since original interview ......................................................................................................................... 16

2.1.2 The Pension Credit sample .................................................................................. 16

2.2 Demographic characteristics of the samples ............................................................. 17

2.2.1 Benefit Unit composition ...................................................................................... 17

2.2.2 Sex and age ......................................................................................................... 18

2.2.3 Tenure ................................................................................................................ 19
<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.3</td>
<td>Current sources of income</td>
<td>20</td>
</tr>
<tr>
<td>2.3.1</td>
<td>State benefits and pensions</td>
<td>20</td>
</tr>
<tr>
<td>2.3.2</td>
<td>Income from employment</td>
<td>22</td>
</tr>
<tr>
<td>2.3.3</td>
<td>Savings and investments</td>
<td>22</td>
</tr>
<tr>
<td>2.3.4</td>
<td>Private pensions</td>
<td>23</td>
</tr>
<tr>
<td>2.3.5</td>
<td>Other sources of income</td>
<td>24</td>
</tr>
<tr>
<td>2.4</td>
<td>Amounts of income from various sources</td>
<td>24</td>
</tr>
<tr>
<td>2.4.1</td>
<td>Income from benefits</td>
<td>24</td>
</tr>
<tr>
<td>2.4.2</td>
<td>Income from savings</td>
<td>25</td>
</tr>
<tr>
<td>2.4.3</td>
<td>Income from other sources</td>
<td>25</td>
</tr>
<tr>
<td>2.5</td>
<td>Summary of income from all sources</td>
<td>26</td>
</tr>
<tr>
<td>2.6</td>
<td>Value of savings and investments</td>
<td>27</td>
</tr>
<tr>
<td>2.7</td>
<td>Savings in relation to MIG eligibility</td>
<td>29</td>
</tr>
<tr>
<td>2.8</td>
<td>Conclusions</td>
<td>30</td>
</tr>
<tr>
<td>3</td>
<td>Living standards</td>
<td>33</td>
</tr>
<tr>
<td>3.1</td>
<td>Introduction</td>
<td>33</td>
</tr>
<tr>
<td>3.2</td>
<td>Relative material wellbeing</td>
<td>33</td>
</tr>
<tr>
<td>3.2.1</td>
<td>Buying food</td>
<td>34</td>
</tr>
<tr>
<td>3.2.2</td>
<td>Buying clothing</td>
<td>34</td>
</tr>
<tr>
<td>3.2.3</td>
<td>Leisure and entertainment</td>
<td>34</td>
</tr>
<tr>
<td>3.2.4</td>
<td>Consumer durables</td>
<td>34</td>
</tr>
<tr>
<td>3.2.5</td>
<td>All the items of expenditure</td>
<td>35</td>
</tr>
<tr>
<td>3.2.6</td>
<td>Overall material wellbeing</td>
<td>38</td>
</tr>
<tr>
<td>3.2.7</td>
<td>Replacing items</td>
<td>40</td>
</tr>
<tr>
<td>3.3</td>
<td>Adequacy of heating</td>
<td>41</td>
</tr>
<tr>
<td>3.4</td>
<td>Money management</td>
<td>41</td>
</tr>
<tr>
<td>3.4.1</td>
<td>Savings and credit</td>
<td>41</td>
</tr>
<tr>
<td>3.4.2</td>
<td>Use of the Social Fund</td>
<td>42</td>
</tr>
<tr>
<td>3.4.3</td>
<td>Help from family members</td>
<td>44</td>
</tr>
<tr>
<td>3.4.4</td>
<td>Perceived financial wellbeing</td>
<td>44</td>
</tr>
<tr>
<td>3.5</td>
<td>Summary of hardship</td>
<td>46</td>
</tr>
<tr>
<td>3.6</td>
<td>Conclusions</td>
<td>47</td>
</tr>
<tr>
<td>4</td>
<td>Experiences and views of claiming Minimum Income Guarantee</td>
<td>49</td>
</tr>
<tr>
<td>4.1</td>
<td>Awareness of the Minimum Income Guarantee</td>
<td>49</td>
</tr>
<tr>
<td>4.1.1</td>
<td>Prompted knowledge of Minimum Income Guarantee/Income Support</td>
<td>50</td>
</tr>
<tr>
<td>4.2</td>
<td>Claims since Family Resources Survey interview</td>
<td>50</td>
</tr>
<tr>
<td>4.2.1</td>
<td>Proportion in receipt of the Minimum Income Guarantee</td>
<td>50</td>
</tr>
<tr>
<td>4.3</td>
<td>Characteristics of entitled non-recipients and MIG recipients</td>
<td>50</td>
</tr>
<tr>
<td>4.3.1</td>
<td>Benefit Unit characteristics</td>
<td>51</td>
</tr>
<tr>
<td>4.3.2</td>
<td>Benefit receipt</td>
<td>52</td>
</tr>
<tr>
<td>4.3.3</td>
<td>Financial help from families</td>
<td>52</td>
</tr>
<tr>
<td>4.3.4</td>
<td>Hardship</td>
<td>53</td>
</tr>
</tbody>
</table>
6.4 Comparisons of MIG take-up with other income-related benefits .................................. 85
6.4.1 Housing Benefit ................................................................. 85
6.4.2 Reasons for claiming Housing Benefit .................................. 85
6.4.3 Council Tax Benefit .......................................................... 86
6.4.4 Reasons for claiming Council Tax Benefit ......................... 86
6.5 Non-claimants of Housing Benefit and Council Tax Benefit .............. 87
6.6 Attitudes of those in the Pension Credit sample not currently receiving MIG towards claiming income-related benefits .......................................................... 87
6.7 Pension Credit sample: identification of underlying factors against claiming benefit .......................................................... 88
6.8 Conclusions ............................................................................. 89

7 Attitudes towards Pension Credit among the Pension Credit target group ....................... 90
7.1 Awareness of Pension Credit ........................................................ 90
7.2 Support for the principles of Pension Credit ...................................... 92
7.2.1 Topping up of incomes .......................................................... 92
7.2.2 Reward for savings .............................................................. 94
7.2.3 Abolition of the upper capital limit ......................................... 95
7.2.4 Summary of attitudes to the principles of Pension Credit ............. 97
7.3 Acceptability of the planned Pension Credit application process .......... 97
7.3.1 Providing details of income and assets ...................................... 97
7.3.2 Sending documentary evidence to support a claim ...................... 98
7.4 Likelihood of applying for Pension Credit ........................................ 98
7.4.1 The income groups ............................................................. 99
7.4.2 Level of assets ................................................................. 99
7.4.3 Already claiming a benefit other than the State Retirement Pension .. 100
7.5 Size of the award ...................................................................... 100
7.6 Acceptability of the planned application channels ............................ 101
7.6.1 Visit from a specialist advisor .............................................. 102
7.6.2 Requesting an information pack .......................................... 103
7.6.3 Use of a free phone number ............................................... 103
7.6.4 Visiting a local advice centre ............................................... 104
7.7 Resistance to claiming and attitudes towards the claims process .......... 104
7.8 Reasons for not wanting to apply for Pension Credit .......................... 106
7.9 Suggested ways to encourage an application for Pension Credit ........ 106
7.10 Conclusions ........................................................................... 107

8 Comparison of assets questions on the English Longitudinal Study of Ageing (ELSA) and the Family Resources Survey (FRS) ......................................................... 109
8.1 Background ............................................................................. 109
8.2 Savings in relation to MIG eligibility .......................................... 110
8.3 Apparent changes in value of assets since FRS interview ............... 111
8.4 The questioning strategy for the follow-up survey .......................... 111
8.5 Criteria for investigating changes in the apparent value of assets ........ 112
8.6 Isolating unexplained changes .................................................. 112
8.7 Conclusions ........................................................................... 117
Appendix A  Sampling, response rate and weighting the surveys ........................................ 119
Appendix B  Additional tables for Chapter 3 ...................................................................... 125
Appendix C  Factor analysis ............................................................................................... 135
Appendix D  Fieldwork Instruments.................................................................................... 139
Other research reports available ......................................................................................... 141

List of tables

Table 2.1  Current MIG status of all ENR sampled cases .................................................... 16
Table 2.2  Pension Credit sample: income group by current MIG status ............................. 17
Table 2.3  Benefit Unit composition by sample type in follow-up survey and at original FRS survey ................................................................. 17
Table 2.4  Pension Credit income group by Benefit Unit composition .............................. 18
Table 2.5  ENR Benefit Units: single pensioners by age ..................................................... 18
Table 2.6  Pension Credit Benefit Units: single pensioners by age .................................... 19
Table 2.7  Pensioner couple Benefit Units: age by sample ................................................. 19
Table 2.8  Tenure by sample group .................................................................................. 19
Table 2.9  Pension Credit subgroups by tenure ................................................................. 20
Table 2.10 Receipt of state benefits - ENR sample ............................................................. 20
Table 2.11 Receipt of state benefits - Pension Credit sample .............................................. 21
Table 2.12 Savings and investments - ENR sample ............................................................. 21
Table 2.13 Savings and investments - Pension Credit sample ............................................. 23
Table 2.14 Private pensions ............................................................................................... 23
Table 2.15 Weekly income from particular benefits (as at 2002) ......................................... 24
Table 2.16 Average weekly income from benefits (as at 2002) ........................................ 25
Table 2.17 Average weekly income from savings (as at 2002) ......................................... 25
Table 2.18 Average weekly income from other sources (as at 2002) .............................. 26
Table 2.19 Income from all sources - means and quartiles (as at 2002) ............................. 26
Table 2.20 Average value of savings - current and savings accounts (as at 2002) .......... 27
Table 2.21 Average value of savings - all savings and investments (as at 2002) .......... 28
Table 2.22 Average value of savings - all savings and investments (as at 2002) .......... 28
Table 2.23 Changes that might affect people's savings ...................................................... 29
Table 2.24 Current value of savings and investments - those classed as ‘Still ENR’ (as at 2002) ................................................................. 30
Table 3.1  Percentage of respondents who have each item: entitled non-recipients ...... 35
Table 3.2  Percentage of respondents who have each item: Pension Credit group .......... 36
Table 3.3  Types of items that ENR Pensioner Benefit Unit(s) cannot afford by claimant status ................................................................. 37
Table 3.4  Types of items that ENR Pensioner Benefit Unit(s) cannot afford by composition of Benefit Unit ................................................................. 38
Table 3.5  Average ‘prevalence-weighted’ material hardship scores .................................... 39
Table 3.6  Average prevalence-weighted material hardship scores by claimant status: entitled non-recipients ................................................................. 39
| Table 3.7 | Average prevalence-weighted material hardship scores by composition of Benefit Unit: entitled non-recipients | 39 |
| Table 3.8 | Average prevalence-weighted material hardship scores by value of assets: entitled non-recipients and Pension Credit group | 40 |
| Table 3.9 | Types of items needing replacement | 40 |
| Table 3.10 | Money management | 41 |
| Table 3.11 | Debt management of credit, store and charge cards and mail order repayments (certainly not all debt management) | 42 |
| Table 3.12 | Knowledge of, and applications to, Social Fund by claimant status: entitled non-recipients | 43 |
| Table 3.13 | Financial help from other family members (not necessarily living in the same household) | 44 |
| Table 3.14 | Debt problems in last two years | 45 |
| Table 3.15 | Debt problems in last two years by value of assets | 45 |
| Table 3.16 | How well respondents think they are managing financially | 46 |
| Table 3.17 | Summary of hardship indicators | 46 |
| Table 4.1 | Unprompted awareness of MIG/Income Support | 49 |
| Table 4.2 | Prompted awareness of MIG/Income Support | 50 |
| Table 4.3 | Whether the respondent has made a claim for MIG by the age and sex characteristics of the Benefit Unit | 51 |
| Table 4.4 | Whether the respondent has made a claim for MIG by who are the other household members that they live with | 51 |
| Table 4.5 | Types of financial help received by whether claiming the Minimum Income Guarantee | 52 |
| Table 4.6 | Whether families are willing to provide financial help by whether the claimant or non-claimant is willing to consider asking for such help | 53 |
| Table 4.7 | Number of items a respondent wanted but could not afford by whether or not they are a MIG claimant | 53 |
| Table 4.8 | How respondents feel they are managing financially by whether or not they are a MIG claimant | 54 |
| Table 4.9 | Number of items a respondent wanted but could not afford by how they feel that they are managing financially for claimants and non-claimants | 54 |
| Table 4.10 | The proportion of claimants and non-claimants according to the original FRS quarter | 56 |
| Table 4.11 | Factor loadings for attitudes to claiming questions | 60 |
| Table 4.12 | Resistance to claiming benefit by composition of Benefit Unit | 61 |
| Table 4.13 | Resistance to claiming benefit by level of assets held | 61 |
| Table 4.14 | Resistance associated with perceived eligibility by composition of benefit unit | 62 |
| Table 4.15 | Perceived eligibility by housing tenure | 62 |
| Table 4.16 | Perceived eligibility by level of assets held | 62 |
| Table 4.17 | Resistance to claiming and acceptability of providing financial information | 63 |
| Table 4.18 | Overall likelihood of claiming by level of resistance | 63 |
| Table 5.1 | Summary of reasons in support of providing financial assistance to pensioners not receiving MIG who found it difficult to save for their retirement | 68 |
Table 7.2 Pension Credit sample: percentage who agreed that the Government should give more money to pensioners who found it difficult to save for retirement by income group ................................................................. 92
Table 7.3 Pension Credit sample: reasons for saying ‘Yes’ to giving more to those who found it difficult to save ............................................................................................................. 93
Table 7.4 Pension Credit sample: reasons for saying ‘No’ to giving more to those who found it difficult to save ............................................................................................................. 93
Table 7.5 Pension Credit sample: percentage who agreed that the Government should do more to reward pensioners who had saved for retirement by income group ...... 94
Table 7.6 Percentage who agreed that the Government should do more to reward pensioners who had saved by age of the Benefit Unit ......................................................... 94
Table 7.7 Reasons for saying ‘Yes’ to rewarding savings ........................................................................................................................................................................... 95
Table 7.8 Reasons for saying ‘No’ to rewarding savings ........................................................................................................................................................................... 95
Table 7.9 Percentage who agreed that pensioners with £12,000 or more should get Income Support/MIG by subgroup ................................................................. 96
Table 7.10 Reasons for saying ‘Yes’ to abolishing the £12,000 asset limit........................... 96
Table 7.11 Reasons for saying ‘No’ to abolishing the £12,000 asset limit............................ 96
Table 7.12 Views on providing financial details by level of assets ........................................ 98
Table 7.13 Views on sending documentary evidence by level of assets ................................ 98
Table 7.14 Likelihood of applying for Pension Credit ................................................................................................................................. 99
Table 7.15 Likelihood of applying for Pension Credit by income group ................................. 99
Table 7.16 Likelihood of applying by level of assets ................................................................................................................................. 100
Table 7.17 Likelihood of applying Pension Credit by benefit receipt .................................. 100
Table 7.18 Consider applying if a specialist advisor visited the applicant at home by household composition ................................................................. 102
Table 7.19 Consider applying if a specialist advisor visited the applicant at home by receipt of benefit ........................................................................................................ 103
Table 7.20 Consider applying for Pension Credit with an information pack by household composition .............................................................................................................. 103
Table 7.21 Consider applying for Pension Credit using the free phone number by household composition ................................................................. 104
Table 7.22 Consider applying for Pension Credit by visit to an advice centre by household composition .............................................................................................................. 104
Table 7.23 Resistance to applying for Pension Credit and acceptability of providing financial information ................................................................. 105
Table 7.24 Resistance to applying for Pension Credit and attitudes about mode of application .............................................................................................................. 105
Table 7.25 Overall likelihood of applying for Pension Credit by level of resistance .......... 105
Table 7.26 Summary of reasons for not applying for Pension Credit .................................. 106
Table 7.27 Whether anything could be done to encourage a claim ....................................... 107
Table 8.1 Current value of savings and investments - All ENR sample (as at 2002) .......... 111
Table 8.2 Current value of assets before imputation (as at 2002) ........................................ 113
Table 8.3 Apparent change in assets since FRS ................................................................ 113
Table 8.4 Whether observed changes can be explained .................................................... 114
Table 8.5 Changes that might affect people’s savings ....................................................... 115
Table 8.6 Age distribution and assessed accuracy of change in assets .................................................. 116
Table A.1 Response rates in the follow-up survey .................................................................................. 120
Table A.2 Reciprocals for agreeing to take part in a follow-up survey for those cases sampled for the Pension Credit survey ................................................................. 121
Table A.3 Reciprocals for agreeing to take part in a follow-up survey for those cases sampled for the entitled non-recipients survey .......................................................... 123
Table B.1 Adequacy of heating: entitled non-recipients and Pension Credit group .......................... 125
Table B.2 Prevalence of central heating by tenure: entitled non-recipients and Pension Credit group .......................................................................................................................... 125
Table B.3 Knowledge and receipt of Winter Fuel Payments (WFP) ....................................................... 126
Table B.4 Timing of receipt of Winter Fuel Payments (WFP) ............................................................... 126
Table B.5 What spent Winter Fuel Payments (WFP) on ..................................................................... 126
Table B.6 Money management by claimant status: entitled non-recipients ........................................ 127
Table B.7 Money management by composition of Benefit Unit: entitled non-recipients .................. 127
Table B.8 Money management by composition of Benefit Unit: Pension Credit group ................. 128
Table B.9 Money management by value of assets: entitled non-recipients ........................................ 129
Table B.10 Money management by value of assets: Pension Credit group ........................................ 129
Table B.11 Knowledge of and applications to Social Fund ................................................................. 130
Table B.12 Knowledge of and applications to Social Fund by composition of Benefit Unit: entitled non-recipients .................................................................................. 130
Table B.13 Knowledge of and applications to Social Fund by composition of Benefit Unit: Pension Credit group ..................................................................................... 130
Table B.14 Financial help from family members by value of assets ................................................. 131
Table B.15 Help with money from family members ............................................................................ 131
Table B.16 Help with money from family members .......................................................................... 131
Table B.17 Debt problems in last two years by claimant status: entitled non-recipients ................ 131
Table B.18 Debt problems in last two years by composition of Benefit Unit ........................................ 132
Table B.19 How well respondents think they are managing financially by claimant status ............... 132
Table B.20 How well respondents think they are managing financially by composition of Benefit Unit .................................................................................................................. 132
Table B.21 How well respondents think they are managing financially by value of assets ............. 133
Table C.1 Total variance explained by factors in the Pension Credit sample ...................................... 136
Table C.2 Total variance explained by factors in the ENR sample .................................................... 136
Table C.3 Question items correlating with the main factor extracted for the Pension Credit and entitled non-recipient samples ................................................................. 137

List of figures

Figure 4.1 Reasons given by claimants for making their application for MIG ........................................ 55
Figure 4.2 Date claim made for MIG .................................................................................................... 56
Figure 4.3 Help received with the MIG application form ................................................................. 57
Figure 4.4 Source of help with MIG application process ................................................................. 58
Figure 4.5 Who advised that the non-claimant make an application for MIG ...................................... 59
Figure 4.6 Attitudes towards claiming MIG among those who were entitled but not receiving MIG ......................................................................................................................... 60
<table>
<thead>
<tr>
<th>Figure</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.7</td>
<td>Why non-claimants have not made an application for MIG</td>
<td>64</td>
</tr>
<tr>
<td>4.8</td>
<td>Reaction of entitled non-recipients to different levels of entitlement</td>
<td>64</td>
</tr>
<tr>
<td>4.9</td>
<td>Reasons why entitled non-recipients will not make a claim in the future</td>
<td>65</td>
</tr>
<tr>
<td>5.1</td>
<td>Views on the acceptability of providing financial information and sending</td>
<td>75</td>
</tr>
<tr>
<td></td>
<td>documents in support of a claim for Pension Credit</td>
<td></td>
</tr>
<tr>
<td>6.1</td>
<td>Pension Credit sample respondents not currently receiving MIG: attitudes</td>
<td>88</td>
</tr>
<tr>
<td></td>
<td>towards claiming income-related benefits</td>
<td></td>
</tr>
<tr>
<td>7.1</td>
<td>Likelihood of applying for Pension Credit by amount of entitlement</td>
<td>101</td>
</tr>
<tr>
<td>7.2</td>
<td>Proportion of Pension Credit sample who said that they would consider</td>
<td>102</td>
</tr>
<tr>
<td></td>
<td>applying using the various application channels</td>
<td></td>
</tr>
</tbody>
</table>
The authors are indebted to the pensioners who agreed to be interviewed in this follow-up survey which focused on sensitive issues involving their standard of living, savings and assets. Without their participation this report would not have been possible. Special thanks go also to interviewers at the Office for National Statistics (ONS) and the National Centre for Social Research who conducted the fieldwork and to the operational teams in each organisation who were responsible for briefing interviewers and monitoring fieldwork progress at each stage. We also acknowledge the important contributions of Beverley Bates, at National Centre and Maureen Kelly, at ONS who undertook much of the development work for the questionnaire. We are grateful to colleagues at DWP (Arthur Fleiss and Vicky Mayhew) and ONS (Tony Manners) who provided extensive comments on various drafts of the report. Finally, a special word of thanks goes to Linda Hay and Rachel Stakes who have been responsible for editing and amending the report.
The Authors

**Paddy Costigan** was responsible for co-ordinating the studies at National Centre. In particular, he was responsible for overseeing the design of the questionnaire and its implementation as a computer-assisted instrument, and for designing the imputation strategy for missing values on the income data, with assistance from the research team on the English Longitudinal Study of Ageing. In the past, he has been responsible for the management of the Family Resources Survey, and is a co-author of two previous reports about benefit take-up among poorer pensioners.

**Christopher Hill** is an Assistant Social Survey officer at ONS, and was responsible for interviewer training, data coding and editing at ONS. He is the author of two chapters in this report. Chris has also worked on a number of ad hoc social surveys conducted by ONS.

**Catherine Kane** is an Assistant Social Survey Researcher at ONS. She has worked on the Census Non-Response project and currently works on the Labour Force Survey. She was responsible for providing analysis and commentary on the chapter which examined attitudes amongst entitled non-recipients to the new Pension Credit.

**Deborah Lader** is a Senior Social Survey Officer at ONS. She has worked on a range of quantitative surveys including; Living in Britain, the Health and Wellbeing research series and Breastfeeding. Deborah was responsible for the ‘living standards’ analysis and chapter which replicates a method used in the Low Income Families Survey to measure hardship.

**Mark McConaghy** was responsible for coordinating the follow-up study at ONS. In particular, he was responsible for sample validation, interviewer training, delivery of data to DWP, survey weighting and editing this report in conjunction with the other authors. In the past, he has been responsible ONS’ role in the Family Resources Survey and has recently undertaken a project involving matching of administrative and survey records for DWP.

**Marie Thornby** is a member of the Family Resources Survey research team at National Centre, where she also had day-to-day responsibility for managing these follow-up studies. In particular she was responsible for briefing the interviewers on the survey requirements, for supervising the coding and editing of data, and for implementing the strategy for imputing missing values on the income data.
A number of terms and abbreviations are used in this report. They are generally explained fully the first time they occur, but thereafter are used in their summary or abbreviated form. The principal ones are explained below.

**FRS**
The Family Resources Survey, a continuous survey carried out for the DWP which provides detailed analyses of the financial circumstances of households in the United Kingdom.

**MIG**
Minimum Income Guarantee, the new name for Income Support for Pensioners introduced in April 1999.

**Pension Credit**
A new benefit for pensioners which will replace MIG in October 2003. Pension Credit will have two elements: a ‘top up’ element to bring pensioners up to a guaranteed income level (rather like MIG does at the moment) and a savings credit element which will reward those who have small levels of savings, or income from, for example, a small second pension, with additional money above the guarantee level.

**HB**
Housing Benefit.

**CTB**
Council Tax Benefit.

**ENRs**
Entitled non-recipient(s) of Minimum Income Guarantee, i.e. people who are not currently receiving MIG, but who are, or appear to be, entitled to do so. All survey respondents in the ENR sample were classified as ENRs on the basis of the information they gave at the time of their original FRS interview. If any respondents reported that they had been receiving MIG at the time of their original interview, in contradiction to their original answers, then the interview was terminated as they should not have been included in the sample. The remaining ENR sample can be broken down into various categories, depending on whether people had made a
claim for MIG since their FRS interview, and the result of that claim. The main categories referred to in this report are as follows:

**Current recipients** Those respondents who had submitted a claim since their FRS interview and were awarded MIG and continue to receive it.

**Past recipients** Those respondents who had made a successful claim since their FRS interview but who were no longer receiving it at the time of the follow-up interview.

**Failed claimants** Those respondents who had submitted a claim since their FRS interview but who were not awarded the benefit.

**Pension Credit group**

This group refers to those who, from their responses at their sample original FRS interview, will be most likely to gain from the new benefit when it is introduced. Before sample selection, all eligible cases for the Pension Credit sample were classified into one of three income groups – lower, middle and upper (see table below). Those in the lower group were considered to be most likely to have incomes below the 2003 guarantee level, and potentially be ENRs; those in the middle group would stand to gain relatively substantial amounts from the introduction of Pension Credit; and those in the higher group would stand to gain relatively small amounts from the introduction of Pension Credit, or potentially be entitled in future years.

<table>
<thead>
<tr>
<th>Income group</th>
<th>Level of weekly income (at time of initial interview in the Family Resources Survey)</th>
</tr>
</thead>
</table>
| Lower        | Singles: £86 - £99.99  
                Couples: £131 - £153.99 |
| Middle       | Singles: £100 - £119.99  
                Couples: £154 - £179.99 |
| Upper        | Singles: £120 - £150  
                Couples: £180 - £220 |

The Pension Credit sample also contained a number of current and past recipients of MIG, together with a proportion of failed claimants.
Pensioner Benefit Unit

A Benefit Unit is defined as a single person, or a (married or cohabiting) couple, together with any dependent children. To be selected for this survey, at least one person in the Benefit Unit had to be aged 60 years or over for the ENR sample and 65 years or over for the Pension Credit sample (as the savings credit element of Pension Credit is payable to Benefit Units where at least one person is aged 65 or over). Only one person in the Benefit Unit was interviewed and for couples this was the person who knew most about, or principally dealt with, the financial affairs.

Assets and savings

This is an aggregate measure based on the following types of account or investment:

- Current Account
- Savings Account
- Premium Bonds
- ISA
- National Savings Account or Certificate
- Stocks and/or Shares
- Other Savings or Investment Accounts
- Bonds and Gilts
- TESSA
- PEP
- Unit or Investment Trusts
- Share Options/Employee Share Ownership
- Share Clubs.

ELSA

English Longitudinal Study of Ageing.
Notes on terminology and symbols

A large number of tables appear within this report. The following conventions are used:

Percentages enclosed in [ ] are based on fewer than 50 cases and should, therefore, be treated with caution.

0 = a true zero, no cases for this category.

* = a percentage of less than 0.5% but more than zero.

- = that this category is not applicable.

Tests of significance are at the five per cent level. All results are significant at this level unless otherwise stated.
Summary

Aims of the research

The research had three principal objectives:

• To establish why some pensioners who appear to be entitled to the Minimum Income Guarantee (MIG) do not claim and what steps could be taken to encourage them to claim.

• To reduce the range of the Department’s estimates of the number of people entitled to, but not claiming, MIG by exploring respondents’ assets and incomes in detail; whether they had changed since an earlier interview for the Family Resources Survey (FRS) and, if they had, to identify the reasons for changes and whether they accounted for variations in the reported sources and amounts.

• To explore respondents’ reactions to, and likelihood of, claiming the new Pension Credit, to be introduced in October 2003.

Background

This report examines two groups of pensioners and describes their living and financial circumstances, their attitudes towards claiming benefits and the benefits claimed by them. Those interviewed for this survey had originally been interviewed in the Family Resources Survey (FRS) between 1998 and 2001. Depending on their marital status, the pensioners were selected as either a single pensioner Benefit Unit\(^1\) or a pensioner couple Benefit Unit, as it is at this level that entitlement to particular benefits for pensioners is assessed.

One sample was composed of Pensioner Benefit Units which DWP had assessed as entitled non-recipients (ENRs) of the Minimum Income Guarantee (MIG) as a result of the information collected about them in their original FRS interview. Also based on the information collected in the FRS, a second sample of Pensioner Benefit Units with income just above the MIG threshold, was selected as they may qualify for Pension Credit for the first time (due to be introduced in October 2003). Throughout this report, these samples are referred to as the ENR and Pension Credit samples. For analytical purposes no Benefit Unit could appear in both samples (section 1.5), but both those in the Pension Credit sample and ENRs can gain from Pension Credit.

---

\(^1\) A Benefit Unit contains a single adult or couple living as married and any dependent children.
Circumstances and characteristics

The ENR sample consisted of a much higher proportion of single female pensioners compared with single males (57 per cent and 17 per cent respectively) and just over one-quarter were couples. The Pension Credit sample, however, had an equal proportion of couples and single females (40 per cent each) with the remaining fifth being single males. More than half (56 per cent) of single ENR pensioners were aged 80 or over in comparison with 38 per cent of singles in the Pension Credit sample. For pensioner couples, over six in ten (63 per cent) were both aged under 75 years in the ENR sample compared with just over half (53 per cent) of couples in the Pension Credit sample. A larger proportion of the Pension Credit sample owned their home outright compared with the ENR sample, 57 per cent and 43 per cent respectively (section 2.2).

Measuring entitlement

For all those in the ENR sample, an assessment of their entitlement has been made from the information given by them at the time of their original FRS interview. Previous research among a comparable group sampled in the mid-1990s indicated that one in five had become claimants in the period since their original FRS interview. That research also revealed that around one-quarter of pensioners reported more savings and assets at the time of re-interview than was originally calculated at their first interview. If this higher level of assets were also true at the time of their original interview, such pensioners would have been excluded from further benefit and would mean that they had been incorrectly classified as ENRs.

Establishing the proportion of Pensioner Benefit Unit(s) who have either started to claim MIG or who were incorrectly assessed as eligible but not claiming MIG, has important implications for the benefit take-up statistics. MIG take-up estimates are based on FRS data and are presented in a wide range – the latest estimates before revisions using this research were implemented, showed between 390,000 and 770,000 Pensioner Benefit Unit(s) not claiming MIG in 1999/2000. This project has aimed to establish what proportion of pensioners have started to receive MIG and to examine in greater detail their level of savings and investments by comparing this with previous information collected from them.

At re-interview, the proportion of ENRs who were currently receiving MIG was 30 per cent. This is higher than the earlier research and may indicate that interventions aimed at simplifying the claims process, encouraging take-up and removing some of the stigma associated with means testing have been successful (section 2.1.1). At re-interview 14 per cent of ENRs reported no savings at all compared with six per cent of the target group for Pension Credit (section 2.3.3). The proportion of ENRs who reported having savings and assets above £8,000 (the upper capital limit prior to April 2001) was 20 per cent (section 8.2). Where the difference between the original interview value and the follow-up interview value was large or where the pensioner unit crossed the £8,000 MIG eligibility threshold, a number of additional questions were asked to determine whether a change in circumstances had caused the shift, or if the amounts derived from the original interview were considered to be unreliable. This analysis suggested that, in a minority of cases, the level of savings and assets used in the FRS to measure entitlement was suspect, although more detailed comparisons will be required to examine the exact nature of these discrepancies (see sections 2.6, 2.7 and 8.5).

---


3 The Capital rules in MIG changed in April 2001 – the upper limit increased from £8,000 to £12,000, and the lower limit increased from £3,000 to £6,000.
For ENRs who had gone on to claim MIG, just five per cent recorded savings and assets over £8,000 compared with 25 per cent of those who had not made a claim since their FRS interview (section 8.6).

Receipt of benefits

Virtually all those in the ENR sample were in receipt of at least one benefit or pension, generally including the State Retirement Pension. Over one-quarter received Council Tax Benefit, Attendance Allowance, Housing Benefit or MIG. For those who were receiving MIG since their original interview, the proportions who were receiving Council Tax Benefit, Attendance Allowance and Housing Benefit were also larger than for those not receiving MIG (section 2.3).

For Pensioner Benefit Unit(s) most likely to be eligible for Pension Credit the pattern of benefit receipt was similar, but apart from State Retirement Pension, the only benefit received by more than one-quarter was Council Tax Benefit. This is probably due to the large proportion who are owner-occupiers and therefore are not eligible for Housing Benefit as they do not pay rent (section 2.3).

Other sources of income

The proportion of ENRs with income from an employee pension was 38 per cent compared with 72 per cent of the target Pension Credit group (section 2.3.4). Apart from this, the proportion receiving income from other sources (such as other family members, income from other properties) was less than three per cent in both samples. A very small proportion of ENRs and the Pension Credit group had income from employment (just one per cent and two per cent respectively).

The total amount of income from all sources for ENRs was £163.57 per week compared with £182.29 for the target Pension Credit group. For ENRs now claiming MIG their average weekly income was £176.01 compared with £156.92 for remaining ENRs (section 2.5).

Living standards

An indicator of hardship was developed for all Pensioner Benefit Unit(s) using a series of questions concerning their ability to afford items of food, pay for leisure and entertainment events and have access to a range of consumer durables. The areas of spending were selected because they are used in DWP’s existing survey of low-income families. Overall, just one per cent of ENRs reported that they could not afford to have a cooked main meal every day, and four per cent said that they could not afford cakes/biscuits on most days; the proportion in the Pension Credit target group was one per cent and two per cent respectively. The largest proportions of pensioners who could not afford items from the scale were found in relation to paying for ‘a celebration with presents at special occasions’ and ‘money for trips and outings’ which were reported by 17 per cent and 20 per cent of ENRs respectively, and for nine per cent and 15 per cent of the Pension Credit target group respectively (section 3.2.1, 3.2.2 and 3.2.3).

For several items the group of ENRs now receiving MIG reported that they were unable to afford various items compared with ENRs not receiving MIG. It was also found that single pensioners under 75 years, or couples where both were under 75 years, were more likely to report that they could not afford certain items compared with older single pensioners and couples where at least one was aged 75. Although the differences were not statistically significant, it suggests that those who have successfully claimed MIG since their FRS interview may have higher levels of hardship compared with the group who have not applied. Additionally, it indicates that a group of older pensioners are more
likely to be satisfied with their present circumstances compared with their younger counterparts (section 3.2.5 and 3.2.6).

Minimum Income Guarantee

The proportion of ENRs who were able to name MIG as a benefit paid to some pensioners to ‘top up’ their income was nine per cent, with a further 29 per cent identifying Income Support. Those unable to name any benefits were asked if they had ever heard of MIG, over one-quarter reported that they had, compared with 85 per cent who had heard of Income Support. In the Pension Credit target group, six per cent mentioned MIG when asked about benefits paid to pensioners compared with 22 per cent who referred to Income Support. When those who were unable to name any benefits were prompted, the proportion aware of MIG rose to 37 per cent and 89 per cent said that they were aware of Income Support (section 4.1).

Of ENRs who were claiming MIG, a higher proportion were living in rented accommodation compared with non-claimants (62 per cent and 39 per cent respectively). Nearly a quarter of those who made a claim for MIG stated that they had been advised to do so by a professional and 19 per cent had been advised to do so by a friend or relative. The proportions who claimed because of direct advertising were somewhat lower; 11 per cent recalled seeing an advertisement and seven per cent were advised to claim by a MIG ‘claim line’ advisor (section 4.4.1).

Of ENRs not claiming MIG, only 14 per cent said that they had considered making an application. For those who had thought of applying, 35 per cent mentioned that friends and relatives encouraged them to apply, followed by 28 per cent who mentioned a statutory organisation (see section 4.5). The main reason given for not claiming MIG was that the pensioner/pensioner couple thought they were not eligible (39 per cent).

Of the Pension Credit target group, 10 per cent were currently receiving MIG (section 6.2). Of these the largest proportion said they were advised to claim by a friend or relative (36 per cent). The proportion of renters in the Pension Credit target group who were receiving Housing Benefit was 64 per cent, compared with 69 per cent of renters in the ENR group. Overall, 35 per cent in the Pension Credit group reported that they were in receipt of Council Tax Benefit compared with 43 per cent of the ENR group (section 6.4). Those who had made a claim and were receiving Housing Benefit, Council Tax Benefit or MIG were asked why they had made a claim. This indicated that informal encouragement by friends and by statutory representatives were the main influences prompting an application.

Pension Credit

Without mentioning Pension Credit, ENRs not receiving MIG were asked if they supported the principles on which it is based – 63 per cent agreed that ‘more should be done to reward those who managed to save for their retirement’, 45 per cent agreed ‘government should do more to help pensioners who found it hard to save for their retirement even if it means that better off pensioners receive nothing’, and 41 per cent agreed that pensioners with savings over £12,000 should not be excluded from additional support (section 5.1). The same questions were asked of the target group for Pension Credit and a very similar pattern emerged, 70 per cent agreed with rewarding pensioners who had managed to save for their retirement, 44 per cent agreed that more should be done to support those who found it difficult to save for their retirement and 45 per cent supported extending support to those with over £12,000 savings (section 7.2).
Overall just eight per cent of the ENRs not receiving MIG reported that they had heard of Pension Credit, with the vast majority still unaware of it (section 5.2). In contrast a higher proportion of those in the Pension Credit target group reported that they had heard of Pension Credit – 19 per cent. (section 7.1).

**Attitudes to claiming benefits**

The majority of ENR pensioners said that they would find it acceptable to provide details about their savings (74 per cent) and 66 per cent said that they would find it acceptable to send financial documents to support a claim (section 5.3). The proportions from the Pension Credit target group who would find this acceptable were almost identical at 75 per cent for providing information and 66 per cent for sending documentary proof (section 7.3). In both groups, a larger proportion of those with more savings deemed provision of such information and documents as not acceptable. Given that those with more savings may stand to gain less from Pension Credit, this could result in lower take-up for this group compared with those with fewer savings.

Overall, 56 per cent of ENRs not receiving MIG said that they would definitely or would be very likely to apply for the benefit. A further fifth said that they might but were uncertain (section 5.4). For the Pension Credit target group the proportion who said that they would definitely or would be very likely to apply was 51 per cent, and a further 25 per cent said that they might but were not certain (section 7.4).

For the group who considered that they would not apply in the ENR and Pension Credit group, the major reasons given were that they ‘could manage and didn’t need the extra’ and also that they had concerns about whether or not they would be eligible (section 5.5 and 7.8).

**Attitudes – resistance to claiming**

A series of questions was used to examine each Pensioner Benefit Unit’s attitudes to claiming benefit. For both the Pension Credit and ENR groups two main factors prevailed. The main factor was loaded on items which included a reluctance to claiming because of its connotations of appearing needy or losing independence and a second factor loaded on a smaller number of items which involved only pursuing a claim if the actual entitlement was known (see section 4.5.2, 5.6, 7.7). Each Pensioner Benefit Unit was allocated to a group depending on whether they had low, medium or high resistance to claiming, as measured on the primary factor. For both groups, a larger proportion of single pensioners appeared to be ‘highly resistant’ to claiming, with more pensioner couples appearing in the low resistance group. In terms of the application process, those who exhibited lower resistance were also more likely to agree that it was acceptable to answer questions about their savings and other assets and to provide documentation in support of this, compared with those who were in the highly resistant group.
1 Introduction

1.1 Background to the study

The Department for Work and Pensions (DWP) commissioned this project, following a number of earlier studies which examined the characteristics and circumstances of poorer pensioners and the ways in which Government is attempting to direct resources to those pensioners who are most in need.

The gap between better-off and poorer pensioners has been growing – between 1979 and 1997 it was estimated that the average income of the richest fifth of pensioners had risen by around 80 per cent compared with the poorest fifth, which had only grown by 30 per cent. In 2001/02 an estimated 2.2 million people of state pension age or above were living below 60 per cent of median household income on a ‘before housing costs’ or ‘after housing costs’ basis. A central aim of Government policy has been to reduce the number of pensioners living in poverty and ensure that pensioners who are eligible to receive additional income-related assistance from the state, actually do so.

1.2 The Minimum Income Guarantee

The Minimum Income Guarantee (MIG) was introduced in April 1999 to provide more money for the poorest pensioners as quickly as possible. MIG replaced Income Support for Pensioners which previous research had shown was unpopular with a large proportion of pensioners entitled to it; and as such had a low level of take-up. As MIG is linked to the growth in earnings during the current Parliament, rather than prices, this will enable the poorest pensioners to benefit from growing levels of prosperity. In 2003 the guaranteed minimum weekly income of a single pensioner will be £102.10.

Previous research undertaken with pensioners who appeared to be eligible, but were not claiming Income Support for Pensioners, suggested that two main factors were responsible – difficulty with the ‘process’ of applying (in particular claim forms and the apparent need to visit a local benefits office to make a claim) and stigma (negative attitudes towards making a claim for benefits and towards benefits claimants themselves). Subsequent work into the methods of applying for Income Support

---


(IS) suggested that improvements to the application procedure could improve take-up and reduce the stigma. In light of changes to simplify the application process, a special claim line was established in May 2000 to assist pensioners make an application and a shorter claim form was introduced. The Government also ran an advertising campaign about MIG during May to November 2000 and wrote to those, potentially entitled, in an attempt to overcome some of the negative attitudes associated with claiming income-related benefits. Part of this project has re-examined to what extent ‘entitled non-recipients’ (ENRs) from 1998 to 2001 have subsequently gone on to make a claim. In addition, this research explores why some entitled pensioners still remain resistant to claiming, despite Government initiatives and what more can be done to make these people claim.

1.3 More help for all pensioners

For those pensioners who will not benefit from MIG in its current form, the Government plans to introduce new measures to ensure that more pensioners have a share in rising levels of prosperity.

Of particular importance are the plans the Government has to:

- reward work and savings in retirement, by abolishing the capital limits which exclude some pensioners from claiming and introducing a cash reward for modest savings, earnings or second-tier pensions; and
- modernise the system, by abolishing the weekly means-test, and moving more into line with the tax system which is based on an annual cycle, thus paving the way for further tax and benefit integration in the future.

These plans are central to the Pension Credit which will be introduced in October 2003.

It is envisaged that Pension Credit will work in two ways. Firstly it will bring pensioners’ income up to a guaranteed minimum level and entitlements to Housing Benefit and Council Tax Benefit will remain unaffected. Secondly, it aims to reward thrift and effort for those pensioners who have made some provision for their retirement, rather than excluding them from receiving any additional income. For pensioners with small amounts of savings – less than £6,000 – any income from those savings will be ignored. For savings above this amount, a tariff rate of £1 per week for every £500 of savings (or part of) will be applied to the Pension Credit income assessment. It is estimated that from 2003, the Credit will reward pensioners whose savings, second pensions or earnings give them incomes of up to around £139 a week for single pensioners and around £203 a week for couples. For certain Benefit Units these amounts may be higher, for example, those with caring responsibilities or those with a disability. Based on the current pattern of pensioners’ income, this is likely to affect around half of all pensioner households. This research aims to provide information, in advance of the launch of the Pension Credit, about attitudes towards the Pension Credit and the claims process, likely take-up and, consequently, to provide indications of how it may be received.

1.4 Measuring entitlement and failure to claim

Estimates of the total number of pensioners entitled to, but not taking up, the Minimum Income Guarantee/Income Support are presented as a very wide range: 1999/2000 figures, the last before revisions resulting from this and linked research, were between 390,000 and 770,000. The estimate

---


comes from the Family Resources Survey (FRS) using data on benefit receipt and income to model FRS cases’ entitlement to Income Support.

One of the main challenges in estimating the number of pensioners who are failing to claim additional support is assessing whether they are eligible or not. The earlier study identified that a proportion of those who appeared eligible for MIG when interviewed for the FRS may, in fact, not have been. In the follow-up interview they reported levels of savings that rendered them ineligible for income-related benefit. In as much as a quarter of cases it was estimated that the level of assets was imprecise and that pensioners had savings above the upper capital limit (at that time £8,000). This raised an unexpected issue – the extent to which the nature of the questions asked resulted in less precise estimates and/or the extent to which there has been a genuine change in circumstances between the surveys, which has had an impact on savings. This research aims to provide a detailed exploration of the assets held by entitled non-recipients and compare this with the information used to model entitlement from their original Family Resources Survey interview. This in turn will provide information to help improve the take-up estimates issued by the Department for Work and Pensions.

1.5  Aims of the research

This research project has three main aims:

• To explore why some entitled pensioners do not claim the Minimum Income Guarantee and what more can be done to make these people claim.

• To provide information in advance of the launch, in October 2003, of the Pension Credit about respondents’ reactions to, and likelihood of claiming, the new benefit.

• To provide a detailed exploration of the assets held by entitled non-recipients (ENRs) in order to inform the take-up estimates.

In addition, the research had a number of subsidiary aims, listed below. Some are not covered in this report but the results from the surveys are being used to inform other outputs and reports produced by the Department for Work and Pensions. The subsidiary aims of the research are grouped around the themes of circumstances and claiming, benefit knowledge and receipt, and measurement and eligibility.

1.5.1  Circumstances and claiming

The research aims to:

• establish what proportion of entitled non-recipients (ENRs) of MIG have made a claim for benefit since their original FRS interview and to examine their attitudes to the claims process and to claiming generally. Also, to examine the attitudes of those ENRs not claiming MIG to the principles of the new Pension Credit;

• assess how pensioners feel about their financial circumstances, in particular the extent to which they feel they are experiencing hardship because of a lack of money, and to assess whether they are able to obtain additional income from family or friends if necessary and their use of credit arrangements;

• inform the implementation of the Pension Credit by examining the circumstances of pensioners whose original Family Resources Survey interview indicated that their income was just above the MIG to assess their knowledge of the Pension Credit and their attitudes towards claiming benefits.
1.5.2 Benefit knowledge and receipt

The research aims to:

- assess to what extent pensioners are aware of different benefits, in particular MIG, Housing Benefit, Council Tax Benefit, Attendance Allowance, Social Fund;
- investigate pensioners’ attitudes towards claiming and receiving different benefits and their perceptions of income-related support;
- investigate if there are links between the amount that someone is entitled to claim and the likelihood that they will claim and if there is a minimum level of entitlement below which pensioners do not feel it is worth claiming;
- establish awareness of the MIG claim line (and whether contacted it);
- examine the pattern of benefit receipt amongst entitled non-recipient pensioners and compare them with pensioners who are likely to become newly eligible for Pension Credit.

1.5.3 Measurement of eligibility and the extent of unclaimed entitlements

The research aims to:

- improve, and narrow, the range of the Department’s estimates of the number of entitled non-recipients of MIG, assessing the sources and quantifying the amounts of assets and income available to pensioners;
- collect high quality data on assets and income and explore how, if at all, respondents’ circumstances have changed since their original FRS interview, in particular income, assets and benefit receipt;
- identify the reasons why pensioners’ assets or income have changed and if these account for variations in the reported sources and amounts;
- establish whether changes to assets’ value and/or changes to personal circumstances prompted a claim since the original interview.

1.6 Summary of the design and method of sampling

The follow-up survey consisted of two samples of pensioners, drawn at Benefit Unit level, from respondents who had already taken part in the FRS. A Benefit Unit is defined as ‘a single adult or couple living together as married and any dependent children’, and it is at this level that an assessment for Minimum Income Guarantee (MIG) is made. The samples consist of pensioner benefits units assessed to be:

- entitled non-recipients (ENR) of the Minimum Income Guarantee (MIG); and
- those newly eligible for the Pension Credit.

The ENR sample are Pensioner Benefit Units who, on the basis of their answers in the original FRS interview, have been assessed as entitled to MIG but who did not report receipt of the benefit at the time of original interview. Throughout this report, this group are referred to as ‘entitled non-recipients’ (ENRs). The second sample are a group of Pensioner Benefit Units who, from their original FRS answers, did not appear to qualify as ENRs but whose income was sufficiently low to be likely to qualify for the new Pension Credit when it is introduced in October 2003. Throughout this report this group is referred to as the ‘Pension Credit’ sample.
While the majority of Benefit Units contained just a single person, some consisted of a couple and a minority of pensioners were living in larger households with other people. Only one person in the Benefit Unit was interviewed and for couples, it was the person who knew most about the financial affairs. To be selected for the survey at least one person in the Benefit Unit had to be 60 years or over for the ENR sample and 65 years or over for the Pension Credit sample.

The ENR sample was drawn from respondents who were initially interviewed between July 1998 and March 2001. Sample attrition meant that a single FRS year would not have provided a sufficient sample size of ENRs for analysis. The non-ENR pensioners were drawn from the 2000-1 year. This sample was stratified so that a higher proportion of pensioners at the lower end of the income distribution, who stand to gain most from the new credit, were selected.

1.7 Data collection

While the ENR and Pension Credit sample were separate, much of the survey content was similar for both. This has enabled some comparisons to be made between the samples, although readers should remember that the samples were drawn over different time periods and that the age criteria used for selection was slightly different because of eligibility rules for MIG and Pension Credit.

The follow-up survey was programmed using BLAISE® software which is the standard package used internationally for computer-assisted personal interviewing. Details given by the Pensioner Benefit Unit(s) at the time of their original FRS interview were fed into the program to enable comparisons between household composition at the time of the original interview with household composition at re-interview. Similar measures were also available in terms of overall income and asset holdings and also in terms of the type of accounts and assets held by the pensioner unit.

Face-to-face interviews were conducted between April and June 2002 at the pensioners’ homes by a trained interviewer. If a respondent felt unable to take part in the survey (e.g. because their financial matters were looked after by a son or daughter) then, with the consent of the elderly person, the interview was conducted with the relevant person.

1.8 Weighting for non-response and weighting to population totals

In a follow-up survey, response is not only influenced by non-response to the original survey but also by non-response to the follow-up survey itself. Non-response to a follow-up survey includes, in addition to simple refusal to be interviewed again, instances where the sampled case cannot be traced to a new address and attrition through death and movement out of the population under study (e.g. relocation to a nursing home). Adjustments for non-response to the original FRS interview are made by the application of weighting factors which use the original interview data to identify the characteristics of non-respondents. In addition the results are weighted to population totals for Great Britain. A full explanation of the system used to gross FRS data can be found in the annual report.9

A two-step approach was adopted to check for bias in response, using a range of auxiliary data available from the original FRS. These weights were then used in conjunction with the original FRS population weight to provide a re-weighted population estimate for each case. For further details on the method used to weight for non-response and to weight to population totals refer to Appendix A.

1.9 Structure of the report

This report is divided into eight chapters.

**Chapters 1-3 General circumstances of Pensioner Benefit Unit(s)**
As described in section 1.6, this study examined samples of two populations: entitled non-recipients (ENRs) of the Minimum Income Guarantee (MIG) and potential recipients of the new Pension Credit. This section outlines the characteristics of both samples of Pensioner Benefit Units in terms of age, gender, tenure and living arrangements. It provides details on the sources of income and types of assets reported by pensioners.

Chapter 3 examines living standards based on a range of variables which develop a material deprivation indicator. The questions establish whether the pensioner has access to a range of consumer durables and whether they are able to afford certain expenses, some of which may be considered necessary and others non-essential. The chapter examines how pensioners make payments for these items and the use they have made of credit facilities or Social Fund loans.

**Chapters 4 and 5 Entitled non-recipient (ENR) pensioners**
This section focuses on pensioners who are ENRs and examines their attitudes to, and awareness of, MIG and Pension Credit. Data is presented on their awareness of MIG and IS and general attitudes to claiming benefit. The group is analysed in terms of whether or not a claim had been made. Knowledge and use of the telephone claim line is reported.

ENRs were also asked about their attitudes to the new Pension Credit and the principles on which it is based. Future likelihood of applying, given certain amounts of additional benefit, is examined as well as general intention to apply in the future. Attitudes to answering questions about financial standing and sending documentation with a prospective application are also examined.

**Chapters 6 and 7 Pension Credit sample**
This section focuses on the Pension Credit sample and examines their awareness of MIG and whether they had applied, bearing in mind that only those entitled to additional premiums would have been eligible to claim. It goes on to examine the proportion of this group who are in receipt of Housing Benefit or Council Tax Benefit and the reasons given for applying or not applying for these benefits. A set of general questions designed to explore pensioners’ attitudes to claiming benefit asked of the ENR sample was repeated for the Pension Credit sample. This has been used to assess how the underlying attitudes of the two groups differed and the potential effect on making a claim.

The section concludes with an exploration of the group’s knowledge of Pension Credit and the principles on which it is based. Evidence on their likelihood of applying for given levels of award and reactions to the claim process is presented.
Chapter 8  English Longitudinal Study of Ageing (ELSA) and Family Resources Survey (FRS) questions on assets

The final chapter of the report examines questions on assets and wealth used in a longitudinal study of people aged 50 and over (ELSA) and compares them with those used in the FRS. It compares the total value of income and assets and contrasts this with the estimates from the FRS. An assessment is made of the differences between the FRS’s and this survey’s estimates; and the extent to which those differences result from: changes to the Pensioner Benefit Units’ circumstances between the interview for the FRS and for this survey, or measurement error in the FRS, this survey or both.
2 Characteristics of entitled non-recipients and pensioners who may be entitled to Pension Credit in the future

2.1 Introduction

In the follow-up surveys, Pensioner Benefit Units (either a single person or a couple) were allocated to two different samples. One sample contained a group of poorer pensioners who, on the basis of responses to the Family Resources Survey (FRS) at the time of initial interview, appeared eligible to receive the Minimum Income Guarantee (MIG) but were not doing so. This sample is called the entitled non-recipient (ENR) sample. The second sample contained pensioners who are likely to be newly eligible for the new Pension Credit benefit which will be introduced in October 2003. This group is referred to as the ‘Pension Credit’ sample. The age criteria for selection to the MIG and Pension Credit samples were slightly different (see section 1.6) and the samples were drawn over different time periods.

This chapter outlines the characteristics of the two groups in terms of age, gender and composition of the Pensioner Benefit Unit and gives a largely descriptive account of the sources and amounts of income for the ENR and Pension Credit samples in turn. It then examines the nature and amounts of savings and investments held by each of the samples. Within each sample, major subgroups are compared and contrasted. Throughout, the results refer to Benefit Units rather than individuals, although in the majority of cases the Benefit Units contain only one person.
2.1.1 Whether entitled non-recipients had claimed MIG since original interview

At an early stage in the interview, respondents were asked whether they were currently in receipt of Income Support or Minimum Income Guarantee (MIG) or, indeed, had been at any time since their original FRS interview. Table 2.1 shows the MIG status of all ENRs in the survey at the time of the follow-up. In the space of two-and-a-half years, on average, since the original FRS interview which identified them as ENRs:

- three in ten were current recipients, which was higher than the proportion of successful claimants in the previous follow-up survey\(^{10}\) (20 per cent);
- a total of four per cent had either made an unsuccessful claim or had previously claimed but were no longer in receipt of IS/MIG; and
- just over three-fifths (62 per cent) still had not submitted a claim for IS/MIG.

Table 2.1 Current MIG status of all ENR sampled cases

<table>
<thead>
<tr>
<th>ENR sample</th>
<th>Population estimate '000s</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entitled non-recipients</td>
<td>383</td>
<td>62</td>
</tr>
<tr>
<td>Current recipients</td>
<td>186</td>
<td>30</td>
</tr>
<tr>
<td>Past recipients</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Failed claimants</td>
<td>16</td>
<td>3</td>
</tr>
<tr>
<td>Receiving MIG before FRS interview</td>
<td>30</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>620</td>
<td>100</td>
</tr>
</tbody>
</table>

Base = All ENRs (493)

A number of the ENRs reported that they had been receiving Income Support/MIG at the time of their original FRS interview, in contradiction to their responses at that time. These contradictions occurred in five per cent of cases and the interview was terminated, as they ought not to have been included in the sample.

2.1.2 The Pension Credit sample

Before sample selection, all eligible cases for the Pension Credit sample were classified into one of three income groups as follows:

- Lower - those with incomes just below the level of the 2003 ‘guaranteed, minimum income’.
- Middle - those with incomes just above the level of the 2003 ‘guaranteed, minimum income’.
- Upper - those on higher incomes and likely to benefit from relatively small amounts of the savings credit element.

Pensioners in the Pension Credit sample had a higher average level of income and a higher average level of savings and assets reported at the time of their original FRS interview than the ENR sample. The Pension Credit sample was therefore expected to contain significantly fewer current recipients of

Income Support/MIG. Table 2.2 shows that MIG recipients accounted for only about ten per cent of respondents (a total of 61 cases). Not surprisingly, current recipients of IS/MIG were about twice as prevalent in the lowest income group (16 per cent compared with between seven and eight per cent in the other two groups).

Table 2.2 Pension Credit sample: income group by current MIG status

<table>
<thead>
<tr>
<th>Subgroup</th>
<th>Eligible for Pension Credit</th>
<th>Current MIG recipients</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower</td>
<td>84</td>
<td>16</td>
<td>100</td>
</tr>
<tr>
<td>Middle</td>
<td>92</td>
<td>8</td>
<td>100</td>
</tr>
<tr>
<td>Upper</td>
<td>93</td>
<td>7</td>
<td>100</td>
</tr>
<tr>
<td>Base = All Pension Credit</td>
<td>522</td>
<td>61</td>
<td>583</td>
</tr>
</tbody>
</table>

2.2 Demographic characteristics of the samples

This section focuses on the demographic characteristics of survey respondents.

2.2.1 Benefit unit composition

The ENR sample contained a larger proportion of single women pensioners (57 per cent) compared with single male pensioners who accounted for around one-fifth (17 per cent) of ENR respondents (Table 2.3). Around one-quarter (26 per cent) of the ENR sample were living as pensioner couples. The Pension Credit sample contained a similar proportion of single male pensioners as the ENR sample, who were again outnumbered by single female Benefit Units which accounted for 40 per cent of the Pension Credit sample. The Pension Credit sample also contained substantially more pensioner couples (40 per cent) than the ENR sample (26 per cent).

Table 2.3 shows the composition of the Pensioner Benefit Units at the time of the follow-up survey compared with the composition at the time of original FRS interview. For the ENR sample this shows a slight decrease in the proportion of pensioner couples and an increase in the proportion of single male Benefit Units. For the Pension Credit sample, the decrease in the number of pensioner couples since the original interview was linked to a rise in both the proportion of single male and single female Benefit Units.

Table 2.3 Benefit unit composition by sample type in follow-up survey and at original FRS survey

<table>
<thead>
<tr>
<th>Benefit unit type</th>
<th>ENR At follow-up</th>
<th>Pension Credit At follow-up</th>
<th>ENR Original FRS</th>
<th>Pension Credit Original FRS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pensioner couple</td>
<td>26</td>
<td>40</td>
<td>28</td>
<td>45</td>
</tr>
<tr>
<td>Single male pensioner</td>
<td>17</td>
<td>20</td>
<td>15</td>
<td>17</td>
</tr>
<tr>
<td>Single female pensioner</td>
<td>57</td>
<td>40</td>
<td>57</td>
<td>38</td>
</tr>
<tr>
<td>Base = All ENRs/Pension Credit sample</td>
<td>493</td>
<td></td>
<td>583</td>
<td></td>
</tr>
</tbody>
</table>
The prevalence of single women pensioners compared with single male pensioners in both the ENR and Pension Credit samples might be expected, given their generally greater life expectancy. Recent population estimates for Great Britain\(^{11}\) show that in mid-2001 the proportion of males and females aged 60 years and over were 44 per cent and 56 per cent respectively.

Table 2.4 shows that there was a fairly even distribution of single male pensioners among the three income groups of the Pension Credit sample. There were more pensioner couples (49 per cent) in the upper income group compared with the proportion in the lower income group (39 per cent) which contained a higher proportion of single female pensioners (42 per cent).

**Table 2.4  Pension Credit income group by Benefit Unit composition**

<table>
<thead>
<tr>
<th>Income group</th>
<th>Pension Credit sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Household type</td>
</tr>
<tr>
<td></td>
<td>Pensioner couple</td>
</tr>
<tr>
<td></td>
<td>Single male pensioner</td>
</tr>
<tr>
<td></td>
<td>Single female pensioner</td>
</tr>
<tr>
<td></td>
<td>All</td>
</tr>
<tr>
<td>Lower</td>
<td>39</td>
</tr>
<tr>
<td>Middle</td>
<td>44</td>
</tr>
<tr>
<td>Upper</td>
<td>49</td>
</tr>
<tr>
<td>Base = All Pension Credit sample</td>
<td>233</td>
</tr>
</tbody>
</table>

**2.2.2  Sex and age**

Single women pensioners were very much in the majority among the ENR sample with just one person in the Benefit Unit, comprising over three-quarters (78 per cent) of the group.

Table 2.5 shows that single female pensioners were predominant in the older age group with 59 per cent being aged 80 or over compared with 13 per cent aged under 70 years. In comparison, less than half (46 per cent) of single male pensioners were aged 80 or more and a quarter (26 per cent) were under age 70.

**Table 2.5  ENR Benefit Units: single pensioners by age**

<table>
<thead>
<tr>
<th>Household composition</th>
<th>ENR sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Age</td>
</tr>
<tr>
<td></td>
<td>Under 70</td>
</tr>
<tr>
<td>Single male pensioners</td>
<td>26</td>
</tr>
<tr>
<td>Single female pensioners</td>
<td>13</td>
</tr>
<tr>
<td>All single ENRs</td>
<td>16</td>
</tr>
<tr>
<td>Base = All single person Benefit Unit respondents in the ENR sample</td>
<td>67</td>
</tr>
</tbody>
</table>

---

In the Pension Credit group, there were twice as many single female pensioners (67 per cent) as single male pensioners in Benefit Units containing just one person. Table 2.6 shows that a smaller proportion of single pensioners in the Pension Credit sample were aged 80 years or more (38 per cent) compared with 56 per cent in the ENR sample and that a larger proportion were aged between 70 and 79 years.

Table 2.6 Pension Credit Benefit Units: single pensioners by age

<table>
<thead>
<tr>
<th>Household composition</th>
<th>Pension Credit sample</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under 70</td>
<td>70-79</td>
</tr>
<tr>
<td>Single male pensioners</td>
<td>12</td>
<td>50</td>
</tr>
<tr>
<td>Single female pensioners</td>
<td>16</td>
<td>46</td>
</tr>
<tr>
<td>All single Pension Credit</td>
<td>15</td>
<td>48</td>
</tr>
</tbody>
</table>

Base = All single person Benefit Units in the Pension Credit sample

Table 2.7 shows that a higher proportion of ENR pensioner couples compared with Pension Credit pensioner couples were aged under 75 years: 63 per cent and 53 per cent respectively.

Table 2.7 Pensioner couple Benefit Units: age by sample

<table>
<thead>
<tr>
<th>Age</th>
<th>ENR</th>
<th>Pension Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both under 75 years</td>
<td>63</td>
<td>53</td>
</tr>
<tr>
<td>One or both 75 years or over</td>
<td>37</td>
<td>47</td>
</tr>
</tbody>
</table>

Base = All ENR couples/All Pension Credit couples

2.2.3 Tenure

Forty-three per cent of the ENR sample owned their property outright compared with 57 per cent of the Pension Credit sample (Table 2.8). About two-fifths (41 per cent) of respondents in the ENR sample lived in rented accommodation compared with around one-third (34 per cent) of those in the Pension Credit sample.

Table 2.8 Tenure by sample group

<table>
<thead>
<tr>
<th>Tenure</th>
<th>ENR</th>
<th>Pension Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned outright</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Buying with mortgage or loan</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Part rent and part mortgage</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Rented</td>
<td>41</td>
<td>34</td>
</tr>
<tr>
<td>Rent free</td>
<td>6</td>
<td>4</td>
</tr>
</tbody>
</table>

Base = All ENRs/Pension Credit
Table 2.9 shows that four in ten respondents in the lower and middle income groups lived in rented, or part rented accommodation (40 per cent and 41 per cent respectively). This compared with around one-quarter (26 per cent) of respondents in the upper income group which also contained the highest proportion of owner-occupiers (64 per cent).

Table 2.9 Pension Credit subgroups by tenure

<table>
<thead>
<tr>
<th>Income group</th>
<th>Owner-occupier</th>
<th>Rent/ part rent</th>
<th>Rent/ rent free</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower</td>
<td>54</td>
<td>3</td>
<td>40</td>
<td>100</td>
</tr>
<tr>
<td>Middle</td>
<td>51</td>
<td>4</td>
<td>41</td>
<td>100</td>
</tr>
<tr>
<td>Upper</td>
<td>64</td>
<td>7</td>
<td>26</td>
<td>100</td>
</tr>
</tbody>
</table>

Base = All Pension Credit sample 583

2.3 Current sources of income

2.3.1 State benefits and pensions

Virtually everyone in the ENR sample was in receipt of at least one state benefit or pension, generally including the state retirement pension. Significant numbers were also receiving Council Tax Benefit (CTB), Attendance Allowance (AA), MIG, Housing Benefit (HB) and Disability Living Allowance (DLA).

The sample divides principally into those who have started to receive MIG since their original FRS interview, and those who remain as entitled non-recipients – ENRs. (There are also small numbers of past MIG recipients and failed claimants included in the total but not shown separately in the table.)

Table 2.10 Receipt of state benefits - ENR sample

<table>
<thead>
<tr>
<th>State support received</th>
<th>Total</th>
<th>Still ENR</th>
<th>ENR sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Retirement Pension (NI)</td>
<td>92</td>
<td>92</td>
<td>95</td>
</tr>
<tr>
<td>Council Tax Benefit</td>
<td>43</td>
<td>29</td>
<td>70</td>
</tr>
<tr>
<td>Attendance Allowance</td>
<td>33</td>
<td>29</td>
<td>43</td>
</tr>
<tr>
<td>Minimum Income Guarantee/Income Support</td>
<td>32</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Housing Benefit</td>
<td>28</td>
<td>18</td>
<td>45</td>
</tr>
<tr>
<td>DLA (Mobility)</td>
<td>13</td>
<td>12</td>
<td>13</td>
</tr>
<tr>
<td>DLA (Care)</td>
<td>9</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Incapacity Benefit</td>
<td>5</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Invalid Care Allowance</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Industrial Injuries Benefit</td>
<td>1</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Widow’s Benefits</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>War Pension</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Severe Disablement Allowance</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>None of these</td>
<td>2</td>
<td>2</td>
<td>0</td>
</tr>
</tbody>
</table>

Continued
Table 2.10  Continued

<table>
<thead>
<tr>
<th>State support received</th>
<th>Total</th>
<th>Still ENR</th>
<th>Now receiving MIG</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Retirement Pension (NI) only</td>
<td>26</td>
<td>40</td>
<td>0</td>
</tr>
<tr>
<td>State Retirement Pension &amp; other benefits</td>
<td>66</td>
<td>52</td>
<td>95</td>
</tr>
<tr>
<td>Other benefits but not State Retirement Pension</td>
<td>6</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>None of these</td>
<td>1</td>
<td>2</td>
<td>0</td>
</tr>
</tbody>
</table>

*Base = All ENR sample* 469 292 155

Those now receiving MIG were much more likely than those remaining as ENRs to be getting CTB, HB and AA. It is likely that ENRs in receipt of MIG will be automatically put forward to apply for these benefits following an application for MIG. Among those remaining as ENRs, 40 per cent were receiving only the state retirement pension.

The Pension Credit sample follows broadly the same pattern, but with fewer receiving CTB, HB, AA or DLA. Overall, 10 per cent of the Pension Credit sample were already in receipt of MIG.

Table 2.11  Receipt of state benefits - Pension Credit sample

<table>
<thead>
<tr>
<th>State support received</th>
<th>Total</th>
<th>Lower</th>
<th>Middle</th>
<th>Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Retirement Pension (NI) only</td>
<td>99</td>
<td>98</td>
<td>99</td>
<td>99</td>
</tr>
<tr>
<td>Council Tax Benefit</td>
<td>35</td>
<td>52</td>
<td>40</td>
<td>20</td>
</tr>
<tr>
<td>Housing Benefit</td>
<td>23</td>
<td>37</td>
<td>27</td>
<td>9</td>
</tr>
<tr>
<td>Attendance Allowance</td>
<td>17</td>
<td>25</td>
<td>16</td>
<td>14</td>
</tr>
<tr>
<td>Minimum Income Guarantee/Income Support</td>
<td>10</td>
<td>16</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>DLA (Mobility)</td>
<td>7</td>
<td>8</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>DLA (Care)</td>
<td>6</td>
<td>5</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Industrial Injuries Benefit</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>War Pension</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Severe Disablement Allowance</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Widow’s Benefits</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Incapacity Benefit</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Invalid Care Allowance</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>None of these</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

*Base = All Pension Credit sample* 583 191 213 179

The Pension Credit sample was divided into three distinct income bands. Virtually everyone was getting the state retirement pension, but receipt of other benefits was much less prevalent among the higher income groups. The principal income-related benefits largely account for this, but it was also true to a lesser extent for Attendance Allowance.
2.3.2 Income from employment

Very few people in either sample had any income from employment – just one per cent of the ENR sample, with an average weekly income of £92, and two per cent of the Pension Credit sample, with an average weekly income of £106.

2.3.3 Savings and investments

Among the ENR sample, just under two-thirds (63 per cent) had a current account and one-in-two had a savings account with a bank or building society. Twelve per cent held some premium bonds, but fewer than ten per cent held any other kind of savings or investment.

Those now receiving MIG were generally less likely to have any of the individual types of savings and investment, and 20 per cent of them had no savings or investments at all (compared with 12 per cent of those remaining as ENRs).

Table 2.12 Savings and investments - ENR sample

<table>
<thead>
<tr>
<th>Savings and Investments</th>
<th>Total</th>
<th>Still ENR</th>
<th>Now receiving MIG</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Account</td>
<td>63</td>
<td>67</td>
<td>55</td>
</tr>
<tr>
<td>Savings Account</td>
<td>51</td>
<td>57</td>
<td>39</td>
</tr>
<tr>
<td>Premium Bonds</td>
<td>12</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>ISA</td>
<td>8</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>National Savings Accounts or Certificate</td>
<td>7</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Stocks and/or Shares</td>
<td>7</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>Other Savings or Investment Accounts</td>
<td>4</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Bonds and Gifts</td>
<td>3</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>TESSA</td>
<td>2</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>PEP</td>
<td>2</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Unit or Investment Trusts</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Share Options/Employee share ownership</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Share clubs</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>None of these</td>
<td>14</td>
<td>12</td>
<td>20</td>
</tr>
</tbody>
</table>

Base = All ENR sample

Most types of holding were more widely held among the Pension Credit sample than among the ENR sample. Over three-quarters held a current account, nearly two-thirds had a bank or building society savings account, around a quarter held ISAs and Premium Bonds, and one in six (16 per cent) had stocks and shares. Whilst only a small minority had other forms of stock market investments, the prevalence was still substantially higher than among the ENR sample.
Table 2.13  Savings and investments - Pension Credit sample

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Lower</th>
<th>Middle</th>
<th>Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Account</td>
<td>78</td>
<td>73</td>
<td>81</td>
<td>79</td>
</tr>
<tr>
<td>Savings Account</td>
<td>64</td>
<td>61</td>
<td>63</td>
<td>68</td>
</tr>
<tr>
<td>ISA</td>
<td>26</td>
<td>18</td>
<td>23</td>
<td>34</td>
</tr>
<tr>
<td>Premium Bonds</td>
<td>22</td>
<td>18</td>
<td>24</td>
<td>23</td>
</tr>
<tr>
<td>Stocks and/or Shares</td>
<td>16</td>
<td>12</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>Bonds and Gilts</td>
<td>9</td>
<td>9</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>PEP</td>
<td>8</td>
<td>8</td>
<td>10</td>
<td>6</td>
</tr>
<tr>
<td>TESSA</td>
<td>7</td>
<td>7</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>National Savings Accounts or Certificate</td>
<td>7</td>
<td>7</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Other Savings or Investment Accounts</td>
<td>4</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Unit or Investment Trusts</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Share Options/Employee share ownership</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Share clubs</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>None of these</td>
<td>6</td>
<td>6</td>
<td>5</td>
<td>6</td>
</tr>
</tbody>
</table>

Base = All Pension Credit sample

At six per cent, the proportion of the Pension Credit sample with no savings or investments at all was much lower than for the ENR sample, and did not vary by income group. However, there were some differences among the different income groups in relation to particular types of savings, most noticeably with the higher income groups being more likely to have ISAs, and stocks and shares.

2.3.4  Private pensions

A substantial minority (38 per cent) of the ENR sample had an occupational pension from a former employer, while five per cent had a personal pension or income from an annuity.

Table 2.14  Private pensions

<table>
<thead>
<tr>
<th></th>
<th>ENR sample</th>
<th>Pension Credit sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total ENR</td>
<td>Still receiving ENR</td>
</tr>
<tr>
<td>Occupational pension</td>
<td>38</td>
<td>43</td>
</tr>
<tr>
<td>Personal pension/Income from annuity</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Base = All in ENR and Pension Credit samples

The prevalence of pensions from a former employer was much higher among the Pension Credit sample, and increased markedly among the higher income groups.
2.3.5 Other sources of income

Respondents were also asked about a range of other sources of income, aimed at aligning the coverage as far as possible with that of the FRS questionnaire. Thus, the following additional sources were covered:

- Ownership of physical assets (other than their own home) including other houses, holiday homes, farms, shops, warehouses, garages and other property.
- Other sources of income from other family members, medical/health insurance policies, trusts and covenants, royalties, and any other sources of income not already covered.

Only three per cent of the ENR sample, and two per cent of the Pension Credit sample, claimed ownership of any other property. One per cent of the ENR sample claimed to be receiving an income from other family members, but no-one in either sample claimed any of the other itemised sources of income. Two per cent of both samples claimed an income from another unspecified source.

2.4 Amounts of income from various sources

2.4.1 Income from benefits

State benefits, and principally the state retirement pension, formed the most important source of income for the majority of people. Typically, at the time of interview in 2002, those in the ENR sample were receiving around £93 per week from the state pension – £87 for those now also in receipt of MIG, excluding the value of MIG itself which contributed a further £33 on average, compared with £95 for those who were still ENRs. Those in the Pension Credit sample were receiving an average of £112 from the state pension. The following table illustrates the average weekly amounts received by those on the most prevalent benefits.

