

Work and Pensions Module

Start of WP (set by WpInt)
TIME

WpInt*

Now I have some questions about work, retirement and pensions.
ENTER 1 AND CONTINUE

WpAct*

SHOW CARD Q

Did you do any of these activities during the last month, that is
since ^date a month ago?

IF YES, PROBE: Which ones?

CODE ALL THAT APPLY

- 1 Paid work
- 2 Self-employment
- 3 Voluntary work
- 4 Cared for a sick or disabled adult
- 5 Looked after home or family
- 6 Attended a formal educational or training course
- 96 None of these [exclusive code]

*IF not in paid work or self-employment: WpAct = 3, 4, 5, 6, 96, DK OR
REF*

WpAway*

Can I just check, at any point during the last month
were you...READ OUT...

- 1 ... temporarily away from paid work,
- 2 looking for paid work,
- 3 or, waiting to take up paid work already accepted?
- 96 None of these

ENDIF

Derivation of WpActW: *IF* in paid work or self-employment: WpAct = 1
OR 2, WpActW = 1.

ELSEIF temporarily away from paid work: WpAway = 1, WpActW = 1.

ELSE waiting to take up paid work: WpAway = 3, WpActW = 3.

WPActW*

Derived - to give prioritised single coded version of the work
variables in wpact

- 1 paidw
- 2 tempaway
- 3 waitwork

IF temporarily away from paid work: WPActW = 2

WpTaw*

What was the main reason you were away from work last month?

CODE ONE ONLY

- 1 Leave/holiday
- 2 Sick/injured
- 3 Attending a training course
- 4 Laid off/on short time
- 5 On strike
- 6 Maternity/Paternity leave
- 7 Other personal/family reasons
- 95 Other reasons (specify)

ELSA Wave 1 Questionnaire - May 2002

```
|
| IF away from work for other reason: WpTaw = 95
|
| WpTawo*
| INTERVIEWER WRITE IN OTHER REASON
| Text: up to 60 characters
|
| ENDIF
|
ENDIF

Wpdes*
SHOW CARD R
Which one of these, would you say best describes your current
situation?
CODE ONE ONLY
1 Retired
2 Employed
3 Self-employed
4 Unemployed
5 Permanently sick or disabled
6 Looking after home or family
95 Other (specify)
96 SPONTANEOUS: Semi-retired

IF would describe situation in other way: Wpdes = 95
|
| Wpdesa*
| INTERVIEWER WRITE IN OTHER SITUATION
| Text: up to 60 characters
|
| ENDIF

IF hasn't been on a educational or training course in last month:
WpAct <> 6
|
| WpEdC
| Have you taken a formal educational or training course in the last
| 12 months?
| 1 Yes
| 2 No
|
| ENDIF

WpVW
How often ^if at all do you do ^any voluntary work?Is it ... READ OUT
...
1 ... twice a month or more,
2 about once a month,
3 every few months,
4 about once or twice a year,
5 less than once a year,
6 or, never?

IF in paid work, temporarily away from paid work or waiting to take
up paid work: Wpactw = 1, 2 OR 3
|
| WpESP**
| ^Is/Will ^respondent's name ^be... READ OUT ...
| 1 ... an employee,
| 2 or, self-employed in ^hisher[pnum] main job?
```