Table 2.15 Weekly income from particular benefits (as at 2002)

<table>
<thead>
<tr>
<th>Weekly income from benefit</th>
<th>ENR sample</th>
<th>Pension Credit sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Retirement Pension (NI)</td>
<td>£93.05</td>
<td>£111.70</td>
</tr>
<tr>
<td>Council Tax Benefit</td>
<td>£9.51</td>
<td>£6.95</td>
</tr>
<tr>
<td>Housing Benefit</td>
<td>£39.82</td>
<td>£35.42</td>
</tr>
<tr>
<td>Attendance Allowance</td>
<td>£45.05</td>
<td>£45.00</td>
</tr>
<tr>
<td>Minimum Income Guarantee/Income Support</td>
<td>£33.02</td>
<td>£34.68</td>
</tr>
<tr>
<td>DLA (Mobility)</td>
<td>£33.50</td>
<td>£30.19</td>
</tr>
<tr>
<td>DLA (Care)</td>
<td>£45.50</td>
<td>£49.11</td>
</tr>
</tbody>
</table>

Cell percentages

Base = Those receiving each benefit

The average income from state benefits as a whole (based on those in receipt of any benefit) is shown below.
Among the ENR sample, the difference between those now receiving MIG and those who were still ENRs is greater than accounted for by the value of MIG alone (average £33), again indicating that MIG recipients also benefit from a higher income from other state benefits. Among the Pension Credit sample there is no wide variation or consistent pattern of difference between the three income groups.

### 2.4.2 Income from savings

Although a majority of people had savings of some sort, the income from these typically forms a relatively small part of their overall weekly income – around £6 for the ENR sample and £10 for the Pension Credit sample.

Table 2.17 Average weekly income from savings (as at 2002)

<table>
<thead>
<tr>
<th></th>
<th>Cell percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>ENR sample</td>
</tr>
<tr>
<td></td>
<td>Total ENR</td>
</tr>
<tr>
<td>Average weekly income from savings</td>
<td>£6.23</td>
</tr>
<tr>
<td>Base = All with income from savings</td>
<td>400</td>
</tr>
</tbody>
</table>

For those in the ENR sample now receiving MIG, savings on average contribute less than £1 to their weekly income, compared with around £9 for those who are still ENRs. In the Pension Credit sample there is a steady but gradual increase in the average income from savings among those in the higher income groups.

### 2.4.3 Income from other sources

As noted earlier, a substantial minority of the ENR sample and the majority of the Pension Credit sample had a pension from a former employer. Few people had any other sources of income, beyond those already described. The table below summarises the typical income from employee pension schemes, and from other sources as a whole (i.e. all sources other than state benefits and savings), based on all those with the requisite source(s) of income.
Table 2.18  Average weekly income from other sources (as at 2002)

<table>
<thead>
<tr>
<th>Average weekly income from:</th>
<th>ENR sample</th>
<th>Pension Credit sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total ENR</td>
<td>Still ENR</td>
</tr>
<tr>
<td>Occupational pension</td>
<td>£36.88</td>
<td>£42.26</td>
</tr>
<tr>
<td>Other sources (exc. Benefits) as a whole</td>
<td>£37.60</td>
<td>£43.77</td>
</tr>
</tbody>
</table>

Base = Those with relevant source(s) of income

For those in the ENR sample, those now receiving MIG – as well as being less likely to have an occupational pension in the first place – were also typically getting less than half the income from such a pension as those who remained as ENRs. For the Pension Credit sample, both the prevalence of occupational pensions, and the typical income from them, increased according to income group.

2.5 Summary of income from all sources

The following table summarises the average income from all sources for both samples as a whole, and for their main subgroups. It also divides the income distribution into quartiles.

Table 2.19  Income from all sources - means and quartiles (as at 2002)

<table>
<thead>
<tr>
<th>Base</th>
<th>Mean Income</th>
<th>1st Quartile</th>
<th>2nd Quartile</th>
<th>3rd Quartile</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENR Total</td>
<td>£163.57</td>
<td>£112.00</td>
<td>£154.60</td>
<td>£203.44</td>
</tr>
<tr>
<td>Still ENR</td>
<td>£156.92</td>
<td>£100.82</td>
<td>£143.21</td>
<td>£201.34</td>
</tr>
<tr>
<td>Now receiving MIG</td>
<td>£176.01</td>
<td>£133.13</td>
<td>£169.80</td>
<td>£204.00</td>
</tr>
<tr>
<td>Pension Credit Total</td>
<td>£182.29</td>
<td>£140.14</td>
<td>£174.26</td>
<td>£215.22</td>
</tr>
<tr>
<td>Lower</td>
<td>£173.54</td>
<td>£121.38</td>
<td>£158.63</td>
<td>£206.46</td>
</tr>
<tr>
<td>Middle</td>
<td>£172.90</td>
<td>£130.53</td>
<td>£168.61</td>
<td>£206.26</td>
</tr>
<tr>
<td>Upper</td>
<td>£196.43</td>
<td>£151.03</td>
<td>£192.13</td>
<td>£230.42</td>
</tr>
</tbody>
</table>

Among the ENR sample, those now receiving MIG had an average weekly income from all sources of £176. A quarter of them were getting under £133, a half under £170, and three-quarters under £204, the remainder receiving more than this. In comparison, those remaining as ENRs were receiving around £20 less on average – a total of £157 per week. This difference is less than the average amount received from MIG itself, reflecting the fact that the remaining ENRs tended to have higher incomes from other sources, principally occupational pensions.

Among those remaining as ENRs, a quarter were getting under £101 per week – substantially less than the lowest quartile of MIG recipients – and their median income is also some £27 lower. However, a quarter of them had an income of £201 or more, almost as high as for MIG recipients (£204+), although the highest observed income (as represented by the 99th percentile) was considerably lower at £396 compared with £429.

Taken as a whole, the Pension Credit sample is better off than both the ENRs and those former ENRs now receiving MIG. However this is not true for everyone – it is only the highest income group which
is consistently better off than those now receiving MIG. For the lower and middle income groups, half of them are no better off than the average (median) MIG recipient, and the lower income Pension Credit group are noticeably worse off: a quarter had an income of £121 or less, some £12 less than the equivalent figure for MIG recipients, and a half had an income of £159 or less – again some £11 less than for MIG recipients. However, even the lowest Pension Credit group remains better off than those remaining as ENRs.

2.6 Value of savings and investments

One major aim of this survey was to generate an alternative measure of the value of savings and investments held by people identified on the FRS as ENRs. The Pension Credit sample were also asked the same set of questions, and this section illustrates the asset values reported by both the ENR and the Pension Credit samples. The questions used on this occasion incorporate a way of approximating for missing values where the respondent is not able to volunteer a precise answer; the results shown here incorporate all such adjustments, including statistical imputations where needed, and represent our ‘best estimate’ of the value of people’s assets using this approach.

Some of the categories of savings and investments shown in Tables 2.12 and 2.13 were combined for the purposes of asking about the value of, and income from, those holdings. Thus, ‘current’ and ‘savings’ accounts were combined into a single category, and ‘stocks and shares’, ‘share options’ and ‘share clubs’ were combined into a single category. The value of people’s savings was therefore measured in ten separate categories, compared with the 13 original headings. Here, because of the limitations of sample sizes, we only show individual values for the most widely held category – current and savings accounts. We also show an aggregate value for savings and investments as a whole, based on all those holding any category of assets.

| Table 2.20 Average value of savings - current and savings accounts (as at 2002) |
|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                   | **Cell percentages** |
|                   | ENR sample         | Pension Credit sample |
|                   | Total ENR | Still ENR | Now receiving MIG | Total PC | Lower | Middle | Upper |
| Current & savings accounts | £5,923 | £7,835 | £1,998 | £8,024 | £6,585 | £6,808 | £10,100 |
| Base = All with current/ savings accounts | 392 | 252 | 120 | 540 | 175 | 199 | 166 |

Those from the ENR sample now receiving MIG typically had around £2,000 in this type of savings, whilst those remaining as ENRs had about four times as much. The lower and middle income groups in the Pension Credit sample had, on average, somewhat less than the remaining ENRs, whilst the highest income group had considerably more, at around £10,000.

Whilst savings accounts were much the most prevalent form of asset, once we take account of other forms of savings and investment we bring in a wider range of people and the average value of their assets also increases. The following table shows the average value of people’s savings aggregated
across all categories, based on all those holding any form of saving or investment.

**Table 2.21 Average value of savings – all savings and investments (as at 2002)**

<table>
<thead>
<tr>
<th></th>
<th>ENR sample</th>
<th>Pension Credit sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total ENR</td>
<td>Still ENR</td>
</tr>
<tr>
<td>All savings &amp; investments</td>
<td>£9,354</td>
<td>£12,831</td>
</tr>
<tr>
<td>Base = All with savings &amp;</td>
<td>400</td>
<td>256</td>
</tr>
</tbody>
</table>

Thus, for those with any form of savings or investments:

- Among the ENR sample:
  - those now receiving MIG had an average of around £2,300 in assets;
  - those remaining as ENRs had an average of around £12,800 in assets;

- Among the Pension Credit sample:
  - the lower and middle income groups had broadly similar amounts of assets, averaging either side of £14,000;
  - the higher income group had about 50 per cent more than this, averaging just under £22,000.

Average asset values also varied somewhat between different demographic groups, in both samples.

**Table 2.22 Average value of savings – all savings and investments (as at 2002)**

<table>
<thead>
<tr>
<th></th>
<th>ENR sample</th>
<th>Pension Credit sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total ENR</td>
<td>Still ENR</td>
</tr>
<tr>
<td>All with savings</td>
<td>£9,354</td>
<td></td>
</tr>
<tr>
<td>Pensioner couples</td>
<td>£11,531</td>
<td></td>
</tr>
<tr>
<td>Single male pensioners</td>
<td>£7,345</td>
<td></td>
</tr>
<tr>
<td>Single female pensioners</td>
<td>£8,791</td>
<td></td>
</tr>
<tr>
<td>Aged under 70 years</td>
<td>£10,725</td>
<td></td>
</tr>
<tr>
<td>Aged 70 - 79 years</td>
<td>£9,074</td>
<td></td>
</tr>
<tr>
<td>Aged 80 years or more</td>
<td>£8,779</td>
<td></td>
</tr>
<tr>
<td>Own or pay mortgage</td>
<td>£11,872</td>
<td></td>
</tr>
<tr>
<td>Pay rent (or part-rent/part-mortgage)</td>
<td>£4,057</td>
<td></td>
</tr>
</tbody>
</table>

In both samples, couples had substantially more savings than single people, and single women tended
to have slightly more than single men. Owner-occupiers were much better off than tenants, with around three times the average value of savings. There were no great differences according to age.

We asked people about various things that might have affected their savings. Respondents were shown a list, and were asked whether they had been affected by any of the listed items since their FRS interview.

### Table 2.23  Changes that might affect people’s savings

<table>
<thead>
<tr>
<th>Change in Savings</th>
<th>ENR sample</th>
<th>Pension Credit sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total ENR</td>
<td>Still ENR</td>
</tr>
<tr>
<td>Spent some savings</td>
<td>35 38 27</td>
<td>43 36 43 47</td>
</tr>
<tr>
<td>Lent money to a friend or family member</td>
<td>3 3 1</td>
<td>5 4 5 5</td>
</tr>
<tr>
<td>Had to pay large unexpected bill</td>
<td>9 9 8</td>
<td>14 13 12 16</td>
</tr>
<tr>
<td>Sold some shares/investments</td>
<td>1 2 0</td>
<td>3 3 3 3</td>
</tr>
<tr>
<td>Drop in value of savings/investments</td>
<td>8 10 4</td>
<td>18 15 16 23</td>
</tr>
<tr>
<td>Added to savings</td>
<td>4 5 2</td>
<td>6 8 5 4</td>
</tr>
<tr>
<td>Received lump sum from retirement</td>
<td>1 1 0</td>
<td>1 1 0 1</td>
</tr>
<tr>
<td>Received money from an inheritance</td>
<td>2 2 1</td>
<td>2 1 1 3</td>
</tr>
<tr>
<td>Received money from an insurance policy</td>
<td>2 3 2</td>
<td>3 1 3 3</td>
</tr>
<tr>
<td>Took some capital from the value of my house</td>
<td>1 1 1</td>
<td>1 1 0 0</td>
</tr>
<tr>
<td>None of these</td>
<td>54 50 63</td>
<td>42 45 45 37</td>
</tr>
</tbody>
</table>

*Base = All in ENR & Pension Credit samples*  

Over a half (54 per cent) of the ENR sample as a whole, and more than three-fifths of MIG recipients, said that none of these things had affected them. However, more than a third overall (35 per cent) said they had spent some of their savings, nine per cent had had to settle a large bill and eight per cent said they had suffered a drop in the value of their savings or investments.

Among the Pension Credit sample, fewer people (42 per cent) had been unaffected. More than two-fifths (43 per cent) said they had spent some of their savings, 18 per cent said they had suffered a drop in the value of their savings or investments, and 14 per cent had had to settle a large bill. Those in the higher income groups were more likely to have spent some of their savings.

Relatively few people in either sample had experienced anything that would have increased the value of their savings.

### 2.7  Savings in relation to MIG eligibility

For the ENR sample, people were selected as entitled non-recipients on the basis of their original FRS interview. At the follow-up stage, if they (a) had not been in receipt of MIG in the meantime, and (b) had not put in a claim which had failed, we have described them up to this point as ‘remaining as ENRs’ (shown in tables as ‘Still ENR’). However, a proportion of these people now have asset values in excess of the £12,000 eligibility threshold. The survey did not set out to re-establish people’s level of
entitlement in detail, which is dependent on the interaction of income and allowances as well as the value of their savings. However, we can apply a basic test of their eligibility, in terms of whether their current level of savings falls within the MIG eligibility threshold of £12,000.

The following table is based on all those currently labelled as ‘Still ENR’, including any who had no savings at all, and groups their current assets into various value-bands including the current and historical thresholds of £12,000 and £8,000. The values of people’s assets when used during the interview for comparison with their FRS asset value were, of necessity, amounts that excluded any statistical imputations for missing values on any component of a person’s assets. Table 2.24 shows the distribution of such pre-imputed values and, for comparison, the distribution after imputation.

**Table 2.24  Current value of savings and investments - those classed as ‘Still ENR’ (as at 2002)**

<table>
<thead>
<tr>
<th>All savings &amp; investments</th>
<th>Still ENR Pre-imputation</th>
<th>Still ENR Post-imputation</th>
</tr>
</thead>
<tbody>
<tr>
<td>£0-£6,000</td>
<td>71</td>
<td>67</td>
</tr>
<tr>
<td>£6,000-£8,000</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>£8,000-£12,000</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>£12,000-£14,000</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>£14,000-£20,000</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>£20,000+</td>
<td>13</td>
<td>14</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td><strong>292</strong></td>
<td><strong>292</strong></td>
</tr>
</tbody>
</table>

Respondents were selected using an £8,000 savings threshold, which was current at the time of their FRS interview. On the basis of the pre-imputed values, of those classed as ‘still ENR’ in the current interview, three-quarters (76 per cent) still had assets that remained below this threshold, and 84 per cent had assets below the current threshold of £12,000. However, 16 per cent had assets which would place them above the eligibility threshold for MIG. If we base the figures on data that include statistical imputations to correct for missing values during the interview, slightly more people appear ineligible: 81 per cent remain below the current threshold, but 19 per cent fall above it.

This apparent increase in the value of assets for the ENR sample seems to run counter to the respondents’ own views, as described at the end of the previous section. A more detailed comparison of current asset values with those measured on the FRS is contained in Chapter 8. In summary, 60 per cent of respondents showed only a small degree of change, regarded as within acceptable levels of tolerance. A further 19 per cent of respondents agreed with the observed change or were able to justify it, and five per cent were not sufficiently sure to comment on the change. However around 15 per cent of people could not explain the apparent change in their assets, and this is explored in more detail in Chapter 8.

**2.8 Conclusions**

- Thirty per cent of the ENR sample had become current recipients of MIG since their FRS interview.
- The proportion of respondents in the Pension Credit sample who were claiming MIG was 10 per cent.
• The ENR sample had a much larger proportion of single female pensioners compared with the Pension Credit sample, 57 per cent and 38 per cent respectively. In comparison, the Pension Credit sample had a larger proportion of pensioner couples (45 per cent) compared with the ENR sample (26 per cent).

• Among pensioner couples, 63 per cent of the ENR sample were both aged under 75 years compared with 53 per cent of the Pension Credit couples.

• State Retirement Pension only was received by 26 per cent of ENRs compared with 48 per cent of the Pension Credit group. A larger proportion of ENRs were in receipt of Council Tax Benefit (CTB), Housing Benefit (HB), Attendance Allowance (AA) and MIG compared with the Pension Credit group.

• Those ENRs who were now in receipt of MIG were much more likely than those remaining as ENRs to be getting CTB, HB and AA. This is likely to reflect automatic assessment for these benefits following a MIG application.

• A larger proportion of the Pension Credit sample owned their home outright, compared with the ENR sample, 57 per cent and 43 per cent respectively.

• Overall, 14 per cent of ENRs had no savings compared with six per cent of the Pension Credit group. Of those with savings, the average total value for pensioner couples was £11,531 for ENRs and £18,834 for the Pension Credit group. The average total value for single male pensioners was £7,345 for ENRs and £15,325 for the Pension Credit group. The average total value for single female pensioners was £8,791 for ENRs and £16,258 for the Pension Credit sample (at the time of interview in 2002).

• The proportion of ENRs who reported receiving income from an occupational pension was 38 per cent compared with 72 per cent for the Pension Credit group.

• The average weekly income from all sources for ENRs not receiving MIG was £163.57 compared with £176.01 for those who were receiving MIG. The average weekly income for the Pension Credit group was £182.29 (at the time of interview in 2002).

• Thirty-five per cent of ENRs reported that they had spent some of their savings since the time of their FRS interview compared with 43 per cent of the Pension Credit group. Relatively few reported a change in circumstances which would have increased the value of their savings.

• For those with savings, ENRs receiving MIG had an average of £2,327 compared with £12,831 for those not receiving MIG (see Chapter 8 for a further discussion of these issues).
3 Living standards

3.1 Introduction

This chapter looks at the living standards of the two samples of pensioners – entitled non-recipients (ENRs) and the Pension Credit group – as people’s financial circumstances and their perceptions of their finances may prompt or hinder a claim for benefits.

Section 3.2 examines respondents’ ability to afford key items of food, clothing, leisure and entertainment and consumer durables, and combines these into a measure of relative material wellbeing. Section 3.3 presents information on the adequacy of heating and receipt of Winter Fuel Payments. Section 3.4 describes how the two groups of pensioners were managing their finances, which includes the use of credit and the Social Fund and whether they had any debts or savings. Finally, section 3.5 draws together all the information and provides an overall summary of hardship. A number of the detailed tables referred to in the text are reproduced in Appendix B, as indicated by the prefix B, for example Table B.1.

3.2 Relative material wellbeing

Marsh et al.\(^{12}\) define material wellbeing as the ‘ability of families to afford to buy things’. They go on to argue that ‘it is relative in that while few people may be able to afford to buy all they want to, those who cannot afford commonly owned items may not just feel materially deprived but socially excluded’ (p123).

This section considers four main areas of spending used by Marsh et al. to develop an indicator of hardship: food, clothing, leisure and entertainment and consumer durables, covering 19 items of expenditure in total. The areas of spending and the particular items were chosen because they were the key ones in the DWP’s existing survey of low-income families, with minor adaptations to make it more appropriate to a population of pensioners.

Respondents were asked if they had each item, and, if not, whether this was because they did not want, or need, the item or because they could not afford it. The interview was designed to ensure that respondents could give their answers without disclosing them to anyone but the interviewer.

Sometimes people said they did not have things (in particular, consumer durables) because they were ‘too expensive’. Such answers were not taken automatically to imply that they could not afford them; in many instances they could afford them, but did not want them simply because they regarded them as too expensive to be a sensible use of money. Such responses were probed and coded as ‘do not want’ if that was the precise meaning.

3.2.1 Buying food

Respondents were asked if they had a cooked main meal every day, fruit and vegetables every day, and cakes and biscuits on most days. They were also asked if they wanted or needed these meals and foods.

The majority of ENRs thought that having the three food items was desirable, but 29 per cent did not want or need cakes or biscuits on most days. More than 95 per cent of ENRs said they could afford all three food items. Four per cent of the ENRs could not afford cakes or biscuits on most days.

In the Pension Credit group, 98 per cent could afford or did not want/need the three items, two per cent could not afford fruit and vegetables every day and two per cent could not afford cakes and biscuits on most days.

3.2.2 Buying clothing

The respondents were each asked if they had three clothing items: a weatherproof coat, two pairs of all-weather shoes and new, not second-hand, clothes when they needed them. For each item, more than 91 per cent of respondents in each pensioner group said it was something they would want or need.

Eleven per cent of ENRs and seven per cent of the Pension Credit group were unable to afford brand new (rather than second-hand) clothes when they needed them. There were no detectable differences in this respect between respondents entitled to MIG but not receiving it and those who had recently started receiving MIG, nor among different types of Benefit Units.

3.2.3 Leisure and entertainment

Two items used to measure material wellbeing (a celebration, with presents, for friends and family at special occasions like birthdays; and money for trips or outings) may not be considered basic necessities, but are a measure of ability to participate in society. On average, respondents were less likely to be able to afford these items than the food or clothing items. A fifth of ENRs (20 per cent) could not afford money for trips or outings, and 17 per cent said they could not afford a celebration with presents at special occasions. These percentages were lower for the Pension Credit group: 15 per cent and nine per cent respectively.

Single ENRs aged under 75 were more likely than other ENRs to say they could not afford a celebration with presents at special occasions (30 per cent, compared with 11 per cent of single ENRs aged 75 and over) and money for trips or outings (31 per cent compared with 13 per cent of single ENRs aged 75 and over). There were no statistically significant differences by Benefit Unit composition of the Pension Credit group.

3.2.4 Consumer durables

Finally, respondents were asked if they had the use of 11 consumer durables: a colour TV set, a fridge, a deep freeze, a washing machine, a tumble drier, a telephone, a dishwasher, a video recorder, central heating (including storage heaters), a microwave oven and a car or van. If they did not have one of
their own because they had access to one provided by a friend or relative, for example, their son had a car they could use, then it was coded as ‘has item’.

Several items were owned by virtually all Pensioner Benefit Units in the ENR and Pension Credit samples: colour television (98 per cent and 99 per cent respectively) refrigerators (98 per cent and 99 per cent respectively) and telephones (97 per cent and 98 per cent respectively). It should also be noted that as these items usually last for several years, possession may be more influenced by previous income, than by their current situation. The percentages of respondents who owned the items were similar to those found among all types of households in the General Household Survey\(^\text{13}\).

Several items were seen as unnecessary by a majority of ENR and Pension Credit Pensioner Benefit Unit(s). In particular 86 per cent of ENRs and 89 per cent of the Pension Credit group did not want or need a dishwasher.

Five per cent of ENRs and three per cent of the Pension Credit sample wanted to have central heating but could not afford it. For each of the other consumer durables there was a small minority who would have liked it but could not afford it. The item with the largest percentages unable to afford it was a tumble drier (seven per cent of ENRs and six per cent of the Pension Credit sample).

### 3.2.5 All the items of expenditure

The majority of ENRs reported that they could afford most of the items covered in 3.2.1 to 3.2.4, but there were a minority who could not. The tables, therefore, show the average number of items that ENRs and the Pension Credit group could not afford (ranging from none to 11 items among ENRs and none to eight items among the Pension Credit group).

On average, ENRs were going without one (1.0) item from the list of 19 items. The Pension Credit group was slightly better off on average: its members were going without 0.6 items on average. Single ENRs aged under 75 were going without over one and a half (1.5) items on average, compared with only 0.7 among single ENRs aged 75 or over. This difference is explained by a larger proportion of those aged 75 or over who indicated that they did not want an item, compared with a larger proportion of those aged under 75 who reported that they were unable to afford the items.

<table>
<thead>
<tr>
<th>Table 3.1 Percentage of respondents who have each item: entitled non-recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Item</strong></td>
</tr>
<tr>
<td><strong>Food items</strong></td>
</tr>
<tr>
<td>Cooked main meal every day</td>
</tr>
<tr>
<td>Fruit and vegetables every day</td>
</tr>
<tr>
<td>Cakes/biscuits on most days</td>
</tr>
<tr>
<td><strong>Clothing items</strong></td>
</tr>
<tr>
<td>Weatherproof coat for each adult</td>
</tr>
<tr>
<td>Two pairs of all-weather shoes for each adult</td>
</tr>
<tr>
<td>New, not second hand clothes, when needed</td>
</tr>
</tbody>
</table>

### Table 3.1 Continued

<table>
<thead>
<tr>
<th>Item</th>
<th>Has item</th>
<th>Does not want /need</th>
<th>Cannot afford</th>
<th>Base = entitled non-recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leisure and entertainment items</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Celebration with presents at special occasions</td>
<td>71</td>
<td>12</td>
<td>17</td>
<td>447</td>
</tr>
<tr>
<td>Money for trips or outings</td>
<td>52</td>
<td>27</td>
<td>20</td>
<td>447</td>
</tr>
<tr>
<td>Consumer durables</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colour TV</td>
<td>98</td>
<td>2</td>
<td>*</td>
<td>447</td>
</tr>
<tr>
<td>Refrigerator</td>
<td>98</td>
<td>2</td>
<td>*</td>
<td>447</td>
</tr>
<tr>
<td>Telephone</td>
<td>97</td>
<td>2</td>
<td>*</td>
<td>447</td>
</tr>
<tr>
<td>Deep freeze</td>
<td>85</td>
<td>11</td>
<td>4</td>
<td>447</td>
</tr>
<tr>
<td>Washing machine</td>
<td>84</td>
<td>14</td>
<td>2</td>
<td>447</td>
</tr>
<tr>
<td>Central heating</td>
<td>84</td>
<td>10</td>
<td>5</td>
<td>447</td>
</tr>
<tr>
<td>Microwave oven</td>
<td>69</td>
<td>29</td>
<td>2</td>
<td>447</td>
</tr>
<tr>
<td>Video recorder</td>
<td>60</td>
<td>35</td>
<td>5</td>
<td>447</td>
</tr>
<tr>
<td>Tumble drier</td>
<td>38</td>
<td>54</td>
<td>7</td>
<td>447</td>
</tr>
<tr>
<td>Car or van</td>
<td>33</td>
<td>62</td>
<td>4</td>
<td>447</td>
</tr>
<tr>
<td>Dishwasher</td>
<td>8</td>
<td>86</td>
<td>5</td>
<td>447</td>
</tr>
<tr>
<td>Average number of items mentioned from a total of 19 items</td>
<td>1.0</td>
<td></td>
<td></td>
<td>447</td>
</tr>
</tbody>
</table>

### Table 3.2 Percentage of respondents who have each item: Pension Credit group

<table>
<thead>
<tr>
<th>Item</th>
<th>Has item</th>
<th>Does not want /need</th>
<th>Cannot afford</th>
<th>Base = Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food items</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cooked main meal every day</td>
<td>92</td>
<td>7</td>
<td>1</td>
<td>583</td>
</tr>
<tr>
<td>Fruit and vegetables every day</td>
<td>88</td>
<td>10</td>
<td>2</td>
<td>583</td>
</tr>
<tr>
<td>Cakes/biscuits on most days</td>
<td>62</td>
<td>36</td>
<td>2</td>
<td>583</td>
</tr>
<tr>
<td>Clothing items</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weatherproof coat for each adult</td>
<td>93</td>
<td>6</td>
<td>2</td>
<td>583</td>
</tr>
<tr>
<td>Two pairs of all-weather shoes for each adult</td>
<td>92</td>
<td>6</td>
<td>2</td>
<td>583</td>
</tr>
<tr>
<td>New, not second hand clothes, when needed</td>
<td>89</td>
<td>4</td>
<td>7</td>
<td>583</td>
</tr>
<tr>
<td>Leisure and entertainment items</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Celebration with presents at special occasions</td>
<td>82</td>
<td>9</td>
<td>9</td>
<td>583</td>
</tr>
<tr>
<td>Money for trips or outings</td>
<td>67</td>
<td>18</td>
<td>15</td>
<td>583</td>
</tr>
<tr>
<td>Consumer durables</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colour TV</td>
<td>99</td>
<td>*</td>
<td>0</td>
<td>583</td>
</tr>
<tr>
<td>Refrigerator</td>
<td>99</td>
<td>*</td>
<td>0</td>
<td>583</td>
</tr>
<tr>
<td>Telephone</td>
<td>98</td>
<td>1</td>
<td>*</td>
<td>583</td>
</tr>
<tr>
<td>Deep freeze</td>
<td>89</td>
<td>9</td>
<td>1</td>
<td>583</td>
</tr>
<tr>
<td>Washing machine</td>
<td>90</td>
<td>9</td>
<td>1</td>
<td>583</td>
</tr>
<tr>
<td>Central heating</td>
<td>88</td>
<td>9</td>
<td>3</td>
<td>583</td>
</tr>
<tr>
<td>Microwave oven</td>
<td>77</td>
<td>22</td>
<td>1</td>
<td>583</td>
</tr>
<tr>
<td>Video recorder</td>
<td>78</td>
<td>21</td>
<td>1</td>
<td>583</td>
</tr>
<tr>
<td>Tumble drier</td>
<td>40</td>
<td>53</td>
<td>6</td>
<td>583</td>
</tr>
</tbody>
</table>

Continued
Table 3.2  Continued

<table>
<thead>
<tr>
<th>Item</th>
<th>Has item</th>
<th>Does not want</th>
<th>Cannot afford</th>
<th>Base = Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Car or van</td>
<td>46</td>
<td>50</td>
<td>5</td>
<td>583</td>
</tr>
<tr>
<td>Dishwasher</td>
<td>6</td>
<td>89</td>
<td>5</td>
<td>583</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average number of items mentioned from a total of 19 items</td>
<td>0.6</td>
<td></td>
<td>583</td>
<td></td>
</tr>
</tbody>
</table>

Table 3.2 includes those items where over five per cent of ENRs reported that they could not afford them. It shows that for all items the proportion of those already in receipt of MIG who said that they could not afford the item was greater than the proportion reporting non-receipt. For example, 21 per cent of those now receiving MIG said they were unable to afford a ‘celebration with presents at special occasions’ compared with 15 per cent of ENRs not receiving MIG. The differences are not statistically significant, but suggest that those who have successfully claimed MIG since their original FRS interview may have higher levels of hardship compared with the group who have not applied. Alternatively, it may suggest this group of younger pensioners have higher expectations than those aged over 75 years who appear to ‘make do’. The proportion of those who could not afford ‘money for trips and outings’ who were aged under 75 (and single) was 31 per cent compared with 13 per cent aged over 75 years (see Table 3.4).

Table 3.3  Types of items that ENR Pensioner Benefit Unit(s) cannot afford by claimant status

<table>
<thead>
<tr>
<th>Items mentioned by over 5%</th>
<th>Entitled to but not receiving MIG</th>
<th>Currently receiving MIG</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money for trips or outings</td>
<td>19</td>
<td>22</td>
<td>20</td>
</tr>
<tr>
<td>Celebration with presents at special occasions</td>
<td>15</td>
<td>21</td>
<td>17</td>
</tr>
<tr>
<td>New, not second hand clothes, when needed</td>
<td>9</td>
<td>16</td>
<td>11</td>
</tr>
<tr>
<td>Use of a tumble drier</td>
<td>6</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>Two pairs of all-weather shoes for each adult</td>
<td>6</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>Average number of items mentioned from a total of 19 items</td>
<td>0.9</td>
<td>1.3</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Table 3.3 includes those items where over five per cent of ENRs reported that they could not afford them. It shows that for all items the proportion of those already in receipt of MIG who said that they could not afford the item was greater than the proportion reporting non-receipt. For example, 21 per cent of those now receiving MIG said they were unable to afford a ‘celebration with presents at special occasions’ compared with 15 per cent of ENRs not receiving MIG. The differences are not statistically significant, but suggest that those who have successfully claimed MIG since their original FRS interview may have higher levels of hardship compared with the group who have not applied. Alternatively, it may suggest this group of younger pensioners have higher expectations than those aged over 75 years who appear to ‘make do’. The proportion of those who could not afford ‘money for trips and outings’ who were aged under 75 (and single) was 31 per cent compared with 13 per cent aged over 75 years (see Table 3.4).

Table 3.3 Types of items that ENR Pensioner Benefit Unit(s) cannot afford by claimant status

<table>
<thead>
<tr>
<th>Items mentioned by over 5%</th>
<th>Entitled to but not receiving MIG</th>
<th>Currently receiving MIG</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money for trips or outings</td>
<td>19</td>
<td>22</td>
<td>20</td>
</tr>
<tr>
<td>Celebration with presents at special occasions</td>
<td>15</td>
<td>21</td>
<td>17</td>
</tr>
<tr>
<td>New, not second hand clothes, when needed</td>
<td>9</td>
<td>16</td>
<td>11</td>
</tr>
<tr>
<td>Use of a tumble drier</td>
<td>6</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>Two pairs of all-weather shoes for each adult</td>
<td>6</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>Average number of items mentioned from a total of 19 items</td>
<td>0.9</td>
<td>1.3</td>
<td>1.0</td>
</tr>
</tbody>
</table>
Table 3.4 Types of items that ENR Pensioner Benefit Unit(s) cannot afford by composition of Benefit Unit

<table>
<thead>
<tr>
<th>Items mentioned by over 5%</th>
<th>Single under 75</th>
<th>Single 75 or over</th>
<th>Couple both under 75</th>
<th>Couple one or both 75 or over</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money for trips or outings</td>
<td>31</td>
<td>13</td>
<td>27</td>
<td>[30]</td>
<td>20</td>
</tr>
<tr>
<td>Celebration with presents at special occasions</td>
<td>30</td>
<td>11</td>
<td>19</td>
<td>[16]</td>
<td>17</td>
</tr>
<tr>
<td>New, not second hand clothes, when needed</td>
<td>16</td>
<td>8</td>
<td>14</td>
<td>[9]</td>
<td>11</td>
</tr>
<tr>
<td>Two pairs of all-weather shoes for each adult</td>
<td>10</td>
<td>4</td>
<td>12</td>
<td>[7]</td>
<td>7</td>
</tr>
</tbody>
</table>

Average number of items mentioned from a total of 19 items: 1.5 0.7 1.3 [1.1] 1.0

Base = Entitled non-recipients 100 230 74 43 447

3.2.6 Overall material wellbeing

Marsh et al (2001) constructed a material hardship score that avoided the need to make subjective judgements about the importance of having the 19 different items. The score is based on ‘prevalence weighting’, where a higher score is given to people who cannot afford the most commonly-owned items among ENRs and potential Pension Credit recipients. This scoring system assumes that it is more of a hardship to go without something that nearly everybody has than to go without something few people own. The higher the score, the higher the level of hardship on this measure. The main usefulness of the scores lies in enabling comparison of different subgroups of the pensioners under study.

Overall, ENRs had higher average scores than the Pension Credit group, on all four sets of items separately, and on all items combined (Table 3.5). ENRs who were currently receiving MIG had higher average scores than those entitled to but not receiving MIG.

When composition of Benefit Unit was looked at (Table 3.7) single ENRs aged under 75 had higher average scores than single ENRs aged 75 or over. There was no statistically significant difference between the scores of single ENRs aged under 75 years and the scores of ENRs in a couple where both were aged under 75. In the Pension Credit group there were no statistically significant differences by Benefit Unit composition (table not shown).

Not surprisingly, among both ENRs and the Pension Credit group, those with assets of £8,000 or less had higher average hardship scores than their counterparts with assets of more than £8,000.

---

14 Each respondent who cannot afford an item is given a score that is based on the percentage of people in the sample who said they had the item. So, for example, people who cannot afford the most commonly owned items, such as a TV, get higher scores than those who could not afford less commonly owned items, such as dishwashers. These weighted scores are then summed to create an overall hardship score. The total is divided by the maximum possible score to give a standardised score with a value between 0 and 100 for all respondents. The highest score is 100 if the respondent lacked all items, and the lowest score is zero for people with all items, and so the higher the score the higher the level of hardship.
Table 3.5  Average ‘prevalence-weighted’ material hardship scores

<table>
<thead>
<tr>
<th></th>
<th>Entitled non-recipients</th>
<th>Pension Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food items</td>
<td>2.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Clothing items</td>
<td>7.4</td>
<td>3.7</td>
</tr>
<tr>
<td>Leisure and entertainment items</td>
<td>18.4</td>
<td>11.6</td>
</tr>
<tr>
<td>Consumer durables</td>
<td>2.6</td>
<td>1.4</td>
</tr>
<tr>
<td>All items</td>
<td>4.8</td>
<td>2.9</td>
</tr>
<tr>
<td>Base</td>
<td>447</td>
<td>583</td>
</tr>
</tbody>
</table>

Note: minimum score is 0 (has all items) and maximum score is 100 (has no items) for each scale. See section 3.2.6 for explanation of ‘prevalence-weighting’.

Table 3.6  Average prevalence-weighted material hardship scores by claimant status: entitled non-recipients

<table>
<thead>
<tr>
<th></th>
<th>Entitled to but not receiving MIG</th>
<th>Currently receiving MIG</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food items</td>
<td>2</td>
<td>2.6</td>
</tr>
<tr>
<td>Clothing items</td>
<td>6.2</td>
<td>9.7</td>
</tr>
<tr>
<td>Leisure and entertainment items</td>
<td>17.1</td>
<td>21.2</td>
</tr>
<tr>
<td>Consumer durables</td>
<td>1.9</td>
<td>3.9</td>
</tr>
<tr>
<td>All items</td>
<td>4.1</td>
<td>6.3</td>
</tr>
<tr>
<td>Base</td>
<td>292</td>
<td>155</td>
</tr>
</tbody>
</table>

Note: minimum score is 0 (has all items) and maximum score is 100 (has no items) for each scale.

Table 3.7  Average prevalence-weighted material hardship scores by composition of Benefit Unit: entitled non-recipients

<table>
<thead>
<tr>
<th></th>
<th>Single under 75</th>
<th>Single 75 or over</th>
<th>Couple both under 75</th>
<th>Couple one/both 75 or over</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food items</td>
<td>3.2</td>
<td>1.6</td>
<td>3</td>
<td>[2.1]</td>
<td>2.2</td>
</tr>
<tr>
<td>Clothing items</td>
<td>11.9</td>
<td>4.6</td>
<td>10.7</td>
<td>[6.7]</td>
<td>7.4</td>
</tr>
<tr>
<td>Leisure and entertainment items</td>
<td>29.9</td>
<td>11.9</td>
<td>22.3</td>
<td>[21.8]</td>
<td>18.4</td>
</tr>
<tr>
<td>Consumer durables</td>
<td>3.7</td>
<td>2.2</td>
<td>2.2</td>
<td>[2.5]</td>
<td>2.6</td>
</tr>
<tr>
<td>All items</td>
<td>7.4</td>
<td>3.4</td>
<td>5.7</td>
<td>[4.9]</td>
<td>4.8</td>
</tr>
<tr>
<td>Base = Entitled non-recipients</td>
<td>100</td>
<td>230</td>
<td>74</td>
<td>43</td>
<td>447</td>
</tr>
</tbody>
</table>

Note: minimum score is 0 (has all items) and maximum score is 100 (has no items) for each scale.
### Table 3.8 Average prevalence-weighted material hardship scores by value of assets: entitled non-recipients and Pension Credit group

<table>
<thead>
<tr>
<th>Item</th>
<th>ENR group Value of assets</th>
<th>Pension Credit group Value of assets</th>
<th>Mean score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£8,000 or less</td>
<td>£8,001 or more</td>
<td>£8,000 or less</td>
</tr>
<tr>
<td>Food items</td>
<td>2.6</td>
<td>0.6</td>
<td>2.2</td>
</tr>
<tr>
<td>Clothing items</td>
<td>8.5</td>
<td>2.1</td>
<td>5.4</td>
</tr>
<tr>
<td>Leisure and entertainment items</td>
<td>20.8</td>
<td>7.5</td>
<td>16.5</td>
</tr>
<tr>
<td>Consumer durables</td>
<td>2.9</td>
<td>1.1</td>
<td>2.0</td>
</tr>
<tr>
<td>All items</td>
<td>5.4</td>
<td>1.7</td>
<td>4.1</td>
</tr>
<tr>
<td>Base</td>
<td>373</td>
<td>74</td>
<td>370</td>
</tr>
</tbody>
</table>

Note: minimum score is 0 (has all items) and maximum score is 100 (has no items) for each scale.

### 3.2.7 Replacing items

Respondents were also asked to look at a list of household and personal items and indicate if they needed to replace any of them at the moment but could not find the money to do so.

Table 3.9 shows that the most frequently mentioned item was carpets, mentioned by 11 per cent of ENRs and nine per cent of the Pension Credit group. This was followed by a replacement bed for six per cent of both ENR and Pension Credit samples. There were no statistically significant differences between the two groups for all items and there were no statistically significant differences among ENRs or among the Pension Credit group when composition of Benefit Unit was looked at (tables not shown).

ENRs were unable to replace, on average, less than one (0.6) item from the list of 12, but the numbers for individual ENRs ranged from none to nine. The average number of items the Pension Credit group were unable to replace was not statistically different.

### Table 3.9 Types of items needing replacement

<table>
<thead>
<tr>
<th>Item</th>
<th>ENR group</th>
<th>Pension Credit group</th>
<th>Percentage who cannot afford to replace items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carpets</td>
<td>11</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Bed</td>
<td>6</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Other furniture</td>
<td>6</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Cooker</td>
<td>6</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Curtains</td>
<td>6</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Refrigerator</td>
<td>5</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Washing machine</td>
<td>4</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Footwear</td>
<td>4</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Other electrical equipment</td>
<td>3</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Bedding</td>
<td>2</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Heater</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Average number of items mentioned from a total of 12 possible items</td>
<td>0.6</td>
<td>0.5</td>
<td></td>
</tr>
<tr>
<td>Base</td>
<td>447</td>
<td>583</td>
<td></td>
</tr>
</tbody>
</table>
3.3 Adequacy of heating

Nearly all ENRs and the Pension Credit group said that they could keep their home adequately warm. One per cent said they could not because they were worried about fuel bills (Table B.1).

The majority (84 per cent of ENRs and 88 per cent of the Pension Credit group) had working central heating. Among ENRs, 81 per cent of owner-occupiers and 89 per cent of renters had working central heating compared with 88 per cent of owner-occupiers and 90 per cent of renters of the Pension Credit group who had working central heating (Table B.2). These differences were not significant.

Three per cent of ENRs (and less than half a per cent of the Pension Credit group) had not heard of Winter Fuel Payments (WFP), which provide help for older people with their heating bills. Over 99 per cent of those who had heard of WFP reported that they had received them. Of those who had received WFP, about two-thirds (65 per cent) of ENRs and over a half (54 per cent) of the Pension Credit group had received the WFP around the time they had fuel bills to pay. The majority of respondents (77 per cent of both ENRs and the Pension Credit group) used the WFP for current fuel bills, or saved it for future fuel bills. (Tables B.5 – B.7)

3.4 Money management

3.4.1 Savings and credit

Respondents were asked if they periodically saved any of their income, in a bank, building society or Post Office account, other than to meet regular bills. Forty-three per cent of ENRs (44 per cent of those entitled to but not receiving MIG and 40 per cent of those now receiving MIG) and 49 per cent of the Pension Credit group said that they did. Among ENRs, those aged 75 or over were more likely to report that they saved some of their income compared with their younger counterparts.

Table 3.10 Money management

<table>
<thead>
<tr>
<th></th>
<th>Entitled non-recipients</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Save some income in bank/building society or Post Office account</td>
<td>43</td>
<td>49</td>
</tr>
<tr>
<td>Use of credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Uses credit cards</td>
<td>17</td>
<td>35</td>
</tr>
<tr>
<td>Uses shop or store cards</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>Uses mail order catalogues</td>
<td>13</td>
<td>14</td>
</tr>
<tr>
<td>Is currently using a form of borrowing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overdraft</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Bank/building society loan</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Finance company</td>
<td>2</td>
<td>*</td>
</tr>
<tr>
<td>Money lender</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Friend/family</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>Uses charge cards</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Debts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utility bills</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Credit/charge/store cards</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Catalogues/mail order accounts</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Base</td>
<td>447</td>
<td>583</td>
</tr>
</tbody>
</table>
Not surprisingly, respondents with total assets of less than £8,000 were less likely to say they saved some of their income (39 per cent of ENRs and 43 per cent of the Pension Credit group with assets of £8,000 or less saved some of their income compared with 62 per cent and 60 per cent respectively of those with more assets).

A minority of ENRs and Pension Credit group were using any form of borrowing. The Pension Credit group were twice as likely as the ENR group to use credit cards (35 per cent and 17 per cent respectively). They were also more likely to use shop or store cards. Ten per cent of the Pension Credit group used them compared with only four per cent of ENRs.

Among ENRs, those who had started receiving MIG (Table B.6) were less likely to use credit cards (eight per cent) than those entitled to, but not receiving, MIG (22 per cent). Conversely, those now receiving MIG were more likely to be using another form of borrowing: mail order catalogues on which repayment can be delayed (18 per cent and 10 per cent respectively).

ENR couples, both aged under 75, were more likely than single ENRs or ENR couples where at least one pensioner was aged 75 or over to use credit cards. The picture was the same among the Pension Credit group (Table B.8). The majority of those with credit, store or charge cards were able to meet the minimum repayments. Ten per cent of ENRs and six per cent of the Pension Credit group could not meet the minimum repayments on credit, store and charge cards (see Table 3.11). Only three per cent of ENRs and two per cent of the Pension Credit group said they had an overdraft, and a small number had a loan from a bank or building society (two per cent of each group).

Pensioner Benefit Units were also asked if they were managing to keep up with their household bills. These included fuel and phone bills, Council Tax, insurance policies, television and video rental and any hire purchase commitments, covering nine possible categories in total. Nearly all (96 per cent of ENRs and 98 per cent of the Pension Credit group) were up-to-date with all these bills.

### Table 3.11 Debt management of credit, store and charge cards and mail order repayments (certainly not all debt management)

<table>
<thead>
<tr>
<th>Cell percentages</th>
<th>ENR group</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cannot manage repayments on credit/store cards</td>
<td>10</td>
<td>6</td>
</tr>
<tr>
<td>Cannot manage repayments on mail order catalogues</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>Use credit/store cards</td>
<td>83</td>
<td>204</td>
</tr>
<tr>
<td>Use mail order catalogues</td>
<td>58</td>
<td>82</td>
</tr>
</tbody>
</table>

#### 3.4.2 Use of the Social Fund

The Social Fund was set up in 1988 to help people live independently by providing financial assistance to those on low incomes. The Social Fund has two parts:

A) The regulated element, comprising Winter Fuel Payments (discussed in Section 3.3) Cold Weather Payments, Sure Start Maternity Grants and Funeral Payments; the conditions for receiving these are laid down by regulations.

B) The discretionary element, where awards are made by benefits staff (now in Jobcentre Plus) which comprises:
i) Community Care Grants to meet the need for community care. These are non-repayable and are only available to people on IS/MIG or income-related Jobseeker’s Allowance.

ii) Budgeting loans to provide help with intermittent financial pressures. Again these are only available to people on the above benefits and are repayable.

iii) Crisis loans are payments to provide help in an emergency or following a disaster. Recipients do not have to be receiving benefits and these loans are repayable.

Respondents were given a short description of the Social Fund\textsuperscript{15} and then asked if they (or their partner) had ever heard of the Social Fund, or any of these payments.

Over a quarter of respondents (26 per cent of ENRs and 30 per cent of the Pension Credit group) had heard of the Social Fund, but only a small minority (five per cent ENR and two per cent Pension Credit group, Table B.11) had ever applied for a grant or loan. Not surprisingly, the percentage who had applied was highest among those currently receiving MIG (who have full access to the fund), seven per cent had applied for a grant and six per cent for a loan (see Table 3.12). The numbers in the sample were, however, too small to look at applications in any more detail.

Table 3.12 Knowledge of, and applications to, Social Fund by claimant status: entitled non-recipients

<table>
<thead>
<tr>
<th></th>
<th>Entitled to but not receiving MIG</th>
<th>Currently receiving MIG</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heard of Social Fund</td>
<td>23</td>
<td>31</td>
<td>26</td>
</tr>
<tr>
<td>Ever applied to Social Fund for</td>
<td>23</td>
<td>31</td>
<td>26</td>
</tr>
<tr>
<td>- grant</td>
<td>*</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>- loan</td>
<td>*</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Would apply in the future</td>
<td>16</td>
<td>29</td>
<td>20</td>
</tr>
<tr>
<td><strong>Base = Entitled non-recipients</strong></td>
<td>292</td>
<td>155</td>
<td>447</td>
</tr>
</tbody>
</table>

Twenty per cent of ENRs and 18 per cent of the Pension Credit group said that they would apply to the Social Fund in the future (Table B.11). Table 3.12 shows that those currently receiving MIG were the more likely to say they would apply in the future; 29 per cent compared with 16 per cent of the other ENRs.

Among both ENRs and the Pension Credit group, those aged under 75 were more likely to be aware of the Social Fund than their older counterparts. For example, 36 per cent of single ENRs under 75 and 39 per cent of couple ENRs under 75 had heard of the Social Fund compared with 18 per cent of single ENRs aged 75 or over (Table B.12). Younger ENRs were also more likely to have applied for a grant or loan, and to intend to do so in the future. The differences were smaller among the Pension Credit group.

\textsuperscript{15} The description of the Social Fund given by the interviewer was, ‘The Department for Work & Pensions/Department of Social Security provides grants or interest-free loans to people receiving benefits, to help them pay for expensive items like beds or cookers. These are paid from the Social Fund, and are sometimes called Budgeting Loans, Community Care Grants, or Crisis Loans’.
There were no statistically significant differences in awareness of the Social Fund when levels of assets were looked at, and, as expected, no respondents with assets of more than £8,000 had applied for a grant or loan (tables not shown).

### 3.4.3 Help from family members

Another reason people may not claim benefits that they are entitled to is that they are receiving financial help from other sources. For example, family members who may or may not live in the same house as the Pensioner Benefit Unit.

Overall, about a quarter (24 per cent) of ENRs who had family members said they received help from them. As shown on Table 3.13, more than one in ten ENRs with family members received help with buying new items for the house (13 per cent), paying bills (11 per cent) and buying food (10 per cent). The rates of receiving help from family members were lower for these items among the Pension Credit group (about 1 in 20). There were no statistically significant differences in receiving family help when composition of Benefit Unit was considered.

<table>
<thead>
<tr>
<th>Table 3.13</th>
<th>Financial help from other family members (not necessarily living in the same household)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cell percentage</strong></td>
<td></td>
</tr>
<tr>
<td>ENR group</td>
<td>Pension Credit group</td>
</tr>
<tr>
<td>Family help:</td>
<td></td>
</tr>
<tr>
<td>Buying new items for the house</td>
<td>13</td>
</tr>
<tr>
<td>Paying towards bills</td>
<td>11</td>
</tr>
<tr>
<td>Buying food</td>
<td>10</td>
</tr>
<tr>
<td>Buying clothes</td>
<td>9</td>
</tr>
<tr>
<td>Paying for trips or holidays</td>
<td>8</td>
</tr>
<tr>
<td>Family do not help</td>
<td>76</td>
</tr>
<tr>
<td><strong>Base = Respondents with family</strong></td>
<td>390</td>
</tr>
</tbody>
</table>

Among ENRs, 14 per cent of those with assets of £8,000 or less said they had help from their family buying new items for the house, compared with only three per cent of those with assets of more than £8,000. Among the Pension Credit group, those in the lower asset group were more likely than others to receive help from their families for buying all items except food. (Table B.14)

Two per cent of ENRs and two per cent of the Pension Credit group said their family regularly gave them money. Six per cent of ENRs and five per cent of the Pension Credit group said that they sometimes received money from other family members. One per cent of each group also said their family sometimes or regularly lent them money (Table B.15).

Just over half (55 per cent) of both ENRs and the Pension Credit group, said they would ask their family for financial help if they needed it. About four-fifths of each group (79 per cent ENR and 82 per cent Pension Credit group) said their family would be very or quite willing to help, and about two-thirds said their family would be very or quite able to help (Table B.16).

### 3.4.4 Perceived financial wellbeing

This section deals with several questions that asked respondents to make a judgement about their general financial position. It is therefore more subjective than previous sections.
The majority of ENRs (86 per cent) and over nine in ten of the Pension Credit group (93 per cent) said that in the past two years they had never had trouble with debts that they found hard to repay. There was no statistically significant difference between those entitled to and not receiving MIG and those who were receiving MIG.

### Table 3.14  Debt problems in last two years

<table>
<thead>
<tr>
<th>Had trouble with debts in last two years:</th>
<th>ENR group</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Almost all the time</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Quite often</td>
<td>2</td>
<td>*</td>
</tr>
<tr>
<td>Only sometimes</td>
<td>10</td>
<td>6</td>
</tr>
<tr>
<td>Never</td>
<td>86</td>
<td>93</td>
</tr>
</tbody>
</table>

*Base 447 583*

Among ENRs, those aged under 75 were more likely than those aged 75 and over to have had debt problems in the last two years (26 per cent of those who were single, and 22 per cent of those in a couple). Similarly, among the Pension Credit group, 14 per cent aged under 75 who were single reported debt problems in the last two years, compared with six per cent or lower of other groups (Table B.18).

ENRs and those in the Pension Credit group with assets of £8,000 or less were more likely than those with higher assets to have had debt problems in the last two years, but the difference is not statistically significant.

### Table 3.15  Debt problems in last two years by value of assets

<table>
<thead>
<tr>
<th>Value of assets</th>
<th>ENR group Percentage who had trouble with debts in past 2 years</th>
<th>Pension Credit group Percentage who had trouble with debts in past 2 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>£8,000 or less</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td>£8,001 or more</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>14</td>
<td>7</td>
</tr>
</tbody>
</table>

*Bases 373 370 74 213 447 583*

Overall, just five per cent of ENRs and three per cent of the Pension Credit group said they did not manage very well or were in financial difficulties, with a further two-fifths saying they got by alright. There were no statistically significant differences in this respect between those entitled to and not receiving MIG and those who were receiving MIG (see Table 3.16).
Table 3.16  How well respondents think they are managing financially

<table>
<thead>
<tr>
<th></th>
<th>ENR group</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage very well</td>
<td>23</td>
<td>29</td>
</tr>
<tr>
<td>Manage quite well</td>
<td>30</td>
<td>32</td>
</tr>
<tr>
<td>Get by alright</td>
<td>41</td>
<td>37</td>
</tr>
<tr>
<td>Don’t manage very well</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Have some financial difficulties</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Are in deep financial difficulty</td>
<td>*</td>
<td>0</td>
</tr>
</tbody>
</table>

Base 447 583

3.5  Summary of hardship

This chapter has looked at three main dimensions of the living standards of the ENR and Pension Credit group of pensioners: their material wellbeing, their adequacy of heating and their financial circumstances.

For a minority of respondents living standards appeared particularly low, but the majority reported that they were able to afford the basic food and clothing items, and did not have persistent debt problems.

Overall, there were some differences between ENRs and the Pension Credit group on several of the indicators. For example, ENRs had higher average material hardship scores than the Pension Credit group on all four sets of items and on all items combined.

There were also differences when composition of Benefit Unit was looked at. Single ENRs aged under 75 appeared to be the worst off, followed by couples both aged under 75. Similarly, among the Pension Credit group, it was the younger ones who were worse off. As mentioned above, some of the difference may be due to higher expectations among younger respondents.

Not surprisingly, those with lower levels of assets tended to be worse off in comparison with others, see Table 3.38.

Table 3.17  Summary of hardship indicators

<table>
<thead>
<tr>
<th></th>
<th>ENR group</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average number of items could not afford</td>
<td>1.0</td>
<td>0.6</td>
</tr>
<tr>
<td>(out of 19)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average material hardship score (Maximum = 100)</td>
<td>4.8</td>
<td>2.9</td>
</tr>
<tr>
<td>Average number of items unable to replace</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>(out of 12)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Behind with payments on utility bills</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Can’t manage minimum repayments on credit/charge/store cards</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Can’t manage minimum repayment on catalogues/mail order accounts</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Would apply to Social Fund in the future</td>
<td>20</td>
<td>18</td>
</tr>
<tr>
<td>Had problems with debts in past 2 years</td>
<td>14</td>
<td>7</td>
</tr>
<tr>
<td>Get by alright, don’t manage very well or</td>
<td>47</td>
<td>40</td>
</tr>
<tr>
<td>have some financial difficulties</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Base 447 583
3.6 Conclusions

- For a minority of ENRs and the Pension Credit group, living standards appeared particularly low, but the majority were able to afford the basic food and clothing items, and did not have persistent debt problems.

- The majority of ENRs and the Pension Credit group could afford the food and clothing items on the list.

- A fifth of ENRs (20 per cent) could not afford money for trips or outings, and 17 per cent said they could not afford a celebration with presents at special occasions. These percentages were lower for the Pension Credit group: 15 per cent and nine per cent respectively.

- Nearly all respondents in both the ENR and Pension Credit groups said that they could keep their home adequately warm. Only one per cent said they could not because they were worried about fuel bills.

- A minority of ENRs and Pension Credit group was using any form of borrowing (including credit and store cards, bank overdrafts, lending from others or hire purchase).

- Over a quarter of ENRs and Pension Credit group (26 per cent of ENRs and 30 per cent of the Pension Credit group) had heard of the Social Fund. A small minority had ever applied for a grant or loan.

- Overall, nearly a quarter (24 per cent) of ENRs said they received help from their families (who may or may not be living with them). More than one ENR pensioner unit in ten received help from other family members with buying new items for the house (13 per cent), paying bills (11 per cent) and buying food (10 per cent). The percentages were lower among the Pension Credit group (about five to six per cent).

- The majority of ENRs (86 per cent) and of the Pension Credit group (93 per cent) said that in the past two years they had never had trouble with debts that they found hard to repay.
4 Experiences and views of claiming Minimum Income Guarantee

Interviews were achieved with 469 respondents who were believed to be entitled non-recipients (ENRs) of the Minimum Income Guarantee (MIG). This chapter explores these entitled non-recipients’ experiences of and attitudes towards claiming the Minimum Income Guarantee.

4.1 Awareness of the Minimum Income Guarantee

All entitled non-recipients were asked a number of questions to determine their level of awareness regarding the state benefits available to pensioners. Table 4.1 shows whether entitled non-recipients had heard of any benefits paid by the Government to people whose incomes are below a minimum level. Only nine per cent mentioned that they had heard of the Minimum Income Guarantee. However, just under one in three (29 per cent), mentioned Income Support. It is perhaps surprising to note that more than half of entitled non-recipients (57 per cent) reported that they were not aware of any benefits paid by the Government to people on low incomes. A further 12 per cent were aware that such benefits did exist, but mentioned the names of other benefits or were unable to mention the benefit by name.

Table 4.1 Unprompted awareness of MIG/Income Support

<table>
<thead>
<tr>
<th>Categories</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes – MIG</td>
<td>9</td>
</tr>
<tr>
<td>Yes – Income Support</td>
<td>29</td>
</tr>
<tr>
<td>Yes – other, unsure or can’t remember</td>
<td>12</td>
</tr>
<tr>
<td>No</td>
<td>57</td>
</tr>
</tbody>
</table>

Base = All ENR sample 469

Percentages will sum to more than 100 per cent because respondents could give more than one answer.
4.1.1 Prompted knowledge of Minimum Income Guarantee/Income Support

Those who did not mention Minimum Income Guarantee or Income Support were asked directly whether they had heard of these benefits (Table 4.2). When prompted, 85 per cent agreed that they had heard of Income Support yet only 28 per cent agreed that they were aware of MIG. It is clear that entitled non-recipients are much less familiar with the term ‘Minimum Income Guarantee’, which was the new name for Income Support for Pensioners since April 1999.

Table 4.2 Prompted awareness of MIG/Income Support

<table>
<thead>
<tr>
<th>Categories</th>
<th>MIG</th>
<th>Income Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>28</td>
<td>85</td>
</tr>
<tr>
<td>No</td>
<td>72</td>
<td>15</td>
</tr>
</tbody>
</table>

Base = ENR sample who did not mention MIG/IS by name*

* Base does not add to 469 as those who did not mention either MIG or IS would be asked both whether they had heard of MIG and also whether they had heard of IS.

In summary, 232 out of 469 entitled non-recipients (49 per cent) spontaneously mentioned that they had heard of a benefit that would top up their income, whether this be MIG, IS or another unspecified benefit. This suggests that some entitled non-recipients, but by no means all, have heard of benefits that may top up their income.

4.2 Claims since Family Resources Survey interview

This section looks at the proportion of entitled non-recipients that applied for MIG since the time of their FRS interview. The application may have been successful or unsuccessful and so subgroups appear within the ENR sample: current recipients, past recipients, failed claimants and those who remain categorised as entitled non-recipients.

4.2.1 Proportion in receipt of the Minimum Income Guarantee

Over one-third (35 per cent) of the entitled non-recipient sample had actually made a claim for MIG since the date of their FRS interview. Of these applications, 92 per cent were successful. The vast majority of these successful claimants remain currently in receipt of the Minimum Income Guarantee (98 per cent). The remaining two per cent had received the Minimum Income Guarantee at some point since their FRS interview, but were no longer in receipt by the time of the follow-up interview.

4.3 Characteristics of entitled non-recipients and MIG recipients

Those who put in a claim for MIG differed in important ways from those who did not. The term ‘claimants’ is here understood to mean all who have had experience of the MIG claims process (that is current recipients, past recipients and failed claimants). ‘Non-claimants’ refers to those who are not in receipt and have had no experience of the claims process. This section looks at the differences in Benefit Unit characteristics, receipt of state benefits and receipt of financial support from families, and looks at how ‘claimants’ and ‘non-claimants’ compare across a number of hardship indicators.
4.3.1 Benefit unit characteristics

Table 4.1 shows that, in comparison with their claimant counterparts, non-claimants have a strikingly lower proportion of single females over 75 (41 per cent compared with 51 per cent). It should be noted that this could be a function of women’s greater longevity. Similarly striking is the higher proportion of non-claimant couples (29 per cent compared with 19 per cent).

Table 4.3 Whether the respondent has made a claim for MIG by the age and sex characteristics of the Benefit Unit

<table>
<thead>
<tr>
<th>Categories</th>
<th>Non-claimant</th>
<th>Claimant</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single male under 75</td>
<td>7</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Single male 75+</td>
<td>8</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>Single female under 75</td>
<td>15</td>
<td>14</td>
<td>15</td>
</tr>
<tr>
<td>Single female 75+</td>
<td>41</td>
<td>51</td>
<td>44</td>
</tr>
<tr>
<td>Couple both under 75</td>
<td>18</td>
<td>12</td>
<td>16</td>
</tr>
<tr>
<td>Couple one or both 75+</td>
<td>11</td>
<td>7</td>
<td>10</td>
</tr>
</tbody>
</table>

Base = All ENR sample 292 177 469

There are some notable differences in terms of housing tenure. Claimants are more likely than non-claimants to be living in rented accommodation (62 per cent in comparison with 39 per cent). The majority of claimants do not have the security of home ownership that is enjoyed by over three-fifths of non-claimants.

One-fifth of MIG claimants live together with another Benefit Unit (19 per cent) in comparison with just over a quarter (27 per cent) of non-claimants. Claimants are more likely to live on their own or solely with their spouse or partner, without relatives that support them or without the need to support their relatives. Of those who do live with others, the pattern outlining who these additional household members are is broadly similar for both claimants and non-claimants (Table 4.4). The majority of these additional household members were relatives (sons, daughters, brothers, sisters and grandchildren). Around three-quarters lived with a son or daughter (77 per cent), whereas 17 per cent lived together with a brother or sister and ten per cent with a grandchild. The presence of a non-relative such as a lodger in the household was uncommon (seven per cent).

Table 4.4 Whether the respondent has made a claim for MIG by who are the other household members that they live with

<table>
<thead>
<tr>
<th>Household member</th>
<th>Non-claimant</th>
<th>Claimant</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Son or daughter</td>
<td>78</td>
<td>[73]</td>
<td>77</td>
</tr>
<tr>
<td>Grandchild</td>
<td>8</td>
<td>[14]</td>
<td>10</td>
</tr>
<tr>
<td>Brother or sister</td>
<td>16</td>
<td>[19]</td>
<td>17</td>
</tr>
<tr>
<td>Other relative</td>
<td>5</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Other non-relative</td>
<td>8</td>
<td>[4]</td>
<td>7</td>
</tr>
</tbody>
</table>

Base = ENRs living with other Benefit Units* 65 [25] 90

Percentages will sum to more than 100 per cent as respondents could give more than one answer
Experiences and views of claiming Minimum Income Guarantee

Claimants are more likely to have less than £8,000 worth of savings and assets than non-claimants (95 per cent compared with 76 per cent). This indicates that non-claimants are generally more financially secure.

4.3.2 Benefit receipt

As discussed in Chapter 2 those in receipt of MIG are much more likely than remaining ENRs to be getting Council Tax Benefit, Housing Benefit and Attendance Allowance. This pattern may be due to a number of factors. Once an entitled non-recipient becomes a benefit applicant they have developed a greater familiarity with the process of claiming benefits. From within the benefits system, claimants may also be made aware of other benefits that they may be entitled to. For example, a MIG claim can trigger eligibility for other income-based benefits such as Council Tax Benefit and Housing Benefit. However, it could also be the case that MIG claimants were already receiving other benefits in advance of their MIG application.

4.3.3 Financial help from families

Table 4.5 shows that there are some marginal differences regarding the types of financial help that claimants and non-claimants receive from their families. A greater proportion of non-claimants received financial help from their families for paying bills, paying for trips or holidays, buying new household items and buying food – that is, across all dimensions bar buying clothes. This is interesting as it suggests that the non-claimant group may enjoy a higher standard of living not simply because of their generally higher level of assets and home ownership but also, in some part, because of financial support they receive from their families.

Table 4.5 Types of financial help received by whether claiming the Minimum Income Guarantee

<table>
<thead>
<tr>
<th>Categories</th>
<th>Non-claimant</th>
<th>Claimant</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paying towards bills?</td>
<td>11</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>Buying clothes for you?</td>
<td>9</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Paying for trips or holidays?</td>
<td>9</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Buying new items for the house?</td>
<td>13</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>Buying food?</td>
<td>11</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>None of these</td>
<td>76</td>
<td>75</td>
<td>76</td>
</tr>
</tbody>
</table>

* Excludes 58 cases where the respondent reported that they had no family. Percentages add to more than 100 as respondents could give more than one answer.

All of the entitled non-recipient sample were asked whether they would consider asking their families for help if they were ever in need. Table 4.6 shows that the overwhelming majority of both claimants and non-claimants who may consider asking their families for help felt that their families would be willing to provide such financial help (98 per cent for non-claimants and 97 per cent for claimants). The proportion of claimants and non-claimants with families they believe would be willing to assist them financially is significantly lower for those who would not consider asking their families for help. There is also a noticeable difference between claimants and non-claimants, with three-quarters of claimants believing that their family would be willing to help in comparison with 85 per cent of non-claimants.
Table 4.6  Whether families are willing to provide financial help by whether the claimant or non-claimant is willing to consider asking for such help

<table>
<thead>
<tr>
<th>Categories</th>
<th>Non-claimant</th>
<th>Claimant</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Might consider asking family for financial help</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family willing to provide such help</td>
<td>98</td>
<td>97</td>
<td>98</td>
</tr>
<tr>
<td>Family unwilling to provide such help</td>
<td>2</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

Base = ENRs who would consider asking family for financial help 144 78 222

| Would not consider asking family for financial help |              |          |      |
| Family willing to provide such help               | 85           | [76]     | 82   |
| Family unwilling to provide such help             | 15           | [24]     | 18   |

Base* = ENRs who would not consider asking family for financial help 94 [37] 131

* Excludes 58 people who have no family and 58 people who were unable to answer.

4.3.4  Hardship

All of the ENR sample were asked a series of ‘hardship’ indicator questions. Chapter 3 has already shown that there are differences between the types of items that claimants and non-claimants can and cannot afford. This suggests that claimants and non-claimants have somewhat different standards of living. This section looks further at the number of items that respondents wanted but could not afford and also at how respondents themselves perceive that they are managing financially.

Table 4.7 shows that, in comparison with non-claimants, a greater proportion of claimants reported that there were two or more items that they wanted but could not afford (29 per cent compared with 22 per cent). This difference increases by four percentage points if the proportion reporting one or more items that they wanted but could not afford is used as a comparison (46 per cent compared with 35 per cent).

Table 4.7  Number of items a respondent wanted but could not afford by whether or not they are a MIG claimant

<table>
<thead>
<tr>
<th>Categories</th>
<th>Non-claimant</th>
<th>Claimant</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>No items</td>
<td>66</td>
<td>54</td>
<td>62</td>
</tr>
<tr>
<td>One item</td>
<td>13</td>
<td>17</td>
<td>14</td>
</tr>
<tr>
<td>Two or more items</td>
<td>22</td>
<td>29</td>
<td>24</td>
</tr>
</tbody>
</table>

Base = All ENR sample 292 177 469

Interestingly though, when asked how they felt they were managing financially, similar proportions of claimants and non-claimants stated that they managed well (52 per cent of non-claimants and 53 per cent of claimants. Table 4.8). Also, similarly small proportions of claimants and non-claimants alike reported that they felt that they were experiencing financial difficulties (six per cent of non-claimants and five per cent of claimants).
Experiences and views of claiming Minimum Income Guarantee

Table 4.8  How respondents feel they are managing financially by whether or not they are a MIG claimant

<table>
<thead>
<tr>
<th>Categories</th>
<th>Non-claimant</th>
<th>Claimant</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage well</td>
<td>52</td>
<td>53</td>
<td>52</td>
</tr>
<tr>
<td>Get by alright</td>
<td>42</td>
<td>42</td>
<td>42</td>
</tr>
</tbody>
</table>

Base = All ENR sample 292 177 469

Thirteen per cent of non-claimants who felt that they were managing well financially reported that there were one or more items that they wanted but could not afford (Table 4.9). Among claimants, however, 34 per cent who felt they were managing well reported that there were one or more items that they wanted but could not afford. It seems that, although the majority of claimants do not perceive themselves as having financial difficulties, claimants nevertheless stated that they were able to afford fewer items. Those who felt that they were experiencing financial difficulties were also reporting in larger proportions that there were at least two items they wanted but could not afford (89 per cent for claimants and 68 per cent for non-claimants).

Table 4.9  Number of items a respondent wanted but could not afford by how they feel that they are managing financially for claimants and non-claimants

<table>
<thead>
<tr>
<th>Categories</th>
<th>Non-claimant</th>
<th>Claimant</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage well</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No items</td>
<td>87</td>
<td>66</td>
<td>79</td>
</tr>
<tr>
<td>One item</td>
<td>7</td>
<td>16</td>
<td>11</td>
</tr>
<tr>
<td>Two or Three items</td>
<td>5</td>
<td>11</td>
<td>7</td>
</tr>
<tr>
<td>Four Items</td>
<td>1</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Base</td>
<td>157</td>
<td>86</td>
<td>243</td>
</tr>
<tr>
<td>Get by alright</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No items</td>
<td>48</td>
<td>46</td>
<td>47</td>
</tr>
<tr>
<td>One item</td>
<td>18</td>
<td>19</td>
<td>18</td>
</tr>
<tr>
<td>Two or Three items</td>
<td>20</td>
<td>21</td>
<td>20</td>
</tr>
<tr>
<td>Four Items</td>
<td>15</td>
<td>14</td>
<td>15</td>
</tr>
<tr>
<td>Base</td>
<td>128</td>
<td>70</td>
<td>198</td>
</tr>
<tr>
<td>Having difficulties</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No items</td>
<td>[16]</td>
<td>[11]</td>
<td>[14]</td>
</tr>
<tr>
<td>One item</td>
<td>[16]</td>
<td></td>
<td>[11]</td>
</tr>
<tr>
<td>Two or Three items</td>
<td>[21]</td>
<td>[22]</td>
<td>[21]</td>
</tr>
<tr>
<td>Four Items</td>
<td>[47]</td>
<td>[67]</td>
<td>[54]</td>
</tr>
<tr>
<td>Base</td>
<td>[19]</td>
<td>[9]</td>
<td>[28]</td>
</tr>
</tbody>
</table>

Total Base = All ENR sample 292 177 469
4.4 Claimants

This section deals with both successful and unsuccessful claimants and looks at when they made their application, their experience of claiming MIG and awareness of the claimline facility, as well as looking into why they made their application. The small sample size of unsuccessful applicants means that it is not possible to make comparisons between successful and unsuccessful claimants.

4.4.1 Reasons for applying for the Minimum Income Guarantee

Figure 4.1 looks at the reasons given by claimants for making their application for the Minimum Income Guarantee. Nearly a quarter of those who made a claim for MIG stated that they had been advised to do so by a non-claimline professional, such as a Housing Benefit Officer (24 per cent). Around one in five (19 per cent) were advised by a friend, relative or neighbour. Sixteen per cent reported that a professional, such as a doctor or social worker had advised them. It seems that the most prevalent reasons relate to the advice of others rather than the respondent’s own conception of how they were managing or their attitudes toward claiming state benefits.

Figure 4.1 Reasons given by claimants for making their application for MIG

4.4.2 Date of MIG claim

A campaign advertising the Minimum Income Guarantee ran from mid to late 2000. Figure 4.2 shows that the proportion of claims made for MIG in the post-campaign period (from January 2001 onwards), was more than double the proportion of claims made during the pre-campaign period (up to July 2000) (56 per cent in comparison with 26 per cent).
Figure 4.2  Date claim made for MIG

Table 4.10 below indicates what proportion of the ENR sample are in current receipt of MIG by the sample quarter of their original FRS interview. There is no significant pattern between claimant status and date of the original FRS interview. Due to small sample size it is not possible to look into whether claimants made the claim for MIG in the same sample quarter as the original FRS interview.

Table 4.10  The proportion of claimants and non-claimants according to the original FRS quarter

<table>
<thead>
<tr>
<th>Date of FRS Interview</th>
<th>Non-claimants</th>
<th>Claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>July-Sep 1998</td>
<td>59</td>
<td>41</td>
</tr>
<tr>
<td>Oct-Dec 1998</td>
<td>48</td>
<td>52</td>
</tr>
<tr>
<td>Apr-Jun 1999</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Jul-Sep 1999</td>
<td>60</td>
<td>40</td>
</tr>
<tr>
<td>Oct-Dec 1999</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Jan-Mar 2000</td>
<td>58</td>
<td>42</td>
</tr>
<tr>
<td>Apr-Jun 2000</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Jan-Mar 2001</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>35</td>
</tr>
<tr>
<td>Base</td>
<td>292</td>
<td>177</td>
</tr>
</tbody>
</table>

4.4.3  Experience of claiming

Claimants were asked about a number of aspects of the claims process. A shortened version of the MIG application form was introduced in October 2001 (ten pages long). Claimants were asked whether the application form that they had filled in was ten pages (i.e. the new version of the form) or longer (i.e. the old version of the form). Of those who filled in a ten page application around four-fifths (81 per cent) of claimants reported that this was acceptable. Of those who filled in a longer application form just over half reported that this was acceptable (57 per cent). A shorter form seems generally more acceptable for claimants.
Over three-quarters (79 per cent) reported that they found it acceptable to provide details about their financial circumstances when making an application for MIG. It would seem that the majority recognise the need to divulge the source of any income and savings that they may hold. Of those claimants who were asked to provide documentary evidence of their financial circumstances, only 13 per cent found this to be unacceptable.

Some people received help with the claims process. Two-thirds of people (66 per cent) had help from others when it came to filling in the claim form for the Minimum Income Guarantee. Figure 4.3 shows that, of those who received help, the majority (47 per cent) had someone else who filled in the form completely for them. Only one in five (21 per cent) tackled most of the form themselves.

**Figure 4.3 Help received with the MIG application form**

Of all those who had received help with the MIG application process, by far the most widely reported source of support was that given by friends and relatives (50 per cent).
Experiences and views of claiming Minimum Income Guarantee

4.4.4 Awareness of the claimline
Since May 2000, pensioners have been able to apply for MIG using a telephone claim line. Of those who had applied, only 14 per cent had heard of this claim line. Around one in three of those who had heard of the claim line had actually used this service (32 per cent).

An overwhelming majority (99 per cent) of current and past recipients felt it had been worth claiming MIG.

4.4.5 Unsuccessful applicants
Of those whose claims were unsuccessful, the majority were told that this was because their income was too high. Unsuccessful applicants were made aware that sometimes the rules surrounding the receipt of benefits change, so that people who had claimed unsuccessfully in the past could be eligible to claim in the future. Given this information, this group were split with just under half saying that they may make another claim for the Minimum Income Guarantee in the future, with the majority saying that they would not.

4.5 Non-claimants
This section deals with non-claimants. It examines whether non-claimants have considered applying for MIG, and if this group have been advised to make a claim, as well as identifying who gave them this advice. It also looks at non-claimants’ attitudes towards the claims process and determines whether they are likely to make a claim for MIG in the future.

4.5.1 Consideration of making a Minimum Income Guarantee application
Only 14 per cent of non-claimants have thought about applying for MIG. Of these, nearly three-quarters have thought seriously about making the application.
However, a slightly higher percentage of non-claimants, although they had not considered making a MIG application, had actually been advised by someone to do so (16 per cent). Figure 4.5 shows that most were advised by friends or relatives (35 per cent) or by a Benefits Agency/statutory organisation (28 per cent).

**Figure 4.5  Who advised that the non-claimant make an application for MIG**

![Bar chart showing percentages of non-claimants advised by different sources](chart.png)

**4.5.2  Attitudes to claiming benefits**

Non-claimants were asked a series of nine attitudinal statements to determine how they felt about claiming MIG. Entitlement is a strong theme in these attitude questions, as Figure 4.6 shows. Nearly three-quarters (73 per cent) of non-claimants agree either strongly or slightly with the statement that they are ‘more likely to apply if all pensioners were entitled’, whereas seven out of ten non-claimants agreed that they ‘would only claim if they knew they were entitled’. At the other end of the spectrum are concepts of ‘pride’ and ‘charity’, with one-third (32 per cent) agreeing that they feel their pride would be affected and just over a quarter (27 per cent) who felt that they would be accepting charity.
4.5.3 Identification of underlying factors against claiming benefits

Factor analysis was used to examine the relationships between these nine statements. All of the statements were entered into the analysis and the factor loadings are displayed in Table 4.11.

Table 4.11 Factor loadings for attitudes to claiming questions

<table>
<thead>
<tr>
<th>Categories</th>
<th>Factor 1</th>
<th>Factor 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>I feel I would lose independence</td>
<td>0.787</td>
<td>0.308</td>
</tr>
<tr>
<td>I would not like having to ask for extra money</td>
<td>0.767</td>
<td></td>
</tr>
<tr>
<td>I feel my pride would be affected</td>
<td>0.735</td>
<td></td>
</tr>
<tr>
<td>I would rather manage if I could</td>
<td>0.735</td>
<td></td>
</tr>
<tr>
<td>I wouldn't want to ask and be turned down</td>
<td>0.712</td>
<td></td>
</tr>
<tr>
<td>I would feel like I was accepting charity</td>
<td>0.615</td>
<td></td>
</tr>
<tr>
<td>I don’t feel that I need the money enough</td>
<td>0.522</td>
<td>0.473</td>
</tr>
<tr>
<td>I would be more likely to claim if most pensioners were entitled</td>
<td></td>
<td>0.871</td>
</tr>
<tr>
<td>I would only claim if I knew I was entitled</td>
<td></td>
<td>0.782</td>
</tr>
</tbody>
</table>

*Base = All Pension Credit cases not receiving MIG*

Principal components analysis, rotation method varimax with Kaiser normalisation

Overall it was estimated that the first factor explained 45 per cent of the variation in the nine items and the second factor a further 14 per cent. The first factor is loaded heavily upon seven items, which reveal resistance to claiming benefits associated with fears of appearing to be in need and losing independence and also a desire to manage on what they have. The second factor is loaded on four items that focus largely on concerns surrounding entitlement as well as on the fear of losing one’s independence. These factors are summarised as ‘resistant to claiming’ and ‘perceived eligibility’ and largely mirror the factors that are extracted for the Pension Credit sample (see Chapter 6).
The variation in responses to the first factor, ‘resistance to claiming’, was used to produce three groups: a group who were very resistant, a group with medium resistance and a group with a lower level of resistance. These have been termed the ‘high’, ‘medium’ and ‘low’ groups.

Table 4.12 shows that, amongst non-claimants, single female pensioners are more likely to be classified as high resisters than single male pensioners or pensioner couples. Pensioner couples are most likely to show low resistance to claiming benefits and single male pensioners are most likely to occupy the middle ground and exhibit medium levels of resistance towards claiming benefits.

### Table 4.12 Resistance to claiming benefit by composition of benefit unit

<table>
<thead>
<tr>
<th>Categories</th>
<th>Pensioner couple</th>
<th>Single male pensioner</th>
<th>Single female pensioner</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>38 [28]</td>
<td>33</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>Medium</td>
<td>30 [41]</td>
<td>32</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td>High</td>
<td>31 [30]</td>
<td>35</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td>Base = All ENR non-claimants</td>
<td>86 [46]</td>
<td>159</td>
<td>291</td>
<td></td>
</tr>
</tbody>
</table>

The housing tenure of the respondent did not display a similar pattern, rather owners and renters were evenly distributed throughout the low, medium and high categories each containing a third of respondents of both tenures.

Those with a higher degree of financial security are less likely to be resistant to claiming benefits. Whereas those with assets of less than £8,000 are also evenly distributed through the low, medium and high categories, the same cannot be said of those who held assets above the £8,000 mark. In fact 43 per cent of those with assets above £8,000 showed low levels of resistance to claiming benefits, in comparison with 31 per cent of those with assets of less than £8,000 (Table 4.13).

### Table 4.13 Resistance to claiming benefit by level of assets held

<table>
<thead>
<tr>
<th>Categories</th>
<th>Below £8,000</th>
<th>Above £8,000</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>31</td>
<td>43</td>
<td>34</td>
</tr>
<tr>
<td>Medium</td>
<td>35</td>
<td>25</td>
<td>33</td>
</tr>
<tr>
<td>High</td>
<td>34</td>
<td>32</td>
<td>33</td>
</tr>
<tr>
<td>Base = All ENR non-claimants</td>
<td>218</td>
<td>72</td>
<td>291</td>
</tr>
</tbody>
</table>

The second factor ‘perceived eligibility’ explains a smaller proportion of the observed variation amongst the items however, when analysing the main subgroups some differences were observed.

Whereas pensioner couples are less likely to be high resisters to claiming benefits than their single pensioner counterparts, they are in fact more likely to be concerned with the issues of eligibility surrounding such benefits (Table 4.14). Four out of ten (41 per cent) pensioner couples were classified as highly concerned with their eligibility for benefits in comparison with 28 per cent of single male pensioners, and 29 per cent of single female pensioners.
Table 4.14  Resistance associated with perceived eligibility by composition of Benefit Unit

<table>
<thead>
<tr>
<th>Categories</th>
<th>Pensioner couple</th>
<th>Single male pensioner</th>
<th>Single female pensioner</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>27 [39]</td>
<td>36</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>Medium</td>
<td>33 [33]</td>
<td>35</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>High</td>
<td>41 [28]</td>
<td>29</td>
<td>32</td>
<td></td>
</tr>
<tr>
<td>Base = All ENR non-claimants</td>
<td>86 [46]</td>
<td>159</td>
<td>291</td>
<td></td>
</tr>
</tbody>
</table>

Non-claimants who rented their homes were more likely to display low levels of concern with issues of entitlement, whereas homeowners where more likely to occupy medium or high levels of concern regarding independence and entitlement (Table 4.15).

Table 4.15  Perceived eligibility by housing tenure

<table>
<thead>
<tr>
<th>Categories</th>
<th>Owners</th>
<th>Renters</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>33</td>
<td>35</td>
<td>34</td>
</tr>
<tr>
<td>Medium</td>
<td>32</td>
<td>37</td>
<td>34</td>
</tr>
<tr>
<td>High</td>
<td>35</td>
<td>29</td>
<td>32</td>
</tr>
<tr>
<td>Base = All ENR non-claimants</td>
<td>175</td>
<td>115</td>
<td>291</td>
</tr>
</tbody>
</table>

There is a striking difference between the proportion of those with assets of below £8,000, classified as highly concerned with issues of independence and entitlement and the proportion of those with assets of above £8,000. Surprisingly, perhaps, those in the lower asset group are more resistant to claiming benefits (38 per cent in comparison with 14 per cent) (Table 4.16).

Table 4.16  Perceived eligibility by level of assets held

<table>
<thead>
<tr>
<th>Categories</th>
<th>Below £8,000</th>
<th>Above £8,000</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>32</td>
<td>39</td>
<td>34</td>
</tr>
<tr>
<td>Medium</td>
<td>29</td>
<td>47</td>
<td>34</td>
</tr>
<tr>
<td>High</td>
<td>38</td>
<td>14</td>
<td>32</td>
</tr>
<tr>
<td>Base = All ENR Non-claimants</td>
<td>218</td>
<td>72</td>
<td>291</td>
</tr>
</tbody>
</table>

4.5.4  Resistance to claiming and attitudes towards the claims process

ENRs who are highly resistant to claiming benefits are also more likely to find aspects of the claims process to be unacceptable. For example, 41 per cent of high resisters found it unacceptable to provide information about their personal finances in comparison to only 14 per cent of low resisters. A similar, though less marked, pattern is demonstrated regarding non-claimants’ attitudes toward sending away financial documents. Three-quarters of low resisters felt that it was acceptable to send away their financial documents, but among high resisters, the proportion was 57 per cent.
Table 4.17  Resistance to claiming and acceptability of providing financial information

<table>
<thead>
<tr>
<th></th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptable to provide financial information</td>
<td>86</td>
<td>82</td>
<td>60</td>
<td>77</td>
</tr>
<tr>
<td>Unacceptable to provide financial information</td>
<td>14</td>
<td>18</td>
<td>41</td>
<td>23</td>
</tr>
<tr>
<td>Acceptable to send financial documents</td>
<td>74</td>
<td>71</td>
<td>57</td>
<td>68</td>
</tr>
<tr>
<td>Unacceptable to send financial documents</td>
<td>26</td>
<td>29</td>
<td>43</td>
<td>32</td>
</tr>
</tbody>
</table>

*Base = All ENRs not claiming MIG (314)*

Table 4.18  Overall likelihood of claiming by level of resistance

<table>
<thead>
<tr>
<th></th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definite or very likely to apply</td>
<td>49</td>
<td>37</td>
<td>22</td>
<td>36</td>
</tr>
<tr>
<td>Probably apply</td>
<td>16</td>
<td>26</td>
<td>20</td>
<td>21</td>
</tr>
<tr>
<td>Probably will not apply</td>
<td>5</td>
<td>8</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td>Definitely or very unlikely to apply</td>
<td>31</td>
<td>28</td>
<td>42</td>
<td>34</td>
</tr>
</tbody>
</table>

*Base = All ENRs not claiming MIG (314)*

Unsurprisingly, those who were highly resistant to claiming benefits were more likely to report that they definitely would not, or very likely would not, make an application for MIG (42 per cent of high resisters in comparison with 31 per cent of low resisters). Correspondingly, nearly half of those classified as low resisters (49 per cent) reported that they definitely or very likely would make a claim for MIG, whereas this is true for less than one-quarter of high resisters (22 per cent).

There were no statistically significant differences between resistance groups in the perceptions of eligibility to claim or the acceptability of the claims process.

### 4.5.5 Reasons for not claiming the Minimum Income Guarantee

Figure 4.7 shows that the major reason given for not making an application for MIG (39 per cent) was that non-claimants *thought* that they were not eligible. In contrast, only one in ten did not claim because they had actually been *told* that they were not eligible. Feeling that one could ‘manage without claiming’ constituted 16 per cent of all reasons given and the reason ‘not considered claiming’ constituted a further 15 per cent of all reasons given. The concept of eligibility is strong in comparison with concerns regarding the actual process of claiming or indeed their own financial circumstances.
4.5.6 Reactions to different levels of entitlement

Entitled non-recipients were asked whether they would make a claim for MIG if it meant that they would receive an extra sum of money each week (running from an extra £2 to an extra £40). Some entitled non-recipients said that they would definitely claim even if they only received as little as £2 extra per week (36 per cent). Nearly three-quarters (73 per cent) of entitled non-recipients would definitely claim if they received an extra £10 a week. Only five per cent of entitled non-recipients gave a firm ‘no’ when asked whether they would make a claim if they received an extra £40 a week. This suggests that there is a small group of ENRs who are highly resistant to making an application for MIG regardless of the amount that they would receive.
Taking into account all of the information that they had been given, entitled non-recipients were asked how likely they would be to make a claim for MIG in the future. The overall majority (55 per cent) of ENRs fell into the positive categories (definitely, very likely, probably). Though it is worth noting that nearly a quarter (23 per cent) of entitled non-recipients stated that they definitely would not apply for MIG.

As shown in Figure 4.9 the most frequent reasons given for not wanting to apply were that entitled non-recipients thought that they were not eligible (45 per cent) and that they could manage without claiming (16 per cent).

Figure 4.9 Reasons why entitled non-recipients will not make a claim in the future

4.6 Conclusions

Some of the key findings were:

- Thirty-five per cent of ENRs have had experience of the Minimum Income Guarantee claims process since their Family Resources Survey interview.

- Of those who have had made an application, 90 per cent are currently in receipt of the Minimum Income Guarantee.

- Only 14 per cent of non-claimants have considered making an application for the Minimum Income Guarantee.

- Sixteen per cent of non-claimants have been advised by somebody, whether it be a friend, relative or professional person, to make a claim.

- Nearly half (47 per cent) of the entitled non-recipient sample have never made an application for the Minimum Income Guarantee, have never considered claiming and have never been advised to claim.
5 MIG entitled non-recipients – attitudes towards Pension Credit

The chapter examines attitudes towards Pension Credit in the entitled non-recipient (ENR) sample (either single pensioners or pensioner couples) who appeared to be entitled to the Minimum Income Guarantee (MIG), but who were not receiving it at the time of their original Family Resources Survey (FRS) interview. For further details about how the sample was selected see section 1.6. Those who had successfully claimed MIG since their original FRS interview were not asked about Pension Credit, but the sample does include a small number of past recipients and failed claimants of MIG as well as those originally identified as ENRs.

This chapter describes the attitudes of ENRs, not claiming MIG, towards the new Pension Credit which will be introduced in October 2003. It examines their awareness of, and attitudes towards, the proposed benefit including the underlying principles on which it will be based. Views on the application procedure and whether potential applicants would consider applying for the benefit based on what they knew so far are also examined.

5.1 Support for the principles of Pension Credit

There may be low take-up of benefits among older people for several reasons. A culture of self-reliance and low expectations among pensioners in terms of eligibility for benefits are possible explanations. An additional possible problem with MIG is that it may be seen to penalise pensioners who have savings above a certain limit and are therefore not entitled to additional benefit. Pension Credit aims to change these perceptions by building into the benefit structure a ‘reward’ component for moderate amounts of savings that pensioners may have accrued during their working life.

Initially, respondents were asked about their attitudes toward the principles of the proposed benefit. To inform the questions they were told about the ways in which the Government might help pensioners on moderate and low incomes. When respondents’ attitudes to the principles had been established, the name Pension Credit was introduced and they were asked about their attitudes to specific details of Pension Credit.
5.1.1 Topping up of incomes

A key feature of Pension Credit is that, like MIG, it will provide financial assistance to those pensioners who found it difficult to save for their retirement. Forty-five per cent of ENRs not claiming MIG agreed that the Government should do more to help those who found it difficult to save for their retirement. Less than a third (31 per cent) did not support this principle while almost a quarter of the sample were unsure (24 per cent). There were no statistically significant differences in attitudes by value of assets held.

ENRs not claiming MIG who expressed a definite opinion about the ‘top–up’ element of Pension Credit were asked to give their reasons (Table 5.1 and Table 5.2).

The main reasons given by respondents who agreed that financial assistance should be given to pensioners who found it difficult to save for their retirement were as follows:

- Twenty-eight per cent reported that financial assistance would provide help for those pensioners who were unable to save.
- One in four mentioned that pensioners who needed extra financial assistance were ‘hard up’ or in greater need of help (24 per cent).
- That there was no need to help those who were better off (17 per cent).
- Fourteen per cent expressed the view that pensioners deserved financial assistance or that it was not their fault that they had been unable to save during their working life.

Table 5.1 Summary of reasons in support of providing financial assistance to pensioners not receiving MIG who found it difficult to save for their retirement

<table>
<thead>
<tr>
<th>Reason for positive reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help for those who were unable to save</td>
<td>28</td>
</tr>
<tr>
<td>They are hard up/in (greater) need/support for less well off pensioners</td>
<td>24</td>
</tr>
<tr>
<td>No need to help those who are better off</td>
<td>17</td>
</tr>
<tr>
<td>They deserve financial assistance/it is not their fault</td>
<td>14</td>
</tr>
<tr>
<td>Equality/all should get equal treatment</td>
<td>5</td>
</tr>
<tr>
<td>State pension should be higher for all</td>
<td>5</td>
</tr>
<tr>
<td>A right, earned through paying in</td>
<td>4</td>
</tr>
<tr>
<td>Other – supportive</td>
<td>13</td>
</tr>
<tr>
<td>All other reasons</td>
<td>6</td>
</tr>
</tbody>
</table>

Base = 142

Percentages will sum to more than 100 per cent because respondents could give more than one answer.

Thirty per cent of ENRs not receiving MIG did not agree with the provision of financial assistance for pensioners who may have found it difficult to save for their retirement. They gave five main reasons:

- One-third felt that it was up to individuals to provide for their own retirement.
- Everyone should receive equal treatment regardless of income (21 per cent).
- One-fifth felt that it was a pensioner’s own fault or that pensioners wasted or squandered money in the past.
- Fifteen per cent felt that pensioners should learn to manage or be independent and 14 per cent mentioned the sense of unfairness.
Table 5.2  Summary of reasons against providing financial assistance to pensioners who found it difficult to save for their retirement

<table>
<thead>
<tr>
<th>Reason for negative reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-help/some people have never helped themselves</td>
<td>32</td>
</tr>
<tr>
<td>Equality - all should get equal treatment regardless of income</td>
<td>21</td>
</tr>
<tr>
<td>Own fault/money wasted or squandered</td>
<td>20</td>
</tr>
<tr>
<td>Should learn to manage/be independent</td>
<td>15</td>
</tr>
<tr>
<td>Sense of unfairness/injustice to give</td>
<td>14</td>
</tr>
<tr>
<td>Should not penalise savers by rewarding</td>
<td>7</td>
</tr>
<tr>
<td>Not entitled to anything</td>
<td>4</td>
</tr>
<tr>
<td>Should be dependent on having contributed</td>
<td>3</td>
</tr>
<tr>
<td>Other answer - generally against helping</td>
<td>9</td>
</tr>
<tr>
<td>All other reasons</td>
<td>4</td>
</tr>
</tbody>
</table>

Base = 95

Percentages will sum to more than 100 per cent because respondents could give more than one answer.

Attitudes towards the Government providing financial assistance to pensioners who found it difficult to save for their retirement varied by composition of Benefit Unit and tenure.

Table 5.3 reveals that single pensioners under 75 years of age were more likely to agree that the Government should give extra money to pensioners on low or moderate incomes compared with single pensioners over 75 years of age (53 per cent compared with 39 per cent).

Table 5.3  Provision of financial assistance to pensioners who found it difficult to save for their retirement by composition of Benefit Unit

<table>
<thead>
<tr>
<th></th>
<th>Column percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single under 75</td>
</tr>
<tr>
<td>Yes</td>
<td>53</td>
</tr>
<tr>
<td>No</td>
<td>27</td>
</tr>
<tr>
<td>Don’t know/can’t say</td>
<td>19</td>
</tr>
</tbody>
</table>

Base = Entitled non-recipient pensioners not receiving MIG
74 146 [34] 60 314

ENRs not receiving MIG who owned their homes outright or paid a mortgage were more likely than those in other tenures to disagree with the statement that the Government should provide financial assistance to pensioners who found it difficult to save for their retirement (37 per cent compared with 24 per cent).
Table 5.4  Provision of financial assistance to pensioners who found it difficult to save for their retirement by tenure

<table>
<thead>
<tr>
<th></th>
<th>Own outright or pay mortgage</th>
<th>Pay rent or part-rent and part-mortgage</th>
<th>Live rent-free</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>45</td>
<td>44</td>
<td>[52]</td>
<td>45</td>
</tr>
<tr>
<td>No</td>
<td>37</td>
<td>24</td>
<td>[24]</td>
<td>31</td>
</tr>
<tr>
<td>Don’t know/can’t say</td>
<td>19</td>
<td>32</td>
<td>[24]</td>
<td>24</td>
</tr>
</tbody>
</table>

Base = Entitled non-recipient pensioners not receiving MIG 170 124 [20] 314

5.1.2 Reward for savings

A second feature of Pension Credit is the ‘savings reward’ element which will reward pensioners who have managed to save for their retirement by giving them extra money. Table 5.5 shows that nearly two-thirds of all respondents agreed with this principle of Pension Credit (63 per cent). Less than one-fifth disagreed (15 per cent).

ENRs not receiving MIG with assets of more than £6,000 were more likely than those with assets of £1,000 or less to favour providing financial reward to those who had managed to make some provisions of their own for income in old age (72 per cent compared with 55 per cent).

Table 5.5  Provision of financial reward to pensioners who managed to save for their retirement by value of assets

<table>
<thead>
<tr>
<th></th>
<th>£1,000 or less</th>
<th>£1,001 - £6,000</th>
<th>More than £6,000</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>55</td>
<td>65</td>
<td>72</td>
<td>63</td>
</tr>
<tr>
<td>No</td>
<td>18</td>
<td>17</td>
<td>8</td>
<td>15</td>
</tr>
<tr>
<td>Don’t know/can’t say</td>
<td>27</td>
<td>19</td>
<td>20</td>
<td>22</td>
</tr>
</tbody>
</table>

Base = Entitled non-recipient pensioners not receiving MIG 127 103 84 314

Pensioners who agreed with the savings reward principle gave the following reasons:
- One-quarter expressed the view that it was a reward for being thrifty and careful budgeting.
- It was recognition of past hard work, effort and sacrifice (20 per cent).
- The current system penalised savers (17 per cent).
- Sixteen per cent expressed other views which were generally supportive of giving help.
**Table 5.6** Summary of reasons in support of providing financial reward for pensioners who have saved for their retirement

<table>
<thead>
<tr>
<th>Reason for positive reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reward for thrift and careful budgeting</td>
<td>24</td>
</tr>
<tr>
<td>Recognition of past hard work/effort/sacrifice</td>
<td>20</td>
</tr>
<tr>
<td>Current system penalises savers</td>
<td>17</td>
</tr>
<tr>
<td>Incentive or encouragement to save for retirement</td>
<td>10</td>
</tr>
<tr>
<td>Sense of rightness, fairness</td>
<td>9</td>
</tr>
<tr>
<td>Reward for self-help – Government should help</td>
<td>8</td>
</tr>
<tr>
<td>Equality/all should get equal treatment</td>
<td>6</td>
</tr>
<tr>
<td>Individual’s responsibility to save</td>
<td>4</td>
</tr>
<tr>
<td>State pension should be higher for all</td>
<td>1</td>
</tr>
<tr>
<td>Other answer – generally supportive of giving help</td>
<td>16</td>
</tr>
<tr>
<td>All other reasons</td>
<td>5</td>
</tr>
</tbody>
</table>

*Base = 196*

Percentages will sum to more than 100 per cent because respondents could give more than one answer.

Only 15 per cent of ENRs not receiving MIG did not agree with the principle of rewarding those who managed to save some income for their retirement. They gave three main reasons:

- About three in ten expressed the view that there was no need to help those who were financially secure (29 per cent).
- A similar proportion said that everyone should get equal treatment regardless of savings (28 per cent).
- Sixteen per cent mentioned other reasons which were either against giving extra money to savers.

**Table 5.7** Summary of reasons against providing financial reward for pensioners who have saved for their retirement

<table>
<thead>
<tr>
<th>Reason for negative reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No need to help those who are financially secure</td>
<td>[29]</td>
</tr>
<tr>
<td>Equality - all should get equal treatment</td>
<td>[28]</td>
</tr>
<tr>
<td>It’s unfair on those who have not saved, had opportunity to save</td>
<td>[7]</td>
</tr>
<tr>
<td>Why should they give extra to savers?</td>
<td>[5]</td>
</tr>
<tr>
<td>Poor pensioners are more in need of extra money</td>
<td>[2]</td>
</tr>
<tr>
<td>State pension should be higher for all</td>
<td>[2]</td>
</tr>
<tr>
<td>Other answer – generally against giving</td>
<td>[16]</td>
</tr>
<tr>
<td>All other reasons</td>
<td>[14]</td>
</tr>
</tbody>
</table>

*Base = [47]*

Percentages will sum to more than 100 per cent because respondents could give more than one answer.
5.1.3 Abolition of the upper capital limit

The third feature of the proposed Pension Credit will introduce new rules for the treatment of savings by increasing eligibility so that pensioners with savings above £12,000 can benefit. Respondents were asked if they agreed or disagreed with this principle. Forty-two per cent of all ENRs not claiming MIG supported this new initiative. Those with savings and assets worth more than £6,000 were more likely to be in favour than ENRs not claiming MIG with assets of £1,000 or less, 52 per cent and 35 per cent respectively (Table 5.8).

Table 5.8 Should pensioners with savings of £12,000 or more be eligible for MIG/IS by value of assets

<table>
<thead>
<tr>
<th></th>
<th>£1,000 or less</th>
<th>£1,001 - £6,000</th>
<th>More than £6,000</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>35</td>
<td>41</td>
<td>52</td>
<td>42</td>
</tr>
<tr>
<td>No</td>
<td>33</td>
<td>38</td>
<td>24</td>
<td>32</td>
</tr>
<tr>
<td>Don’t know/can’t say</td>
<td>33</td>
<td>21</td>
<td>24</td>
<td>27</td>
</tr>
</tbody>
</table>

Base = Entitled non-recipient pensioners not receiving MIG 127 102 84 313

ENRs not claiming MIG who agreed that people with savings of £12,000 or more should be eligible to receive MIG were asked for their reasons. Table 5.9 shows that the main reasons in favour of this principle were as follows:

- One in four expressed the view that it was a ‘reward for being thrifty’ (26 per cent).
- Seventeen per cent viewed the amount of savings as not a lot of money and 16 per cent questioned why savers should be penalised.
- Thirteen per cent suggested that everyone should get the same treatment regardless of savings or that eligibility for MIG should be dependent on having contributed or paid into the ‘public pot’.

Table 5.9 Summary of reasons in support of eligibility of pensioners with savings of £12,000 or more for MIG/IS

<table>
<thead>
<tr>
<th>Reason for positive reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reward for being thrifty</td>
<td>26</td>
</tr>
<tr>
<td>Other answer – generally supportive</td>
<td>18</td>
</tr>
<tr>
<td>Amount not viewed as a lot of money</td>
<td>17</td>
</tr>
<tr>
<td>Why penalise savers?</td>
<td>16</td>
</tr>
<tr>
<td>Equality/all should get equal treatment regardless of savings</td>
<td>13</td>
</tr>
<tr>
<td>Should be dependent on having contributed</td>
<td>12</td>
</tr>
<tr>
<td>Shouldn’t have to dip into, spend, erode</td>
<td>8</td>
</tr>
<tr>
<td>Reward for self-help</td>
<td>7</td>
</tr>
<tr>
<td>Sense of rightness, fairness</td>
<td>7</td>
</tr>
<tr>
<td>All other reasons</td>
<td>3</td>
</tr>
<tr>
<td>State pension should be higher for all</td>
<td>1</td>
</tr>
</tbody>
</table>

Base = 123

Percentages will sum to more than 100 per cent because respondents could give more than one answer.
ENRs not claiming MIG who did not agree that people with savings of £12,000 or more should be eligible for MIG were asked why they felt this way. The main reasons were as follows:

- One-third thought that people who had this amount of savings were able to provide for themselves.
- Twenty-eight per cent expressed the view that pensioners in this financial position did not need it.
- The amount of savings was enough to live on (22 per cent).
- The fourth most commonly expressed view was that poor pensioners were more in need of financial assistance. Thirteen per cent expressed this view.

Table 5.10  Summary of reasons against eligibility of pensioners with savings of £12,000 or more for MIG/IS

<table>
<thead>
<tr>
<th>Reason for negative reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>They are able to provide for themselves</td>
<td>32</td>
</tr>
<tr>
<td>They don’t need it</td>
<td>28</td>
</tr>
<tr>
<td>Amount viewed as enough to live on</td>
<td>22</td>
</tr>
<tr>
<td>Poor pensioners are more in need of extra</td>
<td>13</td>
</tr>
<tr>
<td>Other answer - generally against altering</td>
<td>9</td>
</tr>
<tr>
<td>Let them spend their savings first</td>
<td>6</td>
</tr>
<tr>
<td>All other reasons</td>
<td>5</td>
</tr>
<tr>
<td>State pension should be higher for all</td>
<td>1</td>
</tr>
</tbody>
</table>

*Base = 106*

Percentages will sum to more than 100 per cent because respondents could give more than one answer.

There was variation in attitudes towards raising the capital limit by composition of Benefit Unit. ENR couples not claiming MIG with at least one member aged 75 or over were more likely to agree that those with savings of at least £12,000 should be eligible for MIG or IS compared than single pensioners of any age (Table 5.11).

Table 5.11  ENRs not claiming MIG: eligibility of pensioners with savings of £12,000 or more for MIG/IS by composition of Benefit Unit

<table>
<thead>
<tr>
<th></th>
<th>Single under 75</th>
<th>Single 75 or over</th>
<th>Couple both under 75</th>
<th>Couple - one or both 75 or over</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>38</td>
<td>34</td>
<td>[42]</td>
<td>63</td>
<td>41</td>
</tr>
<tr>
<td>No</td>
<td>37</td>
<td>32</td>
<td>[36]</td>
<td>24</td>
<td>32</td>
</tr>
<tr>
<td>Don’t know/can’t say</td>
<td>25</td>
<td>33</td>
<td>[22]</td>
<td>14</td>
<td>26</td>
</tr>
</tbody>
</table>

*Base = Entitled non-recipient pensioners not receiving MIG*
5.1.4 Summary of attitudes to the Pension Credit principles

Overall, the attitudes of ENRs not claiming MIG were favourable towards the principles of Pension Credit. The largest proportion (63 per cent) agreed that more could be done to reward pensioners who had saved, for instance by giving them money. Over four in ten supported the other features of the proposed Pension Credit - the ‘topping up of incomes’ element (45 per cent) and the abolition of the upper capital limit (42 per cent).

The proportion of ENRs not receiving MIG who agreed with at least one of the principles underlying Pension Credit was 84 per cent; 13 per cent agreed with all four principles investigated.

5.2 Awareness of Pension Credit

After being asked about the principles behind the new Pension Credit without mentioning it by name, ENRs not claiming MIG were asked if they had heard of Pension Credit.

As Table 5.12 shows, the majority had not yet heard of Pension Credit (88 per cent). A small proportion of ENRs not receiving MIG had heard of Pension Credit (eight per cent) with the remaining four per cent unsure if they had. There were no statistically significant differences by value of assets in the likelihood of having heard of Pension Credit.

<table>
<thead>
<tr>
<th>Table 5.12</th>
<th>Awareness of Pension Credit by value of assets</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£1,000 or less</td>
</tr>
<tr>
<td>Yes</td>
<td>9</td>
</tr>
<tr>
<td>No</td>
<td>87</td>
</tr>
<tr>
<td>Don’t know/can’t say</td>
<td>5</td>
</tr>
</tbody>
</table>

Base = Entitled non-recipient pensioners not receiving MIG

5.3 Acceptability of the planned Pension Credit application process

This section analyses the acceptability of procedures for claiming Pension Credit. The aim is to determine the extent to which various aspects of the procedures may make people resistant to the idea of making a claim.

After respondents were told about Pension Credit, they were asked if they would find it acceptable to provide financial information about their income and savings and send documentation of this nature in support of a claim for Pension Credit. Figure 5.1 shows that the majority of pensioners (74 per cent) considered it acceptable to provide such information and submit it in support of a fresh claim. A small proportion (16 per cent) said that they would find it unacceptable to provide information of this nature. Two per cent said that they would not apply for Pension Credit at all.
When ENRs not claiming MIG were asked how they felt about sending documentary evidence in support of a claim for Pension Credit, two-thirds said that they would find it acceptable. A quarter of ENRs not receiving MIG said that they would not find it acceptable. Three per cent said that they would not apply for the benefit.

There was variation in attitudes towards providing financial information by composition of Benefit Unit (Table 5.13). Single pensioners under 75 years were most likely to find it acceptable to provide financial information if applying for Pension Credit (87 per cent). Single pensioners over 75 years of age however were least likely to find it acceptable to provide such information (63 per cent) and once again were more likely to be unsure.

No variation was found in attitudes towards providing documentary evidence.

Table 5.13 Acceptability of providing financial information in support of a claim for Pension Credit by composition of Benefit Unit

<table>
<thead>
<tr>
<th></th>
<th>Single under 75</th>
<th>Single 75 or over</th>
<th>Couple both under 75</th>
<th>Couple - one or both 75 or over</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptable</td>
<td>87</td>
<td>63</td>
<td>[77]</td>
<td>82</td>
<td>74</td>
</tr>
<tr>
<td>Unacceptable</td>
<td>10</td>
<td>20</td>
<td>[20]</td>
<td>13</td>
<td>17</td>
</tr>
<tr>
<td>Can’t say/no opinion</td>
<td>3</td>
<td>1</td>
<td>[3]</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>Would not apply</td>
<td>0</td>
<td>24</td>
<td>[0]</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

*Base = Entitled non-recipient pensioners not receiving MIG*
5.4 Likelihood of applying for Pension Credit

ENRs not claiming MIG were told about Pension Credit and the way claims for the benefit will be assessed and administered. Then they were asked how likely was it that they would apply for Pension Credit.

As Table 5.14 reveals, more than half of all ENRs not claiming MIG said that they definitely or very likely would apply for Pension Credit (56 per cent). A fifth said that they probably would apply but were not certain. Nearly a quarter of all pensioners expressed uncertainty about claiming or said that they definitely would not make a claim for the benefit (24 per cent).

Table 5.14 Likelihood of applying for Pension Credit

<table>
<thead>
<tr>
<th>Percentage of respondents</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Definitely would</td>
<td>33</td>
</tr>
<tr>
<td>Very likely would</td>
<td>23</td>
</tr>
<tr>
<td>Probably would, but not certain</td>
<td>20</td>
</tr>
<tr>
<td>Probably would not, but not certain</td>
<td>9</td>
</tr>
<tr>
<td>Very likely would not, but there is a slight chance</td>
<td>7</td>
</tr>
<tr>
<td>Definitely would not</td>
<td>8</td>
</tr>
</tbody>
</table>

Base = 304

The likelihood of claiming Pension Credit varied by amount of savings and composition of Benefit Unit.

Table 5.15 shows that taking together all who would ‘definitely apply’, or are ‘very likely’ to apply or ‘probably will apply but are not certain’ shows that 79 per cent of ENRs not claiming MIG with savings of £8,000 or less said that they definitely or probably would claim Pension Credit compared with 65 per cent of ENRs not claiming MIG with savings above £8,000.

Table 5.15 Likelihood of applying for Pension Credit by value of assets

<table>
<thead>
<tr>
<th>Column percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>£8,000 or less</td>
</tr>
<tr>
<td>-------------------</td>
</tr>
<tr>
<td>Definitely would</td>
</tr>
<tr>
<td>Very likely would</td>
</tr>
<tr>
<td>Probably would but not certain</td>
</tr>
<tr>
<td>Probably would not, but not certain</td>
</tr>
<tr>
<td>Very likely would not, but there is a slight change</td>
</tr>
<tr>
<td>Definitely would not</td>
</tr>
</tbody>
</table>

Base = Entitled non-recipient pensioners not receiving MIG = 236

Single ENRs not claiming MIG, over 75 years of age, were less likely to state that they would definitely apply for Pension Credit (24 per cent) than were single pensioners under the age of 75 (41 per cent) and couples where at least one was over 75 years (47 per cent) (Table 5.16).
Table 5.16  Likelihood of applying for Pension Credit by composition of Benefit Unit

<table>
<thead>
<tr>
<th></th>
<th>Single under 75</th>
<th>Single 75 or over</th>
<th>Couple both under 75</th>
<th>Couple one or both 75 or over</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definitely would</td>
<td>41</td>
<td>24</td>
<td>[33]</td>
<td>47</td>
<td>33</td>
</tr>
<tr>
<td>Probably would</td>
<td>39</td>
<td>47</td>
<td>[50]</td>
<td>33</td>
<td>43</td>
</tr>
<tr>
<td>Very likely would not</td>
<td>20</td>
<td>29</td>
<td>[17]</td>
<td>21</td>
<td>24</td>
</tr>
<tr>
<td>Base = Entitled non-recipient pensioners not receiving MIG</td>
<td>71</td>
<td>139</td>
<td>[34]</td>
<td>60</td>
<td>304</td>
</tr>
</tbody>
</table>

5.5 Reasons for not wanting to claim Pension Credit

ENRs not claiming MIG who said that they definitely or probably would not apply for the benefit were asked to give their reasons. They gave three main reasons:

- They could manage, they did not need extra money (28 per cent).
- They thought that they were not eligible because of the amount of savings or income they had (15 and 13 per cent respectively).
- It would be too much bother (10 per cent) or involve too many forms and paperwork (six per cent).

Table 5.17  Summary of reasons for not wanting to apply for Pension Credit

<table>
<thead>
<tr>
<th>Why not claim Pension Credit</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can manage - don’t need extra</td>
<td>28</td>
</tr>
<tr>
<td>Think not eligible - savings</td>
<td>15</td>
</tr>
<tr>
<td>- income</td>
<td>13</td>
</tr>
<tr>
<td>- not further specified</td>
<td>10</td>
</tr>
<tr>
<td>Aggravation/rigmarole/bother</td>
<td>10</td>
</tr>
<tr>
<td>All other reasons</td>
<td>10</td>
</tr>
<tr>
<td>Forms or paperwork</td>
<td>6</td>
</tr>
<tr>
<td>Would apply only if eligibility is certain</td>
<td>5</td>
</tr>
<tr>
<td>Don’t want to claim - not further specified</td>
<td>5</td>
</tr>
<tr>
<td>Have to supply personal details</td>
<td>5</td>
</tr>
<tr>
<td>Other aspects of process</td>
<td>4</td>
</tr>
<tr>
<td>Independence/pride</td>
<td>4</td>
</tr>
<tr>
<td>Previous claim(s) were unsuccessful</td>
<td>3</td>
</tr>
<tr>
<td>- other</td>
<td>2</td>
</tr>
<tr>
<td>Circumstances may or have changed</td>
<td>2</td>
</tr>
<tr>
<td>Applied but had not or never heard</td>
<td>1</td>
</tr>
<tr>
<td>Bad treatment</td>
<td>1</td>
</tr>
<tr>
<td>Spouse or partner doesn’t want to claim</td>
<td>1</td>
</tr>
<tr>
<td>Don’t like the idea</td>
<td>1</td>
</tr>
<tr>
<td>Need more information or don’t know enough</td>
<td>1</td>
</tr>
</tbody>
</table>

Base = 72

Percentages will sum to more than 100 per cent because respondents could give more than one answer.
5.6 Resistance to claiming and attitudes towards the Pension Credit claims process

In Chapter 4 (section 4.5) a scale of resistance was developed based on responses to a set of question items dealing with claiming benefits. The variation in responses to these questions was used to produce three groups: a group who were very resistant, a group with medium resistance and a group with a lower level of resistance. These have been termed the ‘high’, ‘medium’ and ‘low’ groups. This section examines attitudes to specific features of the Pension Credit claims process itself by level of resistance. A similar analysis appears in section 4.5.3 which asked about the comparable process used to apply for MIG.

ENRs who are highly resistant to claiming benefits are also more likely to find aspects of the Pension Credit claims process to be unacceptable. For example, 26 per cent of high resisters found it unacceptable to provide information about their personal finances, in comparison to only 12 per cent of low resisters (the comparable proportions for MIG were 41 per cent and 14 per cent respectively). A similar, though less marked, pattern is demonstrated regarding non-claimants’ attitudes toward sending away financial documents. Over three-quarters of low resisters (78 per cent) felt that it was acceptable to send away their financial documents, but among high resisters, the proportion was 64 per cent (the comparable proportions for MIG were 74 per cent and 57 per cent respectively).

Table 5.18 Resistance to claiming Pension Credit and acceptability of providing financial information

<table>
<thead>
<tr>
<th>Categories</th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptable to provide financial information</td>
<td>88</td>
<td>83</td>
<td>74</td>
<td>82</td>
</tr>
<tr>
<td>Unacceptable to provide financial information</td>
<td>12</td>
<td>17</td>
<td>26</td>
<td>18</td>
</tr>
<tr>
<td>Acceptable to send financial documents</td>
<td>78</td>
<td>73</td>
<td>64</td>
<td>72</td>
</tr>
<tr>
<td>Unacceptable to send financial documents</td>
<td>22</td>
<td>27</td>
<td>36</td>
<td>28</td>
</tr>
</tbody>
</table>

Base = All ENRs not claiming MIG (314)

Table 5.19 Overall likelihood of claiming Pension Credit by level of resistance

<table>
<thead>
<tr>
<th>Categories</th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definite or very likely to apply</td>
<td>68</td>
<td>55</td>
<td>46</td>
<td>56</td>
</tr>
<tr>
<td>Probably apply</td>
<td>15</td>
<td>20</td>
<td>22</td>
<td>19</td>
</tr>
<tr>
<td>Probably will not apply</td>
<td>8</td>
<td>9</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Definitely or very unlikely to apply</td>
<td>8</td>
<td>16</td>
<td>21</td>
<td>15</td>
</tr>
</tbody>
</table>

Base = All ENRs not claiming MIG (314)

Those who were highly resistant to claiming benefits were more likely to report that they definitely would not, or very likely would not make an application for Pension Credit (21 per cent of high resisters in comparison with eight per cent of low resisters). However, this is somewhat lower than the
proportion who said that they would not claim MIG, where 42 per cent of high resisters said that they would not apply compared with 31 per cent of low resisters. Almost seven in ten classified as low resisters (68 per cent) reported they definitely or very likely would make a claim for Pension Credit, compared with over half (55 per cent) of medium resisters and 46 per cent of high resisters. In terms of resistance level, the variation in the likelihood of making a future application was not significant.

5.7 Whether anything could be done to encourage a claim

As the aim is to maximise benefit take-up amongst pensioners, it is necessary to examine whether anything can be done to encourage claims. In this survey, pensioners were asked for suggested methods to encourage take-up of the forthcoming benefit.

Pensioners who said that they were not going to apply for Pension Credit were asked what, if anything, could be done to encourage them to claim (Table 5.20). In particular they mentioned that:

- If pensioners knew in advance that they were entitled to Pension Credit; it would encourage them to apply for the benefit (36 per cent).
- If more or better information was provided about Pension Credit or if it were made easier to apply, they would submit a claim (ten per cent and nine per cent respectively).
- There was nothing that would make them apply (34 per cent).

### Table 5.20 What would encourage pensioners to apply for Pension Credit

<table>
<thead>
<tr>
<th>Multiple response*</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>If pensioner knows in advance that they are entitled</td>
<td>36</td>
</tr>
<tr>
<td>Nothing</td>
<td>34</td>
</tr>
<tr>
<td>Other</td>
<td>23</td>
</tr>
<tr>
<td>Provide more or better information about PC</td>
<td>10</td>
</tr>
<tr>
<td>Make it easier to apply</td>
<td>9</td>
</tr>
<tr>
<td>Was worth more money</td>
<td>5</td>
</tr>
</tbody>
</table>

*Percentages will sum to more than 100 per cent because respondents could give more than one answer.*
5.8 Conclusions

This chapter has examined the attitudes of pensioners who appear to be entitled to MIG but are not claiming it towards the principles and specific proposals for the new Pension Credit. It has also investigated the likely take-up of the proposed benefit.

The findings showed that:

- Most ENRs not claiming MIG were not yet aware of the proposed new benefit (88 per cent).
- Forty-five per cent agreed that financial aid should be provided to pensioners who found it difficult to save for their retirement.
- The majority of ENRs not claiming MIG (63 per cent) felt that the Government should do more to reward those who managed to save for their retirement.
- Forty-one per cent of ENRs not claiming MIG agreed that pensioners with savings of £12,000 or more should benefit from MIG.
- The majority of ENRs not claiming MIG found it acceptable to give details about savings and send financial documentation in support of a claim (66 per cent and 74 per cent).
- Over one-third of ENRs not claiming MIG said that if they knew they were entitled to Pension Credit then this would encourage them to claim.
- The main barriers to take-up by ENRs not claiming MIG who would not claim, besides the judgement that they could manage on their own resources (28 per cent), were a perception that they were not eligible because of their savings (15 per cent) or income (13 per cent) and also the hassle and bother of applying.
6 Pension Credit sample – awareness of MIG and the experience of claiming income-related benefits

An important aim of this research was to establish knowledge and awareness of the Minimum Income Guarantee (previously Income Support for Pensioners) among the pensioners followed up from the Family Resources Survey (FRS). This chapter concentrates on the group of pensioners sampled from the FRS who, in addition to those already in receipt of MIG, appear likely to benefit most from the new Pension Credit (see section 1.6). It also refers to the other sample followed up in this study, the ENR sample (see section 1.6). In addition to their knowledge and awareness of the Minimum Income Guarantee (MIG) this chapter examines the Pension Credit sample’s attitudes towards claiming and the claims process in general. The chapter also examines the level of take-up of Housing Benefit and Council Tax Benefit and general attitudes towards claiming income-related benefits.

6.1 Awareness of Minimum Income Guarantee/Income Support

In order to establish knowledge of MIG or Income Support all respondents in the Pension Credit sample were asked if they were aware of any state benefit paid to pensioners whose incomes fall below a minimum level. Initially respondents were not prompted about MIG or Income Support.

Table 6.1 shows that there was a general lack of familiarity among the group about the income-related benefits. Whilst one-fifth (22 per cent) of responses mentioned Income Support as a known benefit, only six per cent of responses specifically mentioned Minimum Income Guarantee. Sixty per cent of respondents were unable to name any benefit.
Table 6.1 Unprompted awareness of MIG/Income Support

<table>
<thead>
<tr>
<th></th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>MIG</td>
<td>6</td>
</tr>
<tr>
<td>Income Support</td>
<td>22</td>
</tr>
<tr>
<td>Other benefit, unsure or can’t remember</td>
<td>15</td>
</tr>
<tr>
<td>No benefits mentioned</td>
<td>60</td>
</tr>
</tbody>
</table>

Base = All Pension Credit sample 583

Percentages will sum to more than one hundred per cent because respondents could give more than one answer.

6.1.1 Prompted knowledge of Minimum Income Guarantee/Income Support

If the respondent failed to name either MIG or Income Support they were then asked directly if they had heard of these benefits (Table 6.2). When prompted, nearly nine in ten of the Pension Credit group (89 per cent) had heard of Income Support; in contrast fewer than four in ten (37 per cent) reported that they had heard of MIG.

Table 6.2 Prompted awareness of MIG/Income Support

<table>
<thead>
<tr>
<th></th>
<th>Column percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>MIG</td>
</tr>
<tr>
<td>Had heard of the benefit</td>
<td>37</td>
</tr>
<tr>
<td>Had not heard of the benefit</td>
<td>63</td>
</tr>
<tr>
<td>Did not know</td>
<td>*</td>
</tr>
</tbody>
</table>

Base = All respondents in the Pension Credit sample who did not mention MIG/IS by name 549 453

6.2 MIG claimants among the Pension Credit sample

6.2.1 Successful claimants of MIG

There were fewer current recipients of MIG in the Pension Credit sample than in the ENR sample. This can be explained in part by their higher levels of incomes and assets and because the sample was designed to exclude most people whose incomes (based on their FRS interview) were below the 2000/01 MIG limit. At the time of drawing the sample, only those who were eligible for additional premiums should have been entitled to MIG. Since then MIG has increased, drawing more within the eligibility limits. Table 6.3 shows that while ten per cent of the whole Pension Credit group were current MIG recipients, the lowest income group (16 per cent) had twice as many successful claimants as each of the other two income groups (eight per cent in each).
Table 6.3  Successful claimants of MIG by income groups

<table>
<thead>
<tr>
<th>Receipt of MIG</th>
<th>Income group</th>
<th>Lower</th>
<th>Middle</th>
<th>Upper</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>In receipt of MIG</td>
<td>16</td>
<td>8</td>
<td>8</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Not in receipt of MIG</td>
<td>84</td>
<td>92</td>
<td>91</td>
<td>89</td>
<td></td>
</tr>
<tr>
<td>Unsure</td>
<td>0</td>
<td>*</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

Base = All Pension Credit sample 191 213 179 583

6.2.2  Successful claimants by age and household composition

Table 6.4 shows that the older single pensioners in the Pension Credit sample were more than twice as likely to be successful claimants of MIG as their younger counterparts (18 per cent and seven per cent respectively).

Table 6.4  MIG claimants by household composition

<table>
<thead>
<tr>
<th>Receipt of MIG</th>
<th>Household composition</th>
<th>Single person under 75</th>
<th>Single person 75 or over</th>
<th>Couple both under 75</th>
<th>Couple one/both 75 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>In receipt of MIG</td>
<td>7</td>
<td>18</td>
<td>7</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Not in receipt of MIG</td>
<td>93</td>
<td>82</td>
<td>93</td>
<td>95</td>
<td></td>
</tr>
<tr>
<td>Unsure</td>
<td>0</td>
<td>*</td>
<td>0</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

Base = All Pension Credit sample 144 225 107 107

6.2.3  Unsuccessful claimants of MIG

Respondents in the Pension Credit sample, not currently receiving MIG, were asked if they had ever made an unsuccessful claim for MIG since their original FRS interview. The proportion that reported making an unsuccessful claim was small – three per cent. The majority (87 per cent) of the Pension Credit sample had not made a claim for MIG since their original FRS interview, ten per cent had made a successful claim.

6.2.4  Reasons for claiming MIG

Claimants of MIG were asked to expand on their reasons for claiming (Table 6.5). The reason given by the largest proportion of MIG claimants was that it was advice from a friend or relative that had prompted a claim (36 per cent). Publicity was mentioned by 13 per cent of respondents. Thirteen per cent of respondents said that they found out they were eligible and 11 per cent indicated that a professional person informed them that they might be eligible to claim.
Table 6.5 Reasons given for claiming MIG

<table>
<thead>
<tr>
<th>Reasons for claiming MIG</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advised by friend, relative, neighbour</td>
<td>36</td>
</tr>
<tr>
<td>Publicity (advert, poster, etc.)</td>
<td>13</td>
</tr>
<tr>
<td>Found out was eligible</td>
<td>13</td>
</tr>
<tr>
<td>Told might be eligible by professional</td>
<td>11</td>
</tr>
<tr>
<td>Advised by claim line advisor</td>
<td>10</td>
</tr>
<tr>
<td>Having difficulty managing on income</td>
<td>10</td>
</tr>
<tr>
<td>Advised by other non-professional</td>
<td>7</td>
</tr>
<tr>
<td>Change in personal circumstances</td>
<td>6</td>
</tr>
<tr>
<td>Large bill/household item to buy</td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>19</td>
</tr>
</tbody>
</table>

Base = Current recipients and past recipients and failed claimants (81)

*Percentages will sum to more than 100 per cent because respondents could give more than one answer

6.3 Experience of the MIG claims process

Part of the research was concerned with finding out about respondents’ experiences of the claims process.

6.3.1 Completing the claim form

Those respondents who were either in receipt of MIG, or had made an unsuccessful claim were asked about their experiences of the claims process (76 cases overall). Over half of these respondents (58 per cent), who had made a claim, had received some help in completing the application form. Of these, 39 per cent had asked their son or daughter to help and a further 22 per cent had employed the services of The Citizens Advice Bureau or a charity, for example Age Concern or Help the Aged.

The 27 respondents who received help had nearly all received help with all or most of the form.

6.3.2 Claimline

The MIG claimline service was introduced in May 2000 to enable pensioners to make enquiries and claims over the phone, without the need to visit a benefits office. Both successful and unsuccessful claimants of MIG (76 cases) were asked if they were aware of the claimline. Nearly one-fifth (19 per cent) reported that they had heard of the claimline.

The 15 respondents who had heard of the claimline were asked if they had made use of the facility and a half reported that they had used it to either make a claim or to make a general enquiry about MIG.

6.3.3 The application form and acceptability of providing financial details

The current application form for MIG has been substantially reduced in length in response to earlier complaints by applicants in the previous follow up survey\(^16\). The form is now ten pages long and respondents who had completed all, or much, of the form themselves (31 cases overall) were asked

if they could remember its length. Nearly half agreed that the form was about ten pages long, although one-fifth believed it to be ‘much longer’. Although the length of the form has been reduced, just over half of respondents felt that it was still too long.

The same respondents were also asked how they felt about having to declare financial information on the application form and the majority were not averse to this. Similarly, most did not object to being asked to send documentary evidence of their financial circumstances with their application.

### 6.3.4 Likelihood of re-applying

The number of unsuccessful claimants, although small (18 cases) were also asked if they would be likely to re-apply for MIG. They were broadly evenly divided between those who said that they would and those who would not claim in the future.

### 6.4 Comparisons of MIG take-up with other income-related benefits

The survey also collected information about current receipt of other means-tested benefits - Housing Benefit and Council Tax Benefit. Although the Pension Credit sample were not selected on the basis of their eligibility for either Housing Benefit or Council Tax Benefit it was still possible to make some comparison the attitudes to take-up of these two benefits with those linked to claims for MIG/Income Support.

#### 6.4.1 Housing Benefit

Nearly two-thirds (64 per cent) of all renters, or part-renters, in the Pension Credit sample were in receipt of Housing Benefit (Table 6.6). Looking at the income groups, 91 per cent of respondents in the lower income group were in receipt of Housing Benefit compared with about one-third (34 per cent) in the upper income group.

Table 6.6 Receipt of Housing Benefit by Pension Credit income subgroup

<table>
<thead>
<tr>
<th>Receipt of Housing Benefit</th>
<th>Lower</th>
<th>Middle</th>
<th>Upper</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>In receipt of Housing Benefit</td>
<td>91</td>
<td>65</td>
<td>[34]</td>
<td>64</td>
</tr>
<tr>
<td>Not in receipt of Housing Benefit</td>
<td>9</td>
<td>35</td>
<td>[66]</td>
<td>36</td>
</tr>
</tbody>
</table>

Base = All renters or part renters in the Pension Credit sample

#### 6.4.2 Reasons for claiming Housing Benefit

All those in receipt of Housing Benefit were asked to give the reasons why they had applied (Table 6.7). Twenty-three per cent emphasised that it was advice from a friend or relative that had encouraged a claim for Housing Benefit and 11 per cent said they had been encouraged to claim by a professional with a further 11 per cent indicating that they might be eligible. Fifteen per cent said that they had ‘always received Housing Benefit’. In general, the role of other people in triggering a claim figured quite strongly among all responses.
Table 6.7 Reasons for claiming Housing Benefit

<table>
<thead>
<tr>
<th>Why claimed Housing Benefit</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advised to by friend, relative, neighbour</td>
<td>23</td>
</tr>
<tr>
<td>Have always received Housing Benefit</td>
<td>15</td>
</tr>
<tr>
<td>Publicity (advert, poster etc.)</td>
<td>11</td>
</tr>
<tr>
<td>Advised/encouraged by professional</td>
<td>11</td>
</tr>
<tr>
<td>Told might be eligible by professional</td>
<td>10</td>
</tr>
<tr>
<td>Having difficulty managing on income</td>
<td>8</td>
</tr>
<tr>
<td>Moved into rented accommodation</td>
<td>8</td>
</tr>
<tr>
<td>Change in personal circumstances</td>
<td>8</td>
</tr>
<tr>
<td>Having difficulty paying the rent</td>
<td>4</td>
</tr>
<tr>
<td>Other</td>
<td>19</td>
</tr>
</tbody>
</table>

Base = Those claiming Housing Benefit in the Pension Credit sample (117)

*Percentages will sum to more than 100 per cent because respondents could give more than one answer

6.4.3 Council Tax Benefit

A lower proportion of the Pension Credit sample indicated that they were currently in receipt of Council Tax Benefit compared with receipt of Housing Benefit. Table 6.8 shows that respondents in the lowest income group were more likely to be claiming Council Tax Benefit than those in the highest income group (52 per cent and 20 per cent respectively).

Table 6.8 Receipt of Council Tax Benefit by Pension Credit subgroups

<table>
<thead>
<tr>
<th>Receipt of benefit</th>
<th>Lower</th>
<th>Middle</th>
<th>Upper</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>In receipt of Council Tax Benefit</td>
<td>52</td>
<td>40</td>
<td>20</td>
<td>35</td>
</tr>
<tr>
<td>Not in receipt of Council Tax Benefit</td>
<td>48</td>
<td>60</td>
<td>80</td>
<td>65</td>
</tr>
</tbody>
</table>

Base = All Pension Credit sample 583

6.4.4 Reasons for claiming Council Tax Benefit

The reasons given for claiming Council Tax Benefit followed a similar pattern to those offered for Housing Benefit. Advice from a relative or friend, or from a professional, accounted for 29 per cent and 20 per cent of respondents respectively (Table 6.9). Financial difficulty and publicity were again mentioned as reasons for claiming Council Tax Benefit and one-fifth reported that it was because Council Tax Benefit had always been received.
Table 6.9  Reasons for claiming Council Tax Benefit

<table>
<thead>
<tr>
<th>Reason for not claiming Council Tax Benefit</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advised to by friend, relative, neighbour</td>
<td>29</td>
</tr>
<tr>
<td>Have always received Council Tax Benefit</td>
<td>20</td>
</tr>
<tr>
<td>Advised/encouraged by professional</td>
<td>18</td>
</tr>
<tr>
<td>Having difficulty managing on income</td>
<td>11</td>
</tr>
<tr>
<td>Publicity (advert, poster etc.)</td>
<td>8</td>
</tr>
<tr>
<td>Change in personal circumstances</td>
<td>7</td>
</tr>
<tr>
<td>Told might be eligible by professional</td>
<td>4</td>
</tr>
<tr>
<td>Other</td>
<td>18</td>
</tr>
</tbody>
</table>

Base = All responses given by those claiming CTB in the Pension Credit sample (173)

*Percentages will sum to more than 100 per cent because respondents could give more than one answer

6.5 Non-claimants of Housing Benefit and Council Tax Benefit

Of the non-claimants for Housing Benefit (61 cases) less than half had considered applying. Of those not claiming Council Tax Benefit, the proportion who had considered applying was 17 per cent. The numbers are too small to examine who had encouraged these groups to apply in any further detail.

6.6 Attitudes of those in the Pension Credit sample not currently receiving MIG towards claiming income-related benefits

An important factor affecting the success of the new Pension Credit benefit is the set of attitudes of potential recipients to claiming income-related benefits. To investigate this issue, a set of nine attitudinal statements relating to reasons for not claiming income-related benefits were put to the Pension Credit sample not currently receiving MIG. They were asked how strongly they agreed or disagreed with each statement, using a standard scale. Only those respondents who were not currently in receipt of MIG were included in this part of the survey.

Figure 6.1 shows the proportion of respondents who agreed either strongly or slightly with each of the statements.
Eighty-one per cent of the Pension Credit sample who were not receiving MIG agreed that they would be more likely to apply for a benefit if they knew that most pensioners were entitled to it, and 80 per cent agreed that they would only claim if they knew they were entitled to a benefit. A majority of the respondents said that they did not like asking for extra money or running the risk of being turned down (53 per cent and 52 per cent respectively).

A minority of the Pension Credit group not receiving MIG agreed with the idea that claiming income-related benefits would affect their pride or independence (44 per cent and 39 per cent respectively). Forty-three per cent agreed that they did not need the money enough and just over a quarter (27 per cent) felt that they believed that they were accepting charity.

6.7 Pension Credit sample: identification of underlying factors against claiming benefit

People’s responses to many of the statements about claiming benefit were highly correlated. To examine the extent to which a smaller set of explanations can be used to describe the observed pattern of responses, a factor analysis was undertaken. All nine variables were entered into the analysis and two underlying factors emerged. The factor loadings for each item are shown in Table 6.10. Details of the factor analysis are presented in Appendix C. They confirm the achievement of a single structure of factors.
Table 6.10  Pension Credit: factor loadings for attitudes to claiming questions

<table>
<thead>
<tr>
<th>Item</th>
<th>Factor 1</th>
<th>Factor 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>I feel I would lose independence</td>
<td>0.820</td>
<td></td>
</tr>
<tr>
<td>I would not like having to ask for extra money</td>
<td>0.818</td>
<td></td>
</tr>
<tr>
<td>I feel my pride would be affected</td>
<td>0.783</td>
<td></td>
</tr>
<tr>
<td>I would rather manage if I could</td>
<td>0.749</td>
<td></td>
</tr>
<tr>
<td>I wouldn’t want to ask and be turned down</td>
<td>0.707</td>
<td>0.341</td>
</tr>
<tr>
<td>I would feel like I was accepting charity</td>
<td>0.704</td>
<td></td>
</tr>
<tr>
<td>I don’t feel that I need the money enough</td>
<td>0.586</td>
<td></td>
</tr>
<tr>
<td>I would be more likely to claim if most pensioners were entitled</td>
<td></td>
<td>0.825</td>
</tr>
<tr>
<td>I would only claim if I knew I was entitled</td>
<td></td>
<td>0.745</td>
</tr>
</tbody>
</table>

Base = All Pension Credit cases not receiving MIG

Principal components analysis, rotation method varimax with Kaiser normalisation

Overall, it was estimated that the first factor explained 47 per cent of the variation in the nine items and the second factor a further 13 per cent. The first factor is loaded heavily on seven items which reveal a strong reluctance to claim because of connotations of appearing needy or losing independence. The second factor is loaded on three items which centre on only making a claim if the outcome was known and on their entitlement. These factors are summarised as ‘resistance to claiming’ and ‘perceived eligibility’.

The individual scores for both factors were calculated and used to classify the Pension Credit sample not receiving MIG into three groups for each factor: high, medium and low. Investigation then centred on the social characteristics of the respondents in the three groups. In terms of resistance to claiming, single people in the Pension Credit sample not receiving MIG were more likely to score highly compared with couples (Table 6.11). A similar pattern was found in relation to housing tenure, where a higher proportion of outright owners and those buying with a mortgage were more likely to be resistant, compared with renters. While a larger proportion of those in receipt of retirement pension scored highly compared with those who were already receiving more than one other benefit, the differences were not statistically significant. Also, there were no significant differences in terms of the level of assets held.

Table 6.11  Pension Credit sample: Resistance to claiming benefit by composition of Benefit Unit

<table>
<thead>
<tr>
<th></th>
<th>Pensioner couple</th>
<th>Single male pensioner</th>
<th>Single female pensioner</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>36</td>
<td>37</td>
<td>29</td>
<td>34</td>
</tr>
<tr>
<td>Medium</td>
<td>38</td>
<td>27</td>
<td>32</td>
<td>33</td>
</tr>
<tr>
<td>High</td>
<td>26</td>
<td>36</td>
<td>39</td>
<td>33</td>
</tr>
</tbody>
</table>

Base = All not receiving MIG

203 108 211 522

The second factor, perceived eligibility, explained a smaller proportion of the variation observed in the set of questions (see Table 6.10). The principal issue arising from this factor was that pensioners wanted to have greater reassurance that if they applied for a benefit that it would be successfully
awarded and, rather than receiving special treatment, they had a preference for only claiming benefit when the majority of pensioners would be eligible for it too. When this factor was examined in terms of the main demographic characteristics of the Pension Credit group, no significant differences were detected.

6.8 Conclusions

- Pension Credit respondents were more familiar with the term Income Support rather than Minimum Income Guarantee.
- Ten per cent of all respondents in the Pension Credit sample were currently in receipt of MIG.
- Advice from a friend or relative was the main reason given for claiming MIG, Housing Benefit and Council Tax Benefit.
- A majority (81 per cent) of the Pension Credit group not receiving MIG agreed that they would be more likely to claim for an income-related benefit if they knew that most pensioners were entitled to the benefit.
- Two main factors summarised pensioners’ attitudes to income related benefits – resistance to claiming and concerns about eligibility. There was evidence that in the Pension Credit sample not receiving MIG, single people were more resistant to claiming income-related benefit compared with pensioner couples.
7 Attitudes towards Pension Credit among the Pension Credit target group

This chapter explores the reactions of a group of Pensioner Benefit Units (containing a single pensioner or pensioner couple) who, on the basis of the information given by them in the Family Resources Survey (FRS) appeared to have a higher income than the ENR group but lower when compared to other pensioners. This would indicate that they, in addition to those already receiving MIG, will qualify for the new Pension Credit when it is introduced in October 2003. This group have been termed the Pension Credit target group. For further details on how they were selected see Section 1.6.

As Chapter 5 did for the MIG ENR sample, this chapter explores attitudes towards the principles on which Pension Credit is based, but from the perspective of the Pension Credit sample. It looks at the likely level of take-up within the group and their attitudes towards the various proposed methods of application that will be available to pensioners. Finally, it concentrates on the reasons given by those reluctant to apply for Pension Credit and what could be done to encourage them to make a claim.

7.1 Awareness of Pension Credit

As Pension Credit will not be introduced until October 2003, one aim of this research was to establish what proportion of those most likely to benefit from the scheme had heard of Pension Credit.

Table 7.1 shows the varying levels of knowledge among the Pension Credit sample depending upon the level of income they had at the time of the original FRS interview. This income was banded into three groups based on whether the Benefit Unit contained a single pensioner or pensioner couple and their income from all sources (see section 2.1.2).
Table 7.1 Pension Credit sample: awareness of Pension Credit

<table>
<thead>
<tr>
<th>Heard of Pension Credit</th>
<th>Lower</th>
<th>Middle</th>
<th>Upper</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>22</td>
<td>22</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>Not heard of Pension Credit</td>
<td>84</td>
<td>76</td>
<td>73</td>
<td>77</td>
</tr>
<tr>
<td>Not sure or don’t know</td>
<td>4</td>
<td>2</td>
<td>5</td>
<td>4</td>
</tr>
</tbody>
</table>

Base = All Pension Credit not currently claiming MIG 160 196 166 522

Nearly one-fifth (19 per cent) of the Pension Credit sample, not currently claiming MIG, had heard of Pension Credit. Over three-quarters (77 per cent) claimed to have no knowledge of Pension Credit and the remaining four per cent were unsure.

The distribution was similar for the three income groups, although only 12 per cent of respondents in the lower income group had heard of Pension Credit, compared with 22 per cent in each of the other two income groups.

7.2 Support for the principles of Pension Credit

As with the ENR sample, respondents in the Pension Credit sample gave their opinions towards the proposed key elements of the new benefit. Whilst the term ‘Pension Credit’ was not mentioned in the various questions used to gain these opinions, respondents were told about the ways in which the Government might help pensioners on moderate or low incomes. They were then asked to agree or disagree with these principles and there was also the option of a neutral response. If the respondent answered ‘yes’ or ‘no’ to the question, they were asked to elaborate on their reasons for this.

The following three sections summarise the respondents’ reactions to the main features of Pension Credit.

7.2.1 Topping up of incomes

A key feature of Pension Credit is that it will top up incomes of pensioners to a guaranteed level in the same way that MIG does at present. Overall, 44 per cent agreed that the Government should give extra money to pensioners on low incomes, if this meant ‘better off’ pensioners received nothing.

Table 7.2 shows the level of support for this feature among the Pension Credit sample by income group. Whilst respondents were generally supportive of the idea that extra money should be given to those pensioners who had been unable to save for their retirement, the variation between those agreeing and disagreeing was not statistically significant.

Table 7.2 Pension Credit sample: percentage who agreed that the Government should give more money to pensioners who found it difficult to save for retirement by income group

<table>
<thead>
<tr>
<th>Yes</th>
<th>Lower</th>
<th>Middle</th>
<th>Upper</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>40</td>
<td>44</td>
<td>45</td>
<td>44</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>40</td>
<td>34</td>
<td>38</td>
<td>37</td>
</tr>
<tr>
<td>Don’t know/can’t say</td>
<td>20</td>
<td>22</td>
<td>17</td>
<td>19</td>
</tr>
</tbody>
</table>

Base = All Pension Credit not currently claiming MIG 160 196 166 522
Respondents who supported this element of Pension Credit were asked to expand on their reasons (Table 7.3).

A general feeling of support predominated with 29 per cent highlighting that help should be given to those unable to save. Fifteen per cent stressed that there was ‘no need to help those who are better off’ and only four per cent mentioned the need for a general increase in the basic state pension.

Table 7.3 Pension Credit sample: reasons for saying ‘Yes’ to giving more to those who found it difficult to save

<table>
<thead>
<tr>
<th>Reason for positive reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help for those unable to save</td>
<td>29</td>
</tr>
<tr>
<td>Support for less well off</td>
<td>22</td>
</tr>
<tr>
<td>No need to help those who are better off</td>
<td>15</td>
</tr>
<tr>
<td>They deserve it/it is not their fault</td>
<td>8</td>
</tr>
<tr>
<td>A right earned through paying tax/N.I.</td>
<td>7</td>
</tr>
<tr>
<td>Equality – regardless of income</td>
<td>5</td>
</tr>
<tr>
<td>Universal increase in state pension</td>
<td>4</td>
</tr>
<tr>
<td>Other answer – generally supportive of giving extra</td>
<td>17</td>
</tr>
<tr>
<td>All other reasons</td>
<td>7</td>
</tr>
</tbody>
</table>

Base = Pension Credit sample agreeing with statement (222)

*Percentages will sum to more than 100 per cent because respondents could give more than one answer.

The reasons given for not supporting this feature of Pension Credit are shown in Table 7.4. The idea that financial provision for retirement should lie with the individual and not Government accounted for over one-third (35 per cent) of respondents. Seventeen per cent took the view that people unable to save had either wasted or squandered their money and 13 per cent stressed the need for equality, regardless of income.

Table 7.4 Pension Credit sample: reasons for saying ‘No’ to giving more to those who found it difficult to save

<table>
<thead>
<tr>
<th>Reason for negative reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Should have helped themselves/made provision for the future</td>
<td>35</td>
</tr>
<tr>
<td>Sense of injustice/unfairness**</td>
<td>22</td>
</tr>
<tr>
<td>Own fault - money wasted/squandered</td>
<td>17</td>
</tr>
<tr>
<td>Equality – regardless of income</td>
<td>13</td>
</tr>
<tr>
<td>Should learn to be independent</td>
<td>11</td>
</tr>
<tr>
<td>Should not penalise savers</td>
<td>11</td>
</tr>
<tr>
<td>Should be dependent on having paid tax, N.I.</td>
<td>7</td>
</tr>
<tr>
<td>Not entitled to anything</td>
<td>1</td>
</tr>
<tr>
<td>Universal increase in state pension</td>
<td>1</td>
</tr>
<tr>
<td>Other – generally against giving extra to those on lower incomes</td>
<td>6</td>
</tr>
<tr>
<td>All other reasons</td>
<td>1</td>
</tr>
</tbody>
</table>

Base = Pension Credit sample disagreeing with statement (191)

* Percentages will sum to more than 100 per cent because respondents could give more than one answer.

** Sense of injustice/unfairness – to give same treatment to those who have worked/saved/paid National Insurance and those who have not.
7.2.2 Reward for savings

A main strand of Pension Credit is the savings credit element that will reward those pensioners with small levels of savings, or with small second pensions, with additional money above the guarantee level. It is important to note that the ‘savings reward’ will only be available to pensioners aged sixty-five or over, although for couples, only one person in the Benefit Unit needs to fulfil the age criteria.

Again respondents were asked if they supported this basic principle. Table 7.5 shows that the majority of all respondents (70 per cent) agreed with this proposed feature of Pension Credit, with less than one-fifth (16 per cent) responding negatively.

There was no statistically significant difference between the three income groups in terms of the level of support.

Table 7.5 Pension Credit sample: percentage who agreed that the Government should do more to reward pensioners who had saved for retirement by income group

<table>
<thead>
<tr>
<th>Income group</th>
<th>Lower</th>
<th>Middle</th>
<th>Upper</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>69</td>
<td>68</td>
<td>73</td>
<td>70</td>
</tr>
<tr>
<td>No</td>
<td>16</td>
<td>18</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>Don’t know/Can’t say</td>
<td>15</td>
<td>14</td>
<td>12</td>
<td>13</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample not currently claiming MIG 160 196 166 522

Views on giving a reward for savings by age

Older single pensioners were less likely to agree with the savings credit element of Pension Credit compared with pensioner couples and were much more likely to say that they were unsure (20 per cent). Pensioner couples were more likely to agree with this key feature than single pensioners, with 77 per cent of younger couples in favour of a reward for savings (Table 7.6).