ELSA Wave 1 Questionnaire - May 2002

```
|
| ENDIF
|
| IF not in paid work, temporarily away from paid work, waiting to take
| up paid work: Wpactw <> 1, 2, 3
|
| IF NOT in paid work, temporarily away from paid work OR waiting to
| take up paid work at time of HSE interview: HSE.NActiv = 1, 3, 4,
6, 7,
| 8, 9, 10 OR 11
|
|   Wpjob
|   Can I just check, have you had a paid job since last time we
|   interviewed you ^date of HSE interview?
|   JOB = PERIOD OF PAID WORK WITH AN EMPLOYER OR PERIOD OF
|   CONTINUOUS SELF-EMPLOYMENT
|   1   Yes
|   2   No
|
|   ELSE in paid work, temporarily away from paid work OR waiting to
|   take up paid work at the time of the HSE interview: HSE.NActiv =
|   2 OR 5
|
|   Wpjob1
|   Last time we interviewed you ^in date of HSE interview, you were
|   ^working/about to start work as a ^jobtitle from HSE.
|   Is this your most recent job?
|   JOB = PERIOD OF PAID WORK WITH AN EMPLOYER OR PERIOD OF
|   CONTINUOUS SELF-EMPLOYMENT
|   1   Yes
|   2   No
|
| ENDIF
|
| ENDIF
|
| IF in paid work or temporarily away from paid work AND in work or
| temporarily away from paid work or waiting to take up paid work at
| HSE: (WPActw = 1 OR 2) AND (HSE.NActiv = 2 OR 5)
|
|   Wpstj
|   Last time we interviewed you, you were ^working/about to start work
| as a | ^jobtitle from HSE, is this your main job?
|   JOB = PERIOD OF PAID WORK WITH AN EMPLOYER OR PERIOD OF CONTINUOUS
|   SELF-EMPLOYMENT
|   IF MORE THAN ONE JOB, MAIN=JOB WITH MOST HOURS.
|   IF EQUAL HOURS: MAIN=HIGHEST PAID.
|   1   Yes
|   2   No
|
|   IF job at HSE is main job now AND was an employee at HSE: Wpstj = 1
| AND
|   HSE.employe = 1
|
|   WpEmp
|   Are you still working for the same employer?
|   1   Yes
|   2   No
|
| ENDIF
|
```

ELSA Wave 1 Questionnaire - May 2002

ENDIF

IF not in paid work or temporarily away from paid work or waiting to take up paid work AND wasn't interviewed in person or didn't answer at HSE: (Wpactw NOT = 1, 2 OR 3) AND (HSE.NActiv <> RESPONSE)

|
| **Wpever**
| Have you ever done any paid work?
| 1 Yes
| 2 No
|

ENDIF

IF in paid work or self-employed: WPActW = 1, ^wptxt2 = the main job you were doing last month.

ELSEIF if temporarily away: WPActW = 2, ^wptxt2 = the main job you were temporarily away from last month.

ELSEIF if waiting to take up paid work: WPActW = 3, ^wptxt2 = the main job you are waiting to take up.

ELSE if not currently working, temporarily away OR waiting to take up work ^wptxt2 = your last main job.

WPAskD

Computed : Ask WpJdo or not

1 Yes
2 No

WPAskE

Computed : Ask WpEst or not

1 Yes
2 No

WPAskF

Computed : Ask WpDet or not

1 Yes
2 No

Derivation of WpAskD, WpAskE, WpAskF:

WPAskD = 2

WPAskE = 2

WPAskF = 2

IF in paid work or temporarily away and was not interviewed or interviewed and not in work or waiting to take up work at time of HSE interview THEN WpAskD, WpAskE and WPAskF are set to 'Yes': WPActw = 1, 2, 3 AND (HSE.NActiv = 1 OR HSE.NACTIV = 3 OR HSE.NActiv = 4 OR HSE.NActiv = 6 OR NActiv = 7 OR HSE.NActiv = 8 OR HSE.NActiv = retire OR HSE.NActiv = 10 OR HSE.NActiv = 11 OR HSE.NActiv <> RESPONSE), THEN WPAskD = 1, WPAskE = 1, WPAskF = 1

IF currently waiting to take up work THEN WpAskD, WpAskE and WpAskF are set to 'Yes': WPActw = 3, THEN WPAskD = 1, WPAskE = 1, WPAskF = 1

IF not working/temporarily away/waiting to take up work at HSE and not currently working/temporarily away but has been working in between OR if working/temporarily away at HSE and not currently working/temporarily away but job at HSE was not most recent job OR working/temporarily away/waiting to take up work at HSE and currently

ELSA Wave 1 Questionnaire - May 2002

working/temporarily away but not doing same job now as at HSE or if not currently working and not interviewed at HSE but has done paid work in the past THEN WpAskD, WpAskE and WPAskE are set to 'Yes':
Wpjob = 1 OR Wpjob1 = 2 OR Wpstj = 2 OR Wpever = 2 THEN WPAskD = 1, WPAskE = 1, WPAskF = 1