Table 7.6 Percentage who agreed that the Government should do more to reward pensioners who had saved by age of the benefit unit

<table>
<thead>
<tr>
<th>Single person</th>
<th>Couple both</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 75 years</td>
<td>under 75 years or over</td>
</tr>
<tr>
<td>Yes</td>
<td>70</td>
</tr>
<tr>
<td>No</td>
<td>17</td>
</tr>
<tr>
<td>Don’t know/Can’t say</td>
<td>13</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample not currently claiming MIG (522) 127 185 116 106

Participants were asked to elaborate on their reasons and Table 7.7 gives a summary of the responses given. Almost a quarter (23 per cent) believed that the current system penalised savers and a combined 35 per cent viewed the principles of reward for hard work and sacrifice, together with thrift and careful budgeting as important.
Table 7.7 Reasons for saying ‘Yes’ to rewarding savings

<table>
<thead>
<tr>
<th>Reason for positive reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current system penalises savers</td>
<td>23</td>
</tr>
<tr>
<td>Recognition of past hard work/effort/sacrifice</td>
<td>18</td>
</tr>
<tr>
<td>Reward for thrift and careful budgeting</td>
<td>17</td>
</tr>
<tr>
<td>Reward for self-help</td>
<td>9</td>
</tr>
<tr>
<td>Sense of fairness</td>
<td>9</td>
</tr>
<tr>
<td>Incentive/encouragement to save for retirement</td>
<td>6</td>
</tr>
<tr>
<td>Equality – regardless of savings</td>
<td>4</td>
</tr>
<tr>
<td>Universal increase in state pension</td>
<td>2</td>
</tr>
<tr>
<td>Responsibility of the individual to save</td>
<td>2</td>
</tr>
<tr>
<td>Other answers – generally supportive of giving extra to savers</td>
<td>16</td>
</tr>
<tr>
<td>All other reasons</td>
<td>8</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample agreeing (356)

*Percentages will sum to more than 100 per cent because respondents could give more than one answer

Twenty-nine per cent who were against the savings credit element questioned the need to help ‘financially secure’ pensioners (Table 7.8). In addition, 13 per cent felt that all pensioners should benefit from this credit element, regardless of their level of savings.

Table 7.8 Reasons for saying ‘No’ to rewarding savings

<table>
<thead>
<tr>
<th>Reason for negative reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No need to help those who are financially secure</td>
<td>29</td>
</tr>
<tr>
<td>Equality – regardless of savings</td>
<td>13</td>
</tr>
<tr>
<td>Unfair on those who have not saved, had opportunity to save</td>
<td>9</td>
</tr>
<tr>
<td>Poor pensioners are more in need of extra money</td>
<td>8</td>
</tr>
<tr>
<td>Why give extra to savers?</td>
<td>4</td>
</tr>
<tr>
<td>Universal increase in state pension</td>
<td>3</td>
</tr>
<tr>
<td>Other – generally against giving extra to savers</td>
<td>12</td>
</tr>
<tr>
<td>All other reasons</td>
<td>26</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample disagreeing (85)

*Percentages will sum to more than 100 per cent because respondents could give more than one answer

7.2.3 Abolition of the upper capital limit

Pension Credit will also introduce new rules for the treatment of savings. The current rule that excludes pensioners with £12,000 or more of assets from claiming Income Support/MIG will be abolished. Forty-five per cent of the Pension Credit sample gave a definite opinion in favour of the new proposal; 38 per cent gave a definite opinion against; and 17 per cent were undecided. There were no statistically significant differences in opinions on this subject by income group (Table 7.9).
Table 7.9  Percentage who agreed that pensioners with £12,000 or more should get Income Support/MIG by subgroup

<table>
<thead>
<tr>
<th>Income group</th>
<th>Lower</th>
<th>Middle</th>
<th>Upper</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>45</td>
<td>40</td>
<td>50</td>
<td>45</td>
</tr>
<tr>
<td>No</td>
<td>37</td>
<td>39</td>
<td>39</td>
<td>38</td>
</tr>
<tr>
<td>Don’t know/can’t say</td>
<td>19</td>
<td>22</td>
<td>11</td>
<td>17</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample not currently claiming MIG 160 196 166 522

Table 7.10 shows the most common reason given for abolishing the upper capital limit for Income Support/MIG was that it was not viewed as a lot of money (20 per cent). Other reasons focused on the idea that pensioners should be rewarded for making provision for their retirement and not penalised for this.

Table 7.10  Reasons for saying ‘Yes’ to abolishing the £12,000 asset limit

<table>
<thead>
<tr>
<th>Reason for positive reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount not viewed as a lot of money</td>
<td>20</td>
</tr>
<tr>
<td>Should be rewarded for being thrifty</td>
<td>18</td>
</tr>
<tr>
<td>Should not be penalised for saving</td>
<td>18</td>
</tr>
<tr>
<td>Equality - regardless of level of savings</td>
<td>15</td>
</tr>
<tr>
<td>Sense of rightness, fairness</td>
<td>9</td>
</tr>
<tr>
<td>Should not have to spend savings</td>
<td>8</td>
</tr>
<tr>
<td>Should be dependent on having paid tax, N.I.</td>
<td>8</td>
</tr>
<tr>
<td>Reward for self-help</td>
<td>4</td>
</tr>
<tr>
<td>Universal increase in state pension</td>
<td>2</td>
</tr>
<tr>
<td>Other answers – generally supportive</td>
<td>12</td>
</tr>
<tr>
<td>All other reasons</td>
<td>3</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample agreeing with statement (229)

*Percentages will sum to more than 100 per cent because respondents could give more than one answer

Conversely, almost nine in ten (89 per cent) not in favour of allowing applications from pensioners with savings above this level incorporated a broad view that these pensioners already had enough money (Table 7.11).

Table 7.11  Reasons for saying ‘No’ to abolishing the £12,000 asset limit

<table>
<thead>
<tr>
<th>Reason for negative reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>They don’t need it</td>
<td>33</td>
</tr>
<tr>
<td>They are able to provide for themselves</td>
<td>31</td>
</tr>
<tr>
<td>Amount viewed as enough to live on</td>
<td>25</td>
</tr>
<tr>
<td>Poor pensioners are in more need</td>
<td>8</td>
</tr>
<tr>
<td>Should spend any savings first</td>
<td>5</td>
</tr>
</tbody>
</table>
### Table 7.11 Continued

<table>
<thead>
<tr>
<th>Reason for negative reply</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equality regardless of savings</td>
<td>1</td>
</tr>
<tr>
<td>Other answers - generally against altering the threshold</td>
<td>9</td>
</tr>
<tr>
<td>All other reasons</td>
<td>6</td>
</tr>
</tbody>
</table>

*Base = All Pension Credit Sample against statement (196)*

*Percentages will sum to more than 100 per cent because respondents could give more than one answer*

#### 7.2.4 Summary of attitudes to the principles of Pension Credit

Overall, attitudes were favourable towards the principles of Pension Credit. As with the group of entitled non-recipients who were not receiving the Minimum Income Guarantee, the majority (70 per cent) of the Pension Credit sample agreed that more could be done to reward pensioners who had saved, for instance by giving them money. Over four in ten supported the other features of the proposed Pension Credit – the ‘topping up of incomes’ element (44 per cent) and the abolition of the upper capital limit (45 per cent) which was also similar to the ENR sample.

The proportion of the Pension Credit sample who agreed with any one of the principles on which it will be based was 88 per cent. The proportion of Pensioner Benefit Units who failed to agree with any of the principles was 12 per cent (63 people). The proportion who agreed with one statement only was 31 per cent and the proportion who agreed with any two statements was 42 per cent, leaving 14 per cent who agreed with all the statements.

#### 7.3 Acceptability of the planned Pension Credit application process

Having been told about the principles of Pension Credit, respondents were asked to give their views on the planned application process.

#### 7.3.1 Providing details of income and assets

Pensioners were asked how acceptable they found the idea of providing details of their income and assets in order that a potential claim could be properly assessed. Table 7.12 provides an overall summary of these views, alongside any variation in relation to the level of assets held.

Three-quarters of all Pension Credit respondents, not currently in receipt of the Minimum Income Guarantee (MIG), said that they would find it acceptable to provide details of their finances. Those with assets under £6,000 were more likely to be willing to give details than those with assets over £12,000 (80 per cent and 67 per cent respectively).
Table 7.12 Views on providing financial details by level of assets

<table>
<thead>
<tr>
<th>Level of assets</th>
<th>Under £6,000</th>
<th>£6,000-£12,000</th>
<th>Over £12,000</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptable</td>
<td>80</td>
<td>74</td>
<td>67</td>
<td>75</td>
</tr>
<tr>
<td>Unacceptable</td>
<td>17</td>
<td>21</td>
<td>29</td>
<td>22</td>
</tr>
<tr>
<td>Can’t say/no opinion</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Would not apply</td>
<td>*</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample not currently claiming MIG

7.3.2 Sending documentary evidence to support a claim

Respondents in the Pension Credit sample who were not currently in receipt of MIG were also asked to give their views on the acceptability of sending documentary evidence of their financial details to support their claim. Table 7.13 shows that, whilst the majority (66 per cent) of the Pension Credit sample agreed with sending details by post, those with assets of £6,000 or less were more willing to comply than those with assets above £12,000 (72 per cent and 59 per cent respectively). Over one-third (36 per cent) of respondents with assets over £12,000 found this aspect of the claims process unacceptable.

Table 7.13 Views on sending documentary evidence by level of assets

<table>
<thead>
<tr>
<th>Level of assets</th>
<th>Under £6,000</th>
<th>£6,000-£12,000</th>
<th>Over £12,000</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptable</td>
<td>72</td>
<td>63</td>
<td>59</td>
<td>66</td>
</tr>
<tr>
<td>Unacceptable</td>
<td>23</td>
<td>31</td>
<td>36</td>
<td>29</td>
</tr>
<tr>
<td>Can’t say/no opinion</td>
<td>4</td>
<td>4</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Would not apply</td>
<td>*</td>
<td>2</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample not currently claiming MIG

7.4 Likelihood of applying for Pension Credit

As with the entitled non-recipient (ENR) sample (see Chapter 5) those in the Pension Credit sample not claiming MIG were asked about their likelihood of applying for Pension Credit. Table 7.14 shows that about one-third (32 per cent) of current non-claimants of MIG said that they would definitely apply for the new benefit. This was the same fraction as would definitely apply in the ENR sample not receiving MIG. Nineteen per cent of the Pension Credit sample (not currently claiming MIG) reported that they very likely would apply and a further 25 per cent said that they probably would but were not certain. Ten per cent said that they very likely would not and seven per cent said that they would definitely not apply for Pension Credit. The comparable proportions for the ENR sample not receiving MIG who would very likely or definitely not apply were virtually identical (six per cent and eight per cent respectively).

Those who said that they were unlikely to, or definitely would not, apply for the new benefit were asked to give their reasons. These results will be looked at in more detail later in this chapter.
Table 7.14  Likelihood of applying for Pension Credit

<table>
<thead>
<tr>
<th></th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definitely would</td>
<td>32</td>
</tr>
<tr>
<td>Very likely would</td>
<td>19</td>
</tr>
<tr>
<td>Probably would, but not certain</td>
<td>25</td>
</tr>
<tr>
<td>Probably would not, but not certain</td>
<td>6</td>
</tr>
<tr>
<td>Very likely would not, but there is a slight chance</td>
<td>10</td>
</tr>
<tr>
<td>Definitely would not</td>
<td>7</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample not currently claiming MIG 522

7.4.1 The income groups

Having looked at the overall picture of likely take-up, it is important to consider the likelihood of claiming Pension Credit among the three income groups. It is worth noting that those who stand to gain the most are the ENRs not currently claiming – the lower the income the higher the overall Pension Credit entitlement will be (see section 5.4). As Table 7.15 shows, 42 per cent of those in the lowest income group, reported a definite intention to apply, with a further 17 per cent responding that application would be very likely. Similarly, more than half of those pensioners in the middle group shared this positive attitude, with a total of 54 per cent of respondents saying that they definitely would, or very likely would, apply. All three income groups were more likely than not to make a claim: lower 80 per cent; middle 80 per cent; upper 72 per cent. In all three groups, seven per cent of respondents said that they would definitely not apply.

Table 7.15  Likelihood of applying for Pension Credit by income group

<table>
<thead>
<tr>
<th>Income group</th>
<th>Lower</th>
<th>Middle</th>
<th>Upper</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definitely would</td>
<td>42</td>
<td>31</td>
<td>27</td>
<td>32</td>
</tr>
<tr>
<td>Very likely would</td>
<td>17</td>
<td>23</td>
<td>17</td>
<td>19</td>
</tr>
<tr>
<td>Probably would, but not certain</td>
<td>21</td>
<td>26</td>
<td>28</td>
<td>25</td>
</tr>
<tr>
<td>Probably would not, but not certain</td>
<td>6</td>
<td>7</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Very likely would not, but there is a slight chance</td>
<td>7</td>
<td>5</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>Definitely would not</td>
<td>7</td>
<td>7</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample not currently claiming MIG 160 196 166 522

7.4.2 Level of assets

The new rules for the treatment of savings for Pension Credit will ignore amounts of £6,000 or less. Table 7.16 shows that more than half of the Pension Credit sample (52 per cent) had assets below this level and that nearly two-thirds (62 per cent) of this group said that they would either definitely apply, or were very likely to make an application. The level of definite and very likely intentions to apply declined with an increase in assets: assets of £6,000 to £12,000, 55 per cent; assets over £12,000, 35 per cent. Those with assets over £12,000 were more likely than those with lower levels of assets to say that they definitely or very likely would not apply for Pension Credit: 25 per cent compared with 14 per cent of those with assets under £6,000 and nine per cent with assets between £6,000 and £12,000.
Table 7.16  Likelihood of applying by level of assets

<table>
<thead>
<tr>
<th></th>
<th>Under £6,000</th>
<th>£6,000-£12,000</th>
<th>Over £12,000</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definitely would</td>
<td>40</td>
<td>30</td>
<td>22</td>
<td>32</td>
</tr>
<tr>
<td>Very likely would</td>
<td>22</td>
<td>25</td>
<td>13</td>
<td>19</td>
</tr>
<tr>
<td>Probably would, but not certain</td>
<td>19</td>
<td>33</td>
<td>32</td>
<td>25</td>
</tr>
<tr>
<td>Probably would not, but not certain</td>
<td>5</td>
<td>4</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Very likely would not, but there is a slight chance</td>
<td>8</td>
<td>5</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>Definitely would not</td>
<td>6</td>
<td>4</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample not currently claiming MIG 271 81 170 522

7.4.3  Already claiming a benefit other than the State Retirement Pension

The likelihood of applying for Pension Credit also varied with current benefit receipt. Table 7.17 shows that those pensioners who were in receipt of one or more benefits, other than the State Retirement Pension, were more likely to make an application for Pension Credit.

Four in ten respondents (41 per cent) already in receipt of a state benefit, in addition to the State Retirement Pension said that they would definitely apply, compared with one-quarter of those who were simply receiving a State Retirement Pension. A further 22 per cent of respondents already claiming other benefits reported that they would be very likely to apply for Pension Credit.

Those respondents who were only receiving the State Retirement Pension were more than twice as likely to report that they would definitely not apply compared with respondents who were already claiming other benefits (ten per cent and four per cent respectively).

Table 7.17  Likelihood of applying for Pension Credit by benefit receipt

<table>
<thead>
<tr>
<th></th>
<th>Claiming any benefit other than State Retirement Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Definitely would</td>
<td>41</td>
</tr>
<tr>
<td>Very likely would</td>
<td>22</td>
</tr>
<tr>
<td>Probably would but not certain</td>
<td>19</td>
</tr>
<tr>
<td>Probably would not but certain</td>
<td>6</td>
</tr>
<tr>
<td>Very likely would not but slight chance</td>
<td>7</td>
</tr>
<tr>
<td>Definitely would not</td>
<td>4</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample not currently claiming MIG 252 270 522

7.5  Size of the award

Information was collected on the likely effect that the amount of Pension Credit entitlement might have on the decision to apply. Respondents were asked if they would apply if they knew that they would be entitled to a given amount on top of what they already received weekly.
Attitudes towards Pension Credit among the Pension Credit target group

Figure 7.1 shows the incremental amounts used in the survey together with the likelihood of applying in relation to these figures. Once the respondent reported that the given amount would prompt a definite application, they were not asked to give their views on the higher amounts. If they spontaneously replied at any amount that they would not make a claim then they were not asked about their intentions for any other amounts.

Less than half (41 per cent) said that they would definitely make a claim if they knew that they would receive an extra £2 per week. The offer of higher amounts produced a linear increase in the number of positive responses until a levelling off at the £20 figure was reached. Guaranteeing £20 amount per week encouraged 90 per cent of respondents to say that they would definitely make a claim.

Figure 7.1 Likelihood of applying for Pension Credit by amount of entitlement

7.6 Acceptability of the planned application channels

Those who expressed an interest in claiming Pension Credit were asked to give their views on the four proposed application channels. Having been informed that people will be able to apply for Pension Credit in a variety of different ways, respondents were provided with a brief explanation of the four main application processes and asked if they would consider using each of these. If at any stage, the respondent said that they would not apply for Pension Credit, they were not asked to comment on the remaining methods of application. Figure 7.2 shows the distribution of responses for each of these channels.
Figure 7.2 Proportion of Pension Credit sample who said that they would consider applying using the various application channels

The most popular method of application was that comprising a visit from a specialist adviser who would help the applicant complete a form in the home (71 per cent). The method that attracted the least amount of support involved a visit to a local pensioners’ advice centre where a form could be completed with help from a benefits adviser (51 per cent). Not surprisingly, it was the older pensioners, and more especially the older single females, who were less amenable to having to visit an advice centre.

Whilst a visit from a specialist adviser was considered to be the most popular avenue for claiming Pension Credit, it is important to look at how the various channels were viewed by different groups in the Pension Credit sample.

7.6.1 Visit from a specialist adviser

Table 7.18 shows that a visit to the home by an adviser was more popular for single males than for single females (84 per cent and 66 per cent respectively). Seventy per cent of pensioner couples also found this method of application acceptable.

Table 7.18 Consider applying if a specialist adviser visited the applicant at home by household composition

<table>
<thead>
<tr>
<th></th>
<th>Pensioner couple</th>
<th>Single male pensioner</th>
<th>Single female pensioner</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>70</td>
<td>84</td>
<td>66</td>
<td>71</td>
</tr>
<tr>
<td>No</td>
<td>26</td>
<td>13</td>
<td>28</td>
<td>24</td>
</tr>
<tr>
<td>Can’t say</td>
<td>4</td>
<td>3</td>
<td>6</td>
<td>5</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample who said they were likely to make claim

189 94 188 471
As can be seen in Table 7.19, respondents currently receiving another benefit, other than the State Retirement Pension, were more likely to say that they would consider applying in this way than those respondents who were receiving only a State Pension (79 per cent and 64 per cent respectively).

Table 7.19  Consider applying if a specialist adviser visited the applicant at home by receipt of benefit

<table>
<thead>
<tr>
<th>Claiming another benefit other than State Pension</th>
<th>Yes</th>
<th>No</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>79</td>
<td>64</td>
<td>71</td>
</tr>
<tr>
<td>No</td>
<td>17</td>
<td>31</td>
<td>24</td>
</tr>
<tr>
<td>Can’t say</td>
<td>4</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Base = All likely claimants 235 236 471

7.6.2  Requesting an information pack

Pensioners will also be able to apply by requesting an information pack to be sent to them. A completed application will then be returned for processing and checking.

Whilst two-thirds (66 per cent) of all eligible respondents would consider using this method (Table 7.20) in the Pension Credit sample, single females (73 per cent) were more likely than single male pensioners (55 per cent) to consider applying by requesting an information pack. Over one-third of single males (36 per cent) rejected this particular method as an option.

Table 7.20  Consider applying for Pension Credit with an information pack by household composition

<table>
<thead>
<tr>
<th>Pensioner couple</th>
<th>Single male pensioner</th>
<th>Single female pensioner</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>65</td>
<td>55</td>
<td>73</td>
</tr>
<tr>
<td>No</td>
<td>25</td>
<td>36</td>
<td>21</td>
</tr>
<tr>
<td>Can’t say</td>
<td>9</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Would never apply</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample who said they were likely to make claim 191 94 188 473

7.6.3  Use of a free phone number

The idea of applying for Pension Credit using a free phone number was considered to be an option by around a half of respondents (54 per cent). As Table 7.21 shows there was little variation between the types of Benefit Unit in willingness to consider this particular method.
Table 7.21 Consider applying for Pension Credit using the free phone number by household composition

<table>
<thead>
<tr>
<th></th>
<th>Pensioner couple</th>
<th>Single male pensioner</th>
<th>Single female pensioner</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>55</td>
<td>56</td>
<td>53</td>
<td>54</td>
</tr>
<tr>
<td>No</td>
<td>37</td>
<td>39</td>
<td>38</td>
<td>38</td>
</tr>
<tr>
<td>Can’t say</td>
<td>7</td>
<td>2</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Would never apply</td>
<td>1</td>
<td>3</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample who said they were likely to make claim: 192 99 190 481

7.6.4 Visiting a local advice centre

As previously mentioned, the least favoured method of application was by way of a visit to a local pensioners’ advice centre where an application could be completed in the company of a benefits adviser.

Table 7.22 shows that just over a half of all respondents (51 per cent) would consider using this method. There was no statistically significant differences between Benefit Unit type but, however, there was some evidence that those over 80 years were less likely to consider this option compared with those aged under 70 years (44 per cent and 58 per cent respectively).

Table 7.22 Consider applying for Pension Credit by visit to an advice centre by household composition

<table>
<thead>
<tr>
<th></th>
<th>Pensioner couple</th>
<th>Single male pensioner</th>
<th>Single female pensioner</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>53</td>
<td>54</td>
<td>46</td>
<td>51</td>
</tr>
<tr>
<td>No</td>
<td>41</td>
<td>35</td>
<td>45</td>
<td>42</td>
</tr>
<tr>
<td>Can’t say</td>
<td>5</td>
<td>11</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Would never apply</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

Base = All Pension Credit Sample who said they were likely to make claim: 189 94 188 473

7.7 Resistance to claiming and attitudes towards the claims process

In Chapter 6 (section 7) a scale of resistance was developed based on pensioners’ attitudes to claiming benefits. This formed the basis of creating three groups - those with a high level of resistance, a middle level of resistance and a lower level of resistance. Comparisons between the high, medium and low resistance groups were then made in terms of how acceptable they would find supplying information on their finances to support an application for Pension Credit and their attitudes towards different modes of applying.
Those who appeared most resistant to claiming benefit (in the high resister group) were less likely to feel that it was acceptable to have to provide details on their financial matters compared with those with a low level of resistance to claiming (61 per cent and 90 per cent respectively). While over eight in ten in the low resistance group felt it would be acceptable to send financial documents to support a claim, just over half of those with a high resistance were of the same view (Table 7.23).

Having a benefit adviser call at the applicant’s home or using an information pack were the preferred methods of applying for Pension Credit for all resister groups, with lower levels of support for attending an advice centre or using a free phone number. For each mode of application, a larger proportion of those in the low resister group would consider using it compared with the high resisters (Table 7.24).

The proportion of low resisters who fully expected to make a claim was higher than among those with a high level of resistance, 71 per cent and 34 per cent respectively (Table 7.25).

Table 7.23  Resistance to applying for Pension Credit and acceptability of providing financial information

<table>
<thead>
<tr>
<th></th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptable to provide information</td>
<td>90</td>
<td>76</td>
<td>61</td>
</tr>
<tr>
<td>Acceptable to send financial documents</td>
<td>82</td>
<td>67</td>
<td>54</td>
</tr>
</tbody>
</table>

*Base = All Pension Credit sample not claiming MIG*

Table 7.24  Resistance to applying for Pension Credit and attitudes about mode of application

<table>
<thead>
<tr>
<th></th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Would use a freephone</td>
<td>59</td>
<td>58</td>
<td>46</td>
</tr>
<tr>
<td>Would use an information pack</td>
<td>68</td>
<td>67</td>
<td>65</td>
</tr>
<tr>
<td>Would like advisor to call personally</td>
<td>76</td>
<td>70</td>
<td>65</td>
</tr>
<tr>
<td>Prefer to apply through an advice centre</td>
<td>57</td>
<td>47</td>
<td>47</td>
</tr>
</tbody>
</table>

*Base = All Pension Credit sample not claiming MIG*

Table 7.25  Overall likelihood of applying for Pension Credit by level of resistance

<table>
<thead>
<tr>
<th></th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>definite or very likely to apply</td>
<td>71</td>
<td>54</td>
<td>34</td>
</tr>
<tr>
<td>Possibly apply</td>
<td>20</td>
<td>29</td>
<td>28</td>
</tr>
<tr>
<td>May not apply</td>
<td>3</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>Very unlikely to apply</td>
<td>7</td>
<td>10</td>
<td>29</td>
</tr>
</tbody>
</table>

*Base = All Pension Credit sample not claiming MIG*
7.8 Reasons for not wanting to apply for Pension Credit

Pensioners who reported that they would not apply, or were unlikely to apply, for Pension Credit elaborated on their reasons for this decision. A list of the responses is shown in Table 7.26.

Just below one-half (49 per cent) mentioned ineligibility as a reason for not applying, with 20 per cent of these believing their savings to be too high. Twenty-nine per cent reported that they felt able to manage without benefit and 12 per cent stated that they were reluctant to provide personal information. Eight per cent of responses highlighted the supposition that an application would result in the loss of other benefits.

Table 7.26 Summary of reasons for not applying for Pension Credit

<table>
<thead>
<tr>
<th>Reason for not applying</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Think not eligible - savings</td>
<td>20</td>
</tr>
<tr>
<td>- income</td>
<td>13</td>
</tr>
<tr>
<td>- not further specified</td>
<td>12</td>
</tr>
<tr>
<td>- other</td>
<td>3</td>
</tr>
<tr>
<td>- working</td>
<td>1</td>
</tr>
<tr>
<td>Able to manage</td>
<td>29</td>
</tr>
<tr>
<td>Reluctance to provide personal information</td>
<td>12</td>
</tr>
<tr>
<td>Aggravation/bother/rigmarole</td>
<td>12</td>
</tr>
<tr>
<td>Lose other benefits</td>
<td>8</td>
</tr>
<tr>
<td>Independence/pride would be affected</td>
<td>5</td>
</tr>
<tr>
<td>Depends on amount given/value of claim</td>
<td>4</td>
</tr>
<tr>
<td>Forms or paperwork</td>
<td>3</td>
</tr>
<tr>
<td>Would only apply if eligibility certain</td>
<td>2</td>
</tr>
<tr>
<td>Other aspects of the claims process</td>
<td>1</td>
</tr>
<tr>
<td>Don’t want to claim – not further specified</td>
<td>2</td>
</tr>
<tr>
<td>Previous claim(s) were unsuccessful</td>
<td>1</td>
</tr>
<tr>
<td>Need more information/don’t know</td>
<td>1</td>
</tr>
<tr>
<td>Don’t like the idea</td>
<td>1</td>
</tr>
<tr>
<td>Any other answers</td>
<td>8</td>
</tr>
</tbody>
</table>

Base = 113

*Percentages will sum to more than 100 per cent because respondents could give more than one answer

7.9 Suggested ways to encourage an application for Pension Credit

Pensioners who said that they would not apply for Pension Credit were subsequently asked if anything could be done to encourage them to make a claim (Table 7.27).

One-third reported that nothing would encourage an application, whilst one-quarter said that a claim would be encouraged if entitlement was known in advance, and 12 per cent stressed that it would have to be financially worthwhile to do so.
Table 7.27 Whether anything could be done to encourage a claim

<table>
<thead>
<tr>
<th></th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nothing</td>
<td>32</td>
</tr>
<tr>
<td>If knew in advance that eligible</td>
<td>26</td>
</tr>
<tr>
<td>If financially worthwhile</td>
<td>12</td>
</tr>
<tr>
<td>Provide more or better information</td>
<td>9</td>
</tr>
<tr>
<td>Simplify the application process</td>
<td>7</td>
</tr>
<tr>
<td>Other</td>
<td>27</td>
</tr>
</tbody>
</table>

Base = All those in the Pension Credit sample who will not apply for Pension Credit (113)

*Percentages will sum to more than 100 per cent because respondents could give more than one answer

7.10 Conclusions

- The level of awareness of Pension Credit among the Pension Credit sample was low.
- The reaction towards Pension Credit was positive, with over half of respondents in the Pension Credit sample (51 per cent) reporting that they would definitely, or were very likely to, apply. A further 25 per cent said that they would probably apply.
- One-third of Pension Credit respondents who were most resistant to claiming said that they would apply for Pension Credit, compared with over seven in ten of those who were less resistant.
- 75 per cent said that they would find it acceptable to provide details of their finances when making a claim.
- 71 per cent said that the preferred method of application would be through a visit from a specialist adviser.
- 90 per cent would apply for Pension Credit if they were guaranteed an extra £20 per week.
- 26 per cent of those who said they would not make an application would be encouraged to claim if they knew in advance that they were eligible.
8 Comparison of assets questions on the English Longitudinal Study of Ageing (ELSA) and the Family Resources Survey (FRS)

This chapter deals with various—mainly technical—issues surrounding the accuracy of estimates of the number of pensioners entitled to, but not receiving, the Minimum Income Guarantee (MIG).

Eligibility for MIG is assessed at Benefit Unit level (a Benefit Unit is a single adult, or a married or cohabiting couple), and is based on the value of the Benefit Unit’s liquid assets (savings and investments). If these exceed a certain threshold, the Benefit Unit is not eligible for MIG.

Below this threshold, the actual amount of benefit to which people are entitled is calculated by comparing their income with a series of allowances; the value of their savings is taken into account as part of this process. If their income exceeds their allowances they are not entitled to any benefit (even though they remain eligible). If their income is less than their allowances, MIG makes up the difference. Pensioners are thus guaranteed a certain minimum income, provided that they go through the process of applying for the benefit.

8.1 Background

MIG take-up estimates are derived from the Family Resources Survey (FRS). This measures people’s income and assets, the circumstances that determine their allowances, and whether they are currently receiving MIG or other benefits. Thus it is able to estimate the number of pensioners who are entitled to MIG but not currently receiving it—entitled non-recipients (ENRs). These estimates are subject to a margin of error, mainly arising from two sources: (a) sampling error, because the sample
of FRS respondents may not be truly representative of the population, and (b) measurement error, because people may not answer the survey questions accurately. In this respect there are two main areas of concern affecting the estimated number of ENRs:

- The FRS might not measure the right number of current MIG recipients – this can be checked by comparison with data from administrative records.
- The FRS might not measure people’s savings correctly, which would affect the number of respondents apparently eligible for MIG.

One of the objectives of the current survey was to investigate this second area of concern. The aim was to provide an exploration of ENRs’ savings in order to inform the take-up estimates, and potentially enable DWP to reduce the width of the range surrounding the published take-up estimate.

As respondents were typically being re-interviewed around two and a half years after their FRS interview, it was impractical to try to reconstruct their savings at that time. Instead, the follow-up survey measured their savings at the time of re-interview – using a different questioning strategy and sought explanations for any major differences in the value of their savings at the two points in time.

### 8.2 Savings in relation to MIG eligibility

As already described in Chapter 2, respondents were selected as entitled non-recipients of MIG on the basis of their FRS interview, at which time the savings threshold for MIG eligibility was £8,000. This selection criterion was the same as used for a previous follow-up survey of ENRs, carried out in 1998.

In that survey, principally aimed at measuring the attitudes of ENRs and their resistance to claiming benefit, the full interview was not carried out if people appeared to have crossed the £8,000 savings threshold since their FRS interview, thus rendering them no longer eligible for MIG/Income Support.

On that occasion, in the space of around two and a half years since being identified as ENRs, 24 per cent of the sample appeared no longer to be eligible for Income Support because their savings were now above the threshold. However this figure, based on a simple filter question, was only indicative and needed to be made more accurate in order to inform the calculation of the take-up estimates.

Accordingly, in the present follow-up survey – also typically conducted two and a half years after the original FRS interview – all respondents went through the full interview, thus enabling us to calculate a more accurate figure for the value of their current savings.


Table 8.1  Current value of savings and investments - All ENR sample (as at 2002)

<table>
<thead>
<tr>
<th>All savings and investments</th>
<th>Total Pre-imputation</th>
<th>Total Post-imputation</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-£6,000</td>
<td>77</td>
<td>75</td>
</tr>
<tr>
<td>£6,000-£8,000</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>£8,000-£12,000</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>£12,000-£14,000</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>£14,000-£20,000</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>£20,000+</td>
<td>9</td>
<td>9</td>
</tr>
</tbody>
</table>

Base = All ENR sample 469 469

The table shows the value of people’s savings as measured in the interview in 2002, and also after subsequent imputations for any missing values, which potentially gives a more accurate figure for the overall value of their savings. Using the latter figure, this shows that 20 per cent of the sample now have savings above the £8,000 threshold on the basis of which they were selected, and 14 per cent have savings above the pre-Pension Credit £12,000 MIG eligibility threshold. A small number of people, amounting to two per cent of the ENR sample as a whole, were placed above the £8,000 threshold purely as a result of the imputations for missing values.

8.3  Apparent changes in value of assets since FRS interview

For each respondent we have two estimates of their asset value, one from the original FRS interview following imputation for missing values and editing of individual values, and one from the current survey. Due to concerns about the accuracy of the original FRS assets data, it was decided to use a different set of questions on the follow-up survey which provide an alternative estimate of a respondent’s assets. However, where there are differences between the two figures, it should be borne in mind that these may be the result of (a) genuine changes over time or (b) differences in questioning strategies and data processing procedures.

8.4  The questioning strategy for the follow-up survey

The questions used to measure the value of people’s savings in the follow-up survey were modelled closely on those already being used on another survey, the English Longitudinal Study of Ageing (ELSA).

For each of the ten categories of savings and investments, respondents were asked an initial question about their value. If they gave a direct response, this figure was treated as their best estimate. However, if they were unable to provide a value for a particular asset type, they were asked to provide an estimate of the value. This was done using a questioning routine known as ‘unfolding brackets’, which presents respondents with a range of possible values, and asks them to indicate their best estimate of the value of a particular asset in relation to these values. For example:

‘Would you say it was ……  less than £xxx, about £xxx, or more than £xxx?’

£xxx having a number of possible values, randomised across respondents.
If the answer was ‘less than £xxx’, or ‘more than £xxx’, then the question was repeated as necessary using different values of £xxx.

If at some point in this process the respondent said ‘About £xxx’, this was treated as their best estimate and used as the value of their asset. Otherwise respondents completed the series of questions, resulting in an estimate that had to be within a defined range (e.g. below £1,000 but above £500). In such cases the mid-point of this range was used as the value of their asset.

8.5 Criteria for investigating changes in the apparent value of assets

Where there were apparent differences in the estimates of a respondent’s assets from the FRS and the follow-up survey, further questions in the interview were devised to shed light on whether these differences seemed genuine. These questions were triggered where the two figures differed by more than a certain amount, based on criteria agreed in advance with DWP. These were designed to pick up substantial changes, or those which crossed the £8,000 threshold, whilst avoiding the need to challenge respondents to justify relatively small changes that would not affect the computation of MiG eligibility. Bearing in mind that everyone in the ENR sample had, by definition, an FRS asset value of less than £8,000, the criteria can broadly be described as follows (although the precise details were somewhat more complicated):

• changes which crossed the £8,000 threshold, and entailed an increase of at least £1,000; or
• changes which did not cross the threshold, but entailed an increase – or decrease – of at least £2,000.

8.6 Isolating unexplained changes

Of necessity, the difference which was used to trigger further questions to explain changes was based on respondents’ current asset values as reported in the interview. These do not include any statistical imputation for missing values, a procedure which was only carried out subsequently. The asset values including imputation may possibly improve overall estimates of the extent of change, but cannot be used directly in conjunction with the diagnostic questions, which relate to changes based on pre-imputed values.

The following table shows the current asset values for the ENR sample, as measured in the interview. Overall, more than four-fifths of the sample reported assets that remained within the £8,000 limit which formed the basis on which they were originally selected, and 87 per cent remained below the pre-Pension Credit £12,000 threshold for MiG eligibility. However, the remainder reported assets that were mostly much higher than this, with nine per cent being over £20,000. These apparent discrepancies were confined almost exclusively to people not currently receiving MiG; among MiG recipients only one per cent exceeded the £12,000 threshold, with assets in the £12-14,000 bracket.
Table 8.2  Current value of assets before imputation (as at 2002)

<table>
<thead>
<tr>
<th>Current value of assets</th>
<th>Total ENR sample</th>
<th>Still ENR</th>
<th>Now receiving MIG</th>
</tr>
</thead>
<tbody>
<tr>
<td>£0-£6,000</td>
<td>77</td>
<td>71</td>
<td>89</td>
</tr>
<tr>
<td>£6,000-£8,000</td>
<td>5</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>£8,000-£12,000</td>
<td>5</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>£12,000-£14,000</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>£14,000-£20,000</td>
<td>2</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>£20,000+</td>
<td>9</td>
<td>13</td>
<td>0</td>
</tr>
</tbody>
</table>

Base = All ENR sample 469 292 155

The following table shows, more explicitly, the (weighted) number of respondents apparently crossing the £12,000 threshold, and the size of change that brought this about. The relevant cells of the table are highlighted.

Table 8.3  Apparent change in assets since FRS

<table>
<thead>
<tr>
<th>Current asset value</th>
<th>Size and direction of observed change since FRS</th>
<th>Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Down £25+</td>
<td>No sig change</td>
</tr>
<tr>
<td>£0-£6,000</td>
<td>90</td>
<td>94</td>
</tr>
<tr>
<td>£6,000-£8,000</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>£8,000-£12,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>£12,000-£14,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>£14,000-£20,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>£20,000+</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Weighted total</td>
<td>90</td>
<td>94</td>
</tr>
</tbody>
</table>

Base = 469

Thus 58 people, amounting to 12 per cent of the sample, appear to have crossed the £12,000 threshold, all with an apparent increase of £2,000+ in their assets. It can also be seen that a further 94 people (20 per cent) had an increase of £2,000+ without crossing the threshold, and that 41 people (nine per cent) had an increase of £1,000 to £2,000, but without crossing the threshold. Although not shown explicitly, in six per cent of cases people’s assets showed a decrease of more than £2,000.

Where respondents met the criteria outlined in sub-section 8.5 above these apparent changes were put to the test as follows:

- Respondents were told that their assets appeared to have gone up (or down) quite a lot, with supporting detail, and were asked if this sounded right.
- If they disagreed with the size or direction of the change, they were asked to say what they thought had happened instead.

The basic aim of the questions was to isolate unexplained differences in asset values. Thus, small differences, and those for which there is a plausible explanation, can be disregarded — in such cases there is no immediate reason to doubt either of the measures, at the points in time when they were taken.
The detailed answers to the further questions, together with the criteria for change described above, have been used to construct a summary of the changes and the extent to which they appear real. This is illustrated below.

Table 8.4 Whether observed changes can be explained

<table>
<thead>
<tr>
<th></th>
<th>£25+ change</th>
<th>£25 - £1,000</th>
<th>£1,000-2,000</th>
<th>more than £2,000</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Difference too small to be followed up</td>
<td>71</td>
<td>100</td>
<td>100</td>
<td>78</td>
<td>0</td>
</tr>
<tr>
<td>2. Respondent agrees/can explain difference</td>
<td>10</td>
<td>41</td>
<td>19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Substantive explanation:</td>
<td>8</td>
<td>31</td>
<td>15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>‘Other’ answer:</td>
<td>24</td>
<td>0</td>
<td>2</td>
<td>10</td>
<td>4</td>
</tr>
<tr>
<td>3. Direction right but respondent thinks difference too large</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>13</td>
</tr>
<tr>
<td>4. Respondent thinks assets not changed</td>
<td>0</td>
<td>0</td>
<td>6</td>
<td>21</td>
<td>7</td>
</tr>
<tr>
<td>5. Respondent thinks direction wrong</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>12</td>
<td>4</td>
</tr>
<tr>
<td>6. Respondent not sure/can’t remember</td>
<td>3</td>
<td>0</td>
<td>4</td>
<td>13</td>
<td>5</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td>93</td>
<td>91</td>
<td>100</td>
<td>40</td>
<td>145</td>
</tr>
</tbody>
</table>

The table shows that:

- in 60 per cent of cases (Row 1 of the table) the observed differences in assets were sufficiently small to be regarded as within acceptable levels of tolerance, and were not followed up;
- in a further five per cent of cases (Row 6), respondents were not sure or could not remember enough about their assets to comment on the change, but such cases give no particular grounds for disbelieving the figures; and
- in a further 19 per cent (Row 2), respondents agreed with the observed change or were able to justify it.

On this basis, therefore, at least four-fifths of cases would give no immediate cause for concern, although we must qualify this conclusion in relation to those in Row 2 of the table, as explained below.

The highlighted rows of the table indicate the most problematic cases - those where (in descending order of importance):

- respondents thought their assets had actually declined (Row 5), despite an observed increase of at least £2,000;
- respondents thought their assets had not significantly changed (Row 4), despite an observed increase of at least £1,000 and, in most cases, at least £2,000;
- in addition, some respondents agreed with the direction of the change (generally an increase) but did not think it was as large as had been observed (Row 3).

All of those in Row 5 were able, at a follow-up question, to justify their view that their savings had in fact declined rather than increased. Respondents in Rows 3 and 4 were not asked a direct follow-up question, so we have less of a firm basis for determining which of the estimates is the more accurate.
However, their general views on things that might have affected their savings since the FRS interview provides some basis for assessing whether their original asset values were erroneous. Before asking people in detail about any apparent changes in the value of their assets, we asked everyone about various things that might have affected their savings. Respondents were shown a list, and were asked whether they had been affected by any of the listed items since their FRS interview. As illustrated in Chapter 2, relatively few people had experienced anything that would have increased the value of their savings, and many more mentioned things that would have depleted them. This runs counter to the apparent increase in some people’s assets since their FRS interview, and must therefore cast some doubt over the accuracy of the original estimate.

As shown in Table 8.5, more than a third (35 per cent) of the ENR sample as a whole said they had spent some of their savings, nine per cent had had to settle a large bill and eight per cent had suffered a drop in the value of their savings or investments. The table also divides the sample into those cases whose apparent upward change in assets since their FRS interview seem dubious (drawn from Rows 3-5 of the previous table), and the remainder. It is clear that, in practice, a larger proportion of the former group have, in fact, experienced changes that would be more likely to decrease the value of their assets.

<table>
<thead>
<tr>
<th>Changes that might affect people’s savings</th>
<th>Column percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Changes in asset values since FRS</td>
</tr>
<tr>
<td></td>
<td>Upward change dubious</td>
</tr>
<tr>
<td></td>
<td>All ENR sample</td>
</tr>
<tr>
<td>Spent some savings</td>
<td>35</td>
</tr>
<tr>
<td>Lent money to a friend or family member</td>
<td>3</td>
</tr>
<tr>
<td>Had to pay large unexpected bill</td>
<td>9</td>
</tr>
<tr>
<td>Sold some shares/investments</td>
<td>1</td>
</tr>
<tr>
<td>Drop in value of savings/investments</td>
<td>8</td>
</tr>
<tr>
<td>Added to savings</td>
<td>4</td>
</tr>
<tr>
<td>Received lump sum from retirement</td>
<td>1</td>
</tr>
<tr>
<td>Received money from an inheritance</td>
<td>2</td>
</tr>
<tr>
<td>Received money from an insurance policy</td>
<td>2</td>
</tr>
<tr>
<td>Took some capital from the value of my house</td>
<td>1</td>
</tr>
<tr>
<td>None of these</td>
<td>54</td>
</tr>
</tbody>
</table>

Base 469 70 54 399

Those drawn solely from Rows 3 and 4 of the previous table are highlighted. Whilst the evidence is slightly less strong than when those from Row 5 are included, it remains the case that changes likely to decrease people’s assets greatly outnumbered those that would increase their assets. In particular, in comparison with the remainder of the sample, many more had spent some of their savings (47 per cent compared with 30 per cent), and had experienced a drop in the value of their savings or investments (23 per cent compared with five per cent).

Lastly, when asked to give reasons for the changes in their assets, instead of giving a substantive answer, a small number of respondents spontaneously commented that the original FRS figure must have been wrong. These respondents all fall in Row 2 of Table 8.4 and had an observed increase of £2,000+. They account for a further one per cent of the total sample, although this should probably
be treated as the minimum possible figure for this explanation, as other respondents may have taken
the same view without volunteering this information. Allowing for this possibility, and isolating all
those respondents who were only coded as giving an ‘other’ answer rather than a substantive reason
when asked why their assets had gone up, the proportion in Row 2 whose original FRS figure might
be wrong could rise to as much as four per cent.

In summary, we can therefore classify the probable accuracy of the original FRS asset values along the
following lines:

<table>
<thead>
<tr>
<th>Status of original FRS asset value</th>
<th>%</th>
<th>Basis for classification</th>
</tr>
</thead>
<tbody>
<tr>
<td>FRS asset value almost certainly wrong</td>
<td>5</td>
<td>T8.4 Row 5, +1% from Row 2</td>
</tr>
<tr>
<td>Likely that FRS value is wrong</td>
<td>7</td>
<td>T8.4 Row 4</td>
</tr>
<tr>
<td>FRS value wrong on balance of probabilities</td>
<td>5</td>
<td>T8.4 Row 3</td>
</tr>
<tr>
<td>Potential for FRS value to be wrong</td>
<td>3</td>
<td>Remaining ‘Other’ answers from T8.4 Row 2</td>
</tr>
<tr>
<td>No reason to challenge FRS value</td>
<td>80</td>
<td>T8.4 Rows 1 &amp; 6, +remainder of Row 2</td>
</tr>
</tbody>
</table>

Before reaching firm conclusions about the minority of cases where the original FRS figures appear
suspect we recommend that such cases are investigated in further detail, for example to see whether
any of the original data were collected by proxy, and the extent of any changes to the raw data made
as a result of subsequent editing or imputation. Such steps go beyond the scope of this report,
however we have examined the extent of proxy interviewing on the follow-up survey, and the
demographic characteristics of those cases where the FRS figures seem suspect, in terms of age,
tenure and single people versus couples.

Overall, 90 per cent of the follow-up interviews were carried out in person, nine per cent with some
help from a proxy, and one per cent entirely by proxy. The distribution for those with suspect FRS
figures is virtually identical, so there is no evidence that any measures derived from the follow-up
interview will have been unduly affected by proxy interviewing.

In demographic terms the one striking characteristic was their age. The vast majority were aged at
least 70, and more than three in five were at least 80 – much higher proportions than for the
remainder of the sample.

<table>
<thead>
<tr>
<th>Age</th>
<th>Total</th>
<th>Seem suspect</th>
<th>Remainder</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 70 years</td>
<td>27</td>
<td>11</td>
<td>31</td>
</tr>
<tr>
<td>70 - 79 years</td>
<td>27</td>
<td>26</td>
<td>27</td>
</tr>
<tr>
<td>80 years or more</td>
<td>46</td>
<td>63</td>
<td>42</td>
</tr>
<tr>
<td>Base</td>
<td>469</td>
<td>86</td>
<td>383</td>
</tr>
</tbody>
</table>

Thus, the discrepancies between the measurements of asset values at the two points in time were
concentrated disproportionately among those aged at least 80.
8.7 Conclusions

- Building on the indicative findings from previous research, this survey has produced a more authoritative estimate of the proportion of ENRs who – re-interviewed typically two and a half years after their FRS interview – now have savings of more than £8,000 (at the time of interview in 2002). A post-imputed figure, which could be used to inform the calculation of take-up estimates, stands at 20 per cent.

- In order to address concerns over the accuracy of the FRS assets figures, this survey used an alternative approach to measure the value of people’s assets and compared the results with the original FRS values, seeking explanations where the apparent differences were unduly large. Overall there is no obvious cause for concern over the great majority (80 per cent) of the FRS figures, but there are varying degrees of likelihood that the remaining 20 per cent are suspect, with around five per cent almost certainly being wrong. Further investigation of the circumstances surrounding the suspect figures is recommended.
Appendix A
Sampling, response rate and weighting the surveys

Sampling

The pensioner follow-up consisted of two separate samples, one a group of entitled non-recipients and a second sample of those most likely to benefit from the new Pension Credit arrangements due to be implemented in October 2003. All sampled cases had already participated in the Family Resources Survey (FRS). The ENR sample covered 24 FRS months spread over three survey years: July to December 1998, April 1999 to March 2000, April 2000 to June 2000 and January 2001 to March 2001. All cases used for the Pension Credit sample were drawn from the FRS in 2000-1. The follow-up interviews took place between April and June 2002.

The total number of eligible cases in the ENR sample was 1,601, of whom the majority (66 per cent) said they would consider taking part in a future survey. Following removal of some cases for a pilot survey, 855 cases were sampled with a target of gaining 500 productive interviews. Based on the survey last time, the proportion of ineligible cases was almost 20 per cent, which would leave 684 eligible units. With a similar response rate as last time (approximately 75 per cent), this would generate the required number of cases.

The total number of cases in the Pension Credit sample was 2,919, of whom a slightly larger majority (71 per cent) said that they would consider taking part in a future survey. Once again, following removal of some addresses for a pilot and with a target of gaining 500 interviews, a total of 825 cases were sampled. A slightly smaller number of cases were selected because the maximum elapsed time since the original interview was 14 months with a minimum period of just three. Given the shorter time period since the original interview it was expected that fewer sampled units would be ineligible. If the rate of ineligibility was around 15 per cent this would leave 700 eligible cases and at a response rate of 75 per cent would yield over 500 interviews.
Response rate

The response to the follow-up surveys is shown in Table A.1. Overall response in the Pension Credit sample (77 per cent) was better than for the ENR (71 per cent) which largely reflects the proportion of ineligible addresses.

Table A.1  Response rates in the follow-up survey

<table>
<thead>
<tr>
<th></th>
<th>ENR sample</th>
<th>Pension Credit sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Productive</td>
<td>493</td>
<td>583</td>
</tr>
<tr>
<td>Partial/non-contact</td>
<td>24</td>
<td>4</td>
</tr>
<tr>
<td>Refused</td>
<td>108</td>
<td>113</td>
</tr>
<tr>
<td>Other non-productive</td>
<td>32</td>
<td>6</td>
</tr>
<tr>
<td>Unknown eligible</td>
<td>63</td>
<td>33</td>
</tr>
<tr>
<td>Ineligible</td>
<td>133 (16)</td>
<td>58 (7)</td>
</tr>
<tr>
<td>Total</td>
<td>855</td>
<td>825</td>
</tr>
</tbody>
</table>

Correcting for known bias

Pension Credit sample

The Pension Credit sample was stratified based on levels of reported income to the FRS. There was a lower income group (singles £86-£99, couples £131-£153), a middle group (singles £100-£119, couples £154-£179) and an upper group (singles £120-£150, couples £180-£220). Those in the first two groups were oversampled; 35 per cent each and the upper group was undersampled for the remaining 30 per cent of cases. The first step was to weight the achieved sample back to the same proportions as the eligible sample. The second stage was to check for non-response bias. The software package ‘Answertree’ was used to identify the variables and codes that best describe the pattern of response on this survey. The procedure progressively splits the sample into groups on the basis of the auxiliary information available so as to maximise the differences in response rates. It is therefore able to take into account ‘interactions’ between these variables, for example the single best predictor of response may be region but in some regions, variable A may be the next best predictor, whereas in other regions variable B may be best. In yet other regions, no other variable may be useful. At the same time it makes an allowance for the multiple comparisons, it is implicitly making and stops when further splits are not significant. ‘Answertree’ imposes a minimum group size of 30 as this is the normal recommendation for any sample group to be used as a weighting class.

A range of auxiliary variables exist for each case at the time of the original FRS interview. The variables used were:

- Marital status of head of Benefit Unit.
- Sex of head of Benefit Unit.
- Housing Benefit being received by Benefit Unit.
- Benefit Unit had a current account.
- Benefit Unit had a national savings account.
- Benefit Unit had stocks and shares.
• Family type of the Benefit Unit.
• Total capital available to the Benefit Unit.
• Benefit Unit Income Support entitlement.
• Council Tax band.
• Government Office Region.
• Housing tenure.
• Age of head of Benefit Unit.
• Age of spouse of Benefit Unit.
• Answer to total savings band question.

Analysis by ‘Answertree’ did not show any non-response bias in terms of the variables, so no adjustment was made for this. A weight was applied to all cases to gross the achieved sample to the total number of cases sampled (less those which were found to be ineligible). Finally, a weight was calculated to gross the sample to the total of all eligible cases. This produced an overall total of 1,900 Pension Credit cases.

A number of respondents indicated at their original interview that they did not wish to take part in any future surveys. In terms of grossing to population totals we need to include this group and establish if there is any bias between those that were prepared to consider taking part in a follow-up and those who were not. The technique was to use ‘Answertree’ again with the same variables to establish if there was evidence of bias to this particular question.

Several variables are related to whether or not respondents chose to take part in a future survey. At the top level, responses to the question about total savings discriminated between sub-sample groups, with those giving an answer being more likely to agree to a follow-up (74 per cent) compared with those who preferred not to give an answer (49 per cent) and those who had no savings or accounts (64 per cent). Below this level the variables that discriminated between the groups were: number of people in the Benefit Unit, age of the head of the Benefit Unit, and type of tenure. The reciprocals used to correct for this bias are listed below in Table A.2.

**Table A.2  Reciprocals for agreeing to take part in a follow-up survey for those cases sampled for the Pension Credit survey**

<table>
<thead>
<tr>
<th>First level variables</th>
<th>Second level variables</th>
<th>Third level variables</th>
<th>Agreeing to follow-up</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total savings question answered</td>
<td>One person in benefit unit</td>
<td>Age of head of benefit unit up to 64, 65-74</td>
<td>0.81</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Age of head of benefit unit 75-84</td>
<td>0.758</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Age of head of benefit unit 85+</td>
<td>0.654</td>
</tr>
<tr>
<td>Two person Benefit Unit</td>
<td></td>
<td>Age of head of benefit unit, up to 64</td>
<td>0.452</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Age of head of benefit unit 65+</td>
<td>0.705</td>
</tr>
</tbody>
</table>

Continued
Table A.2  Continued

<table>
<thead>
<tr>
<th>First level variables</th>
<th>Second level variables</th>
<th>Third level variables</th>
<th>Agreeing to follow-up</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total savings question not answered</td>
<td>Housing tenure, owned outright</td>
<td></td>
<td>0.49</td>
</tr>
<tr>
<td>No savings or accounts, total savings question not asked</td>
<td>Housing tenure, renting, buying with a mortgage, and all others</td>
<td></td>
<td>0.507</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.705</td>
</tr>
</tbody>
</table>

The final stage was to correct for known bias in the original sample by applying the FRS non-response and grossing factor. This produced a population estimate of 2,519,040. The difference between this and the total population estimate of the entire group at the time of the FRS (2,747,634) is accounted for by those respondents who are no longer eligible (because of death or because they have moved out of a private household). For use in this report, the population estimates were rescaled to the number of cases where an interview was actually achieved.

Entitled non-recipients of MIG

A similar procedure was adopted for the ENR sample. There was no stratification of the sample, with all units having an equal probability of selection. The first stage was an examination of the characteristics of non-respondents against the variables held for all cases. This indicated that where the head of Benefit Unit was younger, they were more likely to take part in the follow-up (85 per cent) compared with those in the 65-84 year age range (75 per cent) and those aged 85 years or more (65 per cent). A non-response weight was applied to correct for this distortion which brought the total number of eligible cases to 693. A second adjustment was made to gross the total number of achieved cases to the total number issued (excluding those found to be ineligible). As with the Pension Credit sample, a number of people had indicated at their original interview that they did not wish to take part in any future surveys. This group needs to be included in terms of grossing to population figures, and it needs to be established if there is any bias between those who were prepared to take part in a follow-up and those who were not.

As with the Pension Credit sample, it was found that several variables discriminated between those who were prepared to take part and those who were not. At the top level, respondents who gave an answer to the total savings question were most likely to agree to a follow-up survey (71 per cent) compared with those who did not give an answer (41 per cent) and those who did not have any savings or accounts (61 per cent). The variables which discriminated between groups below this level included: number of Benefit Units in household, age of head of Benefit Unit, housing tenure and whether or not the Benefit Unit received Housing Benefit or Council Tax Benefit. The different proportions agreeing to a future survey for these groups are shown in Table A.3.
The final stage was to correct for known bias in the original sample by applying the FRS non-response and grossing factor divided by two to make this an annual figure as ENR cases had been sampled over a 24 month period. This produced a population estimate of 619,862. Once again the difference between this and the total population estimate of the entire group at the time of the FRS (762,643) is accounted for by those respondents who are no longer eligible.
### Appendix B
Additional tables for Chapter 3

#### Table B.1 Adequacy of heating: entitled non-recipients and Pension Credit group

<table>
<thead>
<tr>
<th>Cell percentage</th>
<th>Entitled non-recipients</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Has working central heating</td>
<td>84</td>
<td>88</td>
</tr>
<tr>
<td>Can keep home adequately warm</td>
<td>97</td>
<td>98</td>
</tr>
<tr>
<td>Cannot keep home adequately warm</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>- worried about fuels bills</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>- other reason</td>
<td>447</td>
<td>583</td>
</tr>
</tbody>
</table>

#### Table B.2 Prevalence of central heating by tenure: entitled non-recipients and Pension Credit group

<table>
<thead>
<tr>
<th>Cell percentage</th>
<th>Owner occupiers</th>
<th>Renters</th>
<th>Live here rent free</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entitled non-recipients</td>
<td>81</td>
<td>89</td>
<td>[90]</td>
</tr>
<tr>
<td>Pension Credit group</td>
<td>88</td>
<td>90</td>
<td>[82]</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Base</th>
<th>Entitled non-recipients</th>
<th>224</th>
<th>194</th>
<th>27</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pension Credit group</td>
<td>349</td>
<td>210</td>
<td>22</td>
</tr>
</tbody>
</table>
### Table B.3  Knowledge and receipt of Winter Fuel Payments (WFP)

<table>
<thead>
<tr>
<th></th>
<th>Entitled non-recipients</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received WFP(^1)</td>
<td>97</td>
<td>99</td>
</tr>
<tr>
<td>Has never received WFP</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Had not heard of WFP</td>
<td>3</td>
<td>*</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td>447</td>
<td>583</td>
</tr>
</tbody>
</table>

\(^1\) Includes 3 cases who did not receive WFP in the most recent winter, but had in a previous winter.

### Table B.4  Timing of receipt of Winter Fuel Payments (WFP)

<table>
<thead>
<tr>
<th></th>
<th>Entitled non-recipients</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received WFP when:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>had fuel bills to pay</td>
<td>65</td>
<td>54</td>
</tr>
<tr>
<td>did not have fuel bills to pay</td>
<td>28</td>
<td>38</td>
</tr>
<tr>
<td>Don’t know/can’t remember</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td><strong>Base = Those who received WFP</strong></td>
<td>432</td>
<td>580</td>
</tr>
</tbody>
</table>

### Table B.5  What spent Winter Fuel Payments (WFP) on

<table>
<thead>
<tr>
<th></th>
<th>Entitled non-recipients</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spent WFP on:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fuel bills</td>
<td>62</td>
<td>53</td>
</tr>
<tr>
<td>Saved for future fuel bills</td>
<td>15</td>
<td>24</td>
</tr>
<tr>
<td>Other household bills</td>
<td>18</td>
<td>16</td>
</tr>
<tr>
<td>General household expenses</td>
<td>16</td>
<td>21</td>
</tr>
<tr>
<td>Saved it (not for fuel bills)</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Expenses associated with Christmas</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td><strong>Base = Those who received WFP</strong></td>
<td>432</td>
<td>577</td>
</tr>
</tbody>
</table>

Percentages add to more than 100 per cent as some people spent WFP on more than one item.
Table B.6  Money management by claimant status: entitled non-recipients

<table>
<thead>
<tr>
<th></th>
<th>Entitled to but not receiving MIG</th>
<th>Currently Receiving MIG</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Save some income in bank/building society or Post Office account</td>
<td>44</td>
<td>40</td>
<td>43</td>
</tr>
</tbody>
</table>

**Use of credit**

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Uses credit cards</td>
<td>22</td>
<td>8</td>
<td>17</td>
</tr>
<tr>
<td>Uses shop or store cards</td>
<td>5</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Uses mail order catalogues</td>
<td>10</td>
<td>18</td>
<td>13</td>
</tr>
<tr>
<td>Is currently using a form of borrowing</td>
<td>- overdraft</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>- bank/building society loan</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>- finance co.</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>- money lender</td>
<td>*</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>- friend/family</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Uses charge cards</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

**Debts**

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Utility bills</td>
<td>2</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Credit/store cards</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Catalogues/mail order accounts</td>
<td>*</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

*Base = Entitled non-recipients* 292 155 447

---

Table B.7  Money management by composition of Benefit Unit: entitled non-recipients

<table>
<thead>
<tr>
<th></th>
<th>Single under 75</th>
<th>Single 75 or over</th>
<th>Couple both under 75</th>
<th>Couple one/both 75 or over</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Save some income in bank/building society or Post Office account</td>
<td>35</td>
<td>52</td>
<td>22</td>
<td>[47]</td>
<td>43</td>
</tr>
</tbody>
</table>

**Use of credit**

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Uses credit cards</td>
<td>18</td>
<td>11</td>
<td>37</td>
<td>[15]</td>
<td>17</td>
</tr>
<tr>
<td>Uses shop or store cards</td>
<td>5</td>
<td>2</td>
<td>4</td>
<td>[9]</td>
<td>4</td>
</tr>
<tr>
<td>Uses mail order catalogues</td>
<td>12</td>
<td>9</td>
<td>25</td>
<td>[15]</td>
<td>13</td>
</tr>
<tr>
<td>Is currently using a form of borrowing</td>
<td>- overdraft</td>
<td>2</td>
<td>1</td>
<td>12</td>
<td>[0]</td>
</tr>
<tr>
<td></td>
<td>- bank/building society loan</td>
<td>3</td>
<td>1</td>
<td>7</td>
<td>[0]</td>
</tr>
<tr>
<td></td>
<td>- finance co.</td>
<td>4</td>
<td>0</td>
<td>4</td>
<td>[2]</td>
</tr>
<tr>
<td></td>
<td>- money lender</td>
<td>1</td>
<td>*</td>
<td>0</td>
<td>[0]</td>
</tr>
<tr>
<td></td>
<td>- friend/family</td>
<td>2</td>
<td>0</td>
<td>4</td>
<td>[2]</td>
</tr>
<tr>
<td>Uses charge cards</td>
<td>2</td>
<td>*</td>
<td>5</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

*Continued*
Table B.7  Continued

Cell percentages

<table>
<thead>
<tr>
<th></th>
<th>Single under 75</th>
<th>Single 75 or over</th>
<th>Couple both under 75</th>
<th>Couple one/both 75 or over</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utility bills</td>
<td>4</td>
<td>1</td>
<td>7</td>
<td>[8]</td>
<td>3</td>
</tr>
<tr>
<td>Credit/charge/store cards</td>
<td>5</td>
<td>0</td>
<td>4</td>
<td>[0]</td>
<td>2</td>
</tr>
<tr>
<td>Catalogues/mail order accounts</td>
<td>1</td>
<td>0</td>
<td>3</td>
<td>[2]</td>
<td>1</td>
</tr>
<tr>
<td><strong>Base = Entitled non-recipients</strong></td>
<td>100</td>
<td>230</td>
<td>74</td>
<td>43</td>
<td>447</td>
</tr>
</tbody>
</table>

Table B.8  Money management by composition of Benefit Unit: Pension Credit group

Cell percentages

<table>
<thead>
<tr>
<th></th>
<th>Single under 75</th>
<th>Single 75 or over</th>
<th>Couple both under 75</th>
<th>Couple one/both 75 or over</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Save some income in bank/building society or Post Office account</td>
<td>38</td>
<td>52</td>
<td>53</td>
<td>53</td>
<td>49</td>
</tr>
<tr>
<td>Use of credit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Uses credit cards</td>
<td>34</td>
<td>23</td>
<td>49</td>
<td>41</td>
<td>35</td>
</tr>
<tr>
<td>Uses shop or store cards</td>
<td>11</td>
<td>8</td>
<td>12</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Uses mail order catalogues</td>
<td>16</td>
<td>14</td>
<td>16</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>Is currently using a form of borrowing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- overdraft</td>
<td>5</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>- bank/building society loan</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>*</td>
</tr>
<tr>
<td>- finance co.</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>- money lender</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>- friend/family</td>
<td>*</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>Uses charge cards</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Debts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utility bills</td>
<td>3</td>
<td>1</td>
<td>3</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Credit/charge/store cards</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Catalogues/mail order accounts</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Base = Pension Credit group</strong></td>
<td>144</td>
<td>225</td>
<td>107</td>
<td>107</td>
<td>583</td>
</tr>
</tbody>
</table>
### Table B.9  Money management by value of assets: entitled non-recipients

<table>
<thead>
<tr>
<th>Cell percentages</th>
<th>£8,000 or less</th>
<th>£8,001 or more</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Save some income in bank/building society or Post Office account</strong></td>
<td>39</td>
<td>62</td>
<td>43</td>
</tr>
<tr>
<td><strong>Use of credit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Uses credit cards</td>
<td>14</td>
<td>32</td>
<td>17</td>
</tr>
<tr>
<td>Uses shop or store cards</td>
<td>2</td>
<td>10</td>
<td>4</td>
</tr>
<tr>
<td>Uses mail order catalogues</td>
<td>13</td>
<td>11</td>
<td>13</td>
</tr>
<tr>
<td><strong>Is currently using a form of borrowing</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- overdraft</td>
<td>3</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>- bank/building society loan</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>- finance co.</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>- money lender</td>
<td>*</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>- friend/family</td>
<td>2</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td><strong>Uses charge cards</strong></td>
<td>2</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td><strong>Debts</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utility bills</td>
<td>4</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Credit/charge/store cards</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Catalogues/mail order accounts</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td><strong>Base = Entitled non-recipients</strong></td>
<td>373</td>
<td>74</td>
<td>447</td>
</tr>
</tbody>
</table>

### Table B.10  Money management by value of assets: Pension Credit group

<table>
<thead>
<tr>
<th>Cell percentages</th>
<th>£8,000 or less</th>
<th>£8,001 or more</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Save some income in bank/building society or Post Office account</strong></td>
<td>43</td>
<td>60</td>
<td>49</td>
</tr>
<tr>
<td><strong>Use of credit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Uses credit cards</td>
<td>25</td>
<td>50</td>
<td>35</td>
</tr>
<tr>
<td>Uses shop or store cards</td>
<td>6</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td>Uses mail order catalogues</td>
<td>14</td>
<td>15</td>
<td>14</td>
</tr>
<tr>
<td><strong>Is currently using a form of borrowing</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- overdraft</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>- bank/building society loan</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>- finance co.</td>
<td>1</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>- money lender</td>
<td>*</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>- friend/family</td>
<td>*</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td><strong>Uses charge cards</strong></td>
<td>*</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td><strong>Debts</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utility bills</td>
<td>3</td>
<td>*</td>
<td>2</td>
</tr>
<tr>
<td>Credit/charge/store cards</td>
<td>2</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Catalogues/mail order accounts</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Base = Pension Credit group</strong></td>
<td>370</td>
<td>213</td>
<td>583</td>
</tr>
</tbody>
</table>
### Table B.11  Knowledge of and applications to Social Fund

<table>
<thead>
<tr>
<th></th>
<th>Entitled non-recipients</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heard of Social Fund</td>
<td>26</td>
<td>30</td>
</tr>
<tr>
<td>Ever applied to Social Fund for</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- grant</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>- loan</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Would apply in the future</td>
<td>20</td>
<td>18</td>
</tr>
<tr>
<td>Base</td>
<td>447</td>
<td>583</td>
</tr>
</tbody>
</table>

### Table B.12  Knowledge of and applications to Social Fund by composition of Benefit Unit: entitled non-recipients

<table>
<thead>
<tr>
<th></th>
<th>Single under 75</th>
<th>Single 75 or over</th>
<th>Couple both under 75</th>
<th>Couple one/both 75 or over</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heard of Social Fund</td>
<td>36</td>
<td>18</td>
<td>39</td>
<td>[18]</td>
<td>26</td>
</tr>
<tr>
<td>Ever applied to Social Fund for</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- grant</td>
<td>7</td>
<td>1</td>
<td>3</td>
<td>[0]</td>
<td>3</td>
</tr>
<tr>
<td>- loan</td>
<td>2</td>
<td>1</td>
<td>6</td>
<td>[2]</td>
<td>2</td>
</tr>
<tr>
<td>Would apply in the future</td>
<td>28</td>
<td>18</td>
<td>24</td>
<td>[7]</td>
<td>20</td>
</tr>
<tr>
<td>Base = Entitled non-recipients</td>
<td>100</td>
<td>230</td>
<td>74</td>
<td>43</td>
<td>447</td>
</tr>
</tbody>
</table>

### Table B.13  Knowledge of and applications to Social Fund by composition of Benefit Unit: Pension Credit group

<table>
<thead>
<tr>
<th></th>
<th>Single under 75</th>
<th>Single 75 or over</th>
<th>Couple both under 75</th>
<th>Couple one/both 75 or over</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heard of Social Fund</td>
<td>37</td>
<td>21</td>
<td>42</td>
<td>27</td>
<td>30</td>
</tr>
<tr>
<td>Ever applied to Social Fund for</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- grant</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>- loan</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Would apply in the future</td>
<td>22</td>
<td>14</td>
<td>20</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>Base = Pension Credit group</td>
<td>144</td>
<td>225</td>
<td>107</td>
<td>107</td>
<td>583</td>
</tr>
</tbody>
</table>
### Table B.14  Financial help from family members by value of assets

<table>
<thead>
<tr>
<th>Entitled non-recipients</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Value of assets</td>
</tr>
<tr>
<td></td>
<td>£8,000 or less</td>
</tr>
<tr>
<td></td>
<td>£8,000 or less</td>
</tr>
<tr>
<td>Family help:</td>
<td></td>
</tr>
<tr>
<td>Buying new items for the house</td>
<td>14</td>
</tr>
<tr>
<td>Paying towards bills</td>
<td>12</td>
</tr>
<tr>
<td>Buying food</td>
<td>10</td>
</tr>
<tr>
<td>Buying clothes</td>
<td>11</td>
</tr>
<tr>
<td>Paying for trips or holidays</td>
<td>9</td>
</tr>
<tr>
<td>Family do not help</td>
<td>73</td>
</tr>
</tbody>
</table>

Base = Respondents with family

328 62 332 180

### Table B.15  Help with money from family members

|                         | Entitled non-recipients | Pension Credit group |
|-------------------------|-------------------------|
| Family regularly give money | 2 | 2 |
| Family sometimes give money | 6 | 5 |
| Family regularly/sometimes lend money | 1 | 1 |
| Family do not help      | 91 | 92 |

Base = Respondents with family

390 512

### Table B.16  Help with money from family members

|                         | Entitled non-recipients | Pension Credit group |
|-------------------------|-------------------------|
| Would ask family for financial help | 55 | 55 |
| Family would be very or quite willing to help | 79 | 82 |
| Family would be very or quite able to help | 66 | 68 |

Base = Respondents with family

390 512

### Table B.17  Debt problems in last two years by claimant status: entitled non-recipients

<table>
<thead>
<tr>
<th>Had trouble with debts in last 2 years</th>
<th>Entitled to but not receiving MIG</th>
<th>Currently receiving MIG</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Almost all the time</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Quite often</td>
<td>2</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Only sometimes</td>
<td>9</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>Never</td>
<td>87</td>
<td>84</td>
<td>86</td>
</tr>
</tbody>
</table>

Base = Entitled non-recipients

292 155 447
### Table B.18  Debt problems in last two years by composition of benefit unit

<table>
<thead>
<tr>
<th>Had trouble with debts in last 2 years</th>
<th>Entitled non-recipients</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single, under 75</td>
<td>26</td>
<td>14</td>
</tr>
<tr>
<td>Single, 75 or over</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Couple, both under 75</td>
<td>22</td>
<td>5</td>
</tr>
<tr>
<td>Couple, one/both 75 or over</td>
<td>[9]</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>14</td>
<td>7</td>
</tr>
</tbody>
</table>

**Bases**

| Single, under 75                        | 100                      | 144                   |
| Single, 75 or over                      | 230                      | 225                   |
| Couple, both under 75                   | 74                       | 107                   |
| Couple, one/both 75 or over             | 43                       | 107                   |
| Total                                  | 447                      | 583                   |

### Table B.19  How well respondents think they are managing financially by claimant status

<table>
<thead>
<tr>
<th>Entitled to but not receiving MIG</th>
<th>Currently receiving MIG</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage very well</td>
<td>21</td>
<td>26</td>
</tr>
<tr>
<td>Manage quite well</td>
<td>30</td>
<td>28</td>
</tr>
<tr>
<td>Get by alright</td>
<td>42</td>
<td>41</td>
</tr>
<tr>
<td>Don’t manage very well</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Have some financial difficulties</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Are in deep financial difficulty</td>
<td>*</td>
<td>0</td>
</tr>
</tbody>
</table>

**Base = Entitled non-recipients**

<table>
<thead>
<tr>
<th>Entitled to but not receiving MIG</th>
<th>Currently receiving MIG</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage very well</td>
<td>21</td>
<td>26</td>
</tr>
<tr>
<td>Manage quite well</td>
<td>30</td>
<td>28</td>
</tr>
<tr>
<td>Get by alright</td>
<td>42</td>
<td>41</td>
</tr>
<tr>
<td>Don’t manage very well</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Have some financial difficulties</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Are in deep financial difficulty</td>
<td>*</td>
<td>0</td>
</tr>
</tbody>
</table>

### Table B.20  How well respondents think they are managing financially by composition of Benefit Unit

<table>
<thead>
<tr>
<th>Composition of Benefit Unit</th>
<th>Entitled non-recipients</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single, under 75</td>
<td>63</td>
<td>45</td>
</tr>
<tr>
<td>Single, 75 or over</td>
<td>34</td>
<td>35</td>
</tr>
<tr>
<td>Couple, both under 75</td>
<td>68</td>
<td>40</td>
</tr>
<tr>
<td>Couple, one/both 75 or over</td>
<td>[57]</td>
<td>39</td>
</tr>
<tr>
<td>Total</td>
<td>47</td>
<td>40</td>
</tr>
</tbody>
</table>

**Bases**

<table>
<thead>
<tr>
<th>Composition of Benefit Unit</th>
<th>Entitled non-recipients</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single, under 75</td>
<td>100</td>
<td>144</td>
</tr>
<tr>
<td>Single, 75 or over</td>
<td>230</td>
<td>225</td>
</tr>
<tr>
<td>Couple, both under 75</td>
<td>74</td>
<td>107</td>
</tr>
<tr>
<td>Couple, one/both 75 or over</td>
<td>43</td>
<td>107</td>
</tr>
<tr>
<td>Total</td>
<td>447</td>
<td>583</td>
</tr>
</tbody>
</table>
## Table B.21  How well respondents think they are managing financially by value of assets

<table>
<thead>
<tr>
<th>Value of assets</th>
<th>Entitled non-recipients</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percentage who get by all right, don’t manage very well or have some difficulties</td>
<td></td>
</tr>
<tr>
<td>£8,000 or less</td>
<td>52</td>
<td>47</td>
</tr>
<tr>
<td>£8001 or more</td>
<td>31</td>
<td>26</td>
</tr>
<tr>
<td>Total</td>
<td>47</td>
<td>40</td>
</tr>
</tbody>
</table>

*Basises*

<table>
<thead>
<tr>
<th></th>
<th>Entitled non-recipients</th>
<th>Pension Credit group</th>
</tr>
</thead>
<tbody>
<tr>
<td>£8,000 or less</td>
<td>373</td>
<td>370</td>
</tr>
<tr>
<td>£8001 or more</td>
<td>74</td>
<td>213</td>
</tr>
<tr>
<td>Total</td>
<td>447</td>
<td>583</td>
</tr>
</tbody>
</table>
Appendix C

Factor analysis

Due to differences in the questions asked in the previous research\(^\text{19}\) it has not been possible to replicate the factor analysis exactly. However, a variable to assess resistance was developed from the nine items used to gauge respondents’ views about claiming benefits. This variable was recoded into three discrete groups those with a ‘high’ level of resistance to claiming, those with a ‘medium’ level of resistance and those with a ‘low’ level of resistance. These groups were used to examine the characteristics of the resister groups as well as their different attitudes to claiming.

The nine items used in the follow up survey were:

- I feel I would lose independence.
- I would not like having to ask for extra money.
- I feel my pride would be affected.
- I would rather manage if I could.
- I wouldn’t want to ask and be turned down.
- I would feel like I was accepting charity.
- I don’t feel that I need the money enough.
- I would be more likely to claim if most pensioners were entitled.
- I would only claim if I knew I was entitled.

In the very small number of cases where a respondent did not give an answer to an item, it was decided that rather than attribute an average or mean response, that the case should be excluded from the factor analysis.

When the factor analysis was carried out using the nine statements on the Pension Credit sample, the variation contained in the replies of an individual respondent was reduced to two main factors. While both factors have an ‘eigenvalue’ greater than one, the first factor extracted explained 47 per cent of the variation in responses compared with 13 per cent in the second factor, see table C.1.

---

### Table C.1  Total variance explained by factors in the Pension Credit sample

<table>
<thead>
<tr>
<th>Component</th>
<th>Initial eigenvalues</th>
<th>Extraction sums of squared loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>% of variance</td>
</tr>
<tr>
<td>1</td>
<td>4.222</td>
<td>46.914</td>
</tr>
<tr>
<td>2</td>
<td>1.129</td>
<td>12.545</td>
</tr>
<tr>
<td>3</td>
<td>.859</td>
<td>9.542</td>
</tr>
<tr>
<td>4</td>
<td>.713</td>
<td>7.925</td>
</tr>
<tr>
<td>5</td>
<td>.637</td>
<td>7.081</td>
</tr>
<tr>
<td>6</td>
<td>.449</td>
<td>4.990</td>
</tr>
<tr>
<td>7</td>
<td>.413</td>
<td>4.593</td>
</tr>
<tr>
<td>8</td>
<td>.306</td>
<td>3.396</td>
</tr>
<tr>
<td>9</td>
<td>.271</td>
<td>3.013</td>
</tr>
</tbody>
</table>

Extraction method: principal component analysis

The factors for the Pension Credit sample have two main dimensions – the primary factor which explains the largest part of the variation loads on seven items associated with a strong reluctance to claiming because of its connotations of appearing needy or losing independence. The second factor is loaded on three items which are concerned with only making a claim if the outcome was going to be successful (see Table C.3).

A similar analysis was carried out on the ENR sample and again two factors predominated. The first factor, explaining 45 per cent of the variation in the nine items and the second factor accounting for a further 14 per cent, see Table C.2. The first factor is loaded on the seven same items which are about not claiming benefit because of a loss of independence and a desire to make do and the second factor is loaded on four items associated with entitlement and loss of independence, see Table C.3. The factor scores from the main factor were recoded into one of three resister groups (high, medium and low) and these were used to examine the relationship between resistance to claiming and pensioner characteristics and attitudes.

### Table C.2  Total variance explained by factors in the ENR sample

<table>
<thead>
<tr>
<th>Component</th>
<th>Initial eigenvalues</th>
<th>Extraction sums of squared loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>% of variance</td>
</tr>
<tr>
<td>1</td>
<td>4.103</td>
<td>45.492</td>
</tr>
<tr>
<td>2</td>
<td>1.291</td>
<td>14.348</td>
</tr>
<tr>
<td>3</td>
<td>.973</td>
<td>10.808</td>
</tr>
<tr>
<td>4</td>
<td>.600</td>
<td>6.663</td>
</tr>
<tr>
<td>5</td>
<td>.560</td>
<td>6.224</td>
</tr>
<tr>
<td>6</td>
<td>.461</td>
<td>5.121</td>
</tr>
<tr>
<td>7</td>
<td>.421</td>
<td>4.679</td>
</tr>
<tr>
<td>8</td>
<td>.315</td>
<td>3.505</td>
</tr>
<tr>
<td>9</td>
<td>.275</td>
<td>3.060</td>
</tr>
</tbody>
</table>

Extraction method: principal component analysis
Table C.3  Question items correlating with the main factor extracted for the Pension Credit and entitled non-recipient samples

<table>
<thead>
<tr>
<th>Item</th>
<th>Pension Credit</th>
<th>Entitled non-recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>I feel I would lose independence</td>
<td>Factor 1</td>
<td>Factor 1 &amp; Factor 2</td>
</tr>
<tr>
<td>I would not like having to ask for extra money</td>
<td>Factor 1</td>
<td>Factor 1</td>
</tr>
<tr>
<td>I feel my pride would be affected</td>
<td>Factor 1</td>
<td>Factor 1</td>
</tr>
<tr>
<td>I would rather manage if I could</td>
<td>Factor 1</td>
<td>Factor 1</td>
</tr>
<tr>
<td>I wouldn’t want to ask and be turned down</td>
<td>Factor 1</td>
<td>Factor 1</td>
</tr>
<tr>
<td>I would feel like I was accepting charity</td>
<td>Factor 1</td>
<td>Factor 1</td>
</tr>
<tr>
<td>I don’t feel that I need the money enough</td>
<td>Factor 1 &amp; Factor 2</td>
<td>Factor 1 &amp; Factor 2</td>
</tr>
<tr>
<td>I would be more likely to claim if most pensioners were entitled</td>
<td>Factor 2</td>
<td>Factor 2</td>
</tr>
<tr>
<td>I would only claim if I knew I was entitled</td>
<td>Factor 2</td>
<td>Factor 2</td>
</tr>
</tbody>
</table>
Appendix D
Fieldwork Instruments

The questionnaire
Because of its length, the questionnaire used in this survey has not been included in this report. A copy of the questionnaire can be found on the DWP Social Research Division website at http://www.dwp.gov.uk/asd/asd5/rrep197.html.

Advance letter to respondents from the Office for National Statistics (similar letter issued by the National Centre for Social Research)
Dear Resident,

You may remember that a year or so ago you very kindly took part in a survey about living standards and household finances. This was the Family Resources Survey (FRS) which we carry out for the Department for Work and Pensions (DWP), formerly the Department of Social Security (DSS).

We are now asking for your help again. We have been asked by DWP to carry out a new study among older people and is about how they manage their finances in retirement and their views about claiming benefit. We are interested in everyone’s views, even if you are not currently claiming benefit. The results will help Government to understand the circumstances and needs of older people today and how to improve things for the future, including increasing the benefits paid to some pensioners.

The study is being carried out jointly by the Office for National Statistics – the Government office that organises the Census – and the National Centre for Social Research – an independent research institute. Both organisations conduct research on behalf of Government Departments and public bodies.

Within the next couple of weeks, one of our interviewers will contact you. All our interviewers carry an official identification card that includes their photograph and the National Statistics logo as it appears on the top of this letter. As with the information you gave us in your original FRS interview, everything you tell us will be treated in confidence.
It is important to the success of this study that everyone chosen takes part. We rely on people’s voluntary co-operation to produce official statistics to help everyone understand what is happening in our society. For further information please call 020 7533 5442 (direct line).

Thank you in advance for your help.

Yours sincerely,

Tom Tattan
National Statistics Survey Manager
SURVEY OF ENTITLED NON-RECIPIENTS OF THE MINIMUM INCOME GUARANTEE AND POTENTIAL CLAIMANTS OF PENSION CREDIT
ENR0204B.QSerial

Serial number

ASK ALWAYS:

Area

AREA NUMBER.

JUST PRESS <Enter>.

1..99997

ASK ALWAYS:

Address

ADDRESS NUMBER.

JUST PRESS <Enter>.

1..97

ASK ALWAYS:

Hhold

HOUSEHOLD NUMBER.

JUST PRESS <Enter>.

1..3
ENR0204B.QENRData

**ASK ALWAYS:**

Serial

STRING[8]

**ASK ALWAYS:**

SerNum

Original FRS serial number

.9999999999..9999999999

**ASK ALWAYS:**

BenUnit

Benefit unit number from original FRS interview

1..10

**ASK ALWAYS:**

NumBenU

Number of people in Benefit unit

1..2

**ASK ALWAYS:**

PersonHd

Person number of BU head from FRS interview

1..10

**ASK ALWAYS:**

PersonSp

Person number of BU spouse from FRS interview

1..99

**ASK ALWAYS:**

NameHd

Name of BU head

STRING[15]
<table>
<thead>
<tr>
<th>Ask Always</th>
<th>NameSp</th>
<th>Name of BU spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>STRING[15]</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ask Always</th>
<th>AgeHd</th>
<th>Age of BU head at FRS interview</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>-99.999</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ask Always</th>
<th>AgeSp</th>
<th>Age of BU spouse at FRS interview</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>-99.999</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ask Always</th>
<th>SexHd</th>
<th>Sex of BU head</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>(1) Male</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(2) Female</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ask Always</th>
<th>SexSp</th>
<th>Sex of BU spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>(1) Male</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(2) Female</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ask Always</th>
<th>MsHd</th>
<th>Marital status of BU head</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>(1) single, never married</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(2) married and living with spouse</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(3) married and separated</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(4) divorced</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(5) widowed</td>
</tr>
</tbody>
</table>
**ASK ALWAYS:**

**HBIndBU**
- BU in receipt of HB, CTB, IS
  - (0) No HB, CTB or IS
  - (1) CTB only (no HB, IS)
  - (2) HB only (no CTB, IS)
  - (3) IS only (no CTB, HB)
  - (4) HB and CTB (no IS)
  - (5) HB and IS (no CTB)
  - (6) CTB and IS (no HB)
  - (7) CTB, HB and IS

**ASK ALWAYS:**

**TotSav**
- Estimated value of accounts/investments
  - (1) less than P1,500
  - (2) From P1,500 up to P3,000
  - (3) From P3,000 up to P8,000
  - (4) From P8,000 up to P20,000
  - (5) Over P20,000
  - (6) Did not wish to say
  - (99) Missing

**ASK ALWAYS:**

**CurActB**
- Number of current accounts held (BU)
  
  0..10

**ASK ALWAYS:**

**NSBOctB**
- Number of national savings accounts held (BU)
  
  0..10

**ASK ALWAYS:**

**OtBSCTB**
- Other building society accounts held (BU)
  
  0..10

**ASK ALWAYS:**

**PEPSCTB**
- PEPs held (BU)
  
  0..10
ASK ALWAYS:

UNTRCTB
Unit trusts held (BU)
0..10

ASK ALWAYS:

POACCTB
PO accounts held (BU)
0..10

ASK ALWAYS:

PRBOCTB
Premium bonds held (BU)
0..10

ASK ALWAYS:

SAYECTB
Save as you earn held (BU)
0..10

ASK ALWAYS:

STSHCTB
Stocks and shares held (BU)
0..10

ASK ALWAYS:

TessCTB
TESSAs held (BU)
0..10

ASK ALWAYS:

GiltsCTB
Gilts held (BU)
0..10
**ASK ALWAYS:**

**ISACTB**

ISAs held (BU)

0..10

**ASK ALWAYS:**

**TotCapBU**

BU Total capital (exact)

-999999.99..9999999.99

**ASK ALWAYS:**

**CapBURnd**

BU total capital (rounded)

-9999999..99999999

**ASK ALWAYS:**

**FamTypIs**

Family type of the BU for IS

(0) Not classified
(1) Pensioner couple
(2) Single male pensioner
(3) Single female pensioner

**ASK ALWAYS:**

**ISENTBU**

Modelled entitlement to Income Support

-99.99..999.99

**ASK ALWAYS:**

**ISSTATUS**

IS entitlement status

(0) Not classified
(1) Entitled Recipients
(2) Non-entitled recipients
(3) Entitled non-recipients
(4) Excluded
**ASK ALWAYS:**

**IOutHd**

Individual outcome - BU Head

(1) Full personal  
(2) Full proxy  
(99) not known

**ASK ALWAYS:**

**IOutSp**

Individual outcome - BU spouse

(1) Full personal  
(2) Full proxy  
(99) not known

**ASK ALWAYS:**

**Benunits**

Number of benefit units in household

1..10

**ASK ALWAYS:**

**MnthCode**

Month code (from FRS interview)

(1) January  
(2) February  
(3) March  
(4) April  
(5) May  
(6) June  
(7) July  
(8) August  
(9) September  
(10) October  
(11) November  
(12) December

**ASK ALWAYS:**

**SampYear**

FRS Sample Year

1998..2000
ASK ALWAYS:

CalYear

Calender year for FRS interview

1998..2001

ASK ALWAYS:

ENRPC

ENR/PC indicator

(1) ENR
(2) PC

ASK ALWAYS:

GRP3

ENR/PC subsample indicator

(0) ENR
(1) Single (100<120), Couple (154<180)
(2) Single (120<150), Couple (180<220)
(3) Single (86<100), Couple (131<154)

ASK ALWAYS:

BUInc

BU Total Gross Income (exact)

-.99999999,.99999999

ASK ALWAYS:

IncBURnd

BU Total Gross Income (rounded)

-.9999999,.99999999

ASK ALWAYS:

BUInv

BU Investment

-.9999999,.99999999

ASK ALWAYS:

BUPenInc

BU Other Pensions

-.9999999,.99999999
| ASK ALWAYS: |
|-----------------|-------------------------------|
| **BSEInc** | BU Self employment income |
| | \(-999999.99 .. 9999999.99\) |
| **BUDisBen** | BU Disability benefit |
| | \(-999999.99 .. 9999999.99\) |
| **BUEarns** | BU Earnings |
| | \(-999999.99 .. 9999999.99\) |
| **BUOthBen** | BU Other Benefit |
| | \(-999999.99 .. 9999999.99\) |
| **BURInc** | BU Other income |
| | \(-999999.99 .. 9999999.99\) |
| **BURPInc** | Retirement Pension Income |
| | \(-999999.99 .. 9999999.99\) |
| **BUIncM** | BU income - minus investment |
| | \(-999999.99 .. 9999999.99\) |
**Ask Always:**

**BUincMR**

BU income - minus investment (rounded)

-9999999..99999999

**Ask Always:**

**First**

INTERVIEWER: FOR YOUR INFORMATION...
You are in P2170 Questionnaire for:

Serial number: @|^StrSerial @[Area No: ^StrArea, Address No: ^StrAddr, Household No: ^QSerial.Hhold)

Sample type: @|^SampType
FRS Interview: @|^FRSDate
Program Version: @|^IVers.

- TO UPDATE ADMIN DETAILS, PRESS <Ctrl + Enter>.

(1) Press 1 and <Enter> to continue.

**Ask If:** IntDate = EMPTY

**DateOK**

INTERVIEWER: TODAY'S DATE ACCORDING TO THE LAPTOP IS ^AStartD.

IS THIS THE CORRECT DATE?

(1) Yes
(2) No

**Ask If:** IntDate = EMPTY

**And:** DateOK = No

**IntDate**

INTERVIEWER: PLEASE ENTER THE CORRECT DATE.

DATE

**Ask If:** NatCen = No

**And:** Thank = RESPONSE

**CodeNow**

Do you want to code Open Ended Questions now?
IF SO, ANSWER 'Yes', & PRESS <END> REPEATEDLY TO REACH EACH QUESTION IN TURN.

IF NO QUESTIONS APPEAR, THERE IS NO CODING TO BE DONE.

(1) Yes
(2) No
ASK IF: In loop FOR LPerson := 1 TO 10
   AND: (LPerson = 1) OR ((LPerson >= 1) AND (Pers[LPerson - 1].More = Yes))

Person

Household Grid.

(Now I'd just like to check a few things about yourself and anyone else living with you).

INTERVIEWER: ASK OR ENTER... What is your name?

STRING[20]

ASK IF: In loop FOR LPerson := 1 TO 10
   AND: (LPerson = 1) OR ((LPerson >= 1) AND (Pers[LPerson - 1].More = Yes))

RelTRes

Household Grid.

And Person is your .....?

CODE Person's RELATIONSHIP TO RESPONDENT.

(1)  ^RESPONDENT
(2)  ^HusbWife
(3)  Partner (co-habitng: SPONTANEOUS ONLY)
(4)  Son or Daughter (inc. In-Laws, foster, adopted)
(5)  Grandchild
(6)  Mother or Father (inc. In-Laws)
(7)  Brother or Sister (inc. In-Laws)
(8)  Other relative
(9)  Other non-relative

ASK IF: In loop FOR LPerson := 1 TO 10
   AND: (LPerson = 1) OR ((LPerson >= 1) AND (Pers[LPerson - 1].More = Yes))

Sex

Household Grid.

INTERVIEWER: ASK OR CODE your SEX.

(1)  Male
(2)  Female
ASK IF: In loop FOR LPerson := 1 TO 10
AND: (LPerson = 1) OR ((LPerson >= 1) AND (Pers[LPerson - 1].More = Yes))

Age
Household Grid.

Can you tell me, what was your age last birthday?

0..127

ASK IF: In loop FOR LPerson := 1 TO 10
AND: (LPerson = 1) OR ((LPerson >= 1) AND (Pers[LPerson - 1].More = Yes))
AND: Age >= 16

WrkStat
Household Grid.

^Are_you ...READ OUT...

(1) working,
(2) in full-time education, or
(3) not working at present?

ASK IF: In loop FOR LPerson := 1 TO 10
AND: (LPerson = 1) OR ((LPerson >= 1) AND (Pers[LPerson - 1].More = Yes))
AND: Age >= 16
AND: WrkStat = Working

Nohrs
Household Grid.

How many hours a week do_you work?

(1) Less than 16 hours a week
(2) 16 -29 hours a week
(3) At least 30 hours a week

ASK IF: In loop FOR LPerson := 1 TO 10
AND: (LPerson = 1) OR ((LPerson >= 1) AND (Pers[LPerson - 1].More = Yes))

More
Household Grid.

ASK or RECORD: And is there anyone else who lives here regularly with you as a member of your household?

(1) Yes
(2) No
ENR0204B.QIntro

**ASK ALWAYS:**

**BUNum**

In whose name is this accommodation owned or rented?

MUST BE A HOUSEHOLD MEMBER.
(If accommodation actually owned/rented by a non-household member - e.g. a son or daughter - THEN code the household member responsible for occupying it).

(1) Respondent\textsuperscript{a} and spouse
(2) Some other household member

**ASK ALWAYS:**

**Tenure**

SHOW CARD A.

In which of these ways do you occupy this accommodation?

(1) Own it outright
(2) Buying it with a mortgage or loan
(3) Pay part rent and part mortgage (shared ownership)
(4) Rent it
(5) Live here rent-free (including rent-free in relative's/friend's property)
(6) Squatting
ASK ALWAYS:

AllChckA

I'd now like to ask you a few questions about state benefits that are available to pensioners.

Do you or partner know of any benefits that are paid by the government to people whose incomes are below a minimum level?

IF YES - What benefits do you know of? CODE UP TO 3 ANSWERS.

SET [3] OF
(1)  Yes - Minimum Income Guarantee / MIG
(2)  Yes - Income Support
(3)  Yes - other, unsure, or can't remember the name
(4)  No

ASK IF: NOT (MIG IN AllChckA)

AllChckB

Can I just check, have you or partner heard of the Minimum Income Guarantee?

(1)  Yes
(2)  No

ASK IF: NOT (IncSup IN AllChckA)

AllChckC

The Minimum Income Guarantee is the new name given to Income Support for pensioners. Have you or partner heard of Income Support?

(1)  Yes
(2)  No

ASK IF: DMMStat IN [Married, HasPart]

MIGInfoC

MayKnow Minimum Income Guarantee, or Income Support, tops up the incomes of entitled pensioners to a guaranteed minimum level.

This is currently £149.80 a week for couples.

(1)  Press 1 and <Enter> to continue.

ASK IF: NOT (DMMStat IN [Married, HasPart])

MIGInfoS

MayKnow Minimum Income Guarantee, or Income Support, tops up the incomes of entitled pensioners to a guaranteed minimum level.

This is currently £98.15 a week for single people.

(1)  Press 1 and <Enter> to continue.
**ASK IF:** SampType = ENR

**MIGChk1**

Can I just check, have you or your partner been getting Minimum Income Guarantee or Income Support at any time since we last spoke to you in FRSDate?

(1) Yes  
(2) No

**ASK IF:** SampType = ENR  
**AND:** MIGChk1 = Yes

**WhenMIGY**

When did you start getting the Minimum Income Guarantee or Income Support?

INTERVIEWER: IF MORE THAN ONE SPELL, ADD ...by this I mean your most recent spell of claiming the Minimum Income Guarantee or Income Support?

RECORD YEAR AT THIS QUESTION THEN MONTH AT THE FOLLOWING QUESTION.

1950..2003

**ASK IF:** SampType = ENR  
**AND:** MIGChk1 = Yes  
**AND:** WhenMIGY = RESPONSE

**WhenMIGM**

INTERVIEWER: RECORD MONTH STARTED GETTING THE MINIMUM INCOME GUARANTEE/INCOME SUPPORT.

1..12

**ASK IF:** SampType = ENR  
**AND:** MIGChk1 = Yes

**ConfirmM**

Have you got anything - like a letter from the DSS or the Benefits Agency - that would help us to confirm the date?

(1) Date confirmed from documentary evidence  
(2) No documentary evidence available but respondent is sure about date  
(3) No documentary evidence available - respondent is unsure about date
**WhenMIG3**

Can you remember whether it was before your last interview in \(^{\text{FRSDate}}\) or did you only start to get the Minimum Income Guarantee or Income Support after \(^{\text{FRSDate}}\)?

**INTERVIEWER:** IF MORE THAN ONE SPELL, ADD ... by this I mean your most recent spell of claiming the Minimum Income Guarantee or Income Support?

1. BEFORE last interview in \(^{\text{FRSDate}}\)
2. SINCE last interview in \(^{\text{FRSDate}}\)
3. Don't know/can't remember

**MIGFRS**

Can I just be sure: last time we spoke to you in \(^{\text{FRSDate}}\), you didn't think you were getting the Minimum Income Guarantee or Income Support. Looking back on it now, are you quite sure you and partner were getting Minimum Income Guarantee or Income Support at that time?

1. Yes, is sure they were getting Minimum Income Guarantee in \(^{\text{FRSDate}}\)
2. Not sure if getting Minimum Income Guarantee in \(^{\text{FRSDate}}\)

**MIGChk2**

And can I check, have you or partner made a claim for the Minimum Income Guarantee or Income Support which turned out to be unsuccessful since we last spoke to you in \(^{\text{FRSDate}}\)?

1. Yes
2. No

**FailCYr**

Can you remember the date you made your claim?

**INTERVIEWER:** IF YES, RECORD YEAR HERE.

1997..2003

**FailCM**

**INTERVIEWER:** RECORD MONTH HERE.

1..12
ASK IF: NOT (SampType = ENR)

PCMIGNow

Can I just check, are you or partner getting the Minimum Income Guarantee or Income Support at the moment?

(1) Yes, currently in receipt of the Minimum Income Guarantee or Income Support
(2) No, not currently in receipt of the Minimum Income Guarantee or Income Support

ASK IF: NOT (SampType = ENR) AND: PCMIGNow <> GetMIG

PCMIGPst

And can I check, have you or partner made a claim for the Minimum Income Guarantee or Income Support which turned out to be unsuccessful since we last spoke to you in ^FRSDate?

(1) Yes
(2) No
**ENR0204B.QSrcInc**

Sources of income & amounts from work and benefits

**Ask IF:** NOT (QEligib.MIGFRS = Sure)

**IncIntrA**

Now I'd like to ask you about your current sources of income. First of all...

(1) Press 1 and <Enter> to continue.

**Ask IF:** NOT (QEligib.MIGFRS = Sure)

**BIncNw**

SHOW CARD B.

...thinking about the kinds of state pensions and benefits shown on this card, are you or partner currently getting any of the things listed on this card?

IF YES: Which ones? Any others? CODE ALL THAT APPLY.

SET [14] OF

(1) State Retirement Pension (NI)
(2) Council Tax Benefit
(3) Housing Benefit
(4) Attendance Allowance
(5) Minimum Income Guarantee/Income Support
(6) War Disablement Pension or War Widow's Pension (& any related allowances)
(7) Disability Living Allowance (CARE Component)
(8) Disability Living Allowance (MOBILITY Component)
(9) Industrial Injuries Benefit
(10) Incapacity Benefit
(11) Severe Disablement Allowance
(12) Invalid Care Allowance
(13) Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) Allowance (NI)
(14) Jobseekers Allowance
(15) None of these

**Ask IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** (QEligib.MIGChk1 = Yes) AND NOT (MIGIS IN BIncNw)

**DbIChk**

Can I just check: you said that you've received Minimum Income Guarantee/Income Support since we last spoke to you, but you're not getting it at the moment:

Is that right?

(1) Correct - previously received MIG/IS, but no longer do so
(2) NOT correct - is getting MIG/IS at the moment
(3) NOT correct - has never received MIG/IS
Ask if: NOT (QEligib.MIGFRS = Sure)

SAIncNw

SHOW CARD C.
Which, if any, of these savings and investment accounts do you or partner have?
INTERVIEWER: INCLUDE CURRENT AND SAVINGS ACCOUNTS AT A BANK, BUILDING SOCIETY OR ELSEWHERE.

SET [13] OF
(1) Current Account
(2) Savings Account
(3) National Savings Accounts or Certificates
(4) Premium Bonds
(5) TESSA
(6) ISA (including TOISAs)
(7) PEP
(8) Stocks and/or Shares
(9) Share Options/Employee share ownership
(10) Share clubs
(11) Unit or Investment Trusts
(12) Bonds and Gilts (government or corporate)
(13) Other Savings or Investment Accounts
(14) None of these

Ask if: NOT (QEligib.MIGFRS = Sure)

IaProp

SHOW CARD D.
Do you or partner own any of the kinds of property listed on this card?

SET [7] OF
(1) Other houses (NOT including your current house)
(2) Holiday home (NOT including caravans or trailers)
(3) Farm
(4) Shop
(5) Warehouse
(6) Garage
(7) Any other property
(8) None of these
ASK IF: NOT (QEligib.MIGFRS = Sure)

OIncNow

SHOW CARD E.
And do you or partner have any income from any of the sources on this card?

IF YES: Which ones? Any others?
CODE ALL THAT APPLY.

SET [7] OF
(1) An employee pension or superannuation from a previous employer (self/spouse)
(2) Personal pension/income from an annuity bought with personal pension (self/spouse)
(3) Income from other members of the family (outside your household)
(4) Regular payments from medical/health insurance etc
(5) Income from a Trust or Covenant
(6) Royalties, e.g. from land, books or performances
(7) Any other sources of income, not already mentioned

INTERVIEWER: DO NOT COUNT INCOME FROM EMPLOYMENT/SELF EMPLOYMENT HERE (COVERED ELSEWHERE)
(8) None of these

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: OthInc IN OIncNow

XOIncNow

INTERVIEWER: SPECIFY OTHER SOURCE(S) OF INCOME.
STRING[50]

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: (DMRWorks = Yes) OR (DMPWorks = Yes)

IncIntrB

Still thinking about your present sources of income, I'd like to ask you about these in a little more detail.

INTERVIEWER: TRY TO CONSULT/GET RESPONDENT TO CONSULT DOCUMENTS (E.G. PAY SLIPS) TO CONFIRM AMOUNTS IN THIS SECTION.
PRESS <ENTER> TO CONTINUE

(1) Continue

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: (DMRWorks = Yes) OR (DMPWorks = Yes)
AND: DMRWorks = Yes

NEarnSlf

Thinking about your present earnings from work, roughly what is your average take-home pay - that is, including any overtime, tips or bonuses but after any deductions are made for national insurance, income tax or any other expenses?

ENTER AMOUNT TO NEAREST £P.
IF SELF-EMPLOYED: Roughly how much do you make, after deductions?
IF VARIES, TAKE AVERAGE FOR LAST MONTH.

0.00..9997.00
ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: (DMRWorks = Yes) OR (DMPWorks = Yes)
  AND: DMRWorks = Yes
FrqSelf

And how long does that cover? Is it ...READ OUT...

(1) One week
(2) Two weeks
(4) Four weeks
(5) Calendar month
(13) Three months / 13 weeks
(26) Six months / 26 weeks
(52) One year / 12 months / 52 weeks
(97) None of these (DESCRIBE IN A NOTE)

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: (DMRWorks = Yes) OR (DMPWorks = Yes)
  AND: DMRWorks = Yes
  AND: FrqSelf = Other
HowFrqS

INTERVIEWER: SPECIFY OTHER PERIOD.

STRING[20]

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: (DMRWorks = Yes) OR (DMPWorks = Yes)
  AND: DMPWorks = Yes
NEarnOth

Thinking about your DMPartner's present earnings from work, roughly what is his/her average take-home pay - that is, including any overtime, tips or bonuses but after any deductions are made for national insurance, income tax or any other expenses?

ENTER AMOUNT TO NEAREST P.
IF SELF-EMPLOYED: How much does he/she make after deductions?
IF VARIES, TAKE AVERAGE FOR LAST MONTH.

0.00..9997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: (DMRWorks = Yes) OR (DMPWorks = Yes)
  AND: DMPWorks = Yes
FrqOth

And how long does that cover? Is it ...READ OUT...

(1) One week
(2) Two weeks
(4) Four weeks
(5) Calendar month
(13) Three months / 13 weeks
(26) Six months / 26 weeks
(52) One year / 12 months / 52 weeks
(97) None of these (DESCRIBE IN A NOTE)
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (DMRWorks = Yes) OR (DMPWorks = Yes)
   AND: DMPWorks = Yes
   AND: FrqOth = Other

HowFrqO

INTERVIEWER: SPECIFY OTHER PERIOD.

STRING[20]

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (NEarnSlf > 1) OR (NEarnOth > 1)

JobDoc1

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. WAGE SLIPS) WHEN ANSWERING QUESTIONS ABOUT EARNINGS?

   (1) Yes - documents consulted by interviewer
   (2) Yes - documents consulted by respondent
   (3) No documents consulted

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (NEarnSlf > 1) OR (NEarnOth > 1)
   AND: (JobDoc1 = YesResp) OR (JobDoc1 = NoDocs)

JobDoc2

INTERVIEWER: HOW ACCURATE DO YOU THINK THE ANSWERS GIVEN BY THE RESPONDENT WERE?

   (1) Very accurate
   (2) Fairly accurate
   (3) Not very accurate
   (4) Not at all accurate

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (NEarnSlf > 1) OR (NEarnOth > 1)
   AND: (JobDoc1 = YesResp) OR (JobDoc1 = NoDocs)

IncIntrC

Still thinking about your present sources of income, I'd like to ask you about these in a little more detail.

INTERVIEWER: TRY TO CONSULT/G T GET RESPONDENT TO CONSULT DOCUMENTS (E.G. BENEFIT BOOK) TO CONFIRM AMOUNTS IN THIS SECTION.
PRESS <ENTER> TO CONTINUE.

   (1) Continue

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: StatePen IN BIncNw

PensAmt

How much do you and partner receive from...
... State Retirement Pension?

0.00..9997.00
ASK IF: NOT (QEligib.MIGFRS = Sure) AND: StatePen IN BIncNw

PensPd

ASK OR CODE: What period does that cover?

(1) One week
(2) Two weeks
(4) Four weeks
(5) Calendar month
(13) Three months / 13 weeks
(26) Six months / 26 weeks
(52) One year / 12 months / 52 weeks
(97) None of these (DESCRIBE IN A NOTE)

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: StatePen IN BIncNw

PensDoc

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: CTBen IN BIncNw

CTBAmt

How much do you and partner receive from...
... Council Tax Benefit?

0.00..9997.00

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: CTBen IN BIncNw

CTBPd

ASK OR CODE: What period does that cover?

(1) One week
(2) Two weeks
(4) Four weeks
(5) Calendar month
(13) Three months / 13 weeks
(26) Six months / 26 weeks
(52) One year / 12 months / 52 weeks
(97) None of these (DESCRIBE IN A NOTE)
**Ask IF:** NOT (QEligib.MIGFRS = Sure)
**AND:** CTBen IN BIncNw

**CTBDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

**Ask IF:** NOT (QEligib.MIGFRS = Sure)
**AND:** HBen IN BIncNw

**HBAmt**

How much do you ^and_partner receive from...
... Housing Benefit?

0.00..9997.00

**Ask IF:** NOT (QEligib.MIGFRS = Sure)
**AND:** HBen IN BIncNw

**HBPd**

ASK OR CODE: What period does that cover?

(1) One week
(2) Two weeks
(4) Four weeks
(5) Calendar month
(13) Three months / 13 weeks
(26) Six months / 26 weeks
(52) One year / 12 months / 52 weeks
(97) None of these (DESCRIBE IN A NOTE)

**Ask IF:** NOT (QEligib.MIGFRS = Sure)
**AND:** HBen IN BIncNw

**HBDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

**Ask IF:** NOT (QEligib.MIGFRS = Sure)
**AND:** AttAll IN BIncNw

**AttAAmt**

How much do you ^and_partner receive from...
... Attendance Allowance?

0.00..9997.00
**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** AttAll IN BIncNw

### AttAPd

ASK OR CODE: What period does that cover?

- (1) One week
- (2) Two weeks
- (4) Four weeks
- (5) Calendar month
- (13) Three months / 13 weeks
- (26) Six months / 26 weeks
- (52) One year / 12 months / 52 weeks
- (97) None of these (DESCRIBE IN A NOTE)

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** AttAll IN BIncNw

### AttADoc

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK) WHEN ANSWERING THIS QUESTION?

- (1) Yes - documents consulted by interviewer
- (2) Yes - documents consulted by respondent
- (3) No documents consulted

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** MIGIS IN BIncNw

### MIGAmt

How much do you and partner receive from...
... the Minimum Income Guarantee or Income Support?

0.00...9997.00

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** MIGIS IN BIncNw

### MIGPd

ASK OR CODE: What period does that cover?

- (1) One week
- (2) Two weeks
- (4) Four weeks
- (5) Calendar month
- (13) Three months / 13 weeks
- (26) Six months / 26 weeks
- (52) One year / 12 months / 52 weeks
- (97) None of these (DESCRIBE IN A NOTE)
**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** MIGIS IN BIncNw

**MIGDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer  
(2) Yes - documents consulted by respondent  
(3) No documents consulted

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** WarDisab IN BIncNw

**WarAmt**

How much do you and partner receive from...

... War Disablement Pension or War Widow's Pension (and any related allowances)?

0.00 - 9997.00

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** WarDisab IN BIncNw

**WarPd**

ASK OR CODE: What period does that cover?

(1) One week  
(2) Two weeks  
(4) Four weeks  
(5) Calendar month  
(13) Three months / 13 weeks  
(26) Six months / 26 weeks  
(52) One year / 12 months / 52 weeks  
(97) None of these (DESCRIBE IN A NOTE)

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** WarDisab IN BIncNw

**WarDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer  
(2) Yes - documents consulted by respondent  
(3) No documents consulted

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** DLACare IN BIncNw

**DLACAmt**

How much do you and partner receive from...

... Disability Living Allowance (CARE Component)?

0.00 - 9997.00
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DLACare IN BIncNw

DLACPd

ASK OR CODE: What period does that cover?

(1) One week
(2) Two weeks
(4) Four weeks
(5) Calendar month
(13) Three months / 13 weeks
(26) Six months / 26 weeks
(52) One year / 12 months / 52 weeks
(97) None of these (DESCRIBE IN A NOTE)

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DLACare IN BIncNw

DLACDoc

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DLAMob IN BIncNw

DLAMAmt

How much do you and partner receive from...
... Disability Living Allowance (MOBILITY Component)?

0.00..9997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DLAMob IN BIncNw

DLAMPd

ASK OR CODE: What period does that cover?

(1) One week
(2) Two weeks
(4) Four weeks
(5) Calendar month
(13) Three months / 13 weeks
(26) Six months / 26 weeks
(52) One year / 12 months / 52 weeks
(97) None of these (DESCRIBE IN A NOTE)
**Ask If:** NOT (QEligib.MIGFRS = Sure)

**AND:** DLMob IN BIncNw

**DLAMDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK) WHEN ANSWERING THIS QUESTION?

1. Yes - documents consulted by interviewer
2. Yes - documents consulted by respondent
3. No documents consulted

**Ask If:** NOT (QEligib.MIGFRS = Sure)

**AND:** IndInj IN BIncNw

**InInjAmt**

How much do you and partner receive from...
... Industrial Injuries Benefit?

0.00..9997.00

**Ask If:** NOT (QEligib.MIGFRS = Sure)

**AND:** IndInj IN BIncNw

**InInjPd**

ASK OR CODE: What period does that cover?

1. One week
2. Two weeks
4. Four weeks
5. Calendar month
13. Three months / 13 weeks
26. Six months / 26 weeks
52. One year / 12 months / 52 weeks
97. None of these (DESCRIBE IN A NOTE)

**Ask If:** NOT (QEligib.MIGFRS = Sure)

**AND:** IndInj IN BIncNw

**InInjDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK) WHEN ANSWERING THIS QUESTION?

1. Yes - documents consulted by interviewer
2. Yes - documents consulted by respondent
3. No documents consulted

**Ask If:** NOT (QEligib.MIGFRS = Sure)

**AND:** IncapB IN BIncNw

**IncaAmt**

How much do you and partner receive from...
... Incapacity Benefit?

0.00..9997.00
ASK IF: NOT (QEligib.MIGFRS = Sure)  
**AND:** IncapB IN BIncNw

**IncaPd**

ASK OR CODE: What period does that cover?

(1) One week  
(2) Two weeks  
(4) Four weeks  
(5) Calendar month  
(13) Three months / 13 weeks  
(26) Six months / 26 weeks  
(52) One year / 12 months / 52 weeks  
(97) None of these (DESCRIBE IN A NOTE)

ASK IF: NOT (QEligib.MIGFRS = Sure)  
**AND:** IncapB IN BIncNw

**IncaDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer  
(2) Yes - documents consulted by respondent  
(3) No documents consulted

ASK IF: NOT (QEligib.MIGFRS = Sure)  
**AND:** SevDisab IN BIncNw

**SevDAmt**

How much do you and partner receive from...

... Severe Disablement Allowance?

0.00..9997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)  
**AND:** SevDisab IN BIncNw

**SevDPd**

ASK OR CODE: What period does that cover?

(1) One week  
(2) Two weeks  
(4) Four weeks  
(5) Calendar month  
(13) Three months / 13 weeks  
(26) Six months / 26 weeks  
(52) One year / 12 months / 52 weeks  
(97) None of these (DESCRIBE IN A NOTE)
ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: SevDisab IN BIncNw

SevDDoc

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK)
WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ICA IN BIncNw

ICAAmt

How much do you ^and_partner receive from...
... Invalid Care Allowance?

0.00..9997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ICA IN BIncNw

ICAPd

ASK OR CODE: What period does that cover?

(1) One week
(2) Two weeks
(4) Four weeks
(5) Calendar month
(13) Three months / 13 weeks
(26) Six months / 26 weeks
(52) One year / 12 months / 52 weeks
(97) None of these (DESCRIBE IN A NOTE)

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ICA IN BIncNw

ICADoc

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK)
WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: WidowPen IN BIncNw

WidowAmt

How much do you ^and_partner receive from...
... Widow's Pension or Widowed Mother's Allowance?

0.00..9997.00
ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: WidowPen IN BIncNw

WidowPd

ASK OR CODE: What period does that cover?

(1) One week  
(2) Two weeks  
(4) Four weeks  
(5) Calendar month  
(13) Three months / 13 weeks  
(26) Six months / 26 weeks  
(52) One year / 12 months / 52 weeks  
(97) None of these (DESCRIBE IN A NOTE)

ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: WidowPen IN BIncNw

WidowDoc

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer  
(2) Yes - documents consulted by respondent  
(3) No documents consulted

ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: JSA IN BIncNw

JSAAmt

How much do you and partner receive from...
... Jobseeker's Allowance?

0.00..9997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: JSA IN BIncNw

JSAPd

ASK OR CODE: What period does that cover?

(1) One week  
(2) Two weeks  
(4) Four weeks  
(5) Calendar month  
(13) Three months / 13 weeks  
(26) Six months / 26 weeks  
(52) One year / 12 months / 52 weeks  
(97) None of these (DESCRIBE IN A NOTE)
ASK IF: NOT (QEligib.MIGFRS = Sure) AND: JSA IN BIncNw

**JSADoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. BENEFIT BOOK) WHEN ANSWERING THIS QUESTION?

1. Yes - documents consulted by interviewer
2. Yes - documents consulted by respondent
3. No documents consulted

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: (NOT (None IN BIncNw) AND (BIncNw <> REFUSAL)) AND (BIncNw <> DONTKNOW)

**BenDoc2**

INTERVIEWER: HOW ACCURATE DO YOU THINK THE ANSWERS GIVEN BY THE RESPONDENT WERE?

1. Very accurate
2. Fairly accurate
3. Not very accurate
4. Not at all accurate
Intro

I am now going to ask you some questions about any savings that you have.

(1) Press 1 and <Enter> to continue.

Ask If:

\[ \text{NOT (QEligib.MIGFRS = \text{Sure})} \]
\[ \text{AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))} \]

Ask If:

\[ \text{NOT (QEligib.MIGFRS = \text{Sure})} \]
\[ \text{AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND (SavAcc IN QSrcInc.SAIncNw[\]) OR (CurrAcc IN QSrcInc.SAIncNw[\]) AND (IaSava = \text{DONTKNOW}) OR (IaSava = \text{REFUSAL}) AND (A1 = MORE) OR (Entry = 2)} \]

A1

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt

Ask If:

\[ \text{NOT (QEligib.MIGFRS = \text{Sure})} \]
\[ \text{AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND (SavAcc IN QSrcInc.SAIncNw[\]) OR (CurrAcc IN QSrcInc.SAIncNw[\]) AND (IaSava = \text{DONTKNOW}) OR (IaSava = \text{REFUSAL}) AND (A1 = MORE) OR (Entry = 2)} \]

B1

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt
ASK IF: NOT (QEligib.MIGFRS = Sure) 
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
   AND: (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[]) 
   AND: (IaSava = DONTKNOW) OR (IaSava = REFUSAL) 
   AND: (B1 = MORE) OR (Entry = 3)

C1

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?
(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure) 
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
   AND: (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[]) 
   AND: (IaSava = DONTKNOW) OR (IaSava = REFUSAL) 
   AND: (C1 = MORE) OR (Entry = 4)

D1

^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?
(1) LESS THAN ^P^Val4txt
(3) ABOUT ^P^Val4txt
(5) MORE THAN ^P^Val4txt

ASK IF: NOT (QEligib.MIGFRS = Sure) 
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
   AND: (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[]) 
   AND: (IaSava = DONTKNOW) OR (IaSava = REFUSAL) 
   AND: D1 = MORE

E1

^TxtF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?
(1) LESS THAN ^P^Val5txt
(3) ABOUT ^P^Val5txt
(5) MORE THAN ^P^Val5txt

ASK IF: NOT (QEligib.MIGFRS = Sure) 
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
   AND: (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[]) 
   AND: (IaSava = DONTKNOW) OR (IaSava = REFUSAL) 
   AND: D1 = LESS 
   AND: NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?
(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt
ASK IF: NOT (QEligib.MIGFRS = Sure) 
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
   AND: (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[]) 
   AND: (IaSava = DONTKNOW) OR (IaSava = REFUSAL) 
   AND: (C1 = LESS) OR (C2 = LESS) 
   AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt permonth, more than ^P^Val2txt permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure) 
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
   AND: (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[]) 
   AND: (IaSava = DONTKNOW) OR (IaSava = REFUSAL) 
   AND: (B1 = LESS) OR (B2 = LESS)

A2

^TxtF less than ^P^Val1txt permonth, more than ^P^Val1txt permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
\[ \text{AND: } ((QSrcInc.SAIncNw = RESPONSE) \text{ AND NOT (None IN QSrcInc.SAIncNw))} \]
\[ \text{OR ((QSrcInc.IaProp = RESPONSE) \text{ AND NOT (None IN QSrcInc.IaProp))} \]
\[ \text{AND: } (SavAcc \text{ IN QSrcInc.SAIncNw[[]]) OR (CurrAcc \text{ IN QSrcInc.SAIncNw[[]])} \]

IaSInt

About how much interest did you and partner receive from (this/these) account(s) in the last year after tax?

(INTerviewer: For non-taxpayers, enter the GROSS amount.)

0.00..99997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)
\[ \text{AND: } ((QSrcInc.SAIncNw = RESPONSE) \text{ AND NOT (None IN QSrcInc.SAIncNw))} \]
\[ \text{OR ((QSrcInc.IaProp = RESPONSE) \text{ AND NOT (None IN QSrcInc.IaProp))} \]
\[ \text{AND: } (SavAcc \text{ IN QSrcInc.SAIncNw[[]]) OR (CurrAcc \text{ IN QSrcInc.SAIncNw[[]])} \]
\[ \text{AND: } (IaSInt = DONTKNOW) \text{ OR (IaSInt = REFUSAL)} \]
\[ \text{AND: } (Entry = 1) \]

A1

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
\[ \text{AND: } ((QSrcInc.SAIncNw = RESPONSE) \text{ AND NOT (None IN QSrcInc.SAIncNw))} \]
\[ \text{OR ((QSrcInc.IaProp = RESPONSE) \text{ AND NOT (None IN QSrcInc.IaProp))} \]
\[ \text{AND: } (SavAcc \text{ IN QSrcInc.SAIncNw[[]]) OR (CurrAcc \text{ IN QSrcInc.SAIncNw[[]])} \]
\[ \text{AND: } (IaSInt = DONTKNOW) \text{ OR (IaSInt = REFUSAL)} \]
\[ \text{AND: } (A1 = MORE) \text{ OR (Entry = 2)} \]

B1

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
\[ \text{AND: } ((QSrcInc.SAIncNw = RESPONSE) \text{ AND NOT (None IN QSrcInc.SAIncNw))} \]
\[ \text{OR ((QSrcInc.IaProp = RESPONSE) \text{ AND NOT (None IN QSrcInc.IaProp))} \]
\[ \text{AND: } (SavAcc \text{ IN QSrcInc.SAIncNw[[]]) OR (CurrAcc \text{ IN QSrcInc.SAIncNw[[]])} \]
\[ \text{AND: } (IaSInt = DONTKNOW) \text{ OR (IaSInt = REFUSAL)} \]
\[ \text{AND: } (B1 = MORE) \text{ OR (Entry = 3)} \]

C1

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
AND: (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[])
AND: (IaSInt = DONTKNOW) OR (IaSInt = REFUSAL)
AND: (C1 = MORE) OR (Entry = 4)

D1

^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?
(1) LESS THAN ^P^Val4txt
(3) ABOUT ^P^Val4txt
(5) MORE THAN ^P^Val4txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
AND: (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[])
AND: (IaSInt = DONTKNOW) OR (IaSInt = REFUSAL)
AND: D1 = MORE

E1

^TxtF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?
(1) LESS THAN ^P^Val5txt
(3) ABOUT ^P^Val5txt
(5) MORE THAN ^P^Val5txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
AND: (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[])
AND: (IaSInt = DONTKNOW) OR (IaSInt = REFUSAL)
AND: D1 = LESS
AND: NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?
(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
AND: (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[])
AND: (IaSInt = DONTKNOW) OR (IaSInt = REFUSAL)
AND: (C1 = LESS) OR (C2 = LESS)
AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?
(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt
ASK IF: NOT (QEligib.MIGFRS = Sure) AND NOT (None IN QSncInc.SAIncNw[]) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp[])) AND: (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[]) AND: (IaSInt = DONTKNOW) OR (IaSInt = REFUSAL) AND: (B1 = LESS) OR (B2 = LESS)

~TxtF less than ^P^Val1txt permonth, more than ^P^Val1txt permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
**ENR0204B.QSavAss (continued)**

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**AND:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[])

**AND:** (IaSInt > 0) OR (IaSIntB.RESULT = 1)

### IaSntt

Can I check whether you...RUNNING PROMPT...

INTERVIEWER: IF RESPONDENT IS UNSURE, USE CODE '2'.

(1) ...have signed a form so you don't pay tax on these accounts or
(2) is tax deducted automatically?

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**AND:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** (SavAcc IN QSrcInc.SAIncNw[]) OR (CurrAcc IN QSrcInc.SAIncNw[])

### SDoc

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. PASS BOOK, BANK STATEMENT, CERTIFICATES) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**AND:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** NSACert IN QSrcInc.SAIncNw[]

### IaNS

How much do you and partner have in your National Savings Accounts or Certificates?

0.00..9999997.00

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**AND:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** NSACert IN QSrcInc.SAIncNw[]

**AND:** (IaNS = DONTKNOW) OR (IaNS = REFUSAL)

**AND:** Entry = 1

### A1

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: NSACert IN QSrcInc.SAIncNw[]
   AND: (IaNS = DONTKNOW) OR (IaNS = REFUSAL)
   AND: (A1 = MORE) OR (Entry = 2)

B1

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: NSACert IN QSrcInc.SAIncNw[]
   AND: (IaNS = DONTKNOW) OR (IaNS = REFUSAL)
   AND: (B1 = MORE) OR (Entry = 3)

C1

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: NSACert IN QSrcInc.SAIncNw[]
   AND: (IaNS = DONTKNOW) OR (IaNS = REFUSAL)
   AND: (C1 = MORE) OR (Entry = 4)

D1

^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?

(1) LESS THAN ^P^Val4txt
(3) ABOUT ^P^Val4txt
(5) MORE THAN ^P^Val4txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: NSACert IN QSrcInc.SAIncNw[]
   AND: (IaNS = DONTKNOW) OR (IaNS = REFUSAL)
   AND: D1 = MORE

E1

^TxtF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?

(1) LESS THAN ^P^Val5txt
(3) ABOUT ^P^Val5txt
(5) MORE THAN ^P^Val5txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: NSACert IN QSrcInc.SAIncNw[]
   AND: (IaNS = DONTKNOW) OR (IaNS = REFUSAL)
   AND: D1 = LESS
   AND: NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: NSACert IN QSrcInc.SAIncNw[]
   AND: (C1 = LESS) OR (C2 = LESS)
   AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (IaNS = DONTKNOW) OR (IaNS = REFUSAL)
   AND: NOT (B1 = MORE)

A2

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
About how much interest did you and/or your partner receive from these accounts or certificates in the last year after tax?

(INTERVIEWER: For non-taxpayers, enter the GROSS amount.)

0.00..99997.00

A1

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt

B1

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

C1

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
 AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
 OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
 AND: NSACert IN QSrcInc.SAIncNw[]
 AND: (IaNSi = DONTKNOW) OR (IaNSi = REFUSAL)
 AND: (C1 = MORE) OR (Entry = 4)

D1

^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?

(1) LESS THAN ^P^Val4txt
(3) ABOUT ^P^Val4txt
(5) MORE THAN ^P^Val4txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
 AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
 OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
 AND: NSACert IN QSrcInc.SAIncNw[]
 AND: (IaNSi = DONTKNOW) OR (IaNSi = REFUSAL)
 AND: D1 = MORE

E1

^TxtF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?

(1) LESS THAN ^P^Val5txt
(3) ABOUT ^P^Val5txt
(5) MORE THAN ^P^Val5txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
 AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
 OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
 AND: NSACert IN QSrcInc.SAIncNw[]
 AND: (IaNSi = DONTKNOW) OR (IaNSi = REFUSAL)
 AND: D1 = LESS
 AND: NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
 AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
 OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
 AND: NSACert IN QSrcInc.SAIncNw[]
 AND: (IaNSi = DONTKNOW) OR (IaNSi = REFUSAL)
 AND: (C1 = LESS) OR (C2 = LESS)
 AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt
ASK IF: NOT (QEligib.MIGFRS = Sure) AND NOT (None IN QSrcInc.SAIIncNw)
   OR ((QSsrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: NSACert IN QSrcInc.SAIIncNw[]
   AND: (IaNSi = DONTKNOW) OR (IaNSi = REFUSAL)
   AND: (B1 = LESS) OR (B2 = LESS)

A2

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ENR0204B.QSavAss (continued)

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** NSACert IN QSrcInc.SAIncNw[]

**AND:** (IaNS > 0) OR (IaNSi > 0)

**INTERVIEWER:** IF RESPONDENT IS UNSURE, USE CODE ’2’.

...have signed a form so you don’t pay tax on these accounts or
is tax deducted automatically?

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** NSACert IN QSrcInc.SAIncNw[]

**INTERVIEWER:** DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. PASS BOOK,
BANK STATEMENT, CERTIFICATES) WHEN ANSWERING THIS QUESTION?

- Yes - documents consulted by interviewer
- Yes - documents consulted by respondent
- No documents consulted

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** PremBond IN QSrcInc.SAIncNw[]

**IA NPB**

How much do you and partner have in Premium Bonds?

0.00..9999997.00

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** PremBond IN QSrcInc.SAIncNw[]

**AND:** (IaNPB = DONTKNOW) OR (IaNPB = REFUSAL)

**AND:** Entry = 1

**A1**

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

- LESS THAN ^P^Val1txt
- ABOUT ^P^Val1txt
- MORE THAN ^P^Val1txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: PremBond IN QSrcInc.SAIncNw[]
   AND: (IaNPB = DONTKNOW) OR (IaNPB = REFUSAL)
   AND: (A1 = MORE) OR (Entry = 2)

B1

^TxF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: PremBond IN QSrcInc.SAIncNw[]
   AND: (IaNPB = DONTKNOW) OR (IaNPB = REFUSAL)
   AND: (B1 = MORE) OR (Entry = 3)

C1

^TxF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: PremBond IN QSrcInc.SAIncNw[]
   AND: (IaNPB = DONTKNOW) OR (IaNPB = REFUSAL)
   AND: (C1 = MORE) OR (Entry = 4)

D1

^TxF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?

(1) LESS THAN ^P^Val4txt
(3) ABOUT ^P^Val4txt
(5) MORE THAN ^P^Val4txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: PremBond IN QSrcInc.SAIncNw[]
   AND: (IaNPB = DONTKNOW) OR (IaNPB = REFUSAL)
   AND: D1 = MORE

E1

^TxF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?

(1) LESS THAN ^P^Val5txt
(3) ABOUT ^P^Val5txt
(5) MORE THAN ^P^Val5txt
Ask If: NOT (QEligib.MIGFRS = Sure)
  AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
  AND: PremBond IN QSrcInc.SAIncNw[]
  AND: (IaNPB = DONTKNOW) OR (IaNPB = REFUSAL)
  AND: (D1 = LESS)
  AND: NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

Ask If: NOT (QEligib.MIGFRS = Sure)
  AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
  AND: PremBond IN QSrcInc.SAIncNw[]
  AND: (IaNPB = DONTKNOW) OR (IaNPB = REFUSAL)
  AND: (C1 = LESS) OR (C2 = LESS)
  AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

Ask If: NOT (QEligib.MIGFRS = Sure)
  AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
  AND: PremBond IN QSrcInc.SAIncNw[]
  AND: (IaNPB = DONTKNOW) OR (IaNPB = REFUSAL)
  AND: (B1 = LESS) OR (B2 = LESS)

A2

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
**ENR0204B.QSavAss (continued)**

**A**

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

\[\text{AND: } ((QSrcInc.SAIncNw = RESPONSE) \text{ AND NOT } (None \text{ IN } QSrcInc.SAIncNw)) \text{ OR } ((QSrcInc.IaProp = RESPONSE) \text{ AND NOT } (None \text{ IN } QSrcInc.IaProp))\]

\[\text{AND: } \text{PremBond IN QSrcInc.SAIncNw[\]}\]

\[\text{AND: } (IaNPBP = \text{DONTKNOW}) \text{ OR } (IaNPBP = \text{REFUSAL})\]

\[\text{AND: } \text{Entry} = 1\]

**IaNPBP**

How much prize income did you and partner receive from these bonds in the last year?

0.00..999997.00

**B**

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

\[\text{AND: } ((QSrcInc.SAIncNw = RESPONSE) \text{ AND NOT } (None \text{ IN } QSrcInc.SAIncNw)) \text{ OR } ((QSrcInc.IaProp = RESPONSE) \text{ AND NOT } (None \text{ IN } QSrcInc.IaProp))\]

\[\text{AND: } \text{PremBond IN QSrcInc.SAIncNw[\]}\]

\[\text{AND: } (IaNPBP = \text{DONTKNOW}) \text{ OR } (IaNPBP = \text{REFUSAL})\]

\[\text{AND: } (A1 = \text{MORE}) \text{ OR } (\text{Entry} = 2)\]

**A1**

^TxtF less than ^P^Val1txt`permonth, more than ^P^Val1txt`permonth or what?

(1)  LESS THAN ^P^Val1txt
(3)  ABOUT ^P^Val1txt
(5)  MORE THAN ^P^Val1txt

**C**

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

\[\text{AND: } ((QSrcInc.SAIncNw = RESPONSE) \text{ AND NOT } (None \text{ IN } QSrcInc.SAIncNw)) \text{ OR } ((QSrcInc.IaProp = RESPONSE) \text{ AND NOT } (None \text{ IN } QSrcInc.IaProp))\]

\[\text{AND: } \text{PremBond IN QSrcInc.SAIncNw[\]}\]

\[\text{AND: } (IaNPBP = \text{DONTKNOW}) \text{ OR } (IaNPBP = \text{REFUSAL})\]

\[\text{AND: } (B1 = \text{MORE}) \text{ OR } (\text{Entry} = 3)\]

**B1**

^TxtF less than ^P^Val2txt`permonth, more than ^P^Val2txt`permonth or what?

(1)  LESS THAN ^P^Val2txt
(3)  ABOUT ^P^Val2txt
(5)  MORE THAN ^P^Val2txt

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

\[\text{AND: } ((QSrcInc.SAIncNw = RESPONSE) \text{ AND NOT } (None \text{ IN } QSrcInc.SAIncNw)) \text{ OR } ((QSrcInc.IaProp = RESPONSE) \text{ AND NOT } (None \text{ IN } QSrcInc.IaProp))\]

\[\text{AND: } \text{PremBond IN QSrcInc.SAIncNw[\]}\]

\[\text{AND: } (IaNPBP = \text{DONTKNOW}) \text{ OR } (IaNPBP = \text{REFUSAL})\]

\[\text{AND: } (B1 = \text{MORE}) \text{ OR } (\text{Entry} = 3)\]

**C1**

^TxtF less than ^P^Val3txt`permonth, more than ^P^Val3txt`permonth or what?

(1)  LESS THAN ^P^Val3txt
(3)  ABOUT ^P^Val3txt
(5)  MORE THAN ^P^Val3txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: ((QSrcInc.SAIIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIIncNw))
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
  AND: (IaNPBP = DONTKNOW) OR (IaNPBP = REFUSAL)
  AND: (C1 = MORE) OR (Entry = 4)

D1

^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?

(1)  LESS THAN ^P^Val4txt
(3)  ABOUT ^P^Val4txt
(5)  MORE THAN ^P^Val4txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: ((QSrcInc.SAIIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIIncNw))
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
  AND: PremBond IN Q SrcInc.SAIIncNw[
  AND: (IaNPBP = DONTKNOW) OR (IaNPBP = REFUSAL)
  AND: D1 = MORE

E1

^TxtF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?

(1)  LESS THAN ^P^Val5txt
(3)  ABOUT ^P^Val5txt
(5)  MORE THAN ^P^Val5txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: ((QSrcInc.SAIIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIIncNw))
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
  AND: PremBond IN Q SrcInc.SAIIncNw[
  AND: (IaNPBP = DONTKNOW) OR (IaNPBP = REFUSAL)
  AND: D1 = LESS
  AND: NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1)  LESS THAN ^P^Val3txt
(3)  ABOUT ^P^Val3txt
(5)  MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: ((QSrcInc.SAIIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIIncNw))
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
  AND: PremBond IN Q SrcInc.SAIIncNw[
  AND: (IaNPBP = DONTKNOW) OR (IaNPBP = REFUSAL)
  AND: (C1 = LESS) OR (C2 = LESS)
  AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1)  LESS THAN ^P^Val2txt
(3)  ABOUT ^P^Val2txt
(5)  MORE THAN ^P^Val2txt
**ask if:** NOT (QEligib.MIGFRS = Sure)
   **and:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   **and:** (PremBond IN QSrcInc.SAIncNw[])
   **and:** (IaNPBP = DONTKNOW) OR (IaNPBP = REFUSAL)
   **and:** (B1 = LESS) OR (B2 = LESS)

A2

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ENR0204B.QSavAss (continued)

```
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: PremBond IN QSrcInc.SAIncNw

PBDoc
INTerviewer: DId you/thE respondent consUsT D ocumentS (E.g. pass book,
bank statement, certificates) when answering this question?
(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncNw

IaTI
How much do you ^and_partner have in your TESSA's?
0.00..999997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncNw
   AND: (IaTI = DONTKNOW) OR (IaTI = REFUSAL)
   AND: Entry = 1

A1
^txtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?
(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncNw
   AND: (IaTI = DONTKNOW) OR (IaTI = REFUSAL)
   AND: (A1 = MORE) OR (Entry = 2)

B1
^txtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?
(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt
```
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncW = RESPONSE) AND NOT (None IN QSrcInc.SAIncW))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncW[]
   AND: (IaTI = DONTNOW) OR (IaTI = REFUSAL)
   AND: (B1 = MORE) OR (Entry = 3)

C1

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncW = RESPONSE) AND NOT (None IN QSrcInc.SAIncW))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncW[]
   AND: (IaTI = DONTNOW) OR (IaTI = REFUSAL)
   AND: (C1 = MORE) OR (Entry = 4)

D1

^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?

(1) LESS THAN ^P^Val4txt
(3) ABOUT ^P^Val4txt
(5) MORE THAN ^P^Val4txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncW = RESPONSE) AND NOT (None IN QSrcInc.SAIncW))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncW[]
   AND: (IaTI = DONTNOW) OR (IaTI = REFUSAL)
   AND: D1 = MORE

E1

^TxtF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?

(1) LESS THAN ^P^Val5txt
(3) ABOUT ^P^Val5txt
(5) MORE THAN ^P^Val5txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncW = RESPONSE) AND NOT (None IN QSrcInc.SAIncW))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncW[]
   AND: (IaTI = DONTNOW) OR (IaTI = REFUSAL)
   AND: D1 = LESS
   AND: NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncNw[]
   AND: (IaTI = DONTKNOW) OR (IaTI = REFUSAL)
   AND: (C1 = LESS) OR (C2 = LESS)
   AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt per month, more than ^P^Val2txt per month or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncNw[]
   AND: (IaTI = DONTKNOW) OR (IaTI = REFUSAL)
   AND: (B1 = LESS) OR (B2 = LESS)

A2

^TxtF less than ^P^Val1txt per month, more than ^P^Val1txt per month or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncNw[]

IaTIi

About how much interest did you and partner receive from these accounts in the last year?

0.00..99997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncNw[]
   AND: (IaTIi = DONTKNOW) OR (IaTIi = REFUSAL)
   AND: Entry = 1

A1

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncNw[]
   AND: (IaTIi = DONTKNOW) OR (IaTIi = REFUSAL)
   AND: (A1 = MORE) OR (Entry = 2)

B1

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncNw[]
   AND: (IaTIi = DONTKNOW) OR (IaTIi = REFUSAL)
   AND: (B1 = MORE) OR (Entry = 3)

C1

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (Tessa IN QSrcInc.SAIncNw[])
   AND: (1aTIi = DONTKNOW) OR (1aTIi = REFUSAL)
   AND: (C1 = MORE) OR (Entry = 4)

D1

^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?
(1) LESS THAN ^P^Val4txt
(3) ABOUT ^P^Val4txt
(5) MORE THAN ^P^Val4txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (Tessa IN QSrcInc.SAIncNw[])
   AND: (1aTIi = DONTKNOW) OR (1aTIi = REFUSAL)
   AND: (D1 = MORE)

E1

^TxtF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?
(1) LESS THAN ^P^Val5txt
(3) ABOUT ^P^Val5txt
(5) MORE THAN ^P^Val5txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (Tessa IN QSrcInc.SAIncNw[])
   AND: (1aTIi = DONTKNOW) OR (1aTIi = REFUSAL)
   AND: (D1 = LESS)
   AND: NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?
(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (Tessa IN QSrcInc.SAIncNw[])
   AND: (1aTIi = DONTKNOW) OR (1aTIi = REFUSAL)
   AND: (C1 = LESS) OR (C2 = LESS)
   AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?
(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
       OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncNw[]
   AND: (IaTIi = DONTKNOW) OR (IaTIi = REFUSAL)
   AND: (B1 = LESS) OR (B2 = LESS)

A2

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: TESSA IN QSrcInc.SAIncNw[]

TessaDoc

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. PASS BOOK, BANK STATEMENT, CERTIFICATES) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: ISA IN QSrcInc.SAIncNw[]

IaCISA

How much do you ^and_partner have in your ISA(s)?

0.00..999997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (IaCISA = DONTKNOW) OR (IaCISA = REFUSAL)
   AND: Entry = 1

A1

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: ISA IN QSrcInc.SAIncNw[]
   AND: (IaCISA = DONTKNOW) OR (IaCISA = REFUSAL)
   AND: (A1 = MORE) OR (Entry = 2)

B1

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt
ASK IF: NOT (QEligib.MIGFRS = Sure)  
**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))  
**AND:** ISA IN QSrcInc.SAIncNw[]  
**AND:** (IaCISA = DONTKNOW) OR (IaCISA = REFUSAL)  
**AND:** (B1 = MORE) OR (Entry = 3)

C1

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt  
(3) ABOUT ^P^Val3txt  
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)  
**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))  
**AND:** ISA IN QSrcInc.SAIncNw[]  
**AND:** (IaCISA = DONTKNOW) OR (IaCISA = REFUSAL)  
**AND:** (C1 = MORE) OR (Entry = 4)

D1

^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?

(1) LESS THAN ^P^Val4txt  
(3) ABOUT ^P^Val4txt  
(5) MORE THAN ^P^Val4txt

ASK IF: NOT (QEligib.MIGFRS = Sure)  
**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))  
**AND:** ISA IN QSrcInc.SAIncNw[]  
**AND:** (IaCISA = DONTKNOW) OR (IaCISA = REFUSAL)  
**AND:** D1 = MORE

E1

^TxtF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?

(1) LESS THAN ^P^Val5txt  
(3) ABOUT ^P^Val5txt  
(5) MORE THAN ^P^Val5txt

ASK IF: NOT (QEligib.MIGFRS = Sure)  
**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))  
**AND:** ISA IN QSrcInc.SAIncNw[]  
**AND:** (IaCISA = DONTKNOW) OR (IaCISA = REFUSAL)  
**AND:** D1 = LESS  
**AND:** NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt  
(3) ABOUT ^P^Val3txt  
(5) MORE THAN ^P^Val3txt
**B2**

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

**A2**

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
**ENR0204B.QSavAss (continued)**

**Ask IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**OR:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** ISA IN QSrcInc.SAIncNw[]

**IaISAD**

Not including any income that was re-invested, about how much income did you and partner receive from (this / these) ISA(s) in the last year?

0.00..99997.00

**Ask IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**OR:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** ISA IN QSrcInc.SAIncNw[]

**AND:** (IaISAD = DONTKNOW) OR (IaISAD = REFUSAL)

**AND:** Entry = 1

**A1**

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt

(3) ABOUT ^P^Val1txt

(5) MORE THAN ^P^Val1txt

**Ask IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**OR:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** ISA IN QSrcInc.SAIncNw[]

**AND:** (IaISAD = DONTKNOW) OR (IaISAD = REFUSAL)

**AND:** (A1 = MORE) OR (Entry = 2)

**B1**

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt

(3) ABOUT ^P^Val2txt

(5) MORE THAN ^P^Val2txt

**Ask IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**OR:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** ISA IN QSrcInc.SAIncNw[]

**AND:** (IaISAD = DONTKNOW) OR (IaISAD = REFUSAL)

**AND:** (B1 = MORE) OR (Entry = 3)

**C1**

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt

(3) ABOUT ^P^Val3txt

(5) MORE THAN ^P^Val3txt
ASK IF: NOT (QEligib.MIGFRS = Sure)  
  AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))  
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))  
  AND: (IaISAD = DONTKNOW) OR (IaISAD = REFUSAL)  
  AND: (C1 = MORE) OR (Entry = 4)

D1

\textasciitilde \text{TxtF less than } ^P\text{Val4txt}\text{pm}, \text{more than } ^P\text{Val4txt}\text{pm} \text{ or what?}  

(1) LESS THAN $^P\text{Val4txt}$  
(3) ABOUT $^P\text{Val4txt}$  
(5) MORE THAN $^P\text{Val4txt}$

ASK IF: NOT (QEligib.MIGFRS = Sure)  
  AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))  
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))  
  AND: (IaISAD = DONTKNOW) OR (IaISAD = REFUSAL)  
  AND: D1 = MORE

E1

\textasciitilde \text{TxtF less than } ^P\text{Val5txt}\text{pm}, \text{more than } ^P\text{Val5txt}\text{pm} \text{ or what?}  

(1) LESS THAN $^P\text{Val5txt}$  
(3) ABOUT $^P\text{Val5txt}$  
(5) MORE THAN $^P\text{Val5txt}$

ASK IF: NOT (QEligib.MIGFRS = Sure)  
  AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))  
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))  
  AND: (IaISAD = DONTKNOW) OR (IaISAD = REFUSAL)  
  AND: D1 = LESS  
  AND: NOT (C1 = MORE)

C2

\textasciitilde \text{TxtF less than } ^P\text{Val3txt}\text{pm}, \text{more than } ^P\text{Val3txt}\text{pm} \text{ or what?}  

(1) LESS THAN $^P\text{Val3txt}$  
(3) ABOUT $^P\text{Val3txt}$  
(5) MORE THAN $^P\text{Val3txt}$

ASK IF: NOT (QEligib.MIGFRS = Sure)  
  AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))  
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))  
  AND: (IaISAD = DONTKNOW) OR (IaISAD = REFUSAL)  
  AND: (C1 = LESS) OR (C2 = LESS)  
  AND: NOT (B1 = MORE)

B2

\textasciitilde \text{TxtF less than } ^P\text{Val2txt}\text{pm}, \text{more than } ^P\text{Val2txt}\text{pm} \text{ or what?}  

(1) LESS THAN $^P\text{Val2txt}$  
(3) ABOUT $^P\text{Val2txt}$  
(5) MORE THAN $^P\text{Val2txt}$
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrecInc.SAIIncNw = RESPONSE) AND NOT (None IN QSrecInc.SAIIncNw))
   OR ((QSrecInc.IaProp = RESPONSE) AND NOT (None IN QSrecInc.IaProp))
   AND: ISA IN QSrecInc.SAIIncNw[]
   AND: (IaISAD = DONTKNOW) OR (IaISAD = REFUSAL)
   AND: (B1 = LESS) OR (B2 = LESS)

A2

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
**ENR0204B.QSavAss (continued)**

**ASK IF**: NOT (QEligib.MIGFRS = Sure)

**AND**: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**OR**: ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND**: ISA IN QSrcInc.SAIncNw[]

**ISADoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. PASS BOOK, BANK STATEMENT, CERTIFICATES) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

**ASK IF**: NOT (QEligib.MIGFRS = Sure)

**AND**: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**OR**: ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND**: ISA IN QSrcInc.SAIncNw[]

**IaIP**

If you and partner chose to sell your Personal Equity Plan(s) today, about how much would you and partner have after paying any fees?