IF not working/temporarily away and job at HSE was last job or job at HSE is current main job and working for same employer OR if job at HSE is current main job and self-employed in this job but SOC code from HSE is missing, THEN WpAskD and WpAskE are set to 'Yes':
(HSE.SOC <> RESPONSE) AND (Wpjob1 = 1 OR (Wpstj = 2 AND WpEmp = 1) OR (Wpstj = 1 AND (hse.employe <> EMPTY AND hse.employe <> 1))) THEN WPAskD = 1, WPAskE = 1

IF not working/temporarily away and job at HSE was last job or job at HSE is current main job and working for same employer OR if job at HSE is current main job and self-employed in this job but SOC code and jobtitle from HSE are missing, THEN WpAskF is set to 'Yes':
(HSE.SOC <> RESPONSE AND HSE.Jobtitle <> RESPONSE) AND (Wpjob1 = 1 OR (Wpstj = 1 AND WpEmp = 1) OR (Wpstj = 1 AND (hse.employe <> EMPTY AND hse.employe <> 1))), WPAskF = 1

IF not currently working/temporarily away and not working/temporarily away/waiting to take up work at HSE and hasn't had a job at HSE and has worked in the past but SOC code for this job from HSE is missing THEN WpAskD, WpAskE and WpAskF are set to 'Yes': HSE.SOC <> RESPONSE AND Wpjob = 2 AND HSE.everjob = 1 THEN WPAskD = 1, WPAskE = 1, WPAskF = 1

IF currently working/temporarily away and was working/temporarily away/waiting to take up work at HSE and job from HSE is current main job AND IF still working for same employer OR if was self-employed in HSE job, THEN WpAskE is set to 'Yes': (Wpstj = 1) AND (WpEmp = 1 OR (hse.employe <> EMPTY AND hse.employe <> 1), WPAskE = 1

IF currently working/temporarily away and was working/temporarily away/waiting to take up work at HSE and job from HSE is current main job AND not still working for same employer THEN WpAskD is set to 'Yes': Wpstj = 1 AND WpEmp = 2, THEN WPAskD = 1, WPAskE = 1

IF WPAskF = 1

Wpdet

I'd like to ask some details about ^wptxt2.

What is the name or title of this job?

JOB = PERIOD OF PAID WORK WITH AN EMPLOYER OR PERIOD OF CONTINUOUS SELF-EMPLOYMENT

IF MORE THAN ONE JOB, MAIN=JOB WITH MOST HOURS.

IF EQUAL HOURS: MAIN=HIGHEST PAID.

WRITE IN

Text: up to 60 characters

ENDIF

IF WPAskD = 1

WpJDo

What kind of work ^do/will/did you do most of the time?

IF RELEVANT: What materials / machinery ^do/will/did you use?

Text: up to 80 characters

ELSA Wave 1 Questionnaire - May 2002

```
| Wpqual
| What skills or qualifications are needed to do this job?
| WRITE IN
| Text: up to 120 characters
|
| WpSup
| ^Do/Will/Did you directly supervise or ^are/were/will you ^be
directly
| responsible for the work of any other people?
| 1 Yes
| 2 No
|
| ENDIF
|
| IF WPAskE = 1
|
| Wpest
| ^Are/will/were you ... READ OUT ...
| 1 ... an employee,
| 2 or, self-employed in your main job?
|
| IF an employee: Wpest = 1
|
| Wpsal
| Can I just check, ^are/were/will you ^be paid either a salary or
| wage
| by an employer in your main job?
| 1 Yes
| 2 No
|
| ENDIF
|
| IF self-employed OR not paid a salary or wage by an employer:
| Wpest = 2 OR Wpsal = 2
|
| WpCJb
| (Can I just check) ^are/were/will you ^be... READ OUT EACH IN
| TURN AND | | CODE ALL THAT APPLY (UP TO 4) ...
| 1 ... paid a salary or wage by an agency?
| 2 ... a sole Director of your own limited company?
| 3 ... running a business or professional practice?
| 4 ... a partner in a business or professional practice?
| 5 ... working for yourself?
| 6 ... a sub-contractor?
| 7 ... doing freelance work?
| 96 None of these [exclusive code]
|
| ENDIF
|
| ENDIF
```

Derivation of WpES: IF WpEsP is answered, WpES = answer given at WpEsP.
IF paid a salary or wage by an agency, WpES is set to 'employee':
WpCJb = 1, WpEs = 1.
ELSEIF a sole director of a limited company, running a business or professional practice, a partner in a business or professional practice or working for yourself, a subcontractor or doing free lance work, WpEs is set to 'self-employed': WpCJb = 2, 3, 4, 5, 6, OR 7,
WpEs = 2.