0.00..999997.00

**ASK IF**: NOT (QEligib.MIGFRS = Sure)

**AND**: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**OR**: ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND**: PEP IN QSrcInc.SAIncNw[]

**AND**: (IaIP = DONTKNOW) OR (IaIP = REFUSAL)

**AND**: Entry = 1

**A1**

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt

**ASK IF**: NOT (QEligib.MIGFRS = Sure)

**AND**: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**OR**: ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND**: PEP IN QSrcInc.SAIncNw[]

**AND**: (IaIP = DONTKNOW) OR (IaIP = REFUSAL)

**AND**: (A1 = MORE) OR (Entry = 2)

**B1**

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt
**Block: ENR0204B.QSavAss**

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))  
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))  
AND: PEP IN QSrcInc.SAIncNw[]  
AND: (IaIP = DONTKNOW) OR (IaIP = REFUSAL)  
AND: (B1 = MORE) OR (Entry = 3)

C1

\[^{\text{TxtF less than } ^{\text{P^Val3txt}}\text{permonth, more than } ^{\text{P^Val3txt}}\text{permonth or what?}}\]

(1) LESS THAN \(^{\text{P^Val3txt}}\)
(3) ABOUT \(^{\text{P^Val3txt}}\)
(5) MORE THAN \(^{\text{P^Val3txt}}\)

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))  
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))  
AND: PEP IN QSrcInc.SAIncNw[]  
AND: (IaIP = DONTKNOW) OR (IaIP = REFUSAL)  
AND: (C1 = MORE) OR (Entry = 4)

D1

\[^{\text{TxtF less than } ^{\text{P^Val4txt}}\text{permonth, more than } ^{\text{P^Val4txt}}\text{permonth or what?}}\]

(1) LESS THAN \(^{\text{P^Val4txt}}\)
(3) ABOUT \(^{\text{P^Val4txt}}\)
(5) MORE THAN \(^{\text{P^Val4txt}}\)

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))  
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))  
AND: PEP IN QSrcInc.SAIncNw[]  
AND: (IaIP = DONTKNOW) OR (IaIP = REFUSAL)  
AND: D1 = MORE

E1

\[^{\text{TxtF less than } ^{\text{P^Val5txt}}\text{permonth, more than } ^{\text{P^Val5txt}}\text{permonth or what?}}\]

(1) LESS THAN \(^{\text{P^Val5txt}}\)
(3) ABOUT \(^{\text{P^Val5txt}}\)
(5) MORE THAN \(^{\text{P^Val5txt}}\)

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))  
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))  
AND: PEP IN QSrcInc.SAIncNw[]  
AND: (IaIP = DONTKNOW) OR (IaIP = REFUSAL)  
AND: D1 = LESS  
AND: NOT (C1 = MORE)

C2

\[^{\text{TxtF less than } ^{\text{P^Val3txt}}\text{permonth, more than } ^{\text{P^Val3txt}}\text{permonth or what?}}\]

(1) LESS THAN \(^{\text{P^Val3txt}}\)
(3) ABOUT \(^{\text{P^Val3txt}}\)
(5) MORE THAN \(^{\text{P^Val3txt}}\)
\textbf{ASK IF}: NOT (QEligib.MIGFRS = Sure) \\
\textbf{AND}: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) \\
\textbf{OR}: ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) \\
\textbf{AND}: PEP IN QSrcInc.SAIncNw[] \\
\textbf{AND}: (IaIP = DONTKNOW) OR (IaIP = REFUSAL) \\
\textbf{AND}: (C1 = LESS) OR (C2 = LESS) \\
\textbf{AND}: NOT (B1 = MORE)

\textbf{B2}

\textasciitxt{^\text{TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?}}

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

\textbf{ASK IF}: NOT (QEligib.MIGFRS = Sure) \\
\textbf{AND}: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) \\
\textbf{OR}: ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) \\
\textbf{AND}: PEP IN QSrcInc.SAIncNw[] \\
\textbf{AND}: (IaIP = DONTKNOW) OR (IaIP = REFUSAL) \\
\textbf{AND}: (B1 = LESS) OR (B2 = LESS)

\textbf{A2}

\textasciitxt{^\text{TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?}}

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ENR0204B.QSavAss (continued)

Click 1: NOT (QEligib.MIGFRS = Sure)
  AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
  AND: PEP IN QSrcInc.SAIncNw[]

IaIPi

Not including any income that was reinvested, about how much income did you receive from these Personal Equity Plan(s) in the last year?

0.00...99997.00

Click 1: NOT (QEligib.MIGFRS = Sure)
  AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
  AND: PEP IN QSrcInc.SAIncNw[]
  AND: (IaIPi = DONTKNOW) OR (IaIPi = REFUSAL)
  AND: Entry = 1

A1

^TxtF less than ^P^Val1txt^ per month, more than ^P^Val1txt^ per month or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt

Click 1: NOT (QEligib.MIGFRS = Sure)
  AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
  AND: PEP IN QSrcInc.SAIncNw[]
  AND: (IaIPi = DONTKNOW) OR (IaIPi = REFUSAL)
  AND: (A1 = MORE) OR (Entry = 2)

B1

^TxtF less than ^P^Val2txt^ per month, more than ^P^Val2txt^ per month or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

Click 1: NOT (QEligib.MIGFRS = Sure)
  AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
  AND: PEP IN QSrcInc.SAIncNw[]
  AND: (IaIPi = DONTKNOW) OR (IaIPi = REFUSAL)
  AND: (B1 = MORE) OR (Entry = 3)

C1

^TxtF less than ^P^Val3txt^ per month, more than ^P^Val3txt^ per month or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt
**ASK IF:** NOT (QEligib.MIGFRS = Sure) 
\[\text{AND:} \quad ((QSrcInc.SAIncNw = RESPONSE) \text{ AND NOT (None IN QSrcInc.SAIncNw))} \]
\[\quad \text{OR} \quad ((QSrcInc.IaProp = RESPONSE) \text{ AND NOT (None IN QSrcInc.IaProp))} \]
\[\quad \text{AND: PEP IN QSrcInc.SAIncNw[]} \]
\[\quad \text{AND: (IaIPi = DONTKNOW) OR (IaIPi = REFUSAL)} \]
\[\quad \text{AND: (C1 = MORE) OR (Entry = 4)} \]

**D1**

^TxtF less than ^P^Val4txt permonth, more than ^P^Val4txt permonth or what?

1. LESS THAN ^P^Val4txt
2. ABOUT ^P^Val4txt
3. MORE THAN ^P^Val4txt

**ASK IF:** NOT (QEligib.MIGFRS = Sure) 
\[\text{AND:} \quad ((QSrcInc.SAIncNw = RESPONSE) \text{ AND NOT (None IN QSrcInc.SAIncNw))} \]
\[\quad \text{OR} \quad ((QSrcInc.IaProp = RESPONSE) \text{ AND NOT (None IN QSrcInc.IaProp))} \]
\[\quad \text{AND: PEP IN QSrcInc.SAIncNw[]} \]
\[\quad \text{AND: (IaIPi = DONTKNOW) OR (IaIPi = REFUSAL)} \]
\[\quad \text{AND: D1 = MORE} \]

**E1**

^TxtF less than ^P^Val5txt permonth, more than ^P^Val5txt permonth or what?

1. LESS THAN ^P^Val5txt
2. ABOUT ^P^Val5txt
3. MORE THAN ^P^Val5txt

**ASK IF:** NOT (QEligib.MIGFRS = Sure) 
\[\text{AND:} \quad ((QSrcInc.SAIncNw = RESPONSE) \text{ AND NOT (None IN QSrcInc.SAIncNw))} \]
\[\quad \text{OR} \quad ((QSrcInc.IaProp = RESPONSE) \text{ AND NOT (None IN QSrcInc.IaProp))} \]
\[\quad \text{AND: PEP IN QSrcInc.SAIncNw[]} \]
\[\quad \text{AND: (IaIPi = DONTKNOW) OR (IaIPi = REFUSAL)} \]
\[\quad \text{AND: D1 = LESS} \]
\[\quad \text{AND: NOT (C1 = MORE)} \]

**C2**

^TxtF less than ^P^Val3txt permonth, more than ^P^Val3txt permonth or what?

1. LESS THAN ^P^Val3txt
2. ABOUT ^P^Val3txt
3. MORE THAN ^P^Val3txt

**ASK IF:** NOT (QEligib.MIGFRS = Sure) 
\[\text{AND:} \quad ((QSrcInc.SAIncNw = RESPONSE) \text{ AND NOT (None IN QSrcInc.SAIncNw))} \]
\[\quad \text{OR} \quad ((QSrcInc.IaProp = RESPONSE) \text{ AND NOT (None IN QSrcInc.IaProp))} \]
\[\quad \text{AND: PEP IN QSrcInc.SAIncNw[]} \]
\[\quad \text{AND: (IaIPi = DONTKNOW) OR (IaIPi = REFUSAL)} \]
\[\quad \text{AND: (C1 = LESS) OR (C2 = LESS)} \]
\[\quad \text{AND: NOT (B1 = MORE)} \]

**B2**

^TxtF less than ^P^Val2txt permonth, more than ^P^Val2txt permonth or what?

1. LESS THAN ^P^Val2txt
2. ABOUT ^P^Val2txt
3. MORE THAN ^P^Val2txt
ASK IF: \(\text{NOT (QEligib.MIGFRS = Sure)}\)
\(\text{AND: ((Q\text{SrcInc.SAIncNw} = \text{RESPONSE}) \text{ AND NOT (None IN Q\text{SrcInc.SAIncNw}}))}\)
\(\text{OR ((Q\text{SrcInc.IaProp} = \text{RESPONSE}) \text{ AND NOT (None IN Q\text{SrcInc.IaProp}}))}\)
\(\text{AND: PEP IN Q\text{SrcInc.SAIncNw}[]}\)
\(\text{AND: (IaIPi = DONTKNOW) OR (IaIPi = REFUSAL)}\)
\(\text{AND: (B1 = LESS) OR (B2 = LESS)}\)

A2

\(^\text{TxtF less than } \^\text{P^Val1txt^permonth, more than } \^\text{P^Val1txt^permonth or what?}\)

(1) LESS THAN \(^\text{P^Val1txt}\)
(3) ABOUT \(^\text{P^Val1txt}\)
(5) MORE THAN \(^\text{P^Val1txt}\)
ENR0204B.QSavAss (continued)

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))  
**OR:** (QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)  
**AND:** PEP IN QSrcInc.SAIncNw[]

**PEPDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. PASS BOOK, BANK STATEMENT, CERTIFICATES) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer  
(2) Yes - documents consulted by respondent  
(3) No documents consulted

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))  
**OR:** (QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)  
**AND:** ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[]))  
**OR:** (ShareClb IN QSrcInc.SAIncNw[])

**IaSSS**

If you ^and_partner chose to sell your ^iatxt5 today, about how much would you have?

0.00..9999997.00

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))  
**OR:** (QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)  
**AND:** ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[]))  
**OR:** (ShareClb IN QSrcInc.SAIncNw[])  
**AND:** (IaSSS = DONTKNOW) OR (IaSSS = REFUSAL)  
**AND:** Entry = 1

**A1**

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt  
(3) ABOUT ^P^Val1txt  
(5) MORE THAN ^P^Val1txt

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))  
**OR:** (QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)  
**AND:** ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[]))  
**OR:** (ShareClb IN QSrcInc.SAIncNw[])  
**AND:** (IaSSS = DONTKNOW) OR (IaSSS = REFUSAL)  
**AND:** (A1 = MORE) OR (Entry = 2)

**B1**

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt  
(3) ABOUT ^P^Val2txt  
(5) MORE THAN ^P^Val2txt
**Ask If:** NOT (QEligib.MIGFRS = Sure) 
**And:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) OR ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[])) OR (ShareClb IN QSrcInc.SAIncNw[]) 
**And:** (IaSSS = DONTKNOW) OR (IaSSS = REFUSAL) 
**And:** (B1 = MORE) OR (Entry = 3)

**C1**

^TxtF less than ^P^Val3txt permonth, more than ^P^Val3txt permonth or what?

1. LESS THAN ^P^Val3txt
2. ABOUT ^P^Val3txt
3. MORE THAN ^P^Val3txt

**Ask If:** NOT (QEligib.MIGFRS = Sure) 
**And:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) OR ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[])) OR (ShareClb IN QSrcInc.SAIncNw[]) 
**And:** (IaSSS = DONTKNOW) OR (IaSSS = REFUSAL) 
**And:** (C1 = MORE) OR (Entry = 4)

**D1**

^TxtF less than ^P^Val4txt permonth, more than ^P^Val4txt permonth or what?

1. LESS THAN ^P^Val4txt
2. ABOUT ^P^Val4txt
3. MORE THAN ^P^Val4txt

**Ask If:** NOT (QEligib.MIGFRS = Sure) 
**And:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) OR ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[])) OR (ShareClb IN QSrcInc.SAIncNw[]) 
**And:** (IaSSS = DONTKNOW) OR (IaSSS = REFUSAL) 
**And:** D1 = MORE

**E1**

^TxtF less than ^P^Val5txt permonth, more than ^P^Val5txt permonth or what?

1. LESS THAN ^P^Val5txt
2. ABOUT ^P^Val5txt
3. MORE THAN ^P^Val5txt

**Ask If:** NOT (QEligib.MIGFRS = Sure) 
**And:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) OR ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[])) OR (ShareClb IN QSrcInc.SAIncNw[]) 
**And:** (IaSSS = DONTKNOW) OR (IaSSS = REFUSAL) 
**And:** D1 = LESS 
**And:** NOT (C1 = MORE)

**C2**

^TxtF less than ^P^Val3txt permonth, more than ^P^Val3txt permonth or what?

1. LESS THAN ^P^Val3txt
2. ABOUT ^P^Val3txt
3. MORE THAN ^P^Val3txt
**B2**

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

**A2**

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ENR0204B.QSavAss (continued)

**A SK IF**: NOT (QEligib.MIGFRS = Sure) AND ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[])) OR (ShareClb IN QSrcInc.SAIncNw[])

**IaSSSi**

About how much dividend income did you and partner receive from iatxt5 in the last year after tax? (INTERVIEWER: For non-taxpayers, enter the GROSS amount.)

0.00..999997.00

**A SK IF**: NOT (QEligib.MIGFRS = Sure) AND ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[])) OR (ShareClb IN QSrcInc.SAIncNw[]) AND: (IaSSSi = DONTKNOW) OR (IaSSSi = REFUSAL) AND: Entry = 1

**A1**

^TxTF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt

**A SK IF**: NOT (QEligib.MIGFRS = Sure) AND ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[])) OR (ShareClb IN QSrcInc.SAIncNw[]) AND: (IaSSSi = DONTKNOW) OR (IaSSSi = REFUSAL) AND: (A1 = MORE) OR (Entry = 2)

**B1**

^TxTF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt
\textbf{ASK IF:} NOT (QEligib.MIGFRS = Sure) \\ \textbf{AND:} ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) \textbf{OR} ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) \textbf{AND:} ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[])) \textbf{OR} (ShareClb IN QSrcInc.SAIncNw[]): \textbf{AND:} (IaSSSi = DONTKNOW) OR (IaSSSi = REFUSAL) \textbf{AND:} (B1 = MORE) OR (Entry = 3)

\textbf{C1} \quad ^\text{TxtF less than } ^\text{P}^\text{Val3txt}^\text{permonth}, more than ^\text{P}^\text{Val3txt}^\text{permonth or what?} \quad (1) \text{LESS THAN } ^\text{P}^\text{Val3txt} \quad (3) \text{ABOUT } ^\text{P}^\text{Val3txt} \quad (5) \text{MORE THAN } ^\text{P}^\text{Val3txt} \quad \text{D1} \quad ^\text{TxtF less than } ^\text{P}^\text{Val4txt}^\text{permonth}, more than ^\text{P}^\text{Val4txt}^\text{permonth or what?} \quad (1) \text{LESS THAN } ^\text{P}^\text{Val4txt} \quad (3) \text{ABOUT } ^\text{P}^\text{Val4txt} \quad (5) \text{MORE THAN } ^\text{P}^\text{Val4txt} \quad \text{E1} \quad ^\text{TxtF less than } ^\text{P}^\text{Val5txt}^\text{permonth}, more than ^\text{P}^\text{Val5txt}^\text{permonth or what?} \quad (1) \text{LESS THAN } ^\text{P}^\text{Val5txt} \quad (3) \text{ABOUT } ^\text{P}^\text{Val5txt} \quad (5) \text{MORE THAN } ^\text{P}^\text{Val5txt} \quad \text{C2} \quad ^\text{TxtF less than } ^\text{P}^\text{Val3txt}^\text{permonth}, more than ^\text{P}^\text{Val3txt}^\text{permonth or what?} \quad (1) \text{LESS THAN } ^\text{P}^\text{Val3txt} \quad (3) \text{ABOUT } ^\text{P}^\text{Val3txt} \quad (5) \text{MORE THAN } ^\text{P}^\text{Val3txt}
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[]))
   OR (ShareClb IN QSrcInc.SAIncNw[])
   AND: (IaSSSi = DONTKNOW) OR (IaSSSi = REFUSAL)
   AND: (C1 = LESS) OR (C2 = LESS)
   AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[]))
   OR (ShareClb IN QSrcInc.SAIncNw[])
   AND: (IaSSSi = DONTKNOW) OR (IaSSSi = REFUSAL)
   AND: (B1 = LESS) OR (B2 = LESS)

A2

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
    AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
        OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
    AND: ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[]))
        OR (ShareClb IN QSrcInc.SAIncNw[])
    AND: (IaSSS > 0) OR (IaSSS > 0)

IaSit

Can I check whether you...RUNNING PROMPT...

INTERVIEWER: IF RESPONDENT IS UNSURE, USE CODE '2'.

(1) ...have signed a form so you don't pay tax on these accounts or
(2) is tax deducted automatically?

ASK IF: NOT (QEligib.MIGFRS = Sure)
    AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
        OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
    AND: ((Stocks IN QSrcInc.SAIncNw[]) OR (ShareOpt IN QSrcInc.SAIncNw[]))
        OR (ShareClb IN QSrcInc.SAIncNw[])

ShareDoc

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. PASS BOOK,
BANK STATEMENT, CERTIFICATES) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

ASK IF: NOT (QEligib.MIGFRS = Sure)
    AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
        OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
    AND: UnitTrst IN QSrcInc.SAIncNw[]

IaUit

If you and_partner chose to sell your Unit trusts or Investment trusts today, about how much would you have?

0.00..999997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)
    AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
        OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
    AND: UnitTrst IN QSrcInc.SAIncNw[]
    AND: (IaUit = DONTKNOW) OR (IaUit = REFUSAL)
    AND: Entry = 1

A1

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(2) ABOUT ^P^Val1txt
(3) MORE THAN ^P^Val1txt
**ASK IF:** NOT (QEligib.MIGFRS = Sure) 
\[\text{AND:} \] ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
\[\text{OR:} \] ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
\[\text{AND:} \] UnitTrst IN QSrcInc.SAIncNw[] 
\[\text{AND:} \] (IaUit = DONTKNOW) OR (IaUit = REFUSAL) 
\[\text{AND:} \] (A1 = MORE) OR (Entry = 2)

**B1**

\[\text{TxtF less than } \^\text{P}^\text{Val2txt} \text{permonth, more than } \^\text{P}^\text{Val2txt} \text{permonth or what?} \]

1. LESS THAN \^\text{P}^\text{Val2txt} 
2. ABOUT \^\text{P}^\text{Val2txt} 
3. MORE THAN \^\text{P}^\text{Val2txt} 

**ASK IF:** NOT (QEligib.MIGFRS = Sure) 
\[\text{AND:} \] ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
\[\text{OR:} \] ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
\[\text{AND:} \] UnitTrst IN QSrcInc.SAIncNw[] 
\[\text{AND:} \] (IaUit = DONTKNOW) OR (IaUit = REFUSAL) 
\[\text{AND:} \] (B1 = MORE) OR (Entry = 3)

**C1**

\[\text{TxtF less than } \^\text{P}^\text{Val3txt} \text{permonth, more than } \^\text{P}^\text{Val3txt} \text{permonth or what?} \]

1. LESS THAN \^\text{P}^\text{Val3txt} 
2. ABOUT \^\text{P}^\text{Val3txt} 
3. MORE THAN \^\text{P}^\text{Val3txt} 

**ASK IF:** NOT (QEligib.MIGFRS = Sure) 
\[\text{AND:} \] ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
\[\text{OR:} \] ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
\[\text{AND:} \] UnitTrst IN QSrcInc.SAIncNw[] 
\[\text{AND:} \] (IaUit = DONTKNOW) OR (IaUit = REFUSAL) 
\[\text{AND:} \] (C1 = MORE) OR (Entry = 4)

**D1**

\[\text{TxtF less than } \^\text{P}^\text{Val4txt} \text{permonth, more than } \^\text{P}^\text{Val4txt} \text{permonth or what?} \]

1. LESS THAN \^\text{P}^\text{Val4txt} 
2. ABOUT \^\text{P}^\text{Val4txt} 
3. MORE THAN \^\text{P}^\text{Val4txt} 

**ASK IF:** NOT (QEligib.MIGFRS = Sure) 
\[\text{AND:} \] ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
\[\text{OR:} \] ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
\[\text{AND:} \] UnitTrst IN QSrcInc.SAIncNw[] 
\[\text{AND:} \] (IaUit = DONTKNOW) OR (IaUit = REFUSAL) 
\[\text{AND:} \] (D1 = MORE)

**E1**

\[\text{TxtF less than } \^\text{P}^\text{Val5txt} \text{permonth, more than } \^\text{P}^\text{Val5txt} \text{permonth or what?} \]

1. LESS THAN \^\text{P}^\text{Val5txt} 
2. ABOUT \^\text{P}^\text{Val5txt} 
3. MORE THAN \^\text{P}^\text{Val5txt}
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: UnitTrst IN QSrcInc.SAIncNw{}
   AND: (IaUit = DONTKNOW) OR (IaUit = REFUSAL)
   AND: D1 = LESS
   AND: NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?
(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: UnitTrst IN QSrcInc.SAIncNw{}
   AND: (IaUit = DONTKNOW) OR (IaUit = REFUSAL)
   AND: (C1 = LESS) OR (C2 = LESS)
   AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?
(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: UnitTrst IN QSrcInc.SAIncNw{}
   AND: (IaUit = DONTKNOW) OR (IaUit = REFUSAL)
   AND: (B1 = LESS) OR (B2 = LESS)

A2

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?
(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ENR0204B.QSavAss (continued)

**A SK IF:** NOT (QEligib.MIGFRS = Sure) AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND: UnitTrst IN QSrcInc.SAIncNw

**IaUiti**

Not including any income that was re-invested, about how much income did you and partner receive from these Unit trusts or Investment trusts in the last year after tax?

INTERVIEWER: For non-taxpayers, enter the GROSS amount.

0.00..9999997.00

**A SK IF:** NOT (QEligib.MIGFRS = Sure) AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND: UnitTrst IN QSrcInc.SAIncNw AND: (IaUiti = DONTKNOW) OR (IaUiti = REFUSAL) AND: Entry = 1

**A1**

^TxtF less than ^P^Val1txt^per month, more than ^P^Val1txt^per month or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt

**A SK IF:** NOT (QEligib.MIGFRS = Sure) AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND: UnitTrst IN QSrcInc.SAIncNw AND: (A1 = MORE) OR (Entry = 2)

**B1**

^TxtF less than ^P^Val2txt^per month, more than ^P^Val2txt^per month or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

**A SK IF:** NOT (QEligib.MIGFRS = Sure) AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND: UnitTrst IN QSrcInc.SAIncNw AND: (B1 = MORE) OR (Entry = 3)

**C1**

^TxtF less than ^P^Val3txt^per month, more than ^P^Val3txt^per month or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt
**ASK IF**: NOT (QEligib.MIGFRS = Sure) AND NOT (QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND UnitTrst IN QSrcInc.SAIncNw[] AND (IaUiti = DONTKNOW) OR (IaUiti = REFUSAL) AND (C1 = MORE) OR (Entry = 4)

**D1**

^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?

1. LESS THAN ^P^Val4txt
2. ABOUT ^P^Val4txt
3. MORE THAN ^P^Val4txt

**ASK IF**: NOT (QEligib.MIGFRS = Sure) AND NOT (QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND UnitTrst IN QSrcInc.SAIncNw[] AND (IaUiti = DONTKNOW) OR (IaUiti = REFUSAL) AND D1 = MORE

**E1**

^TxtF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?

1. LESS THAN ^P^Val5txt
2. ABOUT ^P^Val5txt
3. MORE THAN ^P^Val5txt

**ASK IF**: NOT (QEligib.MIGFRS = Sure) AND NOT (QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND UnitTrst IN QSrcInc.SAIncNw[] AND (IaUiti = DONTKNOW) OR (IaUiti = REFUSAL) AND D1 = LESS AND NOT (C1 = MORE)

**C2**

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

1. LESS THAN ^P^Val3txt
2. ABOUT ^P^Val3txt
3. MORE THAN ^P^Val3txt

**ASK IF**: NOT (QEligib.MIGFRS = Sure) AND NOT (QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND UnitTrst IN QSrcInc.SAIncNw[] AND (IaUiti = DONTKNOW) OR (IaUiti = REFUSAL) AND (C1 = LESS) OR (C2 = LESS) AND NOT (B1 = MORE)

**B2**

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

1. LESS THAN ^P^Val2txt
2. ABOUT ^P^Val2txt
3. MORE THAN ^P^Val2txt
**Ask IF**:

\[
\text{NOT (QEligib.MIGFRS = Sure)}
\text{AND: ((QSsrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSsrcInc.SAIncNw))}
\text{OR ((QSsrcInc.IaProp = RESPONSE) AND NOT (None IN QSsrcInc.IaProp))}
\text{AND: UnitTrst IN QSsrcInc.SAIncNw[]}
\text{AND: (IaUiti = DONTKNOW) OR (IaUiti = REFUSAL)}
\text{AND: (B1 = LESS) OR (B2 = LESS)}
\]

**A2**

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(2) ABOUT ^P^Val1txt
(3) MORE THAN ^P^Val1txt
ENR0204B.QSavAss (continued)

**Ask If:** NOT (QEligib.MIGFRS = Sure)
**And:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
**Or:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
**And:** UnitTrst IN QSrcInc.SAIncNw[]
**And:** (IaUiti > 0) OR (IaUit > 0)

**IaUitt**

Can I check whether you...RUNNING PROMPT...

INTERVIEWER: IF RESPONDENT IS UNSURE, USE CODE '2'.

(1) ...have signed a form so you don't pay tax on these accounts or
(2) is tax deducted automatically?

**Ask If:** NOT (QEligib.MIGFRS = Sure)
**And:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
**Or:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
**And:** UnitTrst IN QSrcInc.SAIncNw[]

**UnitDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. PASS BOOK, BANK STATEMENT, CERTIFICATES) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

**Ask If:** NOT (QEligib.MIGFRS = Sure)
**And:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
**Or:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
**And:** Bonds IN QSrcInc.SAIncNw[]

**Iabg**

If you and partner chose to sell your bonds and gilts today, about how much would you have?

0.00..9999997.00

**Ask If:** NOT (QEligib.MIGFRS = Sure)
**And:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
**Or:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
**And:** Bonds IN QSrcInc.SAIncNw[]
**And:** (Iabg = DONTKNOW) OR (Iabg = REFUSAL)
**And:** Entry = 1

**A1**

'TxtF less than ^P^Val1txt'permonth, more than ^P^Val1txt'permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: ((Iabg = DONTKNOW) OR (Iabg = REFUSAL))
   AND: (Entry = 2)

B1

^TxtF less than ^P^Val2txt permonth, more than ^P^Val2txt permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: ((Iabg = DONTKNOW) OR (Iabg = REFUSAL))
   AND: (Entry = 3)

C1

^TxtF less than ^P^Val3txt permonth, more than ^P^Val3txt permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (Entry = 4)

D1

^TxtF less than ^P^Val4txt permonth, more than ^P^Val4txt permonth or what?

(1) LESS THAN ^P^Val4txt
(3) ABOUT ^P^Val4txt
(5) MORE THAN ^P^Val4txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (Entry = 5)

E1

^TxtF less than ^P^Val5txt permonth, more than ^P^Val5txt permonth or what?

(1) LESS THAN ^P^Val5txt
(3) ABOUT ^P^Val5txt
(5) MORE THAN ^P^Val5txt
\textbf{ASK IF:} NOT (QEligib.MIGFRS = Sure) \\
\textbf{AND:} ((QSrcInc.SAINcNw = RESPONSE) AND NOT (None IN QSrcInc.SAINcNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) \\
\textbf{AND:} Bonds IN QSrcInc.SAINcNw[] \\
\textbf{AND:} (Iabg = DONTKNOW) OR (Iabg = REFUSAL) \\
\textbf{AND:} D1 = LESS \\
\textbf{AND:} NOT (C1 = MORE) \\

\textbf{C2} \\
\textasciitilde{TxtF} less than \textasciitilde{P\^Val3txt} per month, more than \textasciitilde{P\^Val3txt} per month or what? \\
(1) LESS THAN \textasciitilde{P\^Val3txt} \\
(3) ABOUT \textasciitilde{P\^Val3txt} \\
(5) MORE THAN \textasciitilde{P\^Val3txt} \\

\textbf{ASK IF:} NOT (QEligib.MIGFRS = Sure) \\
\textbf{AND:} ((QSrcInc.SAINcNw = RESPONSE) AND NOT (None IN QSrcInc.SAINcNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) \\
\textbf{AND:} Bonds IN QSrcInc.SAINcNw[] \\
\textbf{AND:} (Iabg = DONTKNOW) OR (Iabg = REFUSAL) \\
\textbf{AND:} (C1 = LESS) OR (C2 = LESS) \\
\textbf{AND:} NOT (B1 = MORE) \\

\textbf{B2} \\
\textasciitilde{TxtF} less than \textasciitilde{P\^Val2txt} per month, more than \textasciitilde{P\^Val2txt} per month or what? \\
(1) LESS THAN \textasciitilde{P\^Val2txt} \\
(3) ABOUT \textasciitilde{P\^Val2txt} \\
(5) MORE THAN \textasciitilde{P\^Val2txt} \\

\textbf{ASK IF:} NOT (QEligib.MIGFRS = Sure) \\
\textbf{AND:} ((QSrcInc.SAINcNw = RESPONSE) AND NOT (None IN QSrcInc.SAINcNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) \\
\textbf{AND:} Bonds IN QSrcInc.SAINcNw[] \\
\textbf{AND:} (Iabg = DONTKNOW) OR (Iabg = REFUSAL) \\
\textbf{AND:} (B1 = LESS) OR (B2 = LESS) \\

\textbf{A2} \\
\textasciitilde{TxtF} less than \textasciitilde{P\^Val1txt} per month, more than \textasciitilde{P\^Val1txt} per month or what? \\
(1) LESS THAN \textasciitilde{P\^Val1txt} \\
(3) ABOUT \textasciitilde{P\^Val1txt} \\
(5) MORE THAN \textasciitilde{P\^Val1txt}
ENR0204B.QSavAss (continued)

**Iabgi**

About how much income did you and partner receive from these Bonds and Gilts in the last year after tax?  
(INTERVIEWER: For non-taxpayers, enter the GROSS amount.)

0.00..999997.00

**A1**

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1)  LESS THAN ^P^Val1txt  
(3)  ABOUT ^P^Val1txt  
(5)  MORE THAN ^P^Val1txt

**B1**

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1)  LESS THAN ^P^Val2txt  
(3)  ABOUT ^P^Val2txt  
(5)  MORE THAN ^P^Val2txt

**C1**

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1)  LESS THAN ^P^Val3txt  
(3)  ABOUT ^P^Val3txt  
(5)  MORE THAN ^P^Val3txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: Bonds IN QSrcInc.SAIncNw[]
   AND: (Iabgi = DONTKNOW) OR (Iabgi = REFUSAL)
   AND: (C1 = MORE) OR (Entry = 4)

D1

^TxtF less than ^P^Val4txt^ permonth, more than ^P^Val4txt^ permonth or what?

(1) LESS THAN ^P^Val4txt
(3) ABOUT ^P^Val4txt
(5) MORE THAN ^P^Val4txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: Bonds IN QSrcInc.SAIncNw[]
   AND: (Iabgi = DONTKNOW) OR (Iabgi = REFUSAL)
   AND: D1 = MORE

E1

^TxtF less than ^P^Val5txt^ permonth, more than ^P^Val5txt^ permonth or what?

(1) LESS THAN ^P^Val5txt
(3) ABOUT ^P^Val5txt
(5) MORE THAN ^P^Val5txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: Bonds IN QSrcInc.SAIncNw[]
   AND: (Iabgi = DONTKNOW) OR (Iabgi = REFUSAL)
   AND: D1 = LESS
   AND: NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^ permonth, more than ^P^Val3txt^ permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: Bonds IN QSrcInc.SAIncNw[]
   AND: (Iabgi = DONTKNOW) OR (Iabgi = REFUSAL)
   AND: (C1 = LESS) OR (C2 = LESS)
   AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt^ permonth, more than ^P^Val2txt^ permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt
**ASK IF:** NOT (QEligib.MIGFRS = Sure) AND:
((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
AND: Bonds IN QSrcInc.SAIncNw/
AND: (Iabgi = DONTKNOW) OR (Iabgi = REFUSAL)
AND: (B1 = LESS) OR (B2 = LESS)

**A2**

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

1. LESS THAN ^P^Val1txt
2. ABOUT ^P^Val1txt
3. MORE THAN ^P^Val1txt
ENR0204B.QSavAss (continued)

**Iabgit**

Can I check whether you...RUNNING PROMPT...

INTERVIEWER: IF RESPONDENT IS UNSURE, USE CODE '2'.

1. ...have signed a form so you don't pay tax on these accounts or
2. is tax deducted automatically?

**BondDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. PASS BOOK, BANK STATEMENT, CERTIFICATES) WHEN ANSWERING THIS QUESTION?

1. Yes - documents consulted by interviewer
2. Yes - documents consulted by respondent
3. No documents consulted

**IaSIo**

How much in total do you ^and_partner have in other savings or investments?

0.00..9999997.00

**A1**

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

1. LESS THAN ^P^Val1txt
2. ABOUT ^P^Val1txt
3. MORE THAN ^P^Val1txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (OthSav IN QSrcInc.SAIncNw[])
   AND: (IaSIo = DONTKNOW) OR (IaSIo = REFUSAL)
   AND: (A1 = MORE) OR (Entry = 2)

B1

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (OthSav IN QSrcInc.SAIncNw[])
   AND: (IaSIo = DONTKNOW) OR (IaSIo = REFUSAL)
   AND: (B1 = MORE) OR (Entry = 3)

C1

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (OthSav IN QSrcInc.SAIncNw[])]
   AND: (IaSIo = DONTKNOW) OR (IaSIo = REFUSAL)
   AND: (C1 = MORE) OR (Entry = 4)

D1

^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?

(1) LESS THAN ^P^Val4txt
(3) ABOUT ^P^Val4txt
(5) MORE THAN ^P^Val4txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (OthSav IN QSrcInc.SAIncNw[])
   AND: (IaSIo = DONTKNOW) OR (IaSIo = REFUSAL)
   AND: D1 = MORE

E1

^TxtF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?

(1) LESS THAN ^P^Val5txt
(3) ABOUT ^P^Val5txt
(5) MORE THAN ^P^Val5txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (OthSav IN QSrcInc.SAIncNw[])
   AND: (IaSIo = DONTKNOW) OR (IaSIo = REFUSAL)
   AND: (D1 = LESS)
   AND: NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (OthSav IN QSrcInc.SAIncNw[])
   AND: (IaSIo = DONTKNOW) OR (IaSIo = REFUSAL)
   AND: (C1 = LESS) OR (C2 = LESS)
   AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (OthSav IN QSrcInc.SAIncNw[])
   AND: (IaSIo = DONTKNOW) OR (IaSIo = REFUSAL)
   AND: (B1 = LESS) OR (B2 = LESS)

A2

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
       OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN Q SrcInc.IaProp))
   AND: OthSav IN QSrcInc.SAIncNw[]

IaSiOi

About how much interest did you and partner receive from these other savings or investments in the last year after tax?
(INTERVIEWER: For non-taxpayers, enter the GROSS amount.)

0.00..999997.00

---

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
       OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: OthSav IN QSrcInc.SAIncNw[]
   AND: (IaSiOi = DONTKNOW) OR (IaSiOi = REFUSAL)
   AND: Entry = 1

A1

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt

---

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
       OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: OthSav IN QSrcInc.SAIncNw[]
   AND: (IaSiOi = DONTKNOW) OR (IaSiOi = REFUSAL)
   AND: (A1 = MORE) OR (Entry = 2)

B1

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

---

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
       OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: OthSav IN QSrcInc.SAIncNw[]
   AND: (IaSiOi = DONTKNOW) OR (IaSiOi = REFUSAL)
   AND: (B1 = MORE) OR (Entry = 3)

C1

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt
ASK IF: NOT (QEligib.MIGFRS = Sure) AND ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND: OthSav IN QSrcInc.SAIncNw[] AND: (IaSiOi = DONTKNOW) OR (IaSiOi = REFUSAL) AND: (C1 = MORE) OR (Entry = 4)

D1

\text{^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?}

(1) LESS THAN \text{^P^Val4txt}
(3) ABOUT \text{^P^Val4txt}
(5) MORE THAN \text{^P^Val4txt}

ASK IF: NOT (QEligib.MIGFRS = Sure) AND ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND: OthSav IN QSrcInc.SAIncNw[] AND: (IaSiOi = DONTKNOW) OR (IaSiOi = REFUSAL) AND: D1 = MORE

E1

\text{^TxtF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?}

(1) LESS THAN \text{^P^Val5txt}
(3) ABOUT \text{^P^Val5txt}
(5) MORE THAN \text{^P^Val5txt}

ASK IF: NOT (QEligib.MIGFRS = Sure) AND ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND: OthSav IN QSrcInc.SAIncNw[] AND: (IaSiOi = DONTKNOW) OR (IaSiOi = REFUSAL) AND: D1 = LESS AND: NOT (C1 = MORE)

C2

\text{^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?}

(1) LESS THAN \text{^P^Val3txt}
(3) ABOUT \text{^P^Val3txt}
(5) MORE THAN \text{^P^Val3txt}

ASK IF: NOT (QEligib.MIGFRS = Sure) AND ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) AND: OthSav IN QSrcInc.SAIncNw[] AND: (IaSiOi = DONTKNOW) OR (IaSiOi = REFUSAL) AND: (C1 = LESS) OR (C2 = LESS) AND: NOT (B1 = MORE)

B2

\text{^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?}

(1) LESS THAN \text{^P^Val2txt}
(3) ABOUT \text{^P^Val2txt}
(5) MORE THAN \text{^P^Val2txt}
ASK IF: NOT (QEligib.MIGFRS = Sure) 
  AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
  OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
  AND: OthSav IN QSrcInc.SAIncNw[] 
  AND: (IaSi0i = DONTKNOW) OR (IaSi0i = REFUSAL) 
  AND: (B1 = LESS) OR (B2 = LESS)

A2

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ENR0204B.QSavAss (continued)

**IaSiOit**

Can I check whether you...RUNNING PROMPT...

INTERVIEWER: IF RESPONDENT IS UNSURE, USE CODE '2'.

(1) ...have signed a form so you don't pay tax on these accounts or
(2) is tax deducted automatically?

**OInvDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. PASS BOOK, BANK STATEMENT, CERTIFICATES) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

**Iair**

Thinking of your "Hometxt"," did you "and_partner receive any income or rent from that property in the last year?

(1) Yes
(2) No

**Iaira**

How much income or rent did you "and_partner receive from that property in the last year, after any expenses and taxes?

0.00..999997.00
ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
AND: (Iair = Yes)
AND: (Iaira = DONTKNOW) OR (Iaira = REFUSAL)
AND: Entry = 1

A1
^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?
(1) LESS THAN ^P^Val1txt
(3) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
AND: (Iair = Yes)
AND: (Iaira = DONTKNOW) OR (Iaira = REFUSAL)
AND: (A1 = MORE) OR (Entry = 2)

B1
^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?
(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
AND: (Iair = Yes)
AND: (Iaira = DONTKNOW) OR (Iaira = REFUSAL)
AND: (B1 = MORE) OR (Entry = 3)

C1
^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?
(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
AND: (Iair = Yes)
AND: (Iaira = DONTKNOW) OR (Iaira = REFUSAL)
AND: (C1 = MORE) OR (Entry = 4)

D1
^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?
(1) LESS THAN ^P^Val4txt
(3) ABOUT ^P^Val4txt
(5) MORE THAN ^P^Val4txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (OthHse IN QSrcInc.IaProp[]) OR (HolHome IN QSrcInc.IaProp[])
   AND: Iair = Yes
   AND: (Iaira = DONTKNOW) OR (Iaira = REFUSAL)
   AND: D1 = MORE

E1

^TxtF less than ^P^Val5txt^ permonth, more than ^P^Val5txt^ permonth or what?

(1) LESS THAN ^P^Val5txt
(3) ABOUT ^P^Val5txt
(5) MORE THAN ^P^Val5txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (OthHse IN QSrcInc.IaProp[]) OR (HolHome IN QSrcInc.IaProp[])
   AND: Iair = Yes
   AND: (Iaira = DONTKNOW) OR (Iaira = REFUSAL)
   AND: D1 = LESS
   AND: NOT (C1 = MORE)

C2

^TxtF less than ^P^Val3txt^ permonth, more than ^P^Val3txt^ permonth or what?

(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
   OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
   AND: (OthHse IN QSrcInc.IaProp[]) OR (HolHome IN QSrcInc.IaProp[])
   AND: Iair = Yes
   AND: (Iaira = DONTKNOW) OR (Iaira = REFUSAL)
   AND: (C1 = LESS) OR (C2 = LESS)
   AND: NOT (B1 = MORE)

B2

^TxtF less than ^P^Val2txt^ permonth, more than ^P^Val2txt^ permonth or what?

(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt
\textbf{Ask If:} NOT (QEligib.MIGFRS = Sure)  
\textbf{And:}  
(QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)  
\textbf{Or:}  
(QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)  
\textbf{And:}  
(OthHse IN QSrcInc.IaProp[]) OR (HolHome IN QSrcInc.IaProp[])  
\textbf{And:} Iaira = Yes  
\textbf{And:}  
(Iaira = DONTKNOW) OR (Iaira = REFUSAL)  
\textbf{And:}  
(B1 = LESS) OR (B2 = LESS)

\textbf{A2}

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

(1) LESS THAN ^P^Val1txt  
(3) ABOUT ^P^Val1txt  
(5) MORE THAN ^P^Val1txt
ENR0204B.QSavAss (continued)

**HomeDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. PASS BOOK, BANK STATEMENT, CERTIFICATES) WHEN ANSWERING THIS QUESTION?

(1) Yes - documents consulted by interviewer
(2) Yes - documents consulted by respondent
(3) No documents consulted

**IaFBPr**

Thinking of your past year, did you and partner receive any income or rent from that property in the last year?

(1) Yes
(2) No

**IaFBA**

How much income or rent did you and partner receive from that property in the last year, after any expenses and taxes?

0.00..999997.00

**A1**

^TxtF less than ^P^Val1txt permonth, more than ^P^Val1txt permonth or what?

(1) LESS THAN ^P^Val1txt
(2) ABOUT ^P^Val1txt
(5) MORE THAN ^P^Val1txt
ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
AND: (((Farm IN QSrcInc.IaProp[]) OR (Shop IN QSrcInc.IaProp[]) OR (Warehse IN QSrcInc.IaProp[])) OR (Garage IN QSrcInc.IaProp[]))
AND: (IaFBPr = Yes)
AND: (IaFBa = DONTKNOW) OR (IaFBa = REFUSAL)
AND: (A1 = MORE) OR (Entry = 2)

B1

^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?
(1) LESS THAN ^P^Val2txt
(3) ABOUT ^P^Val2txt
(5) MORE THAN ^P^Val2txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
AND: (((Farm IN QSrcInc.IaProp[]) OR (Shop IN QSrcInc.IaProp[]) OR (Warehse IN QSrcInc.IaProp[])) OR (Garage IN QSrcInc.IaProp[]))
AND: (IaFBPr = Yes)
AND: (IaFBa = DONTKNOW) OR (IaFBa = REFUSAL)
AND: (B1 = MORE) OR (Entry = 3)

C1

^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?
(1) LESS THAN ^P^Val3txt
(3) ABOUT ^P^Val3txt
(5) MORE THAN ^P^Val3txt

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
AND: (((Farm IN QSrcInc.IaProp[]) OR (Shop IN QSrcInc.IaProp[]) OR (Warehse IN QSrcInc.IaProp[])) OR (Garage IN QSrcInc.IaProp[]))
AND: (IaFBPr = Yes)
AND: (IaFBa = DONTKNOW) OR (IaFBa = REFUSAL)
AND: (C1 = MORE) OR (Entry = 4)

D1

^TxtF less than ^P^Val4txt^permonth, more than ^P^Val4txt^permonth or what?
(1) LESS THAN ^P^Val4txt
(3) ABOUT ^P^Val4txt
(5) MORE THAN ^P^Val4txt
ASK IF:  NOT (QEligib.MIGFRS = Sure)
    AND:  ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
         OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
    AND:  (((Farm IN QSrcInc.IaProp[]) OR (Shop IN QSrcInc.IaProp[])) OR
           (Warehse IN QSrcInc.IaProp[]) OR (Garage IN QSrcInc.IaProp[]))
    AND:  IaFBPr = Yes
    AND:  (IaFBA = DONTKNOW) OR (IaFBa = REFUSAL)
    AND:  D1 = MORE

    ^TxtF less than ^P^Val5txt^permonth, more than ^P^Val5txt^permonth or what?
    (1)  LESS THAN ^P^Val5txt
    (3)  ABOUT ^P^Val5txt
    (5)  MORE THAN ^P^Val5txt

---

ASK IF:  NOT (QEligib.MIGFRS = Sure)
    AND:  ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
         OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
    AND:  (((Farm IN QSrcInc.IaProp[]) OR (Shop IN QSrcInc.IaProp[])) OR
           (Warehse IN QSrcInc.IaProp[]) OR (Garage IN QSrcInc.IaProp[]))
    AND:  IaFBPr = Yes
    AND:  (IaFBA = DONTKNOW) OR (IaFBa = REFUSAL)
    AND:  D1 = LESS
    AND:  NOT (C1 = MORE)

    ^TxtF less than ^P^Val3txt^permonth, more than ^P^Val3txt^permonth or what?
    (1)  LESS THAN ^P^Val3txt
    (3)  ABOUT ^P^Val3txt
    (5)  MORE THAN ^P^Val3txt

---

ASK IF:  NOT (QEligib.MIGFRS = Sure)
    AND:  ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))
         OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))
    AND:  (((Farm IN QSrcInc.IaProp[]) OR (Shop IN QSrcInc.IaProp[])) OR
           (Warehse IN QSrcInc.IaProp[]) OR (Garage IN QSrcInc.IaProp[]))
    AND:  IaFBPr = Yes
    AND:  (IaFBA = DONTKNOW) OR (IaFBa = REFUSAL)
    AND:  (C1 = LESS) OR (C2 = LESS)
    AND:  NOT (B1 = MORE)

    ^TxtF less than ^P^Val2txt^permonth, more than ^P^Val2txt^permonth or what?
    (1)  LESS THAN ^P^Val2txt
    (3)  ABOUT ^P^Val2txt
    (5)  MORE THAN ^P^Val2txt
**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw))

**OR:** ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp))

**AND:** (((Farm IN QSrcInc.IaProp[])) OR (Shop IN QSrcInc.IaProp[])) OR (Warehse IN QSrcInc.IaProp[])) OR (Garage IN QSrcInc.IaProp[])

**AND:** IaFBPr = Yes

**AND:** (IaFBa = DONTKNOW) OR (IaFBa = REFUSAL)

**AND:** (B1 = LESS) OR (B2 = LESS)

### A2

^TxtF less than ^P^Val1txt^permonth, more than ^P^Val1txt^permonth or what?

1. LESS THAN ^P^Val1txt
2. ABOUT ^P^Val1txt
3. MORE THAN ^P^Val1txt
ENR0204B.QSavAss (continued)

**Ask If:** NOT (QEligib.MIGFRS = Sure) 
**And:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
**And:** (((Farm IN QSrcInc.IaProp[]) OR (Shop IN QSrcInc.IaProp[])) OR (Warehse IN QSrcInc.IaProp[])) OR (Garage IN QSrcInc.IaProp[])

**FarmDoc**

INTERVIEWER: DID YOU/THE RESPONDENT CONSULT DOCUMENTS (E.G. PASS BOOK, BANK STATEMENT, CERTIFICATES) WHEN ANSWERING THIS QUESTION?

1. Yes - documents consulted by interviewer
2. Yes - documents consulted by respondent
3. No documents consulted

**Ask If:** NOT (QEligib.MIGFRS = Sure) 
**And:** ((QSrcInc.SAIncNw = RESPONSE) AND NOT (None IN QSrcInc.SAIncNw)) 
OR ((QSrcInc.IaProp = RESPONSE) AND NOT (None IN QSrcInc.IaProp)) 
**And:** (NOT (None IN QSrcInc.SAIncNw[]) AND (QSrcInc.SAIncNw[] <> REFUSAL)) AND (QSrcInc.SAIncNw[] <> DONTKNOW)

**SavDoc2**

INTERVIEWER: HOW ACCURATE DO YOU THINK THE ANSWERS GIVEN BY THE RESPONDENT WERE?

1. Very accurate
2. Fairly accurate
3. Not very accurate
4. Not at all accurate
ENR0204B.QIncOth

Sources of income from other sources

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)

Intro

I am now going to ask you some questions about any other sources of income that we haven't already talked about.

(1) Press 1 and <Enter> to continue.

EPenAmt

How much do you and partner receive from... ... Any pension from a former employer (self or spouse)?

0.00..9997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)
  AND: EmpPen IN QSrcInc.OIncNow[]

EPenPd

ASK OR CODE: What period does that cover?

(1) One week
(2) Two weeks
(4) Four weeks
(5) Calendar month
(13) Three months / 13 weeks
(26) Six months / 26 weeks
(52) One year / 12 months / 52 weeks
(97) None of these (DESCRIBE IN A NOTE)

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)
  AND: EmpPen IN QSrcInc.OIncNow[]
  AND: EPenPd = Other

EpenPdO

INTERVIEWER: SPECIFY OTHER PERIOD.

STRING[20]
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)
   AND: PersPen IN QSrcInc.OIncNow[]

PPenAmt

How much do you and partner receive from...any personal pension/income from an annuity bought with personal pension (self or spouse)?

0.00..9997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)
   AND: PersPen IN QSrcInc.OIncNow[]

PPenPd

ASK OR CODE: What period does that cover?

   (1) One week
   (2) Two weeks
   (4) Four weeks
   (5) Calendar month
   (13) Three months / 13 weeks
   (26) Six months / 26 weeks
   (52) One year / 12 months / 52 weeks
   (97) None of these (DESCRIBE IN A NOTE)

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)
   AND: PersPen IN QSrcInc.OIncNow[]
   AND: PPenPd = Other

PPenPdO

INTERVIEWER: SPECIFY OTHER PERIOD.

STRING[20]

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)
   AND: PersPen IN QSrcInc.OIncNow[]
   AND: FamInc IN QSrcInc.OIncNow[]

FFamAmt

How much do you and partner receive from... income from other members of the family (outside your household)?

0.00..9997.00
**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)

**AND:** FamInc IN QSrcInc.OIncNow[]

**FFamPd**

ASK OR CODE: What period does that cover?

1. One week
2. Two weeks
4. Four weeks
5. Calendar month
13. Three months / 13 weeks
26. Six months / 26 weeks
52. One year / 12 months / 52 weeks
97. None of these (DESCRIBE IN A NOTE)

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)

**AND:** FamInc IN QSrcInc.OIncNow[]

**AND:** FFamPd = Other

**FFamPdO**

INTERVIEWER: SPECIFY OTHER PERIOD.

STRING[20]

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)

**AND:** MedInsur IN QSrcInc.OIncNow[]

**MedIAmt**

How much do you and partner receive from medical / health insurance policies?

0.00..9997.00

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**AND:** (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)

**AND:** MedInsur IN QSrcInc.OIncNow[]

**MedIPd**

ASK OR CODE: What period does that cover?

1. One week
2. Two weeks
4. Four weeks
5. Calendar month
13. Three months / 13 weeks
26. Six months / 26 weeks
52. One year / 12 months / 52 weeks
97. None of these (DESCRIBE IN A NOTE)
ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)
  AND: MedInsur IN QSrcInc.OIncNow[]
  AND: MedIPd = Other

MedIPdO

INTERVIEWER: SPECIFY OTHER PERIOD.

STRING[20]

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)
  AND: TrustCov IN QSrcInc.OIncNow[]

TrustAmt

How much do you and partner receive from... medical / health insurance policies?

0.00..9997.00

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)
  AND: TrustCov IN QSrcInc.OIncNow[]

TrustPd

ASK OR CODE: What period does that cover?

(1) One week
(2) Two weeks
(4) Four weeks
(5) Calendar month
(13) Three months / 13 weeks
(26) Six months / 26 weeks
(52) One year / 12 months / 52 weeks
(97) None of these (DESCRIBE IN A NOTE)

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)
  AND: TrustCov IN QSrcInc.OIncNow[]
  AND: TrustPd = Other

TrustPdO

INTERVIEWER: SPECIFY OTHER PERIOD.

STRING[20]

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)
  AND: Royalty IN QSrcInc.OIncNow[]

RoyalAmt

How much do you and partner receive from... medical / health insurance policies?

0.00..9997.00
**RoyalPd**

ASK OR CODE: What period does that cover?

(1) One week
(2) Two weeks
(4) Four weeks
(5) Calendar month
(13) Three months / 13 weeks
(26) Six months / 26 weeks
(52) One year / 12 months / 52 weeks
(97) None of these (DESCRIBE IN A NOTE)

**RoyalPdO**

INTERVIEWER: SPECIFY OTHER PERIOD.

STRING[20]

**OothAmt**

How much do you and partner receive from... ...your other source(s) of income?

(INTerviewer - These were recorded as: "^QsrcInc.xOIncNow").

0.00..9997.00

**OothPd**

ASK OR CODE: What period does that cover?

(1) One week
(2) Two weeks
(4) Four weeks
(5) Calendar month
(13) Three months / 13 weeks
(26) Six months / 26 weeks
(52) One year / 12 months / 52 weeks
(97) None of these (DESCRIBE IN A NOTE)
**Ask if:** NOT (QEligib.MIGFRS = Sure)
   AND: (QSrcInc.OIncNow = RESPONSE) AND NOT (None IN QSrcInc.OIncNow)
   AND: OthInc IN QSrcInc.OIncNow[]
   AND: OOthPd = Other

**OothPDO**

INTERVIEWER: SPECIFY OTHER PERIOD.

STRING[20]
ENR0204B.QCircChg

**Ask If:** NOT (QEligib.MIGFRS = Sure)  
**And:** Edit = Test

**LTotWInc**

VISIBLE IN TEST PROGRAM ONLY.

TotWInc = ^TotWInc

(1) Press 1 and <Enter> to continue.

**Ask If:** NOT (QEligib.MIGFRS = Sure)

**ChgInc**

SHOW CARD F.  
People's circumstances can change over time, and this can sometimes affect their income. Have you ^or_partner been affected by any of the things listed on this card since we last spoke to you in ^FRSDate?  
Any others? CODE ALL THAT APPLY

SET [8] OF
(1) Started receiving a pension
(2) Got an increase in my pension
(3) Started work
(4) Changed job
(5) Started to receive benefit(s)
(6) Stopped paid work
(7) Stopped receiving benefit(s)
(8) Lower interest rates / Reduced income from savings
(9) None of these
ASK IF: NOT (QEligib.MIGFRS = Sure)
       AND: StartBen IN ChgInc

BenGet

SHOW CARD G.
Could you tell me which benefits you've started getting since ^FRSDATE?
Any others?

SET [16] OF
(1) State Retirement Pension (NI)
(2) Council Tax Benefit
(3) Housing Benefit
(4) Attendance Allowance
(5) Minimum Income Guarantee/Income Support
(6) War Disablement Pension or War Widow's Pension (& any related allowances)
(7) Disability Living Allowance (CARE Component)
(8) Disability Living Allowance (MOBILITY Component)
(9) Industrial Injuries Benefit
(10) Incapacity Benefit
(11) Severe Disablement Allowance
(12) Invalid Care Allowance
(13) Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) Allowance (NI)
(14) Jobseekers Allowance
(15) Any other benefit - mentioned by name
(16) Can't remember / Not sure which benefit(s)

ASK IF: NOT (QEligib.MIGFRS = Sure)
       AND: StopBen IN ChgInc

BenStop

SHOW CARD G.
Could you tell me which benefits you've stopped getting since ^FRSDATE?
Any others?

SET [16] OF
(1) State Retirement Pension (NI)
(2) Council Tax Benefit
(3) Housing Benefit
(4) Attendance Allowance
(5) Minimum Income Guarantee/Income Support
(6) War Disablement Pension or War Widow's Pension (& any related allowances)
(7) Disability Living Allowance (CARE Component)
(8) Disability Living Allowance (MOBILITY Component)
(9) Industrial Injuries Benefit
(10) Incapacity Benefit
(11) Severe Disablement Allowance
(12) Invalid Care Allowance
(13) Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) Allowance (NI)
(14) Jobseekers Allowance
(15) Any other benefit - mentioned by name
(16) Can't remember / Not sure which benefit(s)
We are interested in how people's circumstances can change over time. Compared with the last time we spoke to you in \(^\text{FRSDate}\), it seems that your income has gone up quite a lot. Does that sound right to you?

If necessary, illustrate with the following figures:
- Weekly income in \(^\text{FRSDate}\): \(^{\text{P}^}\text{FRSIncome}\)
- Weekly income now - best estimate: \(^{\text{P}^}\text{TotWInc}\)

If respondent disagrees with direction of change, or with last time's figure, reassure them that this may be our mistake, not theirs.

(1) Yes - thinks income has gone up (this much)
(2) No - doesn't think income has gone up (this much)
(3) Not sure / can't remember

So would you say that your income has...read out:

(1) ...only gone up a little,
(2) ...gone down, or
(3) ...stayed about the same?
(4) (Not sure / can't remember)

We are interested in how people's circumstances can change over time. Compared with the last time we spoke to you in \(^\text{FRSDate}\), it seems that your income has gone down quite a lot. Does that sound right to you?

If necessary, illustrate with the following figures:
- Weekly income in \(^\text{FRSDate}\): \(^{\text{P}^}\text{FRSIncome}\)
- Weekly income now - best estimate: \(^{\text{P}^}\text{TotWInc}\)

If respondent disagrees with direction of change, or with last time's figure, reassure them that this may be our mistake, not theirs.

(1) Yes - thinks income has gone down (this much)
(2) No - doesn't think income has gone down (this much)
(3) Not sure / can't remember
**Blocks: ENR0204B.QCircChg**

**INotDn**

So would you say that your income has... READ OUT:

(1) only gone down a little,
(2) gone up, or
(3) stayed about the same?
(4) (Not sure / can't remember)

**IWhyUp1**

What, in particular, has caused your income to go up since we last spoke to you?

What other reasons? CODE ALL THAT APPLY.

SET [6] OF
(1) Started receiving a pension
(2) Got an increase in my pension
(3) Started work
(4) Changed job
(5) Started to receive benefit(s)
(6) Other reason(s)

**IWhyUp2**

What would you say is the main reason? CODE ONE ONLY.

(1) Started receiving a pension
(2) Got an increase in my pension
(3) Started work
(4) Changed job
(5) Started to receive benefit(s)
(6) Other reason(s)

**XIWhyUp**

INTERVIEWER: SPECIFY THE 'OTHER' REASON.

STRING[100]
IWhyDn1

What do you think has caused your income to go down since we last spoke to you?
What other reasons? CODE ALL THAT APPLY.

SET [5] OF
(1) Changed job
(2) Stopped paid work
(3) Stopped receiving benefit(s)
(4) Lower interest rates / Reduced income from savings
(5) Other reason(s)

IWhyDn2

What would you say is the main reason? CODE ONE ONLY.

(1) Changed job
(2) Stopped paid work
(3) Stopped receiving benefit(s)
(4) Lower interest rates / Reduced income from savings
(5) Other reason(s)

XIWhyDn

INTERVIEWER: SPECIFY THE 'OTHER' REASON.

STRING[100]
ASK IF: NOT (QEligib.MIGFRS = Sure)

ChgSav

SHOW CARD H.
People's circumstances can change over time, and this can sometimes affect their savings. Have you or partner been affected by any of the things listed on this card since we last spoke to you in ^FRSDate? Any others? CODE ALL THAT APPLY.

1. Spent some savings
2. Lent money to a friend or family member
3. Had to pay large unexpected bill
4. Sold some shares/investments
5. Drop in value of savings/investments
6. Added to savings
7. Received lump sum from retirement
8. Received money from an inheritance
9. Received money from an insurance policy
10. Took some capital from the value of my home
11. None of these

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: SampType = ENR
AND: (QSavAss.AssRange > 0) AND ((FRSAssets < 8000) AND (QSavAss.AssMax > 8000)) OR ((QSavAss.AssMax <= 8000) AND (FRSAssets < QSavAss.AssMin))

ASeemUp

We are interested in how people's circumstances can change over time. Compared with the last time we spoke to you in ^FRSDate, it seems that your savings/investments have gone up quite a lot. Does that sound right to you?

IF NECESSARY, ILLUSTRATE WITH THE FOLLOWING FIGURES
SAVINGS IN ^FRSDate: ^PFRSAssets
SAVINGS NOW- BEST ESTIMATE: ^PQSavAss.AssTot
SAVINGS NOW - RANGE: ^PQSavAss.AssMin - ^PQSavAss.AssMax

IF RESPONDENT DISAGREES WITH DIRECTION OF CHANGE, OR WITH LAST TIME'S FIGURE, REASSURE THEM THAT THIS MAY BE OUR MISTAKE, NOT THEIRS.

(1) Yes - thinks savings have gone up (this much)
(2) No - doesn't think savings have gone up (this much)
(3) Not sure / can't remember
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: SampType = ENR
   AND: (QSavAss.AssRange = 0) AND ((QSavAss.AssMax > 8000) AND (QSavAss.AssUp >= 1000))

ASeemUp

We are interested in how people's circumstances can change over time. Compared with the last time we spoke to you in ^FRSDate, it seems that your savings/investments have gone up quite a lot. Does that sound right to you?
IF NECESSARY, ILLUSTRATE WITH THE FOLLOWING FIGURES
SAVINGS IN ^FRSDate: ^P^FRSAssets
SAVINGS NOW- BEST ESTIMATE: ^P^QSavAss.AssTot
SAVINGS NOW - RANGE: ^P^QSavAss.AssMin - ^P^QSavAss.AssMax
IF RESPONDENT DISAGREES WITH DIRECTION OF CHANGE, OR WITH LAST TIME’S FIGURE, REASSURE THEM THAT THIS MAY BE OUR MISTAKE, NOT THEIRS.

(1) Yes - thinks savings have gone up (this much)
(2) No - doesn't think savings have gone up (this much)
(3) Not sure / can't remember

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: SampType = ENR
   AND: (QSavAss.AssRange = 0) AND ((QSavAss.AssMax <= 8000) AND (QSavAss.AssUp >= 2000))

ASeemUp

We are interested in how people's circumstances can change over time. Compared with the last time we spoke to you in ^FRSDate, it seems that your savings/investments have gone up quite a lot. Does that sound right to you?
IF NECESSARY, ILLUSTRATE WITH THE FOLLOWING FIGURES
SAVINGS IN ^FRSDate: ^P^FRSAssets
SAVINGS NOW- BEST ESTIMATE: ^P^QSavAss.AssTot
SAVINGS NOW - RANGE: ^P^QSavAss.AssMin - ^P^QSavAss.AssMax
IF RESPONDENT DISAGREES WITH DIRECTION OF CHANGE, OR WITH LAST TIME’S FIGURE, REASSURE THEM THAT THIS MAY BE OUR MISTAKE, NOT THEIRS.

(1) Yes - thinks savings have gone up (this much)
(2) No - doesn't think savings have gone up (this much)
(3) Not sure / can't remember

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: SampType = PC
   AND: ((QSavAss.AssRange > 0) AND (FRSAssets < QSavAss.AssMin)) OR ((QSavAss.AssRange = 0) AND (QSavAss.AssUp >= 2000))

ASeemUp

We are interested in how people's circumstances can change over time. Compared with the last time we spoke to you in ^FRSDate, it seems that your savings/investments have gone up quite a lot. Does that sound right to you?
IF NECESSARY, ILLUSTRATE WITH THE FOLLOWING FIGURES
SAVINGS IN ^FRSDate: ^P^FRSAssets
SAVINGS NOW- BEST ESTIMATE: ^P^QSavAss.AssTot
SAVINGS NOW - RANGE: ^P^QSavAss.AssMin - ^P^QSavAss.AssMax
IF RESPONDENT DISAGREES WITH DIRECTION OF CHANGE, OR WITH LAST TIME’S FIGURE, REASSURE THEM THAT THIS MAY BE OUR MISTAKE, NOT THEIRS.

(1) Yes - thinks savings have gone up (this much)
(2) No - doesn't think savings have gone up (this much)
(3) Not sure / can't remember
**ANotUp**

So would you say that your savings have...READ OUT:

(1) ...only gone up a little,
(2) ...gone down, or
(3) ...stayed about the same?
(4) (Not sure / can't remember)

**ASeemDn**

We are interested in how people's circumstances can change over time. Compared with the last time we spoke to you in \(^{\text{FRSDate}}\), it seems that your savings/investments have gone down quite a lot. Does that sound right to you?

IF NECESSARY, ILLUSTRATE WITH THE FOLLOWING FIGURES

SAVINGS IN \(^{\text{FRSDate}}\): \(^{\text{P}}\)\(\text{FRSAssets}^{\phantom{\text{F}}}\)
SAVINGS NOW- BEST ESTIMATE: \(^{\text{P}}\)\(\text{QSavAss.AssTot}^{\phantom{\text{F}}}\)
SAVINGS NOW - RANGE: \(^{\text{P}}\)\(\text{QSavAss.AssMin}^{\phantom{\text{F}}} - \text{QSavAss.AssMax}^{\phantom{\text{F}}}\)

IF RESPONDENT DISAGREES WITH DIRECTION OF CHANGE, OR WITH LAST TIME'S FIGURE, REASSURE THEM THAT THIS MAY BE OUR MISTAKE, NOT THEIRS.

(1) Yes - thinks income has gone down (this much)
(2) No - doesn't think income has gone down (this much)
(3) Not sure / can't remember

**ASeemDn**

We are interested in how people's circumstances can change over time. Compared with the last time we spoke to you in \(^{\text{FRSDate}}\), it seems that your savings/investments have gone down quite a lot. Does that sound right to you?

IF NECESSARY, ILLUSTRATE WITH THE FOLLOWING FIGURES

SAVINGS IN \(^{\text{FRSDate}}\): \(^{\text{P}}\)\(\text{FRSAssets}^{\phantom{\text{F}}}\)
SAVINGS NOW- BEST ESTIMATE: \(^{\text{P}}\)\(\text{QSavAss.AssTot}^{\phantom{\text{F}}}\)
SAVINGS NOW - RANGE: \(^{\text{P}}\)\(\text{QSavAss.AssMin}^{\phantom{\text{F}}} - \text{QSavAss.AssMax}^{\phantom{\text{F}}}\)

IF RESPONDENT DISAGREES WITH DIRECTION OF CHANGE, OR WITH LAST TIME'S FIGURE, REASSURE THEM THAT THIS MAY BE OUR MISTAKE, NOT THEIRS.

(1) Yes - thinks income has gone down (this much)
(2) No - doesn't think income has gone down (this much)
(3) Not sure / can't remember
ASK IF: NOT (QEligib.MIGFRS = Sure) 
AND: SampType = PC
AND: ((QSavAss.AssRange > 0) AND (FRSAssets > QSavAss.AssMax)) OR ((QSavAss.AssRange = 0) AND (QSavAss.AssDown >= 2000))

ASeemDn

We are interested in how people's circumstances can change over time. Compared with the last time we spoke to you in ^FRSDate, it seems that your savings/investments have gone down quite a lot. Does that sound right to you?

IF NECESSARY, ILLUSTRATE WITH THE FOLLOWING FIGURES
SAVINGS IN ^FRSDate: ^P^FRSAssets
SAVINGS NOW- BEST ESTIMATE: ^P^QSavAss.AssTot
SAVINGS NOW - RANGE: ^P^QSavAss.AssMin - ^P^QSavAss.AssMax

IF RESPONDENT DISAGREES WITH DIRECTION OF CHANGE, OR WITH LAST TIME'S FIGURE, REASSURE THEM THAT THIS MAY BE OUR MISTAKE, NOT THEIRS.

(1) Yes - thinks income has gone down (this much)
(2) No - doesn't think income has gone down (this much)
(3) Not sure / can't remember

ASK IF: NOT (QEligib.MIGFRS = Sure) 
AND: ASeemDn IN [NotDown, NotSure]

ANotDn

So would you say that your savings have...READ OUT:

(1) ...only gone down a little,
(2) ...gone up, or
(3) ...stayed about the same?
(4) (Not sure / can't remember)

ASK IF: NOT (QEligib.MIGFRS = Sure) 
AND: (ASeemUp = SavUp) OR (ANotDn = SavUp)

AWhyUp1

What, in particular, has caused your savings to go up since we last spoke to you? What other reasons? CODE ALL THAT APPLY.

SET [6] OF
(1) Added to savings
(2) Received lump sum from retirement
(3) Received money from an inheritance
(4) Received money from an insurance policy
(5) Took some capital from the value of my house
(6) Other reason(s)
ASK IF: NOT (QEiligib.MIGFRS = Sure)
    AND: (ASeemUp = SavUp) OR (ANotDn = SavUp)
    AND: AWhyUp1.CARDINAL > 1

AWhyUp2

What would you say is the main reason? CODE ONE ONLY.

1. Added to savings
2. Received lump sum from retirement
3. Received money from an inheritance
4. Received money from an insurance policy
5. Took some capital from the value of my house
6. Other reason(s)

ASK IF: NOT (QEiligib.MIGFRS = Sure)
    AND: (ASeemUp = SavUp) OR (ANotDn = SavUp)
    AND: (Other IN AWhyUp1) OR (AWhyUp2 = Other)

XAWhyUp

INTERVIEWER: SPECIFY THE 'OTHER' REASON.

STRING[100]

ASK IF: NOT (QEiligib.MIGFRS = Sure)
    AND: (ASeemDn = SavDown) OR (ANotUp = SavDown)

AWhyDn1

What do you think has caused your savings to go down since we last spoke to you? What other reasons? CODE ALL THAT APPLY.

SET [6] OF
1. Spent some savings
2. Lent money to a friend or family member
3. Had to pay large unexpected bill
4. Sold some shares/investments
5. Drop in value of savings/investments
6. Other reason(s)

ASK IF: NOT (QEiligib.MIGFRS = Sure)
    AND: (ASeemDn = SavDown) OR (ANotUp = SavDown)
    AND: AWhyDn1.CARDINAL > 1

AWhyDn2

What would you say is the main reason? CODE ONE ONLY.

1. Spent some savings
2. Lent money to a friend or family member
3. Had to pay large unexpected bill
4. Sold some shares/investments
5. Drop in value of savings/investments
6. Other reason(s)
**ASK IF:** NOT (QEligib.MIGFRS = Sure) 
**AND:** (ASeemDn = SavDown) OR (ANotUp = SavDown) 
**AND:** (Other IN AWhyDn1) OR (AWhyDn2 = Other)

**XAWhyDn**

INTERVIEWER: SPECIFY THE 'OTHER' REASON.

STRING[100]
ENR0204B.QENRCPRO

**Intro**

I am now going to ask you some questions about your experience of claiming MIG since ^FRSDate.

(1) Press 1 and <Enter> to continue.

**CurrIntr**

You've told me that you are getting Minimum Income Guarantee/Income Support for pensioners at the moment...

INTERVIEWER: PRESS <ENTER> TO CONTINUE.

(1) Continue

**PastIntr**

You've told me that you have received Minimum Income Guarantee/Income Support since ^FRSDate, but you're not currently getting it.

INTERVIEWER: PRESS <ENTER> TO CONTINUE.

(1) Continue

**FailIntr**

You've told me that since ^FRSDate you have made a claim for Minimum Income Guarantee/Income Support for pensioners, which turned out to be unsuccessful.

INTERVIEWER: PRESS <ENTER> TO CONTINUE.

(1) Continue
ASK IF: NOT (QEligib.MIGFRS = Sure) AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes) AND: (QSrcInc.Status IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)

YApply

[*] Thinking back, what was it that made you and_partner decide to apply for Minimum Income Guarantee or Income Support?
   PROBE: Anything else? What was that?
   CODE ALL THAT APPLY.

SET [10] OF
(1) Advised/encouraged by Claimline advisor
(2) Advised by other (non-Claimline) professional/claims advisor
(3) Advised etc. by friend/relative/neighbour
(4) Told might be eligible (by professional/claims advisor)
(5) Saw/heard advert/poster/leaflet etc.
(6) Personal circumstances changed (eg. spouse died)
(7) Large bill/household item to buy
(8) Having difficulty managing on income
(9) Found out I was eligible (GENERAL)
(10) Other (DESCRIBE AT NEXT QUESTION)

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes) AND: (QSrcInc.Status IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes) AND: YApply.CARDINAL > 1

XYApply

INTERVIEWER: DESCRIBE THESE 'OTHER' REASONS.

STRING[100]

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes) AND: (QSrcInc.Status IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes) AND: YApply.CARDINAL > 1

WPartic

[*] What was the main reason you decided to apply?
   CODE ONE ONLY.

(1) Advised/encouraged by Claimline advisor
(2) Advised by other (non-Claimline) professional/claims advisor
(3) Advised etc. by friend/relative/neighbour
(4) Told might be eligible (by professional/claims advisor)
(5) Saw/heard advert/poster/leaflet etc.
(6) Personal circumstances changed (eg. spouse died)
(7) Large bill/household item to buy
(8) Having difficulty managing on income
(9) Found out I was eligible (GENERAL)
(10) Other (DESCRIBE AT NEXT QUESTION)
**ASK IF:** NOT (QEligib.MIGFRS = Sure)
\[\text{AND: } (\text{DMStatus IN \{CurRecip .. FailedC\}}) \text{ OR (QEligib.PCMIGPst = Yes})\]
\[\text{AND: } (\text{QSrcInc.Status IN \{CurRecip .. FailedC\}}) \text{ OR (QEligib.PCMIGPst = Yes})\]
\[\text{AND: } \text{YApply.CARDINAL} > 1\]
\[\text{AND: } \text{WPartic} = \text{Other}\]

**XWPartic**

INTERVIEWER: DESCRIBE THESE 'OTHER' REASONS.

STRING[100]

**ASK IF:** NOT (QEligib.MIGFRS = Sure)
\[\text{AND: } (\text{DMStatus IN \{CurRecip .. FailedC\}}) \text{ OR (QEligib.PCMIGPst = Yes})\]

**FormHelp**

Did anyone help you with your claim form for Minimum Income Guarantee/Income Support - for example a friend, a family member, or a professional person such as a social worker?

(1) Yes
(2) No
(3) Can't remember/don't know

**ASK IF:** NOT (QEligib.MIGFRS = Sure)
\[\text{AND: } (\text{DMStatus IN \{CurRecip .. FailedC\}}) \text{ OR (QEligib.PCMIGPst = Yes})\]
\[\text{AND: } \text{FormHelp} = \text{Yes}\]

**WhoHelp**

Who helped you?

Anyone else?

CODE ALL THAT APPLY.

SET [9] OF
(1) Husband/Wife/Partner
(2) Son or daughter (inc. step-children)
(3) Other relative
(4) Friend
(5) Neighbour
(6) Professional person (e.g. Social Worker, Nurse, Doctor, etc)
(7) Advisor (e.g. CAB, Help the Aged, Age Concern, LA Welfare Rights officer, etc)
(8) (Any mention of) DWP/DSS
(9) Anyone else
**Ask If:** NOT (QEligib.MIGFRS = Sure)
   **And:** (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)
   **And:** FormHelp = Yes

**MuchHelp**

SHOW CARD 1.
Thinking about the help you received with the application, how much of it would you say that you did
yourself - using one of the answers on this card?

(1) I did most of it myself
(2) I got help with about half of it
(3) Someone else did most of it
(4) Someone else did all of it
(5) (Can't remember)

**Ask If:** NOT (QEligib.MIGFRS = Sure)
   **And:** (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)

**AwareCL1**

Since May 2000, pensioners have been able to apply for the Minimum Income Guarantee/Income Support
using a telephone Claimline.
Have you heard of this Claimline?

(1) Yes - heard of the Claimline
(2) No - not heard of the Claimline
(3) Not sure/don't know

**Ask If:** NOT (QEligib.MIGFRS = Sure)
   **And:** (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)
   **And:** AwareCL1 <> YesCLine

**AwareCL2**

Pensioners who call the Claimline can speak to an Advisor who fills in the application form for you, over
the phone.
Can I just check: have you heard of this?

(1) Yes - heard of this service
(2) No - not heard of this service
(3) Not sure/don't know

**Ask If:** NOT (QEligib.MIGFRS = Sure)
   **And:** (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)
   **And:** (AwareCL1 = YesCLine) OR (AwareCL2 = YesCLine)

**CallCL**

Have you ever called this Claimline?
IF YES: Was this to claim the Minimum Income Guarantee/Income Support, to find out more information
about it, or for some other reason?
CODE FIRST THAT APPLIES.

(1) YES - To make a claim
(2) YES - To enquire about MIG/IS
(3) YES - Some other reason (DESCRIBE AT NEXT QUESTION)
(4) NO - Not contacted
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)
   AND: (AwareCL1 = YesCLine) OR (AwareCL2 = YesCLine)
   AND: CallCL = Other

XCallCL

INTERVIEWER: DESCRIBE THESE 'OTHER' REASONS.

STRING[100]

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)
   AND: (AwareCL1 = YesCLine) OR (AwareCL2 = YesCLine)
   AND: CallCL <> Claim

NuseCL

Can you tell me why you didn't make a claim for the Minimum Income Guarantee or Income Support over the phone?

SET [13] OF
(1) Don't like talking on the phone
(2) Find it difficult to hear over telephone/hearing problems
(3) Concerned about giving personal/confidential information over the phone
(4) Keep you on hold a long time before call answered
(5) Difficult to get through (always engaged)
(6) Don't like the way in which calls can be dealt with by operators
(7) Worried about the cost of call/didn't know was free
(8) Didn't know could claim over the phone
(9) Prefer to talk to someone in person
(10) Didn't have all the necessary information to hand
(11) Didn't know about the claim line at the time
(12) Claim line didn't exist at the time I made my claim
(13) Other (DESCRIBE AT NEXT QUESTION)

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)
   AND: (AwareCL1 = YesCLine) OR (AwareCL2 = YesCLine)
   AND: CallCL <> Claim
   AND: Other IN NuseCL

XNUseCL

INTERVIEWER: DESCRIBE THESE 'OTHER' REASONS.

STRING[100]
I am now going to ask you some questions about your experience of claiming the Minimum Income Guarantee/Income Support using the Claimline, and your feelings about the claim process. So to start off, did you find it acceptable to make your claim for Minimum Income Guarantee/Income Support over the telephone, or would you have preferred to do it in some other way?

(1) Found it acceptable  
(2) Would have preferred some other way  
(3) (Can't say)

How would you have preferred to make your claim?

(1) By post  
(2) Face to face - at home  
(3) Face to face - some other way  
(4) Some other way (SPECIFY AT NEXT QUESTION)  
(5) Any way, other than the phone

INTERVIEWER: DESCRIBE THE 'OTHER' WAYS.
ASK IF: NOT (QEligib.MIGFRS = Sure)  
  AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)  
  AND: (AwareCL1 = YesCLine) OR (AwareCL2 = YesCLine)  
  AND: (CallCL = Claim) AND ((MuchHelp = LowHelp) OR (MuchHelp = MidHelp))

HowForm

Once you had completed the claim form over the phone, you would have been sent a copy of it to check. Did you return the completed form to the DSS/DWP in the post, or did you take it to your local Benefit Office?

(1) In the post  
(2) Took to local benefit office  
(3) Did not complete/return form  
(4) Can't remember/don't know

ASK IF: NOT (QEligib.MIGFRS = Sure)  
  AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)  
  AND: (AwareCL1 = YesCLine) OR (AwareCL2 = YesCLine)  
  AND: (CallCL = Claim) AND ((MuchHelp = LowHelp) OR (MuchHelp = MidHelp))  
  AND: HowForm = NForm

YNotWill

Can you tell me why you didn't complete/return your form?

STRING[150]

ASK IF: NOT (QEligib.MIGFRS = Sure)  
  AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)  
  AND: (AwareCL1 = YesCLine) OR (AwareCL2 = YesCLine)  
  AND: (CallCL = Claim) AND ((MuchHelp = LowHelp) OR (MuchHelp = MidHelp))  
  AND: HowForm = Post  
  AND: DocForm = Yes

DocForm

Were you asked to send any other documents along with your completed claim form - for example Building Society books, or information about any pensions that you have?

(1) Yes  
(2) No  
(3) Can't remember/don't know

ASK IF: NOT (QEligib.MIGFRS = Sure)  
  AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)  
  AND: (AwareCL1 = YesCLine) OR (AwareCL2 = YesCLine)  
  AND: (CallCL = Claim) AND ((MuchHelp = LowHelp) OR (MuchHelp = MidHelp))  
  AND: HowForm = Post  
  AND: DocForm = Yes

ViewPh3

Did you find it acceptable, or unacceptable, to send these documents in the post?

(1) Acceptable  
(2) Unacceptable  
(3) (Can't say)
ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)
AND: ((AwareCL1 <> YesCLine) AND (AwareCL2 <> YesCLine)) OR (CallCL <> Claim)
AND: (FormHelp = No) OR ((FormHelp = Yes) AND (MuchHelp IN [LowHelp .. MidHelp]))

StepIntr

Now I'd like to talk about some of the steps that are involved in claiming the Minimum Income Guarantee or Income Support. For each one, I'd like you to tell me how you felt about it when you claimed, using one of the answers on this card. For each thing I mention, just tell me how acceptable you found it.

INTERVIEWER: PRESS <ENTER> TO CONTINUE.

(1) Continue

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)
AND: ((AwareCL1 <> YesCLine) AND (AwareCL2 <> YesCLine)) OR (CallCL <> Claim)
AND: (FormHelp = No) OR ((FormHelp = Yes) AND (MuchHelp IN [LowHelp .. MidHelp]))

FormType

When you made your claim, you will have filled in a claim form which asked you about your personal circumstances, and any income or savings that you had. Can you remember whether the form you completed was...

RUNNING PROMPT...

(1) ...about ten pages long, or
(2) was it much longer than that?
(3) (SPONTANEOUS) Someone else filled in the form for me
(4) Don't know/Can't remember

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMIGPst = Yes)
AND: ((AwareCL1 <> YesCLine) AND (AwareCL2 <> YesCLine)) OR (CallCL <> Claim)
AND: (FormHelp = No) OR ((FormHelp = Yes) AND (MuchHelp IN [LowHelp .. MidHelp]))
AND: (FormType = ShortFrm) OR (FormType = LongForm)

FormFill

Did you find it acceptable, or unacceptable, to fill in a claim form of this length?

(1) Acceptable
(2) Unacceptable
(3) (Can't say)
**FinanceQ**

The claim form will have asked about your financial circumstances, such as the amount and source of any income and savings that you have. Did you find it acceptable, or unacceptable, to answer questions of this nature?

1. Acceptable
2. unacceptable
3. Can't say

**Evidence**

When you made your claim, were you asked by the Benefits Agency to provide evidence of your financial circumstances, such as Building Society books, or information about any pensions that you had?

1. Yes
2. No
3. Can't remember/don't know

**Evidenc2**

Did you find it acceptable, or unacceptable, to provide information of this nature to the Benefits Agency?

1. Acceptable
2. Unacceptable
3. Can't say
**WhereInt**

When you made your claim for Minimum Income Guarantee/Income Support, did you ever speak to someone from the Benefits Agency in person about your claim?

IF 'Yes', ASK Where did you speak to them?

(1) At home
(2) At local Social Security office
(3) Didn't speak to anyone in person

**OfficInt**

Did you find it acceptable, or unacceptable, to visit the local Social Security office to discuss your claim?

(1) Acceptable
(2) Unacceptable
(3) Can't say

**ToldWhy**

You've told me that your claim for Minimum Income Guarantee/Income Support was unsuccessful. Do you remember the reasons that you were given for your claim being unsuccessful?

(1) Yes
(2) No
(3) Can't remember/don't know
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMSIGPst = Yes)
   AND: (QSrcInc.Status = FailedC) OR (QEligib.PCMSIGPst = Yes)
   AND: ToldWhy = Yes

RTurnD

What reasons were you given?
INTERVIEWER: PROBE FOR ALL REASONS

(1) My/our income was too high
(2) I/we had too much capital
(3) Other (SPECIFY AT NEXT QUESTION)

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMSIGPst = Yes)
   AND: (QSrcInc.Status = FailedC) OR (QEligib.PCMSIGPst = Yes)
   AND: ToldWhy = Yes
   AND: RTurnD = Other

XRTurnD

INTERVIEWER: PLEASE SPECIFY OTHER REASON(S)
STRING[100]

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMSIGPst = Yes)
   AND: (QSrcInc.Status = FailedC) OR (QEligib.PCMSIGPst = Yes)
   AND: ToldWhy = Yes

AcceptRea

[*] Did you understand the reasons why your claim was turned down?

   (1) Yes
   (2) No

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: (DMStatus IN [CurRecip .. FailedC]) OR (QEligib.PCMSIGPst = Yes)
   AND: (QSrcInc.Status = FailedC) OR (QEligib.PCMSIGPst = Yes)

ReApply

Sometimes the rules about benefits change, so that people who have made unsuccessful claims in the past may be eligible to claim in the future. Bearing this in mind, how likely do you think it is that you will make another claim for the Minimum Income Guarantee in the future?

   (1) Will DEFINITELY claim in the future
   (2) Will PROBABLY claim in the future
   (3) Will NOT claim in the future
   (4) Can't say
ENR0204B.QENRMMeaT

ASK IF: NOT (QEligib.MIGFRS = Sure)
       AND: DMStatus = ENRMIG

IntroNC

SHOW CARD J.
Now I'd like to read out some reasons that people have given for not claiming the Minimum Income Guarantee when they might be entitled to it. I'd like you to tell me if any of these apply to you.

For each statement I read out, please tell me if this is something you ...agree with, or disagree with... using one of the answers on this card.

(1) Press 1 and <Enter> to continue.

ASK IF: NOT (QEligib.MIGFRS = Sure)
       AND: DMStatus = ENRMIG

ENRView1

SHOW CARD J.

[*] I would rather manage without, if I could.

(1) Agree strongly
(2) Agree slightly
(3) Neither agree nor disagree
(4) Disagree slightly
(5) Disagree strongly
(6) (Don't know/can't say)

ASK IF: NOT (QEligib.MIGFRS = Sure)
       AND: DMStatus = ENRMIG

ENRView2

SHOW CARD J.

[*] I would not like having to ask for extra money.

(1) Agree strongly
(2) Agree slightly
(3) Neither agree nor disagree
(4) Disagree slightly
(5) Disagree strongly
(6) (Don't know/can't say)


**ENRView3**

SHOW CARD J.

[*] I feel I would lose my independence.

(1) Agree strongly  
(2) Agree slightly  
(3) Neither agree nor disagree  
(4) Disagree slightly  
(5) Disagree strongly  
(6) (Don't know/can't say)

**ENRView4**

SHOW CARD J.

[*] I wouldn't want to ask and be turned down.

(1) Agree strongly  
(2) Agree slightly  
(3) Neither agree nor disagree  
(4) Disagree slightly  
(5) Disagree strongly  
(6) (Don't know/can't say)

**ENRView5**

SHOW CARD J.

[*] I don't feel I need the money enough to make a claim.

(1) Agree strongly  
(2) Agree slightly  
(3) Neither agree nor disagree  
(4) Disagree slightly  
(5) Disagree strongly  
(6) (Don't know/can't say)
ENRView6

SHOW CARD J.

[*] I feel my pride would be affected.

(1) Agree strongly  
(2) Agree slightly  
(3) Neither agree nor disagree  
(4) Disagree slightly  
(5) Disagree strongly  
(6) (Don’t know/can’t say)

ENRView7

SHOW CARD J.

[*] I would only claim if I knew I was entitled.

(1) Agree strongly  
(2) Agree slightly  
(3) Neither agree nor disagree  
(4) Disagree slightly  
(5) Disagree strongly  
(6) (Don’t know/can’t say)

ENRView8

SHOW CARD J.

[*] I would feel I was accepting charity.

(1) Agree strongly  
(2) Agree slightly  
(3) Neither agree nor disagree  
(4) Disagree slightly  
(5) Disagree strongly  
(6) (Don’t know/can’t say)
ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: DMStatus = ENRMIG

ENRView9

SHOW CARD J.

[*] I would be more likely to apply for something, if I knew most pensioners were entitled to it.

(1) Agree strongly
(2) Agree slightly
(3) Neither agree nor disagree
(4) Disagree slightly
(5) Disagree strongly
(6) (Don't know/can't say)
A SK IF: \( NOT (QEligib.MIGFRS = Sure) \)
\quad \text{AND}: \ DMStatus = ENRMIG

**ThougMIG**

In your present circumstances, have you and partner thought about applying for the Minimum Income Guarantee or Income Support?

(1) Yes
(2) No

A SK IF: \( NOT (QEligib.MIGFRS = Sure) \)
\quad \text{AND}: \ DMStatus = ENRMIG
\quad \text{AND}: \ ThougMIG = Yes

**TSerMIG**

[*] How seriously have you thought about applying for the Minimum Income Guarantee or Income Support? Have you thought about it...RUNNING PROMPT...

(1) ...very seriously,
(2) quite seriously,
(3) or not very seriously?
(4) SPONTANEOUS ONLY - (Can’t say)

A SK IF: \( NOT (QEligib.MIGFRS = Sure) \)
\quad \text{AND}: \ DMStatus = ENRMIG

**AdvisMIG**

Can I just check, has anyone ever advised you to claim the Minimum Income Guarantee or Income Support?

(1) Yes
(2) No
**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** DMStatus = ENRMIG  
**AND:** AdvisMIG = Yes

**WAdMIG**

Who advised you to claim the Minimum Income Guarantee or Income Support? Anyone else?

CODE ALL THAT APPLY.

1. Citizens Advice Bureau  
2. Housing Officer/Housing Benefit office  
3. Staff at the BA office  
4. Claimline advisor  
5. Doctor/ nurse/ other health professional  
6. Social Worker  
7. Home Help/ Home Care Assistant  
8. Other professional (eg. vicar, MP, solicitor)  
9. Other advice agency/ community group  
10. Friend or relative  
11. Anyone else

**YConMIG**

[*] Thinking back, what was it that made you and partner think about the idea of applying for Minimum Income Guarantee or Income Support on that occasion?  
PROBE: Anything else? What was that?  
CODE ALL THAT APPLY.

SET [10] OF  
1. Advised/encouraged by Claimline advisor  
2. Advised by other (non-Claimline) professional/claims advisor  
3. Advised etc. by friend/ relative/ neighbour  
4. Told might be eligible (by professional/claims advisor)  
5. Saw/heard advert/ poster/ leaflet etc.  
6. Personal circumstances changed (eg. spouse died)  
7. Large bill / household item to buy  
8. Having difficulty managing on income  
9. Thought I might be eligible  
10. Other (DESCRIBE AT NEXT QUESTION)

**XYConMIG**

INTERVIEWER: DESCRIBE 'OTHER' REASON(S).

STRING[100]
ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: DMStatus = ENRMIG  
AND: (TSerMIG = VSer) OR (TSerMIG = QSer)

YConsid

Did anything in particular happen that made you consider it?

(1) Yes  
(2) No  
(3) Can't remember/don't know

ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: DMStatus = ENRMIG  
AND: (TSerMIG = VSer) OR (TSerMIG = QSer)  
AND: YConsid = Yes

WCnMIG

[*] What was it, in particular, that happened?  
PROBE: Anything else?  

SET [10] OF  
(1) Advised/encouraged by Claimline advisor  
(2) Advised by other (non-Claimline) professional/claims advisor  
(3) Advised etc. by friend/relative/neighbour  
(4) Told might be eligible (by professional/claims advisor)  
(5) Saw/heard advert/ poster/ leaflet etc.  
(6) Personal circumstances changed (eg. spouse died)  
(7) Large bill / household item to buy  
(8) Having difficulty managing on income  
(9) Thought I might be eligible  
(10) Other (DESCRIBE AT NEXT QUESTION)

ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: DMStatus = ENRMIG  
AND: (TSerMIG = VSer) OR (TSerMIG = QSer)  
AND: YConsid = Yes  
AND: Other IN WCnMIG

XWCnMIG

INTERVIEWER: DESCRIBE 'OTHER' REASON(S).  
STRING[100]

ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: DMStatus = ENRMIG

WhyNMIG

[*] Why have you not made a claim for the Minimum Income Guarantee or Income Support since we last spoke to you in ^FRSDate? Any other reasons?  
STRING[150]
Ask IF: NOT (QEligib.MIGFRS = Sure) 
AND: DMStatus = ENRMIG 
AND: ((Edit = Yes) OR (CodeNow = Yes)) AND (WhyNMIG = RESPONSE)

**Code1**

NOW CODE THE ANSWER to 'WhyNMIG', USING 'FRAME 1'.
CODE ALL THAT APPLY (Max 8), EVEN IF CODES ARE NOT VISIBLE ON SCREEN.

\^WhyNMIG

SET [8] OF 
(11) Told I was not eligible - working
(12) .... - savings
(13) .... - income
(14) .... - not further specified
(15) .... - other
(21) Think I am not eligible - working
(22) .... - savings
(23) .... - income
(24) .... - not further specified
(25) .... - other
(31) Apply only if eligibility certain
(32) Previous claim(s) unsuccessful
(33) Previous claim low award
(34) Applied, not/never heard
(41) Bad treatment, etc
(42) Aggravation/rigmarole/bother
(43) Forms / paperwork
(44) Have to supply personal details
(45) Reading / language difficulties
(46) Other aspects of process
(51) Independence / pride
(52) Don't want to claim - not further specified
(53) Spouse/partner doesn't want to claim
(61) Can manage / don't need extra
(71) Depends on amount/value of claim
(72) Loss of other benefits
(81) Circumstances may change / have changed
(91) Didn't know about it/haven't heard of it
(92) Never thought about it
(95) Not got round to it
(97) Any OTHER answer
ENR0204B.QENRChg

**IntroA**

I'm now going to tell you a little bit about the claims process for the Minimum Income Guarantee/Income Support, and I'd like you to tell me what you think about it.

(1) Press 1 and <Enter> to continue.

**IntroB**

The Government has recently introduced some changes to the claims process for the Minimum Income Guarantee/Income Support for pensioners. You may have heard of some of these - but others you may not have heard of. I am now going to tell you about these changes, and I'd like you to tell me what you think of them.

(1) Press 1 and <Enter> to continue.

**ClaimLne**

INTERVIEWER SAY: 'Pensioners can call a telephone claim line and speak to an advisor, who will fill in the application form for Minimum Income Guarantee/Income Support over the telephone'.

(1) Acceptable
(2) Would prefer to apply some other way
(3) Don't know/can't say
(4) Wouldn't claim irrespective of amount

**HowPrf2**

How would you prefer to make your claim?

(1) By post
(2) Face to face - at home
(3) Face to face - some other way
(4) Some other way (SPECIFY AT NEXT QUESTION)
(5) Any way, other than the phone

XHowPrf2

INTERVIEWER: DESCRIBE THE 'OTHER' WAYS.

STRING[100]

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: DMStatus IN [ENRMIG, PstRecip, FailedC] AND: NOT (QENRCPro.FormType IN [ShortFrm])

NewForm

People claiming the Minimum Income Guarantee/Income Support have to complete a claim form which is about 10 pages long. Would you find it acceptable, or unacceptable, to complete a claim form of this length?

(1) Acceptable
(2) Unacceptable
(3) (Can't say/no opinion)
(4) (Would not apply)

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: DMStatus IN [ENRMIG, PstRecip, FailedC] AND: DMStatus = ENRMIG

GiveInfo

People applying for the Minimum Income Guarantee/Income Support have to give information about their personal and financial circumstances, in order for the Government to work out how much they are entitled to. Would you find it acceptable, or unacceptable, to give information of this nature?

(1) Acceptable
(2) Unacceptable
(3) (Can't say/no opinion)
(4) (Would not apply)

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: DMStatus IN [ENRMIG, PstRecip, FailedC] AND: DMStatus = ENRMIG

SendDoc

People applying for the Minimum Income Guarantee/Income Support sometimes have to send documents, such as building society books, or information about any pensions they have, to verify their claim. These documents are returned after the claim has been processed. Would you find it acceptable, or unacceptable, to send documents of this kind?

(1) Acceptable
(2) Unacceptable
(3) (Can't say/no opinion)
(4) (Would not apply)
Intro

I'd now like to talk to you about the amount of Minimum Income Guarantee/Income Support you were awarded.

(1) Press 1 and <Enter> to continue.

YStopMIG

(First of all) Can you tell me why you stopped claiming the Minimum Income Guarantee or Income Support?

STRING[150]

PastAmt

Now, thinking back to the amount of Minimum Income Guarantee or Income Support you used to receive. Can you remember the weekly amount of Minimum Income Guarantee you used to get?

INTERVIEWER: IF YES, RECORD TO NEAREST ^P.

1..997

EPastAmt

SHOW CARD K.
Can you give me an estimate from this card?

(1) Less than ^P5 a week
(2) ^P5, less than ^P10 a week
(3) ^P10, less than ^P20 a week
(4) ^P20, less than ^P30 a week
(5) ^P30, less than ^P40 a week
(6) ^P40, less than ^P50 a week
(7) ^P50 or more a week
**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** DMStatus IN [CurRecip, PstRecip]  
**AND:** (QSrcInc.Status = CurRecip) OR (QSrcInc.Status = PstRecip)

**WorthAmt**

[*] Thinking now about the amount of Minimum Income Guarantee or Income Support you ^LENRAmt1. Do you think it was worthwhile claiming to get this amount?

(1) Yes - worthwhile claiming  
(2) No - not worthwhile claiming
ENR0204B.QENRAmt2

**IntroS**

The Minimum Income Guarantee/Income Support for Pensioners tops up the incomes of single pensioners to £98.15 a week.

(1) Press 1 and <Enter> to continue.

**IntroC**

The Minimum Income Guarantee/Income Support for Pensioners tops up the incomes of pensioner couples to £149.80 a week.

(1) Press 1 and <Enter> to continue.

**MGMuch2**

[*] One thing that affects people's decision to apply for the Minimum Income Guarantee/Income Support is how much they would get. Would you make a claim if you knew you were entitled to £2 a week more than you're getting at the moment?

(1) Yes, definitely
(2) Yes, probably
(3) No
(4) Don't know/can't say

**MGMuch5**

[*] Would you make a claim if you knew you'd get an extra £5 per week?

(1) Yes, definitely
(2) Yes, probably
(3) No
(4) Don't know/can't say
(5) Wouldn't claim irrespective of amount
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = ENRMIG
   AND: ((MGMuch2 = YesProb) OR (MGMuch2 = No)) OR (MGMuch2 = CSay)
   AND: ((MGMuch5 = YesProb) OR (MGMuch5 = No)) OR (MGMuch5 = CSay)

MGMuch10

[*] What if you'd get up to £P10 per week? Would you make a claim then?

   (1) Yes, definitely
   (2) Yes, probably
   (3) No
   (4) Don't know/can't say
   (5) Wouldn't claim irrespective of amount

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = ENRMIG
   AND: ((MGMuch2 = YesProb) OR (MGMuch2 = No)) OR (MGMuch2 = CSay)
   AND: ((MGMuch5 = YesProb) OR (MGMuch5 = No)) OR (MGMuch5 = CSay)
   AND: ((MGMuch10 = YesProb) OR (MGMuch10 = No)) OR (MGMuch10 = CSay)

MGMuch20

[*] What if you'd get up to £P20 per week? Would you make a claim then?

   (1) Yes, definitely
   (2) Yes, probably
   (3) No
   (4) Don't know/can't say
   (5) Wouldn't claim irrespective of amount

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = ENRMIG
   AND: ((MGMuch2 = YesProb) OR (MGMuch2 = No)) OR (MGMuch2 = CSay)
   AND: ((MGMuch5 = YesProb) OR (MGMuch5 = No)) OR (MGMuch5 = CSay)
   AND: ((MGMuch10 = YesProb) OR (MGMuch10 = No)) OR (MGMuch10 = CSay)
   AND: ((MGMuch20 = YesProb) OR (MGMuch20 = No)) OR (MGMuch20 = CSay)

MGMuch30

[*] What if you'd get up to £P30 per week? Would you make a claim then?

   (1) Yes, definitely
   (2) Yes, probably
   (3) No
   (4) Don't know/can't say
   (5) Wouldn't claim irrespective of amount
Ask if: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = ENRMIG
   AND: ((MGMuch2 = YesProb) OR (MGMuch2 = No)) OR (MGMuch2 = CSay)
   AND: ((MGMuch5 = YesProb) OR (MGMuch5 = No)) OR (MGMuch5 = CSay)
   AND: ((MGMuch10 = YesProb) OR (MGMuch10 = No)) OR (MGMuch10 = CSay)
   AND: ((MGMuch20 = YesProb) OR (MGMuch20 = No)) OR (MGMuch20 = CSay)
   AND: ((MGMuch30 = YesProb) OR (MGMuch30 = No)) OR (MGMuch30 = CSay)
   AND: (MGMuch40 = No) OR (MGMuch40 = CSay)

MGMuch40

[*] What if you'd get up to £40 per week? Would you make a claim then?

(1) Yes, definitely
(2) Yes, probably
(3) No
(4) Don't know/can't say
(5) Wouldn't claim irrespective of amount

Ask if: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = ENRMIG
   AND: ((MGMuch2 = YesProb) OR (MGMuch2 = No)) OR (MGMuch2 = CSay)
   AND: ((MGMuch5 = YesProb) OR (MGMuch5 = No)) OR (MGMuch5 = CSay)
   AND: ((MGMuch10 = YesProb) OR (MGMuch10 = No)) OR (MGMuch10 = CSay)
   AND: ((MGMuch20 = YesProb) OR (MGMuch20 = No)) OR (MGMuch20 = CSay)
   AND: ((MGMuch30 = YesProb) OR (MGMuch30 = No)) OR (MGMuch30 = CSay)
   AND: (MGMuch40 = No) OR (MGMuch40 = CSay)

MGMin

[*] What is the minimum weekly amount you'd need to get, for you to consider it worthwhile making a claim for the Minimum Income Guarantee/Income Support?

INTERVIEWER: RECORD TO NEAREST £P.

1..997

Ask if: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = ENRMIG

ClaimMG

[*] SHOW CARD L.  
Thinking back over everything we've discussed about the Minimum Income Guarantee/Income Support, how likely is it that you and partner will claim Minimum Income Guarantee? Which of these statements best describes what you think you will do?

(1) Definitely will
(2) Very likely will
(3) Probably will, but not certain
(4) Probably will not, but not certain
(5) Very likely will not, but there's a slight chance
(6) Definitely will not
(7) SPONTANEOUS ONLY : I will never claim the Minimum Income Guarantee

Ask if: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = ENRMIG
   AND: ClaimMG IN [ProbNot .. SpNever]

YNotMIG

[*] Why would you not apply for Minimum Income Guarantee/Income Support? What other reasons?

STRING[150]
ASK IF: NOT (QEligib.MIGFRS = Sure) 
AND: DMStatus = ENRMIG 
AND: ClaimMG IN [ProbNot .. SpNever] 
AND: ((Edit = Yes) OR (CodeNow = Yes)) AND (YNotMIG = RESPONSE)

Code2

NOW CODE THE ANSWER to 'YNotMIG', USING 'FRAME 2'.
CODE ALL THAT APPLY (Max 8), EVEN IF CODES ARE NOT VISIBLE ON SCREEN.

^YNotMIG

SET [8] OF
(21) Think I am not eligible - working
(22) .... - savings
(23) .... - income
(24) .... - not further specified
(25) .... - other
(31) Apply only if eligibility certain
(32) Previous claim(s) unsuccessful
(33) Previous claim low award
(34) Applied, not/never heard
(41) Bad treatment, etc
(42) Aggravation/rigmarole/bother
(43) Forms / paperwork
(44) Have to supply personal details
(45) Reading / language difficulties
(46) Other aspects of process
(51) Independence / pride
(52) Don't want to claim - not further specified
(53) Spouse/partner doesn't want to claim
(61) Can manage / don't need extra
(71) Depends on amount/value of claim
(72) Loss of other benefits
(81) Circumstances may change / have changed
(91) Didn't know about it/haven't heard of it
(92) Never thought about it
(93) Don't like the idea
(94) Need more information/don't know enough about it
(97) Any OTHER answer
ENR0204B.QENRPC

**Intro1**

I'd now like to ask you some questions about how the government might help pensioners on moderate and low incomes.

(1) Press 1 and <Enter> to continue.

**LowInc**

Some people find it difficult to save when they are younger, so they find they have a low income when they retire.
Do you think the government should give these pensioners more money, even if this means that others who are better off don't get anything extra?

(1) Yes
(2) No
(3) Don't know/Can't say

**YLowInc**

[*] Why do you say that? What other reasons?

STRING[150]
**YLowIncC**

NOW CODE THE ANSWER to 'YLowInc'. CODE UP TO 8 RESPONSES

^YLowInc

SET [8] OF
(1)  Code1
(2)  Code2
(3)  Code3
(4)  Code4
(5)  Code5
(6)  Code6
(7)  Code7
(8)  Code8
(9)  Code9
(10) Code10
(11) Code11
(12) Code12
(13) Code13
(14) Code14
(15) Code15

**NLowInc**

[*] Why do you say that? What other reasons?

STRING[150]
ASK IF: NOT (QEligib.MIGFRS = Sure) 
  AND: DMStatus IN [PstRecip, FailedC, ENRMIG] 
  AND: LowInc = No 
  AND: Edit = Yes

NLwIncC

NOW CODE THE ANSWER to 'NLowInc'. CODE UP TO 8 RESPONSES

^NLowInc

SET [8] OF 
  (1) Code1 
  (2) Code2 
  (3) Code3 
  (4) Code4 
  (5) Code5 
  (6) Code6 
  (7) Code7 
  (8) Code8 
  (9) Code9 
  (10) Code10 
  (11) Code11 
  (12) Code12 
  (13) Code13 
  (14) Code14 
  (15) Code15

ASK IF: NOT (QEligib.MIGFRS = Sure) 
  AND: DMStatus IN [PstRecip, FailedC, ENRMIG]

Reward

Some people manage to save a little bit of money for their retirement, but often find that they are no better off than people who haven't saved at all. Do you think that the government should do more to reward people who have saved, for example by giving them extra money?

(1) Yes
(2) No
(3) Don't know/Can't say

ASK IF: NOT (QEligib.MIGFRS = Sure) 
  AND: DMStatus IN [PstRecip, FailedC, ENRMIG] 
  AND: Reward = Yes

YReward

[*] Why do you say that? What other reasons?

STRING[150]
**ASK IF**: NOT (QEligib.MIGFRS = Sure)  
**AND**: DMStatus IN [PstRecip, FailedC, ENRMIG]  
**AND**: Reward = Yes  
**AND**: Edit = Yes

**YRewardC**

NOW CODE THE ANSWER to 'YReward'. CODE UP TO 8 RESPONSES

^YReward

SET [8] OF  
(1) Code1  
(2) Code2  
(3) Code3  
(4) Code4  
(5) Code5  
(6) Code6  
(7) Code7  
(8) Code8  
(9) Code9  
(10) Code10  
(11) Code11  
(12) Code12  
(13) Code13  
(14) Code14  
(15) Code15

**ASK IF**: NOT (QEligib.MIGFRS = Sure)  
**AND**: DMStatus IN [PstRecip, FailedC, ENRMIG]  
**AND**: Reward = No

**NReward**

[*] Why do you say that? What other reasons?

STRING[150]

**ASK IF**: NOT (QEligib.MIGFRS = Sure)  
**AND**: DMStatus IN [PstRecip, FailedC, ENRMIG]

**MIGCap**

The Minimum Income Guarantee/Income Support is not available to pensioners with savings above ^P12,000.  
Do you think that people with more savings should also be able to receive it?

(1) Yes  
(2) No  
(3) Don't know/Can't say

**ASK IF**: NOT (QEligib.MIGFRS = Sure)  
**AND**: DMStatus IN [PstRecip, FailedC, ENRMIG]  
**AND**: MIGCap = Yes

**YMIGCap**

[*] Why do you say that? What other reasons?

STRING[150]
ASK IF: NOT (QEligib.MIGFRS = Sure)
    AND: DMStatus IN [PstRecip, FailedC, ENRMIG]
    AND: MIGCap = Yes
    AND: Edit = Yes

YMIGCpC

NOW CODE THE ANSWER to 'YMIGCap'. CODE UP TO 8 RESPONSES

^YMIGCap

SET [8] OF
(1) Code1
(2) Code2
(3) Code3
(4) Code4
(5) Code5
(6) Code6
(7) Code7
(8) Code8
(9) Code9
(10) Code10
(11) Code11
(12) Code12
(13) Code13
(14) Code14
(15) Code15

ASK IF: NOT (QEligib.MIGFRS = Sure)
    AND: DMStatus IN [PstRecip, FailedC, ENRMIG]
    AND: MIGCap = No

NMIGCap

[*] Why do you say that? What other reasons?

STRING[150]
ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: DMStatus IN [PstRecip, FailedC, ENRMIG]  
AND: MIGCap = No  
AND: Edit = Yes

**NMIGCpC**

NOW CODE THE ANSWER to 'NMIGCapC'. CODE UP TO 8 RESPONSES

^NMIGCap

SET [8] OF
(1) Code1
(2) Code2
(3) Code3
(4) Code4
(5) Code5
(6) Code6
(7) Code7
(8) Code8
(9) Code9
(10) Code10
(11) Code11
(12) Code12
(13) Code13
(14) Code14
(15) Code15

ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: DMStatus IN [PstRecip, FailedC, ENRMIG]

**HeardPC**

Next year the Government will introduce the Pension Credit, which is a new state pension benefit for pensioners. The Pension Credit will be paid on top of the state pension, to give extra money to people on moderate and low incomes who have saved a little for their retirement.

Have you heard of the Pension Credit?

(1) Yes  
(2) No  
(3) Not sure/don't know

ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: DMStatus IN [PstRecip, FailedC, ENRMIG]

**PCInfoA**

The Pension Credit will top up pensioners' incomes to a guaranteed minimum level, which will be higher than the state pension. It will also give extra money to people who have managed to save a little for their retirement - for example through a private pension or savings in the bank.

People with more than ^P12,000 of savings will be entitled to Pension Credit, although the amount they get will depend on the level of savings they have.

(1) Press 1 and <Enter> to continue.
I am now going to tell you a little bit about what you would have to do, to apply for the Pension Credit. I'd like you to tell me what you think about it.

(1) Press 1 and <Enter> to continue.

Ask if: NOT (QEligib.MIGFRS = Sure)
And: DMStatus IN [PstRecip, FailedC, ENRMIG]

TellInc

AsWithMIG who apply for the Pension Credit will need to give details of their income and savings, so that the Government can work out how much they are entitled to. Would you find it acceptable, or unacceptable, to provide information of this nature?

(1) Acceptable
(2) Unacceptable
(3) Can't say/no opinion
(4) Would not apply

Ask if: NOT (QEligib.MIGFRS = Sure)
And: DMStatus IN [PstRecip, FailedC, ENRMIG]

PostDoc

AsWithMIG who apply for the Pension Credit might be asked to send documents - such as building society books or information about private pensions - to enable their claim to be assessed. These documents would be returned. Would you find it acceptable, or unacceptable, to provide documents of this nature?

(1) Acceptable
(2) Unacceptable
(3) Can't say/no opinion
(4) Would not apply

Ask if: NOT (QEligib.MIGFRS = Sure)
And: DMStatus IN [PstRecip, FailedC, ENRMIG]
And: DMMStat IN [Married, HasPart]

PCInfoC

From 2003, the Pension Credit will provide extra money to couples with incomes of less than £200 per week. Over time, people with incomes above this level may also become entitled.

(1) Press 1 and <Enter> to continue.

Ask if: NOT (QEligib.MIGFRS = Sure)
And: DMStatus IN [PstRecip, FailedC, ENRMIG]
And: NOT (DMMStat IN [Married, HasPart])

PCInfoS

From 2003, the Pension Credit will provide extra money to single people with incomes of less than £135 per week. Over time, people with incomes above this level may also become entitled.

(1) Press 1 and <Enter> to continue.
**Ask If:** NOT (QEligib.MIGFRS = Sure) AND: DMStatus IN [PstRecip, FailedC, ENRMIG]

**ENRPCFin**

SHOW CARD M.

Thinking back over everything I have just told you, how likely do you think it is that you ^and_partner will apply for Pension Credit?

Which of these statements best describes what you think you would do?

(1)  Definitely would
(2)  Very likely would
(3)  Probably would, but not certain
(4)  Probably would not, but not certain
(5)  Very likely would not, but there's a slight chance
(6)  Definitely would not

**Ask If:** NOT (QEligib.MIGFRS = Sure) AND: DMStatus IN [PstRecip, FailedC, ENRMIG] AND: ((ENRPCFin = ProbNot) OR (ENRPCFin = SChance)) OR (ENRPCFin = DefNot)

**ENRPCNo**

[*] Why would you not apply for pension Credit? What other reasons?

STRING[150]
**Code3**

**ASK IF:** NOT (QEligib.MIGFRS = Sure) AND DMStatus IN [PstRecip, FailedC, ENRMIG] AND: ((ENRPCFin = ProbNot) OR (ENRPCFin = SChance)) OR (ENRPCFin = DefNot) AND: ((Edit = Yes) OR (CodeNow = Yes)) AND (ENRPCNo = RESPONSE)

**NOW CODE THE ANSWER** to 'ENRPCNo', USING 'FRAME 2'. **CODE ALL THAT APPLY** (Max 8), EVEN IF CODES ARE NOT VISIBLE ON SCREEN.

\^ENRPCNo

SET [8] OF
(21) Think I am not eligible - working
(22) ... - savings
(23) .... - income
(24) .... - not further specified
(25) .... - other
(31) Apply only if eligibility certain
(32) Previous claim(s) unsuccessful
(33) Previous claim low award
(34) Applied, not/never heard
(41) Bad treatment, etc
(42) Aggravation/rigmarole/bother
(43) Forms / paperwork
(44) Have to supply personal details
(45) Reading / language difficulties
(46) Other aspects of process
(51) Independence / pride
(52) Don't want to claim - not further specified
(53) Spouse/partner doesn't want to claim
(61) Can manage / don't need extra
(71) Depends on amount/value of claim
(72) Loss of other benefits
(81) Circumstances may change / have changed
(91) Didn't know about it/haven't heard of it
(92) Never thought about it
(93) Don't like the idea
(94) Need more information/don't know enough about it
(97) Any OTHER answer

**WApply**

What, if anything, would make you apply for Pension Credit?

SET [5] OF
(1) Nothing
(2) Make it easier to apply/make process easier
(3) If it were worth more money
(4) If I knew (in advance) that I was entitled
(5) More / better information about it
(6) Other / anything else
I'd now like to ask you some questions about Council Tax Benefit (IF RENTER, ADD:...and Housing Benefit).

(1) Press 1 and <Enter> to continue.

You told me earlier that you currently get Housing Benefit. Thinking back, what made you apply for Housing Benefit?

(1) Advised/encouraged by professional/claims adviser
(2) Advised etc. by friend/relative/neighbour
(3) Told might be eligible (by professional/claims adviser)
(4) Saw/heard advert/poster/leaflet etc.
(5) Personal circumstances changed (eg. spouse died)
(6) Large bill/household item to buy
(7) Having difficulty managing on income
(8) Having difficulty paying the rent
(9) Moved into rented accommodation/moved house
(10) Have always received Housing Benefit/have received Housing Benefit for years
(11) Other (DESCRIBE)

Can I just check, did anyone advise you to claim Housing Benefit?

(1) Yes
(2) No
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: HBen IN QSrcInc.BIncNw[]
   AND: AdviseHB = Yes

WhoAdHB

Who advised you to claim Housing Benefit? Anyone else?

CODE ALL THAT APPLY.

SET [9] OF
(1) Citizens Advice Bureau
(2) Housing Officer/Housing Benefit office
(3) Doctor/ nurse/ other health professional
(4) Social Worker
(5) Home Help/ Home Care Assistant
(6) Other professional (eg. vicar, MP, solicitor)
(7) Other advice agency/ community group
(8) Friend or relative
(9) Anyone else

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: CTBen IN QSrcInc.BIncNw[]

YAplyCTB

You told me earlier that you currently get Council Tax Benefit. Thinking back, what made you (your husband/wife) apply for Council Tax Benefit?

SET [9] OF
(1) Advised/encouraged by professional/claims adviser
(2) Advised etc. by friend/ relative/ neighbour
(3) Told might be eligible (by professional/claims adviser)
(4) Saw/heard advert/ poster/ leaflet etc.
(5) Personal circumstances changed (eg. spouse died)
(6) Large bill / household item to buy
(7) Having difficulty managing on income
(8) Have always received Council Tax Benefit/have received Council Tax Benefit for years
(9) Other (DESCRIBE)

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: CTBen IN QSrcInc.BIncNw[]

AdvisCTB

Can I just check, did anyone advise you to claim Council Tax Benefit?

(1) Yes
(2) No
WhoAdCTB

Who advised you to claim Council Tax Benefit? Anyone else?

CODE ALL THAT APPLY.

SET [9] OF
(1)  Citizens Advice Bureau
(2)  Housing Officer/Housing Benefit office
(3)  Doctor/ nurse/ other health professional
(4)  Social Worker
(5)  Home Help/ Home Care Assistant
(6)  Other professional (eg. vicar, MP, solicitor)
(7)  Other advice agency/ community group
(8)  Friend or relative
(9)  Anyone else

ThoughtHB

In your present circumstances, have you and partner thought about applying for Housing Benefit?

(1)  Yes
(2)  No

AdCLHB

Can I just check, has anyone advised you to claim Housing Benefit?

(1)  Yes
(2)  No
ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: DMStatus = PCEligib  
AND: NOT (HBen IN QSrcInc.BIncNw[]) AND (QIntro.Tenure = Rent)  
AND: AdCLHB = Yes

WhoACHB

Who advised you to claim Housing Benefit? Anyone else?

CODE ALL THAT APPLY.

SET [9] OF
(1) Citizens Advice Bureau
(2) Housing Officer/Housing Benefit office
(3) Doctor/ nurse/ other health professional
(4) Social Worker
(5) Home Help/ Home Care Assistant
(6) Other professional (eg. vicar, MP, solicitor)
(7) Other advice agency/ community group
(8) Friend or relative
(9) Anyone else

ASK IF: NOT (QEligib.MIGFRS = Sure)  
AND: DMStatus = PCEligib  
AND: NOT (HBen IN QSrcInc.BIncNw[]) AND (QIntro.Tenure = Rent)  
AND: (ThoughHB = Yes) OR (AdCLHB = Yes)

ReasNHB

[*] Can you tell me why you're not currently receiving Housing Benefit?  
What other reasons?

STRING[150]
**Ask If:** NOT (QEligib.MIGFRS = Sure)

**And:** DMStatus = PCEligib

**And:** NOT (HBen IN QSrcInc.BIncNw[]) AND (QIntro.Tenure = Rent)

**And:** (ThougHB = Yes) OR (AdCLHB = Yes)

**And:** ((Edit = Yes) OR (CodeNow = Yes)) AND (ReasNHB = RESPONSE)

**Code4**

Now code the answer to 'ReasNHB', using 'frame 1'.

Code all that apply (Max 8), even if codes are not visible on screen.

^ReasNHB

Set [8] of

(11) Told I was not eligible - working
(12) .... - savings
(13) .... - income
(14) .... - not further specified
(15) .... - other
(21) Think I am not eligible - working
(22) .... - savings
(23) .... - income
(24) .... - not further specified
(25) .... - other
(31) Apply only if eligibility certain
(32) Previous claim(s) unsuccessful
(33) Previous claim low award
(34) Applied, not/never heard
(41) Bad treatment, etc
(42) Aggravation/rigmarole/bother
(43) Forms / paperwork
(44) Have to supply personal details
(45) Reading / language difficulties
(46) Other aspects of process
(51) Independence / pride
(52) Don't want to claim - not further specified
(53) Spouse/partner doesn't want to claim
(61) Can manage / don't need extra
(71) Depends on amount/value of claim
(72) Loss of other benefits
(81) Circumstances may change / have changed
(91) Didn't know about it/haven't heard of it
(92) Never thought about it
(95) Not got round to it
(97) Any OTHER answer

**Ask If:** NOT (QEligib.MIGFRS = Sure)

**And:** DMStatus = PCEligib

**And:** NOT (CTBen IN QSrcInc.BIncNw[])

**ThougCTB**

In your present circumstances, have you ^and_partner thought about applying for Council Tax Benefit?

(1) Yes
(2) No
**AdClCTB**

Can I just check, has anyone advised you to claim Council Tax Benefit?

(1) Yes
(2) No

**WhoACTB**

Who advised you to claim Council Tax Benefit? Anyone else?
CODE ALL THAT APPLY.

SET [9] OF
(1) Citizens Advice Bureau
(2) Housing Officer/Housing Benefit office
(3) Doctor/ nurse/ other health professional
(4) Social Worker
(5) Home Help/ Home Care Assistant
(6) Other professional (eg. vicar, MP, solicitor)
(7) Other advice agency/ community group
(8) Friend or relative
(9) Anyone else

**ReasNCTB**

[*] Can you tell me why you're not currently receiving Council Tax Benefit?
What other reasons?

STRING[150]
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: NOT (CTBen IN QSrcInc.BIncNw[])
   AND: (ThougCTB = Yes) OR (AdClCTB = Yes)
   AND: ((Edit = Yes) OR (CodeNow = Yes)) AND (ReasNCTB = RESPONSE)

Code5

NOW CODE THE ANSWER to 'ReasNCTB', USING 'FRAME 1'.
CODE ALL THAT APPLY (Max 8), EVEN IF CODES ARE NOT VISIBLE ON SCREEN.

^ReasNCTB

SET [8] OF
(11) Told I was not eligible - working
(12) .... - savings
(13) .... - income
(14) .... - not further specified
(15) .... - other
(21) Think I am not eligible - working
(22) .... - savings
(23) .... - income
(24) .... - not further specified
(25) .... - other
(31) Apply only if eligibility certain
(32) Previous claim(s) unsuccessful
(33) Previous claim low award
(34) Applied, not/never heard
(41) Bad treatment, etc
(42) Aggravation/rigmarole/bother
(43) Forms / paperwork
(44) Have to supply personal details
(45) Reading / language difficulties
(46) Other aspects of process
(51) Independence / pride
(52) Don't want to claim - not further specified
(53) Spouse/partner doesn't want to claim
(61) Can manage / don't need extra
(71) Depends on amount/value of claim
(72) Loss of other benefits
(81) Circumstances may change / have changed
(91) Didn't know about it/haven't heard of it
(92) Never thought about it
(95) Not got round to it
(97) Any OTHER answer
ENR0204B.QPCMeanT

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib

IntroPC

We have already discussed some of the state benefits that are available - things like the Minimum Income Guarantee/Income Support, and Council Tax Benefit. I am going to read out some reasons that people have given for not claiming these benefits, even when they are entitled to them. For each reason I read out, please tell me if this is something you... agree with, or disagree with...using one of the answers on this card. (INTERVIEWER: SHOW CARD N FOR NEXT QUESTIONS)

(1) Press 1 and <Enter> to continue.

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib

PCView1

SHOW CARD N.

[*] I would rather manage without, if I could.

(1) Agree strongly
(2) Agree slightly
(3) Neither agree nor disagree
(4) Disagree slightly
(5) Disagree strongly
(6) (Don't know/can't say)

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib

PCView2

SHOW CARD N.

[*] I would not like having to ask for extra money.

(1) Agree strongly
(2) Agree slightly
(3) Neither agree nor disagree
(4) Disagree slightly
(5) Disagree strongly
(6) (Don't know/can't say)
**Ask If:** NOT (QEligib.MIGFRS = Sure)  
**And:** DMStatus = PCEligib

**PCView3**

SHOW CARD N.

[*] I feel I would lose my independence.

1. Agree strongly
2. Agree slightly
3. Neither agree nor disagree
4. Disagree slightly
5. Disagree strongly
6. (Don't know/can't say)

---

**Ask If:** NOT (QEligib.MIGFRS = Sure)  
**And:** DMStatus = PCEligib

**PCView4**

SHOW CARD N.

[*] I wouldn't want to ask and be turned down.

1. Agree strongly
2. Agree slightly
3. Neither agree nor disagree
4. Disagree slightly
5. Disagree strongly
6. (Don't know/can't say)

---

**Ask If:** NOT (QEligib.MIGFRS = Sure)  
**And:** DMStatus = PCEligib

**PCView5**

SHOW CARD N.

[*] I don't feel I need the money enough to make a claim.

1. Agree strongly
2. Agree slightly
3. Neither agree nor disagree
4. Disagree slightly
5. Disagree strongly
6. (Don't know/can't say)
**Ask if**: NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib

**PCView6**

SHOW CARD N.

[*] I feel my pride would be affected.

(1) Agree strongly
(2) Agree slightly
(3) Neither agree nor disagree
(4) Disagree slightly
(5) Disagree strongly
(6) (Don't know/can't say)

**Ask if**: NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib

**PCView7**

SHOW CARD N.

[*] I would only claim if I knew I was entitled.

(1) Agree strongly
(2) Agree slightly
(3) Neither agree nor disagree
(4) Disagree slightly
(5) Disagree strongly
(6) (Don't know/can't say)

**Ask if**: NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib

**PCView8**

SHOW CARD N.

[*] I would feel I was accepting charity.

(1) Agree strongly
(2) Agree slightly
(3) Neither agree nor disagree
(4) Disagree slightly
(5) Disagree strongly
(6) (Don't know/can't say)
ASK IF: NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib

PCView9

SHOW CARD N.

[*] I would be more likely to apply for something, if I knew most pensioners were entitled to it.

(1) Agree strongly
(2) Agree slightly
(3) Neither agree nor disagree
(4) Disagree slightly
(5) Disagree strongly
(6) (Don't know/can't say)

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib

Intro1

I'd now like to ask you some questions about how the government might help pensioners on moderate and low incomes.

(1) Press 1 and <Enter> to continue.

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib

LowInc

Some people find it difficult to save when they are younger, so they find they have a low income when they retire. Do you think the government should give these pensioners more money, even if this means that others who are better off don't get anything extra?

(1) Yes
(2) No
(3) Don't know/Can't say

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib AND: LowInc = Yes

YLowInc

[*] Why do you say that? What other reasons?

STRING[150]
**ASK IF:** NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib AND: LowInc = Yes AND: Edit = Yes

**YLowIncC**

NOW CODE THE ANSWER to 'YLowInc'. CODE UP TO 8 RESPONSES

^YLowInc

SET [8] OF
(1) Code1
(2) Code2
(3) Code3
(4) Code4
(5) Code5
(6) Code6
(7) Code7
(8) Code8
(9) Code9
(10) Code10
(11) Code11
(12) Code12
(13) Code13
(14) Code14
(15) Code15

**ASK IF:** NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib AND: LowInc = No

**NLowInc**

[*] Why do you say that? What other reasons?

STRING[150]
ASK IF: NOT (QEligib.MIGFRS = Sure) 
    AND: DMStatus = PCEligib 
    AND: LowInc = No 
    AND: Edit = Yes

NLwInc

NOW CODE THE ANSWER to 'NLowInc'. CODE UP TO 8 RESPONSES

^NLowInc

SET [8] OF
(1) Code1
(2) Code2
(3) Code3
(4) Code4
(5) Code5
(6) Code6
(7) Code7
(8) Code8
(9) Code9
(10) Code10
(11) Code11
(12) Code12
(13) Code13
(14) Code14
(15) Code15

ASK IF: NOT (QEligib.MIGFRS = Sure) 
    AND: DMStatus = PCEligib

Reward

Some people manage to save a little bit of money for their retirement, but often find that they are no better off than people who haven't saved at all.
Do you think that the government should do more to reward people who have saved, for example by giving them extra money?

(1) Yes
(2) No
(3) Don't know/Can't say

ASK IF: NOT (QEligib.MIGFRS = Sure) 
    AND: DMStatus = PCEligib 
    AND: Reward = Yes

YReward

[*] Why do you say that? What other reasons?

STRING[150]
ASK IF: NOT (QEligib.MIGFRS = Sure) 
   AND: DMStatus = PCEligib 
   AND: Reward = Yes 
   AND: Edit = Yes

YRewardC

NOW CODE THE ANSWER to 'YReward'. CODE UP TO 8 RESPONSES

^YReward

SET [8] OF
(1) Code1
(2) Code2
(3) Code3
(4) Code4
(5) Code5
(6) Code6
(7) Code7
(8) Code8
(9) Code9
(10) Code10
(11) Code11
(12) Code12
(13) Code13
(14) Code14
(15) Code15

ASK IF: NOT (QEligib.MIGFRS = Sure) 
   AND: DMStatus = PCEligib 
   AND: Reward = No

NReward

[*] Why do you say that? What other reasons?

STRING[150]
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: Reward = No
   AND: Edit = Yes

NRwardC

NOW CODE THE ANSWER to 'NReward'. CODE UP TO 8 RESPONSES

^NReward

SET [8] OF
(1)  Code1
(2)  Code2
(3)  Code3
(4)  Code4
(5)  Code5
(6)  Code6
(7)  Code7
(8)  Code8
(9)  Code9
(10) Code10
(11) Code11
(12) Code12
(13) Code13
(14) Code14
(15) Code15

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib

MIGCap

The Minimum Income Guarantee/Income Support is not available to pensioners with savings above £12,000.
Do you think that people with more savings should also be able to receive it?

(1)  Yes
(2)  No
(3)  Don't know/Can't say

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: MIGCap = Yes

YMIGCap

[*] Why do you say that? What other reasons?

STRING[150]
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: MIGCap = Yes
   AND: Edit = Yes

YMIGCpC

NOW CODE THE ANSWER to 'YMIGCap'. CODE UP TO 8 RESPONSES

^YMIGCap

SET [8] OF
(1) Code1
(2) Code2
(3) Code3
(4) Code4
(5) Code5
(6) Code6
(7) Code7
(8) Code8
(9) Code9
(10) Code10
(11) Code11
(12) Code12
(13) Code13
(14) Code14
(15) Code15

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: MIGCap = No

NMIGCap

[*] Why do you say that? What other reasons?

STRING[150]
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: MIGCap = No
   AND: Edit = Yes

NMIGCpC

NOW CODE THE ANSWER to 'NMIGCap'. CODE UP TO 8 RESPONSES

^NMIGCap

SET [8] OF
(1)  Code1
(2)  Code2
(3)  Code3
(4)  Code4
(5)  Code5
(6)  Code6
(7)  Code7
(8)  Code8
(9)  Code9
(10) Code10
(11) Code11
(12) Code12
(13) Code13
(14) Code14
(15) Code15

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib

HeardPC

Next year the Government will introduce the Pension Credit, which is a new state pension benefit for pensioners.
The Pension Credit will be paid on top of the state pension, to give extra money to people on moderate and low incomes who have saved a little bit of money for their retirement.
Have you heard of the Pension Credit?

(1)  Yes
(2)  No
(3)  Not sure/don't know

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib

PCInfoA

The Pension Credit will top up pensioners' incomes to a guaranteed minimum level, which will be higher than the state pension. It will also give extra money to people who have managed to save a little for their retirement - for example through a private pension or savings in the bank.

People with more than £12,000 of savings will be entitled to Pension Credit, although the amount they get will depend on the level of savings they have.

(1)  Press 1 and <Enter> to continue.
I am now going to tell you a little bit about what you would have to do, to apply for the Pension Credit. I'd like you to tell me what you think about it.

(1) Press 1 and <Enter> to continue.

People who apply for the Pension Credit will need to give details of their income and savings, so that the Government can work out how much they are entitled to. Would you find it acceptable, or unacceptable, to provide information of this nature?

(1) Acceptable
(2) Unacceptable
(3) (Can't say/no opinion)
(4) (Would not apply)

People who apply for the Pension Credit might be asked to send documents - such as building society books or information about private pensions - to enable their claim to be assessed. These documents would be returned. Would you find it acceptable, or unacceptable, to provide documents of this nature?

(1) Acceptable
(2) Unacceptable
(3) (Can't say/no opinion)
(4) (Would not apply)
Ask if: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: DMMStat IN [Married, HasPart]

PCInfoC

From 2003, the Pension Credit will provide extra money to couples with incomes of less than \(^P200\) per week. Over time, people with incomes above this level may also become entitled.

(1) Press 1 and <Enter> to continue.

Ask if: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: NOT (DMMStat IN [Married, HasPart])

PCInfoS

From 2003, the Pension Credit will provide extra money to single people with incomes of less than \(^P135\) per week. Over time, people with incomes above this level may also become entitled.

(1) Press 1 and <Enter> to continue.

Ask if: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib

PCMuch2

[*] One thing that might affect your decision to apply for Pension Credit is how much you'd get.
Would you make a claim for Pension Credit if you knew you were entitled to \(^P2\) a week more than you're getting at the moment?

(1) Yes, definitely
(2) Yes, probably
(3) No
(4) Don't know/can't say

Ask if: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: PCMuch2 IN [YesProb .. CSay]

PCMuch5

[*] Would you make a claim if you knew you'd get an extra \(^P5\) per week?

(1) Yes, definitely
(2) Yes, probably
(3) No
(4) Don't know/can't say
(5) Wouldn't claim irrespective of amount
**ASK IF:** NOT (QEligib.MIGFRS = Sure)
  AND: DMStatus = PCEligib
  AND: PCMuch2 IN [YesProb .. CSay]
  AND: PCMuch5 IN [YesProb .. CSay]

**PCMuch10**
[*] What if you'd get up to £P10 per week? Would you make a claim then?

(1) Yes, definitely
(2) Yes, probably
(3) No
(4) Don't know/can't say
(5) Wouldn't claim irrespective of amount

**ASK IF:** NOT (QEligib.MIGFRS = Sure)
  AND: DMStatus = PCEligib
  AND: PCMuch2 IN [YesProb .. CSay]
  AND: PCMuch5 IN [YesProb .. CSay]
  AND: PCMuch10 IN [YesProb .. CSay]

**PCMuch20**
[*] What if you'd get up to £P20 per week? Would you make a claim then?

(1) Yes, definitely
(2) Yes, probably
(3) No
(4) Don't know/can't say
(5) Wouldn't claim irrespective of amount

**ASK IF:** NOT (QEligib.MIGFRS = Sure)
  AND: DMStatus = PCEligib
  AND: PCMuch2 IN [YesProb .. CSay]
  AND: PCMuch5 IN [YesProb .. CSay]
  AND: PCMuch10 IN [YesProb .. CSay]
  AND: PCMuch20 IN [YesProb .. CSay]

**PCMuch30**
[*] What if you'd get up to £P30 per week? Would you make a claim then?

(1) Yes, definitely
(2) Yes, probably
(3) No
(4) Don't know/can't say
(5) Wouldn't claim irrespective of amount
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: PCMuch2 IN [YesProb .. CSay]
   AND: PCMuch5 IN [YesProb .. CSay]
   AND: PCMuch10 IN [YesProb .. CSay]
   AND: PCMuch20 IN [YesProb .. CSay]
   AND: PCMuch30 IN [YesProb .. CSay]
   AND: PCMuch40 IN [YesProb .. CSay]

PCMuch40

[*] What if you'd get up to \sP40 per week? Would you make a claim then?

(1) Yes, definitely
(2) Yes, probably
(3) No
(4) Don't know/can't say
(5) Wouldn't claim irrespective of amount

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: PCMuch2 IN [YesProb .. CSay]
   AND: PCMuch5 IN [YesProb .. CSay]
   AND: PCMuch10 IN [YesProb .. CSay]
   AND: PCMuch20 IN [YesProb .. CSay]
   AND: PCMuch30 IN [YesProb .. CSay]
   AND: (PCMuch40 = No) OR (PCMuch40 = CSay)

PCMin

[*] What is the minimum weekly amount you'd need to get, for you to consider it worthwhile making a claim for Pension Credit?

INTERVIEWER: RECORD TO NEAREST \sP.

1..997

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib

ClaimPC

[*] SHOW CARD O.
Thinking back over all the things I have just told you, how likely would you and partner be to apply for Pension Credit?
Which of these statements best describes what you think you will do?

(1) Definitely will
(2) Very likely will
(3) Probably will, but not certain
(4) Probably will not, but not certain
(5) Very likely will not, but there's a slight chance
(6) Definitely will not

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: DMStatus = PCEligib
   AND: ClaimPC IN [ProbNot .. DefNot]

YNotPC

[*] Why would you not apply for Pension Credit? What other reasons?

STRING[150]
ASK IF: NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib AND: ClaimPC IN [ProbNot .. DefNot] AND: ((Edit = Yes) OR (CodeNow = Yes)) AND (YNotPC = RESPONSE)

**Code6**

NOW CODE THE ANSWER to 'YNotPC', USING 'FRAME 2'. CODE ALL THAT APPLY (Max 8), EVEN IF CODES ARE NOT VISIBLE ON SCREEN.

^YNotPC

SET [8] OF
(21) Think I am not eligible - working
(22) .... - savings
(23) .... - income
(24) .... - not further specified
(25) .... - other
(31) Apply only if eligibility certain
(32) Previous claim(s) unsuccessful
(33) Previous claim low award
(34) Applied, not/never heard
(41) Bad treatment, etc
(42) Aggravation/rigmarole/bother
(43) Forms / paperwork
(44) Have to supply personal details
(45) Reading / language difficulties
(46) Other aspects of process
(51) Independence / pride
(52) Don't want to claim - not further specified
(53) Spouse/partner doesn't want to claim
(61) Can manage / don't need extra
(71) Depends on amount/value of claim
(72) Loss of other benefits
(81) Circumstances may change / have changed
(91) Didn't know about it/haven't heard of it
(92) Never thought about it
(93) Don't like the idea
(94) Need more information/don't know enough about it
(97) Any OTHER answer

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: DMStatus = PCEligib AND: ClaimPC IN [ProbNot .. DefNot]

**WApply**

[*] What, if anything, would make you apply for Pension Credit?

SET [5] OF
(1) Nothing
(2) Make it easier to apply/make process easier
(3) If it were worth more money
(4) If I knew (in advance) that I was entitled
(5) More / better information about it
(6) Other / anything else
Ask IF: NOT (QEligib.MIGFRS = Sure)  
And: DMStatus = PCEligib  
And: ClaimPC IN [DefWill .. SChance]

FreePhon

People will be able to apply for the Pension Credit in lots of different ways. I am going to tell you about some of these, and I would like you to tell me what you think about them.

You could apply for Pension Credit over the phone using a freephone number. You would speak to an advisor who would fill in the form for you over the phone.
Would you consider applying for Pension Credit in this way?

(1) Yes  
(2) No  
(3) Can't say  
(4) Would never apply

Ask IF: NOT (QEligib.MIGFRS = Sure)  
And: DMStatus = PCEligib  
And: ClaimPC IN [DefWill .. SChance]  
And: FreePhon IN [Yes .. CSay]

InfoPack

You could apply for Pension Credit by writing and asking for an information pack to be sent to you in the post.
Would you consider applying for PC in this way?

(1) Yes  
(2) No  
(3) Can't say  
(4) Would never apply

Ask IF: NOT (QEligib.MIGFRS = Sure)  
And: DMStatus = PCEligib  
And: ClaimPC IN [DefWill .. SChance]  
And: FreePhon IN [Yes .. CSay]  
And: InfoPack IN [Yes .. CSay]

HomeVis

A specialist benefits advisor could come to your home and help you to fill in the application form.
Would you consider applying for Pension Credit in this way?

(1) Yes  
(2) No  
(3) Can't say  
(4) Would never apply
**Ask If:**

- NOT (QEligib.MIGFRS = Sure)
- AND: DMStatus = PCEligib
- AND: ClaimPC IN [DefWill .. SChance]
- AND: FreePhon IN [Yes .. CSay]
- AND: InfoPack IN [Yes .. CSay]
- AND: HomeVis IN [Yes .. CSay]

**AdvicePC**

You could visit a pensioners' advice centre held somewhere that is convenient to get to. Benefit advisors there could help you to fill in the application form. Would you consider applying for Pension Credit in this way?

(1) Yes
(2) No
(3) Can't say
(4) Would never apply
DoWithout

This next section is about the sorts of things that some people have, but which many people have difficulty finding the money for. First, some questions about food and eating.

(1) Press 1 and <Enter> to continue.

Meal

SHOW CARD P.
Do you ^and_partner have...A cooked main meal every day?
(ADD, AS NECESSARY, AT EACH QUESTION: If you wish, you can just give me an answer using the numbers on the card.)

THIS IS RESPONDENT'S OWN INTERPRETATION.

(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment

FruitVeg

SHOW CARD P.
...Fruit and vegetables every day?

THIS IS RESPONDENT'S OWN INTERPRETATION.

(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment

Cake

SHOW CARD P.
Do you have...Cakes and biscuits on most days?

THIS IS RESPONDENT'S OWN INTERPRETATION.

(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment
ASK IF: NOT (QEligib.MIGFRS = Sure)

Coat

SHOW CARD P.
Now some questions about clothes, and about going out.

Do you have a weatherproof coat each?

THIS IS RESPONDENT'S OWN INTERPRETATION.

(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment

ASK IF: NOT (QEligib.MIGFRS = Sure)

Shoes

SHOW CARD P. ...two pairs of all-weather shoes each?

THIS IS RESPONDENT'S OWN INTERPRETATION.

(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment

ASK IF: NOT (QEligib.MIGFRS = Sure)

Clothes

SHOW CARD P. ...new, not second-hand, clothes when you both need them?

THIS IS RESPONDENT'S OWN INTERPRETATION.

(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment

ASK IF: NOT (QEligib.MIGFRS = Sure)

Celeb

SHOW CARD P. ...a celebration with presents, for friends and family at special occasions like birthdays?

THIS IS RESPONDENT'S OWN INTERPRETATION.

(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment
ASK IF: NOT (QEligib.MIGFRS = Sure)

Cash
SHOW CARD P. ...money for trips or outings?
THIS IS RESPONDENT'S OWN INTERPRETATION.
(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment

ASK IF: NOT (QEligib.MIGFRS = Sure)

TVset
SHOW CARD P.
Now some questions about larger items that some people have in their homes.
Do you have the use of...a colour TV set?
THIS IS RESPONDENT'S OWN INTERPRETATION.
(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment

ASK IF: NOT (QEligib.MIGFRS = Sure)

Fridge
SHOW CARD P.
(Do you have the use of)
...a fridge?
THIS IS RESPONDENT'S OWN INTERPRETATION.
(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment

ASK IF: NOT (QEligib.MIGFRS = Sure)

Freez
SHOW CARD P.
(Do you have the use of)
...a deep freeze - that is, either a fridge/freezer or a separate deep freeze?
THIS IS RESPONDENT'S OWN INTERPRETATION.
(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment
**Ask if:** NOT (QEligib.MIGFRS = Sure)

**Wash**

SHOW CARD P.
(Do you have the use of)
...A washing machine?

THIS IS RESPONDENT'S OWN INTERPRETATION.

(1) I/we have this  
(2) I/we would like to have this, but cannot afford it at the moment  
(3) I/we do not want/need this at the moment

**Ask if:** NOT (QEligib.MIGFRS = Sure)

**Drier**

SHOW CARD P.
(Do you have the use of)
...a tumble drier?

THIS IS RESPONDENT'S OWN INTERPRETATION.

(1) I/we have this  
(2) I/we would like to have this, but cannot afford it at the moment  
(3) I/we do not want/need this at the moment

**Ask if:** NOT (QEligib.MIGFRS = Sure)

**Telep**

SHOW CARD P.
(Do you have the use of)
...a telephone?  
INTERVIEWER: THIS CAN INCLUDE MOBILE PHONES

THIS IS RESPONDENT'S OWN INTERPRETATION.

(1) I/we have this  
(2) I/we would like to have this, but cannot afford it at the moment  
(3) I/we do not want/need this at the moment

**Ask if:** NOT (QEligib.MIGFRS = Sure)

**Dishw**

SHOW CARD P.
(Do you have the use of)
...a dishwasher?

THIS IS RESPONDENT'S OWN INTERPRETATION.

(1) I/we have this  
(2) I/we would like to have this, but cannot afford it at the moment  
(3) I/we do not want/need this at the moment
ASK IF: NOT (QEligib.MIGFRS = Sure)

Video
SHOW CARD P.
(Do you have the use of)
...a video recorder?

THIS IS RESPONDENT’S OWN INTERPRETATION.

(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment

ASK IF: NOT (QEligib.MIGFRS = Sure)

Heating
SHOW CARD P.
Do you have ...central heating (inc. storage heaters)?

THIS IS RESPONDENT’S OWN INTERPRETATION.

(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment

ASK IF: NOT (QEligib.MIGFRS = Sure)

MOven
SHOW CARD P.
Do you have the use of
...a microwave oven?

THIS IS RESPONDENT’S OWN INTERPRETATION.

(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment

ASK IF: NOT (QEligib.MIGFRS = Sure)

Car
SHOW CARD P.
Do you have the use of
...a car or van?

THIS IS RESPONDENT’S OWN INTERPRETATION.

(1) I/we have this
(2) I/we would like to have this, but cannot afford it at the moment
(3) I/we do not want/need this at the moment
ASK IF: NOT (QEligib.MIGFRS = Sure)

Save

Other than to meet regular bills, do you and partner save any amount of your income, for example by putting something away now and then in a bank, building society or Post Office account?

(1) Yes
(2) No

ASK IF: NOT (QEligib.MIGFRS = Sure)

NeedBuy1

SHOW CARD Q.
Are there any things on this list that you and partner really need to replace at the moment - perhaps because they are worn out or not working - but which you just can't find the money for?
IF 'Yes': What else? Anything else?

CODE ALL THAT APPLY.

SET [7] OF
(1) Bed
(2) Other furniture
(3) Cooker
(4) Fridge
(5) Washing machine
(6) Heater
(7) Other electrical equipment
(8) None of these

ASK IF: NOT (QEligib.MIGFRS = Sure)

NeedBuy2

SHOW CARD R.
And are there any things on this list that you and partner really need to replace at the moment, but which you just can't find the money for?
IF 'Yes': What else? Anything else?

CODE ALL THAT APPLY.

SET [5] OF
(1) Clothing
(2) Footwear
(3) Bedding
(4) Carpets
(5) Curtains
(6) None of these

ASK IF: NOT (QEligib.MIGFRS = Sure)

HomeWarm

Are you able to keep your home adequately warm?

(1) Yes
(2) No
ASK IF: NOT (QEligib.MIGFRS = Sure)
    AND: HomeWarm = No

WhyCold
Is that because you are worried about the fuel bills, or for some other reason?
(1) Worried about / cannot afford the fuel bills
(2) Some other reason

ASK IF: NOT (QEligib.MIGFRS = Sure)

AwareWFP
Have you or partner heard of the Winter Fuel Payments which provide help for older people with their heating bills?
(1) Yes
(2) No

ASK IF: NOT (QEligib.MIGFRS = Sure)
    AND: AwareWFP = Yes

GetWFP
Have you and partner ever received a Winter Fuel Payment?

INTERVIEWER: IF YES, PROBE WHETHER RECEIVED THIS WINTER (2001/2) OR PREVIOUS WINTERS.
CODE FIRST THAT APPLIES.
(1) Received Winter Fuel Payment in winter 2001/2
(2) Did not receive Winter Fuel Payment in 2001/02 but has received in previous years
(3) Has never received a Winter Fuel Payment

ASK IF: NOT (QEligib.MIGFRS = Sure)
    AND: AwareWFP = Yes
    AND: (GetWFP = Winter01) OR (GetWFP = PrevWint)

WhenBill
People pay for their fuel bills at different times of year. Thinking about your most recent Winter Fuel Payment, did you have any fuel bills to pay around the time you received the payment?
(1) Yes - had fuel bills to pay
(2) No - didn't have fuel bills to pay
(3) Don't know / can't remember
**Ask If:** NOT (QEligib.MIGFRS = Sure)
**And:** AwareWFP = Yes
**And:** (GetWFP = Winter01) OR (GetWFP = PrevWint)

**SpendWFP**

How did you use your Winter Fuel Payment? What else?
**Code all that apply**

**Set [7] of**
1. Paid fuel bills
2. Paid other household bills
3. Saved it, to pay fuel bills
4. Saved it - other
5. General household expenses
6. Expenses associated with Christmas
7. Other - Specify at next question

**Ask If:** NOT (QEligib.MIGFRS = Sure)
**And:** AwareWFP = Yes
**And:** (GetWFP = Winter01) OR (GetWFP = PrevWint)
**And:** Other IN SpendWFP

**XSpndWFP**

Interviewer: Specify other expenditure here.