ELSA Wave 1 Questionnaire - May 2002

ELSEIF said was an employee, WpEs is set to 'employee': Wpest = 1, WpEs = 1.
ELSEIF said was self-employed, WpEs is set to 'self-employed': Wpest = 2, WpEs = 2.
ELSE set to other response given at Wpest: Wpest = DK, WpEs = DK, Wpest = RF WpEs = RF.

WpEs

Derived

- 1 employ
- 2 semploy

IF WPAskD = 1

IF an employee: WpEs = 2

Wpmake

What ^does/did your employer make or do at the place where you ^wptxt4?

Text: up to 100 characters

WpNEmp

Including yourself, about how many people are employed at the place where you ^usually/will work(ed)?

- 1 1 or 2
- 2 3 to 24
- 3 25 to 499
- 4 500+

ENDIF

IF self-employed: WpEs = 2

Wpmaks

What ^do/will/did you make or do in your business?

Text: up to 100 characters

WpEmpl

^Do/Will/Did you have any employees?

- 1 None
- 2 1 or 2
- 3 3 to 24
- 4 25 to 499
- 5 500+

ENDIF

ENDIF

IF in paid work or temporarily away AND an employee: (Wpactw = 1 OR 2) AND WpEs = 1

WpNoE

Including yourself, about how many people, in total, work for your employer at all locations in the UK?

- 1 2-4
- 2 5-19
- 3 20-99
- 4 100-499
- 5 500-999
- 6 1000+

|
ENDIF

NEW BLOCK

IF in paid work or temporarily away: WpActW = 1 OR 2

WpJAct

SHOW CARD S

Which of these best describes the work that you do in your main job?

CODE ONE ONLY

- 1 Sedentary occupation: You spend most of your time sitting (such as in an office)
- 2 Standing occupation: You spend most of your time standing or walking. However the way you spend your time does not require intense physical effort (e.g. shop assistant, hairdresser, security guard etc.)
- 3 Physical work: This involves some physical effort including handling of heavy objects and use of tools (e.g. plumber, cleaner, nurse, sports instructor, electrician, carpenter etc.)
- 4 Heavy manual work: This involves very vigorous physical activity including handling of very heavy objects (e.g. docker, miner, bricklayer, construction worker etc.)

WpsjobY

When did you start your current job?

JOB=PERIOD OF PAID WORK WITH ONE EMPLOYER OR PERIOD OF CONTINUOUS SELF-EMPLOYMENT

ENTER YEAR AT THIS QUESTION

1900..2050

WpsjobM

(When did you start your current job?)

CODE MONTH AT THIS QUESTION

IF DOESN'T KNOW MONTH, CODE SEASON

- 1 January
- 2 February
- 3 March
- 4 April
- 5 May
- 6 June
- 7 July
- 8 August
- 9 September
- 10 October
- 11 November
- 12 December
- 13 Winter (start of year)
- 14 Spring
- 15 Summer
- 16 Autumn
- 17 Winter (end of year)

CHECK: IF year started current job is later than year of interview: WpsjobY > Init.FWYear

"INTERVIEWER: This is later than ^2002! Please check!"