**String[100]**

**Ask If:** NOT (QEligib.MIGFRS = Sure)

**AwareSF**

The Department for Work & Pensions/Department of Social Security provides grants or interest-free loans to people receiving benefits, to help them pay for expensive items like beds or cookers.
These are paid from the Social Fund, and are sometimes called Budgeting Loans, Community Care Grants, or Crisis Loans.

Have you or partner ever heard of the Social Fund, or any of these payments?

1. Yes
2. No

**Ask If:** NOT (QEligib.MIGFRS = Sure)
**And:** AwareSF = Yes

**ApplySF**

Have you or partner ever applied to the Department for Social Security/Department for Work and Pensions Social Fund for...

**Read out:** Code all that apply.

**Set [2] of**
1. ...a grant,
2. ...a loan?
3. (Spontaneous) Applied for something from Social Fund, but don't know what
4. Not applied for grant nor loan
**ASK IF:** NOT (QEligib.MIGFRS = Sure)
**AND:** AwareSF = Yes
**AND:** (grant IN ApplySF) OR (loan IN ApplySF)

**Retire**

Did you apply to the Social Fund before you retired, or after you'd retired,...or both?

1. Only BEFORE retirement
2. Only AFTER retirement
3. Both

**ASK IF:** NOT (QEligib.MIGFRS = Sure)
**AND:** AwareSF = Yes
**AND:** (grant IN ApplySF) OR (loan IN ApplySF)

**WhenLast**

Can I just check, have you or partner made an application to the Social fund in the last three years?

1. Yes - within last 3 years
2. No - not within last 3 years
3. Don't know/can't remember

**ASK IF:** NOT (QEligib.MIGFRS = Sure)
**AND:** AwareSF = Yes
**AND:** neither IN ApplySF

**YNAplSF**

[*] Is there any particular reason why you and partner haven't applied for a grant or loan from the Social Fund? What other reasons? CODE ALL THAT APPLY

SET [6] OF
1. Have never needed to
2. Don't know much about the Social Fund
3. Don't think I'm eligible/ Not eligible/ Don't receive benefits
4. Do not like applying for benefits
5. Did/do not understand how to apply
6. Other (SPECIFY AT NEXT QUESTION)

**ASK IF:** NOT (QEligib.MIGFRS = Sure)
**AND:** AwareSF = Yes
**AND:** neither IN ApplySF
**AND:** Other IN YNAplSF

**XYNAplSF**

INTERVIEWER: SPECIFY OTHER REASON(S).

STRING[100]
ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: AwareSF = Yes
   AND: grant IN ApplySF

GrantSF1

Thinking back, what was it that made you apply for the grant?

INTERVIEWER: PROBE 'What was the grant FOR?'

IF MORE THAN ONE APPLICATION, TAKE THE MOST RECENT

STRING[100]

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: AwareSF = Yes
   AND: grant IN ApplySF

GrantSF2

What was the outcome of your application?

(1) Full award
(2) Partial award
(3) Refused award

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: AwareSF = Yes
   AND: grant IN ApplySF
   AND: (GrantSF2 = Partial) OR (GrantSF2 = Refused)

GrantSF3

What did you do then?

SET [6] OF
(1) Appealed
(2) Went without the item
(3) Applied again at a later date
(4) Borrowed the money from another source
(5) Saved to buy the item later
(6) Other

ASK IF: NOT (QEligib.MIGFRS = Sure)
   AND: AwareSF = Yes
   AND: grant IN ApplySF
   AND: (GrantSF2 = Partial) OR (GrantSF2 = Refused)
   AND: Borrow IN GrantSF3

GrantSF4

Where did you borrow the money from? Any others?

CODE ALL THAT APPLY.

SET [5] OF
(1) Bank overdraft
(2) Fixed term loan from bank or building society (NOT mortgage)
(3) Loan from a finance company
(4) Loan from a money lender or 'tally man'
(5) Loan from a friend or relative
(6) Other (SPECIFY AT NEXT QUESTION)
**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** AwareSF = Yes  
**AND:** Grant IN ApplySF  
**AND:** (GrantSF2 = Partial) OR (GrantSF2 = Refused)  
**AND:** Borrow IN GrantSF3  
**AND:** Other IN GrantSF4

**XGrantSF4**

INTERVIEWER: RECORD OTHER SOURCE(S).  
STRING[100]

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** AwareSF = Yes  
**AND:** loan IN ApplySF

**LoanSF1**

Thinking back, what was it that made you apply for the loan?

INTERVIEWER: PROBE 'What was the loan FOR?'

IF MORE THAN ONE APPLICATION, TAKE THE MOST RECENT

STRING[100]

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** AwareSF = Yes  
**AND:** loan IN ApplySF

**LoanSF2**

What was the outcome of your application?

1. Full award
2. Partial award
3. Refused award

**ASK IF:** NOT (QEligib.MIGFRS = Sure)  
**AND:** AwareSF = Yes  
**AND:** loan IN ApplySF  
**AND:** (LoanSF2 = Partial) OR (LoanSF2 = Refused)

**LoanSF3**

What did you do then?

SET [6] OF
1. Appealed
2. Went without the item
3. Applied again at a later date
4. Borrowed the money from another source
5. Saved to buy the item later
6. Other
ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: AwareSF = Yes
  AND: loan IN ApplySF
  AND: (LoanSF2 = Partial) OR (LoanSF2 = Refused)
  AND: Borrow IN LoanSF3

LoanSF4

Where did you borrow the money from?
CODE ALL THAT APPLY

SET [5] OF
  (1) Bank overdraft
  (2) Fixed term loan from bank or building society (NOT mortgage)
  (3) Loan from a finance company
  (4) Loan from a money lender or 'tally man'
  (5) Loan from a friend or relative
  (6) Other (SPECIFY AT NEXT QUESTION)

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: AwareSF = Yes
  AND: loan IN ApplySF
  AND: (LoanSF2 = Partial) OR (LoanSF2 = Refused)
  AND: Borrow IN LoanSF3
  AND: Other IN LoanSF4

XLoanSF4

INTERVIEWER: RECORD OTHER SOURCE(S).

STRING[100]

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: AwareSF = Yes
  AND: loan IN ApplySF
  AND: (LoanSF2 = Partial) OR (LoanSF2 = Refused)
  AND: Borrow IN LoanSF3

KeepUpSF

Thinking of the loan..Have you been able to keep up with the repayments on (...this loan / these loans...),
or are you falling behind?

(1) Yes, up to date
(2) No, falling behind

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: AwareSF = Yes
  AND: SpontSF IN ApplySF

SpontSF1

Thinking back, what was it that made you apply to the Social Fund?

INTERVIEWER: PROBE "What was (...) the loan/grant... for?"

IF MORE THAN ONE APPLICATION, TAKE THE MOST RECENT

STRING[100]
ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: AwareSF = Yes
AND: SpontSF IN ApplySF

SpontSF2

What was the outcome of your application?

(1) Full award
(2) Partial award
(3) Refused award

ASK IF: NOT (QEligib.MIGFRS = Sure)

LApplySF

Would you apply to the Social Fund in the future?

(1) Yes
(2) No

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: LApplySF = No

NFutuSF

Why is that?
CODE ALL THAT APPLY.

SET [9] OF
(1) Never heard of the Social Fund
(2) Did not think I was eligible
(3) Do not like applying for benefits
(4) Did/do not understand how to apply
(5) Had bad experience applying previously
(6) Did not like being refused previously
(7) Found it too difficult to apply
(8) Don't think I'll ever need to
(9) Other (SPECIFY AT NEXT QUESTION)

ASK IF: NOT (QEligib.MIGFRS = Sure)
AND: LApplySF = No
AND: Other IN NFutuSF

XNFutuSF

INTERVIEWER: RECORD OTHER REASON(S).

STRING[100]
**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**Behind**

SHOW CARD S.
Sometimes people are not able to pay every bill when it falls due. May I ask, are you up-to-date with the bills on this card, or are you behind with any of them? Are you...

INTERVIEWER: THERE ARE 9 ITEMS.
PROMPT FOR EACH BILL, AND CODE IF RESPONDENT IS BEHIND WITH IT
IF NOT BEHIND WITH ANY, USE CODE 10.

SET [9] OF
(1) ...behind with the electricity bill?
(2) ...behind with the gas bill?
(3) ...behind with other fuel bills like coal or oil?
(4) ...behind with Council Tax?
(5) ...behind with insurance policies?
(6) ...behind with telephone bill?
(7) ...behind with television/video rental or HP?
(8) ...behind with other HP payments?
(9) ...behind with water rates?
(10) Not behind with any of these

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**BuyWays**

SHOW CARD T.
Do you or your partner use any of the different ways of buying things listed on this card?

SET [4] OF
(1) Credit cards {like Access, Visa etc}
(2) Charge cards {like American Express, Diners Club}
(3) Shop or store cards {like Marks and Spencer, BHS etc}
(4) Catalogues / mail order schemes
(5) none of these

**ASK IF:** NOT (QEligib.MIGFRS = Sure)
**AND:** ((cred IN BuyWays) OR (charge IN BuyWays)) OR (shop IN BuyWays)

**PayOK1**

(Thinking about your credit cards / charge cards / store cards...)
Are you at the moment able to manage the repayments on these cards. I mean, to meet the minimum amount you have to repay?

(1) Yes
(2) No

**ASK IF:** NOT (QEligib.MIGFRS = Sure)
**AND:** cat IN BuyWays

**PayOK2**

(Thinking about your catalogues / mail order accounts...)
Are you at the moment able to manage the repayments on these accounts. I mean, to meet the minimum amount you have to repay?

(1) Yes
(2) No
ASK IF: NOT (QEligib.MIGFRS = Sure)

BorrowO

SHOW CARD U.
There are also more and more ways of borrowing money these days. Over the past 12 months, have you
^or_partner used any of these ways to borrow money?
Any others?

CODE ALL THAT APPLY

SET [5] OF
(1) Bank overdraft
(2) Fixed term loan from bank or building society (NOT mortgage)
(3) Loan from a finance company
(4) Loan from a money lender or 'tally man'
(5) Loan from a friend or relative
(6) None of these

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: BankOD IN BorrowO

KeepUp1

Thinking of the ^TBorrow..
Have you been able to keep up with the repayments on (...this loan / these loans...), or are you falling
behind?

(1) Yes, up to date
(2) No, falling behind

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: BankFix IN BorrowO

KeepUp2

Thinking of the ^TBorrow..
Have you been able to keep up with the repayments on (...this loan / these loans...), or are you falling
behind?

(1) Yes, up to date
(2) No, falling behind

ASK IF: NOT (QEligib.MIGFRS = Sure) AND: FinCo IN BorrowO

KeepUp3

Thinking of the ^TBorrow..
Have you been able to keep up with the repayments on (...this loan / these loans...), or are you falling
behind?

(1) Yes, up to date
(2) No, falling behind
ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: Tally IN BorrowO

KeepUp4

Thinking of the ^TBorrow..
Have you been able to keep up with the repayments on (...this loan / these loans...), or are you falling behind?

(1)  Yes, up to date
(2)  No, falling behind

ASK IF: NOT (QEligib.MIGFRS = Sure)
  AND: FriendRel IN BorrowO

KeepUp5

Thinking of the ^TBorrow..
Have you been able to keep up with the repayments on (...this loan / these loans...), or are you falling behind?

(1)  Yes, up to date
(2)  No, falling behind

ASK IF: NOT (QEligib.MIGFRS = Sure)

DebtProb

[*] Thinking back over the last two years, how often would you say you ^and_partner have had trouble with debts that you found hard to repay? Would you say it was ...READ OUT...

(1)  ...almost all the time,
(2)  ...quite often,
(3)  ...only sometimes,
(4)  ...or never?

ASK IF: NOT (QEligib.MIGFRS = Sure)

FamHelp

Some people receive financial help from their families. Thinking about your family, do they help you ^and_partner with any of these things...READ OUT...

INTERVIEWER: THERE ARE 5 ITEMS. READ OUT EACH ONE, AND CODE THOSE THAT APPLY.
IF NONE APPLY, USE CODE 6 OR 7.

THIS IS RESPONDENT'S OWN INTERPRETATION OF FAMILY.

SET [5] OF
(1)  ...paying towards bills?
(2)  ...buying clothes for you?
(3)  ...paying for trips or holidays?
(4)  ...buying new items for the house?
(5)  ...buying food?
(6)  None of these
(7)  (Not applicable, has no family)
**FinHelp**

Apart from Christmas and birthday presents, does your family ever give or lend you money?

IF Yes, PROMPT AS NECESSARY AND CODE ALL THAT APPLY.

SET [2] OF

(1) Yes - they regularly give me money
(2) Yes - they sometimes give me money
(3) Yes - they (regularly/sometimes) lend me money
(4) No, none of these

**AskFam**

[*] If you needed extra help financially, would you ever consider asking members of your family to help you out?

(1) Yes, might consider
(2) No

**FWilling**

[*] If you were to ask them, how willing do you think they would be to help you out financially? Do you think they would be ...READ OUT...

(1) ...very willing,
(2) ...quite willing,
(3) ...not very willing,
(4) ...or not at all willing?
(5) (Would never ask, so can't say)

**Fable**

[*] And how able are they to help you out financially? Are they...READ OUT...

(1) ...very able to help,
(2) ...quite able,
(3) ...not very able,
(4) ...or not able to help at all?
(5) (Can't say because would never ask)
**Ask IF:** NOT (QEligib.MIGFRS = Sure)

**ManageF**

[*] SHOW CARD V.
Taking everything together, which of the phrases on this card best describes how you and partner are managing financially these days?

(1) manage very well  
(2) manage quite well  
(3) get by all right  
(4) don't manage very well  
(5) have some financial difficulties  
(6) are in deep financial difficulty

**Ask IF:** NOT (QEligib.MIGFRS = Sure)

**HowChange**

[*] You say that now you ManageF. During the past six months would you say that your situation has...READ OUT...

(1) ...got worse,  
(2) ...got better,  
(3) ...or has it stayed more or less the same?

**Ask IF:** NOT (QEligib.MIGFRS = Sure)

**Prospects**

[*] And do you expect things to go on like this for the foreseeable future, or do you expect things to get better for you, or to get worse?

(1) Things will go on like this  
(2) Things will get better  
(3) Things will get worse

**Ask IF:** NOT (QEligib.MIGFRS = Sure)

**Amenity**

SHOW CARD W.
Looking at the list of services and amenities on this card, which ones have you or partner used in the last six months?
Which others? CODE ALL THAT APPLY

SET [10] OF  
(1) Doctor/GP  
(2) NHS Hospital  
(3) The Post Office  
(4) Public transport  
(5) Public Library  
(6) Public Parks  
(7) Local leisure services (e.g. swimming pools)  
(8) Social Security/Benefits Agency services  
(9) Social services  
(10) The Police  
(11) None of these
**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**MoneyInf**

If you wanted some information or advice about money matters, what would you do?
PROBE: ...Who would you speak to? ...Where would you look? CODE ALL THAT APPLY


1. Family/Friends
2. Bank/Building Society
3. Citizens Advice Bureau
4. Other voluntary organisations (e.g. Age Concern, Help the Aged)
5. Professional person (e.g. Social Worker, Doctor, Solicitor etc)
7. TV/Radio
8. Newspapers
9. Library
10. Internet
11. Any other person/place/organisation
12. Don't know/no idea

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**KnowCAB**

[*] Is there a Citizen's Advice Bureau within easy reach of here?

THIS IS RESPONDENT'S OWN INTERPRETATION OF 'Easy reach'.

1. Yes
2. No
3. Not sure/don't know

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**KnowAge**

[*] And is there a branch of Age Concern, or Help The Aged, within easy reach of here?

THIS IS RESPONDENT'S OWN INTERPRETATION OF 'Easy reach'.

1. Yes
2. No
3. Not sure/don't know

**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**KnowSoc**

[*] And is your nearest Social Security office within easy reach of here?

THIS IS RESPONDENT'S OWN INTERPRETATION OF 'Easy reach'.

1. Yes
2. No
3. Not sure/don't know
**ASK IF:** NOT (QEligib.MIGFRS = Sure)

**Leaflet**

**INTERVIEWER:**
INTRODUCE LEAFLET OF CONTACT NUMBERS ETC, AND LEAVE ONE WITH RESPONDENT

(1) Press 1 and <Enter> to continue.
ENR0204B (continued)

MIG ENR SURVEY

**Ask Always:**

**Thank**

INTERVIEWER: THE INTERVIEW IS FINISHED

THANK THE RESPONDENT FOR THEIR CO-OPERATION

THEN ENTER 'I' TO CLOSE THE INTERVIEW

(1) Finish

**Ask Always:**

**IntLen**

Interviewer: The computer thinks that this interview has taken ^IntLen minutes (Started at ^StTime and finished at ^EnTime)

Please enter length of interview in minutes

1..300

**Ask If:** NatCen = Yes

**Admin**

INTERVIEWER:

PRESS CTRL AND <ENTER> TO GO INTO THE ADMIN BLOCK.

(1) Press 1 and <Enter> to continue.

**Ask If:** NatCen = Yes

**HStatus**

Current Interview Status

UPDATE THIS BEFORE EACH TRANSMISSION TO HEAD OFFICE.

(0) No work done yet
(1) Calls made but no contact
(2) Contact made, no work yet done on questionnaire
(3) Interview started/Any interviewing done.
(4) Other - no interviewing required (eg. ineligible, refusal)
**MenuNote**

Reminder/Note for the opening menu (OPTIONAL)

IF NOTHING TO SAY, JUST PRESS <Enter>.  
ENTER IN HERE ANY USEFUL DETAILS YOU WISH TO APPEAR ON THE ADDRESS MENU>

STRING[50]

**Choice**

INTERVIEWER: DO YOU NOW WANT TO ...

(1) RETURN TO THE ADDRESS MENU - without completing the admin. block  
(5) COMPLETE ADMIN DETAILS - and prepare for return to Head Office.  

INTERVIEWER: Do not select code 5 until you are sure you wish to send this questionnaire to Head Office
**FinOutc**

INTERVIEWER: ENTER OUTCOME CODE

- (11) Full interview
- (21) Partial interview
- (31) No contact with anyone at address
- (32) MULTI DU ONLY: Contact made at the address, but not with the selected DU
- (33) Contact made at (selected) DU, but not with responsible adult
- (34) Contact made at (selected) DU, but not with selected respondent
- (41) Office Refusal
- (42) Information refused before selection complete
- (43) Refusal after selection but before interview
- (44) Refusal during interview (unproductive partial)
- (45) Broken appointment - no re-contact
- (51) Ill at home during survey period
- (52) Away or in hospital all survey period
- (53) Physically or mentally unable/incompetent
- (54) Language difficulties
- (55) Lost productive
- (56) Other unproductive
- (61) OFFICE APPROVAL ONLY - Not attempted
- (62) OFFICE APPROVAL ONLY - Inaccessible
- (63) OFFICE APPROVAL ONLY - Unable to locate address
- (64) Unknown whether address contains residential housing
- (65) Residential address - unknown whether occupied
- (67) Other unknown eligibility
- (71) Not yet built/under construction
- (72) Demolished/derelict
- (73) Vacant/empty
- (74) Non-residential address e.g. business
- (75) Address Occupied - no resident household
- (76) Communal Establishment/Institution
- (77) Resident household no eligible respondent
- (78) Address out of sample
- (79) Other Ineligible
- (90) Reallocated to another interviewer

**AdrChk**

Is the address correct, as printed on the ARF?

IF THE ADDRESS ON THE ARF WAS INCORRECT IN ANY WAY PLEASE CODE 'No'.
I.E. IF THE ADDRESS PRINTED IS 33 THE AVENUE, BUT THE ACTUAL ADDRESS IS 33A THE AVENUE, CODE 'No' AND RECORD CORRECT CONTACT ADDRESS.

- (1) Yes
- (2) No
ASK IF: NatCen = Yes
   AND: (Choice = Admin) OR (VChoice = Admin)
   AND: NumTrace >= 1
   AND: CAdd1 = EMPTY
   AND: AdrChk = No

AAdd1
   PLEASE ENTER THE CORRECT ADDRESS
   FIRST LINE...
   STRING[30]

ASK IF: NatCen = Yes
   AND: (Choice = Admin) OR (VChoice = Admin)
   AND: NumTrace >= 1
   AND: CAdd1 = EMPTY
   AND: AdrChk = No

AAdd2
   (PLEASE ENTER THE CORRECT ADDRESS)
   SECOND LINE...
   STRING[30]

ASK IF: NatCen = Yes
   AND: (Choice = Admin) OR (VChoice = Admin)
   AND: NumTrace >= 1
   AND: CAdd1 = EMPTY
   AND: AdrChk = No

AAdd3
   (PLEASE ENTER THE CORRECT ADDRESS)
   THIRD LINE...
   (JUST PRESS ENTER IF NO MORE TO ADD)
   STRING[30]

ASK IF: NatCen = Yes
   AND: (Choice = Admin) OR (VChoice = Admin)
   AND: NumTrace >= 1
   AND: CAdd1 = EMPTY
   AND: AdrChk = No
   AND: AAdd3 <> EMPTY

AAdd4
   (PLEASE ENTER THE CORRECT ADDRESS)
   FOURTH LINE...
   (JUST PRESS ENTER IF NO MORE TO ADD)
   STRING[30]
**ASK IF**: NatCen = Yes

  AND: (Choice = Admin) OR (VChoice = Admin)
  AND: NumTrace >= 1
  AND: CAdd1 = EMPTY
  AND: AdrChk = No

**AAddPc**

(PLEASE ENTER THE CORRECT ADDRESS)

POSTCODE...

STRING[8]

**ASK IF**: NatCen = Yes

  AND: (Choice = Admin) OR (VChoice = Admin)
  AND: NumTrace >= 1
  AND: CAdd1 = EMPTY
  AND: AdrChk = No

**ConAdd**

PLEASE READ THE ADDRESS BELOW, AND CONFIRM IT IS CORRECT AND MATCHES CORRECTIONS MADE ON THE ARF

Address:
^AAdd1
^AAdd2
^AAdd3
^AAdd4
PC:^AAddPc
GO BACK AND CHANGE IF NOT CORRECT.

(1) Address correct
(2) Address not correct

**ASK IF**: NatCen = Yes

  AND: (Choice = Admin) OR (VChoice = Admin)
  AND: FinOutc IN [c11 .. c34]
  AND: PhoneNo = EMPTY

**AskPhone**

ENTER TELEPHONE NUMBER FOR RESPONDENT'S ADDRESS

INCLUDE STANDARD CODE

IF NOT OBTAINED, ENTER <CTRL+K>

STRING[15]

**ASK IF**: NatCen = Yes

  AND: (Choice = Admin) OR (VChoice = Admin)
  AND: FinOutc IN [c11 .. c34]
  AND: PhoneNo = EMPTY

**ConPhone**

INTERVIEWER: The telephone number is: ^text50
IS THIS CORRECT?
GO BACK AND CHANGE IF NOT CORRECT.

(1) Correct
(2) NOT correct
**IntDone**

HAVE YOU COMPLETED ALL POST-INTERVIEWING CODING, CHECKING AND NOTES?

CODE 1 (Yes) SIGNALS THAT THIS INTERVIEW IS READY FOR RETURN OF WORK TO HEAD OFFICE.

1. Yes, completed all coding etc.
2. Not yet

**OEDone**

HAVE YOU COMPLETED ALL EDITING AND CODING.

1. Yes, completed all editing
2. Not yet done all editing

**EdINFO**

EDITOR: THAT COMPLETES THE EDIT !!!!!

USE THE F7 FUNCTION KEY TO EDIT THE NEXT SERIAL NUMBER

USE <CTRL+F7> TO BRING UP THE BROWSER MENU

USE <Alt+X> TO FINISH EDITING.

1. Exit

**INFO**

INTERVIEWER: THAT COMPLETES THE Admin DETAILS

PRESS <Enter> TO LEAVE THE QUESTIONNAIRE.

1. Exit
ENR0204B.QHAdmin

Admin. block for single person surveys

_Ask If:_ NOT (NatCen = Yes)

**Thanks**

THAT'S THE END OF THE INTERVIEW - THANK RESPONDENT

<CTRL> + ENTER TO LEAVE VIA QUIT BOX

(1) OR PRESS ENTER IF YOU WANT TO CONTINUE

_Ask If:_ NOT (NatCen = Yes)  
**And:** IntNum = EMPTY  
**And:** IntData.SEARCH (1)

**IntNum**

Interviewer Number

1000..6999

_Ask If:_ NOT (NatCen = Yes)  
**And:** IntNum = EMPTY  
**And:** NOT (IntData.SEARCH (1)

**IntNum**

Interviewer Number

1000..6999

_Ask If:_ NOT (NatCen = Yes)

**MenuNote**

Reminder/Note for opening menu.

OPTIONAL: IF NOTHING TO SAY, JUST PRESS <Enter>

ENTER HERE ANY USEFUL DETAILS YOU WISH TO APPEAR ON THE OPENING MENU.

STRING[30]
**ASK IF:** NOT (NatCen = Yes)

**HStatus**

Current Interview Status

UPDATE THIS BEFORE TRANSMISSION TO HEAD OFFICE.

ONCE SET TO 3, IT CANNOT BE CHANGED.

(0) No work done yet
(1) Calls made but no contact
(2) Contact made, no work yet done on questionnaire
(3) Interview started/Any interviewing done
(4) Other - no interviewing required (eg. ineligible, refusal)
ENR0204B.QHAdmin.QTCalls.QCALLS[]

**Ask IF:** NOT (NatCen = Yes)  
**AND:** (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)  
**AND:** In loop FOR LTCalls1 := 1 TO 10  
**AND:** LDM4 = Y

**CalDat**

DATE OF THIS CALL  
USE <CTRL-K> FOR HQ REFUSAL AND OFFICE USE

**Ask IF:** NOT (NatCen = Yes)  
**AND:** (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)  
**AND:** In loop FOR LTCalls1 := 1 TO 10  
**AND:** LDM4 = Y  
**AND:** CalDat = RESPONSE

**CalTim**

TIME OF THIS CALL  
(USE 24 HOUR CLOCK)

**Ask IF:** NOT (NatCen = Yes)  
**AND:** (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)  
**AND:** In loop FOR LTCalls1 := 1 TO 10  
**AND:** LDM4 = Y

**CalRes**

CODE THE RESULT OF THIS CALL

1. Any interviewing done  
2. No reply  
3. Appointment made  
4. Interviewer withdraws  
96. Refusal to HQ  
97. OFFICE USE ONLY
**ASK IF:** NOT (NatCen = Yes)

**AND:** (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)

**AND:** In loop FOR LTCalls1 := 1 TO 10

**AND:** LDM4 = Y

**AND:** CalRes = AnyDone

---

**CalDur**

Time spent on this call

IN MINUTES?

0..300

---

**ASK IF:** NOT (NatCen = Yes)

**AND:** (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)

**AND:** In loop FOR LTCalls1 := 1 TO 10

**AND:** LDM4 = Y

**AND:** LTCalls1 < 10

---

**CalMor**

Any more calls to record?

(1) Yes

(2) No
ASK IF: NOT (NatCen = Yes)  
AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)  
AND: (HStatus = Start) OR (HStatus = Admin)

ReAll

HAS THIS CASE BEEN REALLOCATED TO YOU AS A 'DISTANT MOVER'?

(1) Yes  
(2) No

ASK IF: NOT (NatCen = Yes)  
AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)  
AND: (HStatus = Start) OR (HStatus = Admin)

MoveSin

Code 'Moved' if sampled address is now:  
vacant/empty  
a non-residential address  
demolished or derelict  
and you have no further information about the whereabouts of the respondents

Code 'Other' if:  
you are unable to find the original address  
it is inaccessible  
if you have not attempted the address  
you are unsure whether the sampled respondents are still living there  
if original address information is wrong (e.g. current residents say sampled respondents have never lived there and current whereabouts cannot be ascertained

(1) Still at original address  
(2) Moved  
(3) Died  
(4) Other
Ask If:  NOT (NatCen = Yes)
   AND:  (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND:  (HStatus = Start) OR (HStatus = Admin)
   AND:  Couple BU

MoveCoup

Code 'Both moved' if sampled address is now:
vacant/empty
a non-residential address
demolished or derelict
and you have no further information about the whereabouts of the respondents

Code 'Other' if:
you are unable to find the original address
it is inaccessible
if you have not attempted the address
you are unsure whether the sampled respondents are still living there
if original address information is wrong (e.g. current residents say sampled respondents have never lived
there and current whereabouts cannot be ascertained

(1) Both still at sampled address
(2) One still at sampled address, one died
(3) One still at sampled address, one moved
(4) Both have moved
(5) One moved, one died
(6) Both have died
(7) Other

Ask If:  NOT (NatCen = Yes)
   AND:  (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND:  (HStatus = Start) OR (HStatus = Admin)
   AND:  Couple BU
   AND:  MoveCoup = Moved1

WhichR1

WHICH PERSON DID YOU TRACE/ATTEMPT TO INTERVIEW

NOTE: YOU SHOULD ONLY HAVE TRACED MOVER IF BU MEMBER WHO HAD REMAINED IN THE SAMPLED ADDRESS DID NOT MEET AGE CRITERIA FOR THE SURVEY

(1) Person who had remained in sampled address
(2) Person who moved

Ask If:  NOT (NatCen = Yes)
   AND:  (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND:  (HStatus = Start) OR (HStatus = Admin)
   AND:  Couple BU
   AND:  MoveCoup = Moved2

MoveTog

DID SAMPLED RESPONDENTS MOVED TOGETHER?

(1) Moved to same place
(2) Moved to different places
(3) No information about where the respondents have moved to
ASK IF: NOT (NatCen = Yes)
   AND: ( ((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND: (HStatus = Start) OR (HStatus = Admin)
   AND: Couple BU
   AND: MoveCoup = Moved2
   AND: MoveTog = Sep

WhichR2

WHICH PERSON DID YOU TRACE/ATTEMPT TO INTERVIEW

NOTE: YOU SHOULD HAVE CHECKED WITH HQ ABOUT WHICH PERSON TO TRACE

   (1) Original BU Head
   (2) Original BU Spouse/Partner

ASK IF: NOT (NatCen = Yes)
   AND: ( ((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND: (HStatus = Start) OR (HStatus = Admin)
   AND: Couple BU
   AND: (MoveCoup = Died1) OR (MoveCoup = Moved3)

StillIn

DID THE REMAINING PARTNER STILL MEET THE AGE CRITERIA FOR THE SURVEY?

   (1) Yes
   (2) No

ASK IF: NOT (NatCen = Yes)
   AND: ( ((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND: (HStatus = Start) OR (HStatus = Admin)
   AND: (((MoveSin = Moved) OR (MoveTog = Sep)) OR (MoveTog = Same)) OR (WhichR1 = Mover)) OR ((MoveCoup = Moved3) AND (StillIn = Yes))

MovedTo

WHERE HAD THE RESPONDENT(S) MOVED TO

   (1) Local private household
   (2) Distant private household - needs to be reassigned to another interviewer
   (3) Hospital, nursing home, other institution
   (4) Abroad, Northern Ireland or Channel Islands
   (5) No information about where respondents had moved to

ASK IF: NOT (NatCen = Yes)
   AND: ( ((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND: (HStatus = Start) OR (HStatus = Admin)
   AND: (((MoveSin = Moved) OR (MoveTog = Sep)) OR (MoveTog = Same)) OR (WhichR1 = Mover)) OR ((MoveCoup = Moved3) AND (StillIn = Yes))
   AND: MovedTo = PrivDis

NewAdd1

ENTER IN NEW ADDRESS (NUMBER AND STREET)

STRING[100]
ASK IF: NOT (NatCen = Yes)
   AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND: (HStatus = Start) OR (HStatus = Admin)
   AND: (((MoveSin = Moved) OR (MoveTog = Sep)) OR (MoveTog = Same)) OR (WhichR1 = Mover)) OR ((MoveCoup = Moved3) AND (StillIn = Yes))
   AND: MovedTo = PrivDis

NewAdd2

ENTER IN NEW ADDRESS (NEIGHBOURHOOD)

PRESS <ENTER> IF YOU WANT TO LEAVE BLANK AND ENTER TOWN AT NEXT QUESTION
STRING[50]

ASK IF: NOT (NatCen = Yes)
   AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND: (HStatus = Start) OR (HStatus = Admin)
   AND: (((MoveSin = Moved) OR (MoveTog = Sep)) OR (MoveTog = Same)) OR (WhichR1 = Mover)) OR ((MoveCoup = Moved3) AND (StillIn = Yes))
   AND: MovedTo = PrivDis

NewAdd3

ENTER IN NEW ADDRESS (TOWN/CITY)

STRING[50]

ASK IF: NOT (NatCen = Yes)
   AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND: (HStatus = Start) OR (HStatus = Admin)
   AND: (((MoveSin = Moved) OR (MoveTog = Sep)) OR (MoveTog = Same)) OR (WhichR1 = Mover)) OR ((MoveCoup = Moved3) AND (StillIn = Yes))
   AND: MovedTo = PrivDis

NewAdd4

ENTER IN NEW ADDRESS (COUNTY)

PRESS <ENTER> IF YOU WANT TO LEAVE BLANK
STRING[50]

ASK IF: NOT (NatCen = Yes)
   AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND: (HStatus = Start) OR (HStatus = Admin)
   AND: (((MoveSin = Moved) OR (MoveTog = Sep)) OR (MoveTog = Same)) OR (WhichR1 = Mover)) OR ((MoveCoup = Moved3) AND (StillIn = Yes))
   AND: MovedTo = PrivDis

NewAdd5

ENTER IN NEW ADDRESS (POSTCODE)

PRESS <ENTER> IF YOU WANT TO LEAVE BLANK
STRING[15]
Ask if: NOT (NatCen = Yes)

and: ((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)

and: (HStatus = Start) OR (HStatus = Admin)

and: (((MoveSin = Moved) OR (MoveTog = Sep)) OR (MoveTog = Same)) OR (WhichR1 = Mover)) OR ((MoveCoup = Moved3) AND (StillIn = Yes))

and: MovedTo = PrivDis

NewTel

Enter in new telephone number if available

Remember to enter STD code

Press <enter> if you want to leave blank

String[20]
ASK IF: NOT (NatCen = Yes)
AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
AND: (HStatus = Start) OR (HStatus = Admin)
AND: Eligible respondents

Intsome

DID YOU INTERVIEW ANYONE?

(1) Yes
(2) No

ASK IF: NOT (NatCen = Yes)
AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
AND: (HStatus = Start) OR (HStatus = Admin)
AND: Eligible respondents
AND: Intsome = Yes

Iout1

WAS THE INTERVIEW A...

(1) full interview?
(2) or a partial interview?

ASK IF: NOT (NatCen = Yes)
AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
AND: (HStatus = Start) OR (HStatus = Admin)
AND: Eligible respondents
AND: Intsome = Yes

ProxPers

WAS ANY INFORMATION GIVEN BY SOMEONE OTHER THAN THE RESPONDENT?

(1) Yes
(2) No

ASK IF: NOT (NatCen = Yes)
AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
AND: (HStatus = Start) OR (HStatus = Admin)
AND: Eligible respondents
AND: Intsome = No
AND: QMovers.ReAll = Yes

RealINC

WAS NO-ONE INTERVIEWED BECAUSE...

(1) They refused or could not be contacted?
(2) or were there problems tracing sampled respondents?
ASK IF: NOT (NatCen = Yes)

AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)

AND: Eligible respondents

AND: Intsome = No

AND: (QMovers.ReAll = No) OR (Real1NC = NOInt)

NonSum

INTERVIEWER: WAS THIS...

(1) an outright refusal
(2) a non contact, or
(3) other non response, including circumstantial refusal

ASK IF: NOT (NatCen = Yes)

AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)

AND: (HStatus = Start) OR (HStatus = Admin)

AND: Eligible respondents

AND: Intsome = No

AND: (QMovers.ReAll = No) OR (Real1NC = NOInt)

AND: NonSum = outref

ref1

INTERVIEWER: WHEN DID THE RESPONDENT REFUSE TO ASSIST?

(1) To the office before contact by interviewer.
(2) To the interviewer before any interviewing started
(3) To the interviewer during the interview
(4) Broken appointment, no re-contact
(5) Sampling Unit information refused

ASK IF: NOT (NatCen = Yes)

AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)

AND: (HStatus = Start) OR (HStatus = Admin)

AND: Eligible respondents

AND: Intsome = No

AND: (QMovers.ReAll = No) OR (Real1NC = NOInt)

AND: NonSum = outref

AND: ref1 = befint

refInt

INTERVIEWER WAS THIS A REFUSAL...

(1) to a letter/card left by you
(2) to your initial contact by phone
(3) when you made face-to-face contact
An Interviewer: Was this a refusal...

(1) by the required respondent/selected person
(2) by proxy

Another interview: Was this a refusal because...

(1) information was refused about the number of dwellings/households at address
(2) information was refused about persons within the household
(3) or were you refused access to the site?
ASK IF: NOT (NatCen = Yes)
   AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND: Eligible respondents
   AND: Intsome = No
   AND: (QMovers.ReAll = No) OR (ReallNC = NOInt)
   AND: NonSum = outref

refreas

INTERVIEWER: PLEASE RECORD REASONS FOR REFUSAL

SET [3] OF
(1) Doesn't believe in surveys
(2) Anti-government
(3) Invasion of privacy
(4) Concerns about confidentiality
(5) Can't be bothered
(6) Bad experience with previous surveys
(7) Disliked survey matter
(8) Genuinely too busy
(9) Temporarily too busy
(10) Personal problems
(11) Refusal to HQ after interviewer's visit
(12) Put off by record keeping
(13) Late contact - insufficient field time
(14) About to go away
(15) Language difficulties
(16) Too old/infirm
(17) Not capable
(18) Broken appointment(s)
(19) Other

ASK IF: NOT (NatCen = Yes)
   AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)
   AND: (HStatus = Start) OR (HStatus = Admin)
   AND: Eligible respondents
   AND: Intsome = No
   AND: (QMovers.ReAll = No) OR (ReallNC = NOInt)
   AND: NonSum = noncon

Nonc1

INTERVIEWER: PLEASE RECORD TYPE OF NON-CONTACT

(1) No contact with anyone at address
(2) Contact made but not with any member of sampled dwelling/household
(3) Contact made at sampled dwelling/household but not with any responsible resident
**Nonreas**

**INTERVIEWER: PLEASE RECORD REASONS FOR NON-CONTACT**

SET [3] OF

1. Away all survey period
2. Working shifts/odd hours
3. Rarely at address
4. Will not answer door
5. Think address is empty but could not confirm
6. No information gathered
7. Spare telephone line
8. Number unobtainable
9. Wrong number
10. Telephone not answered
11. No reply to answerphone message
12. Communal phone
13. Other

**Othr1**

**INTERVIEWER: PLEASE RECORD TYPE OF NON-RESPONSE**

1. Ill at home during survey period
2. Away/in hospital throughout field period
3. Physically or mentally unable/incompetent
4. Language difficulties
5. Data lost or deleted

**Othr2**

**INTERVIEWER: Was this...**

1. Notified to you by Head Office
2. Notified to interviewer
**ASK IF:** NOT (NatCen = Yes) AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin) AND: Eligible respondents AND: Intsome = No AND: (QMovers.ReAll = No) OR (ReallNC = NOInt) AND: NonSum = circref AND: NOT (NOT (Othrl = DataLost)

**Othr3**

INTERVIEWER: PLEASE RECORD REASON

1. Lost interview
2. Full interview achieved but respondent requested data be deleted
3. Partial interview achieved but respondent requested data be deleted

**ASK IF:** NOT (NatCen = Yes) AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin) AND: (HStatus = Start) OR (HStatus = Admin) AND: ((QMovers.MoveSin = Other) OR (QMovers.MoveCoup = Other)) OR (ReallNC = Insuff)

**Uncer1**

INTERVIEWER: PLEASE RECORD WHY ELIGIBILITY IS UNCERTAIN/TRACING PROBLEMS

1. Inaccessible
2. Unable to locate address
3. Information refused about whether address contains residential housing
4. Unknown whether address is residential due to non contact
5. Issued but not attempted
6. Information refused about whether there are eligible residents
7. Unknown whether there are eligible residents due to non-contact

**ASK IF:** NOT (NatCen = Yes) AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin) AND: (HStatus = Start) OR (HStatus = Admin)

**AxCalcHout**

PRESS <1> FOR FINAL OUTCOME CODE CALCULATION

1..1

**ASK IF:** NOT (NatCen = Yes) AND: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)

**MinsAdm**

TOTAL TIME WORKING AT HOME ON this HOUSEHOLD in minutes?

1..997
**ASK IF**: NOT (NatCen = Yes)

**AND**: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)

---

**NoteToHQ**

ENTER ANY ESSENTIAL NOTES TO HQ ABOUT THIS CASE

(OPTIONAL, IF NOTHING TO SAY, JUST PRESS <Enter>)

STRING[80]

---

**ASK IF**: NOT (NatCen = Yes)

**AND**: (((HStatus = NoContact) OR (HStatus = ContactOnly)) OR (HStatus = Start)) OR (HStatus = Admin)

---

**IntDone**

HAVE YOU COMPLETED ALL POST-INTERVIEW CODING, CHECKING & NOTES?

CODE '1' (Yes) SIGNALS THAT THIS HOUSEHOLD IS READY FOR TRANSMISSION TO HEAD OFFICE

(1)  Yes, completed all coding, etc
(2)  Not yet
ASK ALWAYS:

IntStatus

Interview status

(1) Interview not started
(2) Started interview
(3) Partial interview
(4) Full interview
(5) No interview required (Non-productive/deadwood)

ASK ALWAYS:

IntDone

Admin block completed?

(1) Yes
(2) No

ASK ALWAYS:

InterNote

Interviewer comment

STRING[100]

ASK ALWAYS:

Outcome

Final outcome code

0..997

ASK ALWAYS:

NOFHH

Number of households at address

0..97

ASK IF: In loop FOR := 1 TO 20

PayItem

CAPI pay item

0..97
**ASK ALWAYS:**

**SurvStatus**

Survey specific status (spare)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>C1</td>
</tr>
<tr>
<td>(2)</td>
<td>C2</td>
</tr>
<tr>
<td>(3)</td>
<td>C3</td>
</tr>
<tr>
<td>(4)</td>
<td>C4</td>
</tr>
<tr>
<td>(5)</td>
<td>C5</td>
</tr>
<tr>
<td>(6)</td>
<td>C6</td>
</tr>
<tr>
<td>(7)</td>
<td>C7</td>
</tr>
<tr>
<td>(8)</td>
<td>C8</td>
</tr>
<tr>
<td>(9)</td>
<td>C9</td>
</tr>
<tr>
<td>(10)</td>
<td>C10</td>
</tr>
<tr>
<td>(11)</td>
<td>C11</td>
</tr>
<tr>
<td>(12)</td>
<td>C12</td>
</tr>
<tr>
<td>(13)</td>
<td>C13</td>
</tr>
<tr>
<td>(14)</td>
<td>C14</td>
</tr>
</tbody>
</table>
## Other research reports available

<table>
<thead>
<tr>
<th>No.</th>
<th>Title</th>
<th>ISBN</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Thirty Families: Their living standards in unemployment</td>
<td>0 11 761683 4</td>
<td>£6.65</td>
</tr>
<tr>
<td>2</td>
<td>Disability, Household Income &amp; Expenditure</td>
<td>0 11 761755 5</td>
<td>£5.65</td>
</tr>
<tr>
<td>3</td>
<td>Housing Benefit Reviews</td>
<td>0 11 761821 7</td>
<td>£16.50</td>
</tr>
<tr>
<td>4</td>
<td>Social Security &amp; Community Care: The case of the Invalid Care Allowance</td>
<td>0 11 761820 9</td>
<td>£9.70</td>
</tr>
<tr>
<td>5</td>
<td>The Attendance Allowance Medical Examination: Monitoring consumer views</td>
<td>0 11 761819 5</td>
<td>£5.50</td>
</tr>
<tr>
<td>6</td>
<td>Lone Parent Families in the UK</td>
<td>0 11 761868 3</td>
<td>£15.00</td>
</tr>
<tr>
<td>7</td>
<td>Incomes In and Out of Work</td>
<td>0 11 761910 8</td>
<td>£17.20</td>
</tr>
<tr>
<td>8</td>
<td>Working the Social Fund</td>
<td>0 11 761952 3</td>
<td>£9.00</td>
</tr>
<tr>
<td>9</td>
<td>Evaluating the Social Fund</td>
<td>0 11 761953 1</td>
<td>£22.00</td>
</tr>
<tr>
<td>10</td>
<td>Benefits Agency National Customer Survey 1991</td>
<td>0 11 761956 6</td>
<td>£16.00</td>
</tr>
<tr>
<td>11</td>
<td>Customer Perceptions of Resettlement Units</td>
<td>0 11 761976 6</td>
<td>£13.75</td>
</tr>
<tr>
<td>12</td>
<td>Survey of Admissions to London Resettlement Units</td>
<td>0 11 761977 9</td>
<td>£8.00</td>
</tr>
<tr>
<td>13</td>
<td>Researching the Disability Working Allowance Self Assessment Form</td>
<td>0 11 761834 9</td>
<td>£7.25</td>
</tr>
<tr>
<td>14</td>
<td>Child Support Unit National Client Survey 1992</td>
<td>0 11 762060 2</td>
<td>£15.00</td>
</tr>
<tr>
<td>15</td>
<td>Preparing for Council Tax Benefit</td>
<td>0 11 762061 0</td>
<td>£5.65</td>
</tr>
<tr>
<td>16</td>
<td>Contributions Agency Customer Satisfaction Survey 1992</td>
<td>0 11 762064 5</td>
<td>£18.00</td>
</tr>
<tr>
<td>17</td>
<td>Employers’ Choice of Pension Schemes: Report of a qualitative study</td>
<td>0 11 762073 4</td>
<td>£5.00</td>
</tr>
<tr>
<td>No.</td>
<td>Title</td>
<td>Code</td>
<td>Price</td>
</tr>
<tr>
<td>-----</td>
<td>----------------------------------------------------------------------</td>
<td>---------------</td>
<td>--------</td>
</tr>
<tr>
<td>18</td>
<td>GPs and IVB: A qualitative study of the role of GPs in the award of Invalidity Benefit</td>
<td>0 11 762077 7</td>
<td>£12.00</td>
</tr>
<tr>
<td>19</td>
<td>Invalidity Benefit: A survey of recipients</td>
<td>0 11 762087 4</td>
<td>£10.75</td>
</tr>
<tr>
<td>20</td>
<td>Invalidity Benefit: A longitudinal survey of new recipients</td>
<td>0 11 762088 2</td>
<td>£19.95</td>
</tr>
<tr>
<td>21</td>
<td>Support for Children: A comparison of arrangements in fifteen countries</td>
<td>0 11 762089 0</td>
<td>£22.95</td>
</tr>
<tr>
<td>22</td>
<td>Pension Choices: A survey on personal pensions in comparison with other pension options</td>
<td>0 11 762091 2</td>
<td>£18.95</td>
</tr>
<tr>
<td>23</td>
<td>Crossing National Frontiers</td>
<td>0 11 762131 5</td>
<td>£17.75</td>
</tr>
<tr>
<td>24</td>
<td>Statutory Sick Pay</td>
<td>0 11 762147 1</td>
<td>£23.75</td>
</tr>
<tr>
<td>25</td>
<td>Lone Parents and Work</td>
<td>0 11 762147 X</td>
<td>£12.95</td>
</tr>
<tr>
<td>26</td>
<td>The Effects of Benefit on Housing Decisions</td>
<td>0 11 762157 9</td>
<td>£18.50</td>
</tr>
<tr>
<td>27</td>
<td>Making a Claim for Disability Benefits</td>
<td>0 11 762162 5</td>
<td>£12.95</td>
</tr>
<tr>
<td>28</td>
<td>Contributions Agency Customer Satisfaction Survey 1993</td>
<td>0 11 762220 6</td>
<td>£20.00</td>
</tr>
<tr>
<td>29</td>
<td>Child Support Agency National Client Satisfaction Survey 1993</td>
<td>0 11 762224 9</td>
<td>£33.00</td>
</tr>
<tr>
<td>30</td>
<td>Lone Mothers</td>
<td>0 11 762228 1</td>
<td>£16.75</td>
</tr>
<tr>
<td>31</td>
<td>Educating Employers</td>
<td>0 11 762249 4</td>
<td>£8.50</td>
</tr>
<tr>
<td>32</td>
<td>Employers and Family Credit</td>
<td>0 11 762272 9</td>
<td>£13.50</td>
</tr>
<tr>
<td>33</td>
<td>Direct Payments from Income Support</td>
<td>0 11 762290 7</td>
<td>£16.50</td>
</tr>
<tr>
<td>34</td>
<td>Incomes and Living Standards of Older People</td>
<td>0 11 762299 0</td>
<td>£24.95</td>
</tr>
<tr>
<td>35</td>
<td>Choosing Advice on Benefits</td>
<td>0 11 762316 4</td>
<td>£13.95</td>
</tr>
<tr>
<td>36</td>
<td>First-time Customers</td>
<td>0 11 762317 2</td>
<td>£25.00</td>
</tr>
<tr>
<td>37</td>
<td>Contributions Agency National Client Satisfaction Survey 1994</td>
<td>0 11 762339 3</td>
<td>£21.00</td>
</tr>
<tr>
<td>38</td>
<td>Managing Money in Later Life</td>
<td>0 11 762340 7</td>
<td>£22.00</td>
</tr>
<tr>
<td>39</td>
<td>Child Support Agency National Client Satisfaction Survey 1994</td>
<td>0 11 762341 5</td>
<td>£35.00</td>
</tr>
<tr>
<td>40</td>
<td>Changes in Lone Parenthood</td>
<td>0 11 7632349 0</td>
<td>£20.00</td>
</tr>
<tr>
<td>41</td>
<td>Evaluation of Disability Living Allowance and Attendance Allowance</td>
<td>0 11 762351 2</td>
<td>£40.00</td>
</tr>
<tr>
<td>42</td>
<td>War Pensions Agency Customer Satisfaction Survey 1994</td>
<td>0 11 762358 X</td>
<td>£18.00</td>
</tr>
<tr>
<td>43</td>
<td>Paying for Rented Housing</td>
<td>0 11 762370 9</td>
<td>£19.00</td>
</tr>
<tr>
<td>44</td>
<td>Resettlement Agency Customer Satisfaction Survey 1994</td>
<td>0 11 762371 7</td>
<td>£16.00</td>
</tr>
</tbody>
</table>
45. Changing Lives and the Role of Income Support  
46. Social Assistance in OECD Countries: Synthesis Report  
47. Social Assistance in OECD Countries: Country Report  
48. Leaving Family Credit  
49. Women and Pensions  
50. Pensions and Divorce  
52. Take Up of Second Adult Rebate  
53. Moving off Income Support  
54. Disability, Benefits and Employment  
55. Housing Benefit and Service Charges  
56. Confidentiality: The public view  
57. Helping Disabled Workers  
58. Employers’ Pension Provision 1994  
59. Delivering Social Security: A cross-national study  
60. A Comparative Study of Housing Allowances  
61. Lone Parents, Work and Benefits  
62. Unemployment and Jobseeking  
63. Exploring Customer Satisfaction  
64. Social Security Fraud: The role of penalties  
65. Customer Contact with the Benefits Agency  
66. Pension Scheme Inquiries and Disputes  
67. Maternity Rights and Benefits in Britain  
68. Claimants’ Perceptions of the Claim Process  
69. Delivering Benefits to Unemployed People  
70. Delivering Benefits to Unemployed 16–17 year olds  
71. Stepping–Stones to Employment  
72. Dynamics of Retirement  
73. Unemployment and Jobseeking before Jobseeker’s Allowance  
74. Customer views on Service Delivery in the Child Support Agency
<table>
<thead>
<tr>
<th>No.</th>
<th>Title</th>
<th>ISBN</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>75</td>
<td>Experiences of Occupational Pension Scheme Wind-Up</td>
<td>0 11 762584 1</td>
<td>£27.00</td>
</tr>
<tr>
<td>76</td>
<td>Recruiting Long–Term Unemployed People</td>
<td>0 11 762585 X</td>
<td>£27.00</td>
</tr>
<tr>
<td>77</td>
<td>What Happens to Lone Parents</td>
<td>0 11 762598 3</td>
<td>£31.00</td>
</tr>
<tr>
<td>78</td>
<td>Lone Parents Lives</td>
<td>0 11 762598 1</td>
<td>£34.00</td>
</tr>
<tr>
<td>79</td>
<td>Moving into Work: Bridging Housing Costs</td>
<td>0 11 762599 X</td>
<td>£33.00</td>
</tr>
<tr>
<td>80</td>
<td>Lone Parents on the Margins of Work</td>
<td>1 84123 000 6</td>
<td>£26.00</td>
</tr>
<tr>
<td>81</td>
<td>The Role of Pension Scheme Trustees</td>
<td>1 84123 001 4</td>
<td>£28.00</td>
</tr>
<tr>
<td>82</td>
<td>Pension Scheme Investment Policies</td>
<td>1 84123 002 2</td>
<td>£28.00</td>
</tr>
<tr>
<td>83</td>
<td>Pensions and Retirement Planning</td>
<td>1 84123 003 0</td>
<td>£28.00</td>
</tr>
<tr>
<td>84</td>
<td>Self–Employed People and National Insurance Contributions</td>
<td>1 84123 004 9</td>
<td>£28.00</td>
</tr>
<tr>
<td>85</td>
<td>Getting the Message Across</td>
<td>1 84123 052 9</td>
<td>£26.00</td>
</tr>
<tr>
<td>86</td>
<td>Leaving Incapacity Benefit</td>
<td>1 84123 087 1</td>
<td>£34.00</td>
</tr>
<tr>
<td>87</td>
<td>Unemployment and Jobseeking: Two Years On</td>
<td>1 84123 088 X</td>
<td>£38.00</td>
</tr>
<tr>
<td>88</td>
<td>Attitudes to the Welfare State and the Response to Reform</td>
<td>1 84123 098 7</td>
<td>£36.00</td>
</tr>
<tr>
<td>89</td>
<td>New Deal for Lone Parents: Evaluation of Innovative Schemes</td>
<td>1 84123 101 0</td>
<td>£26.00</td>
</tr>
<tr>
<td>90</td>
<td>Modernising service delivery: The Lone Parent Prototype</td>
<td>1 84123 103 7</td>
<td>£26.00</td>
</tr>
<tr>
<td>91</td>
<td>Housing Benefit exceptional hardship payments</td>
<td>1 84123 104 5</td>
<td>£26.00</td>
</tr>
<tr>
<td>92</td>
<td>New Deal for Lone Parents: Learning from the Prototype Areas</td>
<td>1 84123 107 X</td>
<td>£29.00</td>
</tr>
<tr>
<td>93</td>
<td>Housing Benefit and Supported Accommodation</td>
<td>1 84123 118 5</td>
<td>£31.50</td>
</tr>
<tr>
<td>94</td>
<td>Disability in Great Britain</td>
<td>1 84123 119 3</td>
<td>£35.00</td>
</tr>
<tr>
<td>95</td>
<td>Low paid work in Britain</td>
<td>1 84123 120 7</td>
<td>£37.00</td>
</tr>
<tr>
<td>96</td>
<td>Keeping in touch with the Labour Market</td>
<td>1 84123 126 6</td>
<td>£28.50</td>
</tr>
<tr>
<td>97</td>
<td>Housing Benefit and Council Tax Benefit delivery: Claimant experiences</td>
<td>1 84123 127 4</td>
<td>£24.00</td>
</tr>
<tr>
<td>98</td>
<td>Employers’ Pension Provision 1996</td>
<td>1 84123 138 X</td>
<td>£31.50</td>
</tr>
<tr>
<td>99</td>
<td>Unemployment and jobseeking after the introduction of Jobseeker’s Allowance</td>
<td>1 84123 146 0</td>
<td>£33.00</td>
</tr>
<tr>
<td>100</td>
<td>Overcoming barriers: Older people and Income Support</td>
<td>1 84123 148 7</td>
<td>£29.00</td>
</tr>
<tr>
<td>101</td>
<td>Attitudes and aspirations of older people: A review of the literature</td>
<td>1 84123 144 4</td>
<td>£34.00</td>
</tr>
<tr>
<td>102</td>
<td>Attitudes and aspirations of older people: A qualitative study</td>
<td>1 84123 158 4</td>
<td>£29.00</td>
</tr>
<tr>
<td>No.</td>
<td>Title</td>
<td>Code</td>
<td>Price</td>
</tr>
<tr>
<td>-----</td>
<td>------------------------------------------------------------------------</td>
<td>------------</td>
<td>--------</td>
</tr>
<tr>
<td>103</td>
<td>Relying on the state, relying on each other</td>
<td>184123 163 0</td>
<td>£27.00</td>
</tr>
<tr>
<td>104</td>
<td>Modernising Service Delivery: The Integrated Services Prototype</td>
<td>184123 162 2</td>
<td>£27.00</td>
</tr>
<tr>
<td>105</td>
<td>Helping pensioners: Evaluation of the Income Support Pilots</td>
<td>184123 164 9</td>
<td>£30.00</td>
</tr>
<tr>
<td>106</td>
<td>New Deal for disabled people: Early implementation</td>
<td>184123 165 7</td>
<td>£39.50</td>
</tr>
<tr>
<td>107</td>
<td>Parents and employment: An analysis of low income families in the British Household Panel Survey</td>
<td>184123 167 3</td>
<td>£28.50</td>
</tr>
<tr>
<td>108</td>
<td>Evaluation of the New Deal for Lone Parents: Early lessons from the Phase One Prototype Synthesis Report</td>
<td>184123 187 8</td>
<td>£27.50</td>
</tr>
<tr>
<td>109</td>
<td>Evaluation of the New Deal for Lone Parents: Early lessons from the Phase One Prototype Findings of Surveys</td>
<td>184123 3190 8</td>
<td>£42.50</td>
</tr>
<tr>
<td>110</td>
<td>Evaluation of the New Deal for Lone Parents: Early lessons from the Phase One Prototype Cost-benefit and econometric analyses</td>
<td>184123 188 6</td>
<td>£29.50</td>
</tr>
<tr>
<td>111</td>
<td>Understanding the Impact of Jobseeker’s Allowance</td>
<td>184123 192 4</td>
<td>£37.50</td>
</tr>
<tr>
<td>112</td>
<td>The First Effects of Earnings Top-up</td>
<td>184123 193 2</td>
<td>£39.50</td>
</tr>
<tr>
<td>113</td>
<td>Piloting change: Interim Qualitative Findings from the Earnings Top-up Evaluation</td>
<td>184123 194 0</td>
<td>£28.50</td>
</tr>
<tr>
<td>114</td>
<td>Building Up Pension Rights</td>
<td>184123 195 9</td>
<td>£33.50</td>
</tr>
<tr>
<td>115</td>
<td>Prospects of part-time work: The impact of the Back to Work Bonus</td>
<td>184123 196 7</td>
<td>£29.00</td>
</tr>
<tr>
<td>116</td>
<td>Evaluating Jobseeker’s Allowance</td>
<td>184123 197 5</td>
<td>£16.00</td>
</tr>
<tr>
<td>117</td>
<td>Pensions and divorce: The 1998 Survey</td>
<td>184123 198 3</td>
<td>£36.00</td>
</tr>
<tr>
<td>118</td>
<td>Pensions and divorce: Exploring financial settlements</td>
<td>184123 199 1</td>
<td>£24.00</td>
</tr>
<tr>
<td>119</td>
<td>Local Authorities and Benefit Overpayments</td>
<td>184123 200 9</td>
<td>£26.50</td>
</tr>
<tr>
<td>120</td>
<td>Lifetime Experiences of Self-Employment</td>
<td>184123 218 1</td>
<td>£31.50</td>
</tr>
<tr>
<td>121</td>
<td>Evaluation of the Pension Power for you Helpline</td>
<td>184123 221 1</td>
<td>£28.50</td>
</tr>
<tr>
<td>122</td>
<td>Lone Parents and Personal Advisers: Roles and Relationships</td>
<td>184123 242 4</td>
<td>£29.00</td>
</tr>
<tr>
<td>123</td>
<td>Employers’ Pension Provision</td>
<td>184123 269 6</td>
<td>£35.00</td>
</tr>
<tr>
<td>124</td>
<td>The Changing Role of the Occupational Pension Scheme Trustee</td>
<td>184123 267 X</td>
<td>£25.00</td>
</tr>
<tr>
<td>125</td>
<td>Saving and Borrowing</td>
<td>184123 277 7</td>
<td>£28.50</td>
</tr>
<tr>
<td>126</td>
<td>First Effects of ONE</td>
<td>184123 281 5</td>
<td>£38.50</td>
</tr>
<tr>
<td>127</td>
<td>Why not ONE?</td>
<td>184123 282 3</td>
<td>£25.00</td>
</tr>
<tr>
<td></td>
<td>Title</td>
<td>Code</td>
<td>Price</td>
</tr>
<tr>
<td>---</td>
<td>----------------------------------------------------------------------</td>
<td>----------</td>
<td>--------</td>
</tr>
<tr>
<td>128.</td>
<td>The British Lone Parent Cohort 1991 to 1998</td>
<td>184123 283 1</td>
<td>£34.00</td>
</tr>
<tr>
<td>129.</td>
<td>Housing Benefits and the Appeals Service</td>
<td>184123 294 7</td>
<td>£26.00</td>
</tr>
<tr>
<td>130.</td>
<td>Pensions 2000 (Attitudes to retirement planning)</td>
<td>184123 295 5</td>
<td>£33.00</td>
</tr>
<tr>
<td>131.</td>
<td>Earnings Top-up Evaluation: Effects on Unemployed People</td>
<td>184123 289 0</td>
<td>£38.00</td>
</tr>
<tr>
<td>132.</td>
<td>Earnings Top-up Evaluation: Employers’ Reactions</td>
<td>184123 290 4</td>
<td>£29.50</td>
</tr>
<tr>
<td>133.</td>
<td>Earnings Top-up Evaluation: Qualitative Evidence</td>
<td>184123 291 2</td>
<td>£30.00</td>
</tr>
<tr>
<td>134.</td>
<td>Earnings Top-up Evaluation: Effects on Low Paid Workers</td>
<td>184123 292 0</td>
<td>£37.00</td>
</tr>
<tr>
<td>135.</td>
<td>Earnings Top-up Evaluation: The Synthesis Report</td>
<td>184123 293 9</td>
<td>£27.50</td>
</tr>
<tr>
<td>136.</td>
<td>Modernising Service Delivery: The Better Government for Older People Prototypes</td>
<td>184123 300 5</td>
<td>£28.00</td>
</tr>
<tr>
<td>137.</td>
<td>The Verification Framework: Early Experiences of Implementation</td>
<td>184123 303 X</td>
<td>£27.00</td>
</tr>
<tr>
<td>138.</td>
<td>Low-income families in Britain: Work, welfare and social security in 1999</td>
<td>184123 312 9</td>
<td>£53.00</td>
</tr>
<tr>
<td>139.</td>
<td>Recruiting benefit claimants: A survey of employers in ONE pilot areas</td>
<td>184123 349 8</td>
<td>£26.50</td>
</tr>
<tr>
<td>140.</td>
<td>Moving towards work: The short term impact of ONE</td>
<td>184123 352 8</td>
<td>£27.50</td>
</tr>
<tr>
<td>141.</td>
<td>Incapacity Benefits and Work Incentives</td>
<td>184123 350 1</td>
<td>£28.00</td>
</tr>
<tr>
<td>142.</td>
<td>Cross-country comparisons of pensioners’ incomes</td>
<td>184123 351 X</td>
<td>£33.00</td>
</tr>
<tr>
<td>143.</td>
<td>Evaluation of the New Deal for Disabled People Innovative Schemes pilots</td>
<td>184123 353 6</td>
<td>£36.00</td>
</tr>
<tr>
<td>144.</td>
<td>Evaluation of the New Deal for Disabled People Personal Adviser Service pilot</td>
<td>184123 354 4</td>
<td>£44.00</td>
</tr>
<tr>
<td>145.</td>
<td>‘Well enough to work?’</td>
<td>184123 360 9</td>
<td>£31.00</td>
</tr>
<tr>
<td>146.</td>
<td>Payments of pensions and benefits: A survey of social security recipients paid by order book or girocheque</td>
<td>184123 370 6</td>
<td>£34.50</td>
</tr>
<tr>
<td>147.</td>
<td>Evaluation of the Minimum Income Guarantee Claim Line</td>
<td>184123 381 6</td>
<td>£27.50</td>
</tr>
<tr>
<td>148.</td>
<td>The role of GPs in sickness certification</td>
<td>184123 389 7</td>
<td>£28.50</td>
</tr>
<tr>
<td>149.</td>
<td>The medium-term effects of voluntary participation in ONE</td>
<td>184123 393 5</td>
<td>£34.50</td>
</tr>
<tr>
<td>150.</td>
<td>Recruiting Benefit Claimants: A qualitative study of employers who recruited benefit claimants</td>
<td>184123 394 3</td>
<td>£25.00</td>
</tr>
<tr>
<td>151.</td>
<td>Moving between sickness and work</td>
<td>184123 397 8</td>
<td>£37.00</td>
</tr>
<tr>
<td>152.</td>
<td>National Survey of Child Support Agency Clients</td>
<td>184123 398 6</td>
<td>£39.00</td>
</tr>
<tr>
<td>153.</td>
<td>Families, poverty, work and care</td>
<td>184123 406 0</td>
<td>£38.50</td>
</tr>
<tr>
<td>No.</td>
<td>Title</td>
<td>Code</td>
<td>Price</td>
</tr>
<tr>
<td>-----</td>
<td>-------------------------------------------------------------------------------------------</td>
<td>---------------</td>
<td>---------</td>
</tr>
<tr>
<td>154.</td>
<td>ONE year on: clients’ medium-term experiences of ONE</td>
<td>184123 407 X 9</td>
<td>£28.00</td>
</tr>
<tr>
<td>155.</td>
<td>Barriers to employment for offenders and ex-offenders</td>
<td>184123 415 X</td>
<td>£53.00</td>
</tr>
<tr>
<td>156.</td>
<td>Short term effects of compulsory participation in ONE</td>
<td>184123 416 X 8</td>
<td>£46.50</td>
</tr>
<tr>
<td>157.</td>
<td>The Dynamics of Poverty in Britain</td>
<td>184123 417 6</td>
<td>£32.00</td>
</tr>
<tr>
<td>158.</td>
<td>Outcomes for children of poverty</td>
<td>184123 418 4</td>
<td>£33.00</td>
</tr>
<tr>
<td>159.</td>
<td>Self-Funded Admissions to Care Homes</td>
<td>184123 420 6</td>
<td>£35.00</td>
</tr>
<tr>
<td>160.</td>
<td>New Deal for Disabled People: National Survey of incapacity benefits claimants</td>
<td>184123 421 4</td>
<td>£33.50</td>
</tr>
<tr>
<td>161.</td>
<td>Low/moderate-income families in Britain: Work, Working Families’ Tax Credit and childcare in 2000</td>
<td>184123 426 5</td>
<td>£31.00</td>
</tr>
<tr>
<td>162.</td>
<td>Evaluation of the Capability Report: Identifying the work-related capabilities of incapacity benefits claimants</td>
<td>184123 437 0</td>
<td>£29.00</td>
</tr>
<tr>
<td>163.</td>
<td>Employers’ Pension Provision 2000</td>
<td>184123 419 2</td>
<td>£36.50</td>
</tr>
<tr>
<td>164.</td>
<td>Low/moderate-income families in Britain: Changes in Living Standards 1999-2000</td>
<td>184123 438 9</td>
<td>£32.50</td>
</tr>
<tr>
<td>165.</td>
<td>Low- and moderate-income families in Britain: Changes in 1999 and 2000</td>
<td>184123 452 4</td>
<td>£35.00</td>
</tr>
<tr>
<td>166.</td>
<td>Delivering a work-focused service: Final findings from ONE case studies and staff research</td>
<td>184123 450 8</td>
<td>£35.00</td>
</tr>
<tr>
<td>167.</td>
<td>Delivering a work-focused service: Views and experiences of clients</td>
<td>184123 451 6</td>
<td>£30.50</td>
</tr>
<tr>
<td>168.</td>
<td>Findings from the Macro evaluation of the New Deal for Young People</td>
<td>184123 464 8</td>
<td>£26.50</td>
</tr>
<tr>
<td>169.</td>
<td>Costs and benefits to service providers of making reasonable adjustments under Part III of the Disability Discrimination Act</td>
<td>184123 476 1</td>
<td>£42.00</td>
</tr>
<tr>
<td>170.</td>
<td>From job seekers to job keepers: Job retention, advancement and the role of in-work support programmes</td>
<td>184123 477 X</td>
<td>£41.00</td>
</tr>
<tr>
<td>171.</td>
<td>Qualitative research with clients: Longer term experiences of a work-focused service</td>
<td>184123 478 8</td>
<td>£30.00</td>
</tr>
<tr>
<td>172.</td>
<td>Social Fund use amongst older people</td>
<td>184123 485 0</td>
<td>£29.50</td>
</tr>
<tr>
<td>173.</td>
<td>‘Disabled for life?’ attitudes towards, and experiences of, disability in Britain</td>
<td>184123 493 1</td>
<td>£46.00</td>
</tr>
<tr>
<td>174.</td>
<td>A comparison of Child Benefit packages in 22 countries</td>
<td>184123 506 7</td>
<td>£54.00</td>
</tr>
<tr>
<td>175.</td>
<td>Easing the transition to work</td>
<td>184123 507 5</td>
<td>£34.00</td>
</tr>
<tr>
<td>176.</td>
<td>Electronic government at DWP: Attitudes to electronic methods of conducting benefit business</td>
<td>184123 508 3</td>
<td>£32.50</td>
</tr>
<tr>
<td>No.</td>
<td>Title</td>
<td>ISBN</td>
<td>Price</td>
</tr>
<tr>
<td>-----</td>
<td>-----------------------------------------------------------------------</td>
<td>----------------</td>
<td>--------</td>
</tr>
<tr>
<td>177</td>
<td>Self-employment as a route off benefit</td>
<td>1 84123 509 1</td>
<td>£31.50</td>
</tr>
<tr>
<td>178</td>
<td>The wider benefits of education and training: a comparative longitudinal study</td>
<td>1 84123 517 2</td>
<td>£30.00</td>
</tr>
<tr>
<td>179</td>
<td>Refugees’ opportunities and barriers in employment and training</td>
<td>1 84123 518 0</td>
<td>£34.50</td>
</tr>
<tr>
<td>180</td>
<td>Family change 1999 to 2001</td>
<td>1 84123 530 X</td>
<td>£39.00</td>
</tr>
<tr>
<td>181</td>
<td>Working Families’ Tax Credit in 2001</td>
<td>1 84123 531 8</td>
<td>£27.50</td>
</tr>
<tr>
<td>182</td>
<td>Working after State Pension Age</td>
<td>1 84123 532 6</td>
<td>£27.50</td>
</tr>
<tr>
<td>183</td>
<td>The final effects of ONE</td>
<td>1 84123 540 7</td>
<td>£50.00</td>
</tr>
<tr>
<td>184</td>
<td>Business start-up support for young people delivered by The Prince’s Trust: a comparative study of labour market outcomes</td>
<td>1 84123 550 4</td>
<td>£39.50</td>
</tr>
<tr>
<td>185</td>
<td>Employer engagement and the London labour market</td>
<td>1 84123 551 2</td>
<td>£34.00</td>
</tr>
<tr>
<td>186</td>
<td>Easing the transition into work (part 2 – client survey)</td>
<td>1 84123 560 1</td>
<td>£37.00</td>
</tr>
<tr>
<td>187</td>
<td>Experiences of lone parents from minority ethnic communities</td>
<td>1 84123 569 5</td>
<td>£25.00</td>
</tr>
<tr>
<td>188</td>
<td>Diversity in disability</td>
<td>1 84123 570 9</td>
<td>£34.00</td>
</tr>
<tr>
<td>189</td>
<td>Medical evidence and Incapacity Benefit: Evaluation of a pilot study</td>
<td>1 84123 594 6</td>
<td>£35.00</td>
</tr>
<tr>
<td>190</td>
<td>Families and children 2001: Living standards and the children</td>
<td>1 84123 595 4</td>
<td>£41.00</td>
</tr>
<tr>
<td>191</td>
<td>Families and children 2001: Work and childcare</td>
<td>1 84123 596 2</td>
<td>£43.00</td>
</tr>
<tr>
<td>192</td>
<td>Low-income families and household spending</td>
<td>1 84123 597 0</td>
<td>£33.00</td>
</tr>
<tr>
<td>193</td>
<td>Pensions 2002: Public attitudes to pensions and saving for retirement</td>
<td>1 84123 599 7</td>
<td>£40.00</td>
</tr>
<tr>
<td>194</td>
<td>Savings and life events</td>
<td>1 84123 610 1</td>
<td>£31.50</td>
</tr>
<tr>
<td>195</td>
<td>The Myners Principles &amp; occupational pension schemes Volume 1 of 3</td>
<td>1 84123 619 5</td>
<td></td>
</tr>
<tr>
<td>196</td>
<td>Profiling benefit claimants in Britain</td>
<td>1 84123 620 9</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social Security Research Yearbook 1990–91</td>
<td>0 11 761747 4</td>
<td>£8.00</td>
</tr>
<tr>
<td></td>
<td>Social Security Research Yearbook 1991–92</td>
<td>0 11 761833 0</td>
<td>£12.00</td>
</tr>
<tr>
<td></td>
<td>Social Security Research Yearbook 1992–93</td>
<td>0 11 762150 1</td>
<td>£13.75</td>
</tr>
<tr>
<td></td>
<td>Social Security Research Yearbook 1993–94</td>
<td>0 11 762302 4</td>
<td>£16.50</td>
</tr>
<tr>
<td></td>
<td>Social Security Research Yearbook 1994–95</td>
<td>0 11 762362 8</td>
<td>£20.00</td>
</tr>
</tbody>
</table>
Further information regarding the content of the above may be obtained from:

Department for Work and Pensions
Attn. Paul Noakes
Social Research Division
Information and Analysis Directorate
4-26 Adelphi
1–11 John Adam Street
London WC2N 6HT