CHECK: IF year started current job is before respondent was 14:

WpsjobY - YEAR OF BIRTH < 14

ELSA Wave 1 Questionnaire - May 2002

```
"Check: This means that ^name of respondent was less than 14
when he/she started their current job. Please check."

CHECK: IF year and month started current job is later than date of
interview: Qinit.Intdat >= ((WpsjobY,ORD(WpsjobM)),1))
"INTERVIEWER: This date is in the future (^month started job
^year started job)! Please change!"

IF an employee: WpES = 1
|
| WpCjob
| Is your current job ... READ OUT ...
| 1 ... a temporary job (lasting less than 12 months),
| 2 a fixed term job lasting between 1 and 3 years,
| 3 a fixed term job lasting more than 3 years,
| 4 or, a permanent job?
|
| WpHjob
| How many hours a week do you usually work in this job,
| excluding meal breaks but including any paid overtime?
| Range: 1..168
|
| CHECK: IF works more than 70 hours per week: WpHjob > 70
| "INTERVIEWER: That seems high (^number of hours worked per week),
can I | | check?"
|
| ENDIF
|
| IF self-employed: WpEs = 2
|
| WpHwrk
| How many hours a week do you usually work, including doing the
| books, VAT and so on?
| 1..168
|
| CHECK: IF works more than 70 hours per week: WpHjob > 70
| "INTERVIEWER: That seems high (^number of hours worked per week),
can I | | check?"
|
| ENDIF
|
ENDIF

IF not currently in paid work/temporarily away AND has had a job in
the past: (WpACTw NOT = 2 OR 3) AND WPJob <> No AND WPEver <> No
|
| WpWly
| Have you done any regular paid work in last 12 months, that is
| since ^date a year ago?
| 1 Yes
| 2 No
|
| ENDIF
|
| IF in paid work OR temporarily away OR done regular paid work in last
| 12 months: Wpactw = 1 OR 2 OR WpWly = 1
|
| WpWlym
| How many weeks were you ^actively self-employed/in employment
| during the | last 12 months, that is since ^date a year ago
| ^including any other
```

ELSA Wave 1 Questionnaire - May 2002

```
| periods of paid leave?  
| COUNT EACH WEEK RESPONDENT WAS IN EMPLOYMENT - EVEN IF ONLY WORKED  
FOR  
| PART OF THE WEEK  
| Range: 1..52  
  
| WpHly  
| How many weeks ^paid leave did you take in the last 12 months,  
| that is since ^date a year ago?  
| Range: 0..52  
|  
| ENDIF
```

```
| IF did regular paid work during the last 12 months (but not  
currently): WpWly = 1
```

```
| WpWlyy  
| About how much did your income from work amount to in the last  
| year, including any overtime, bonuses, commissions, tips or tax  
| refund, but before any deductions for tax, national insurance or  
| pension contributions, union dues and so on?  
| Range: 0..999997  
  
| CHECK: IF earnings in last year were £100,000 or more: WpWlyy >=  
| 100000 "INTERVIEWER: Are you sure? £ ^amount of earnings seems high  
|  
| please check."
```

```
| IF doesn't know/refuses to give earnings in last year: WpWlyy = DK  
OR
```

```
| WpWlyy = REF  
|  
| WpWlyb  
| Did it amount to...  
| Brackets (5000,10000,20000,50000)  
|  
| ENDIF
```

```
| ENDIF
```

```
| IF not in paid work or temporarily away AND has had a job: (WpActw <>  
1, 2) AND (Wpever = 1 OR HSE.NActiv = 2 OR HSE.everjob = 1)
```

```
| Wp11jY  
| When did your last job end?  
| JOB = PERIOD OF PAID WORK WITH AN EMPLOYER OR PERIOD OF CONTINUOUS  
| SELF-EMPLOYMENT  
| ENTER YEAR AT THIS QUESTION  
| Range: 1900..2050
```

```
| CHECK: IF year given is later than year of interview: Wp11jY >=  
| QInit.FWYear "INTERVIEWER: This is later than ^2002! Please check!"
```

```
| IF year job ended is after 1990: Wp11jY = RESPONSE AND Wp11jY >  
1990
```

```
| Wp11jM  
| (When did your last job end?)  
| CODE MONTH AT THIS QUESTION  
| IF DOESN'T KNOW MONTH, CODE SEASON  
| 1 January
```

ELSA Wave 1 Questionnaire - May 2002

- 2 February
- 3 March
- 4 April
- 5 May
- 6 June
- 7 July
- 8 August
- 9 September
- 10 October
- 11 November
- 12 December
- 13 Winter (start of year)
- 14 Spring
- 15 Summer
- 16 Autumn
- 17 Winter (end of year)

ENDIF

ENDIF

IF respondent is a male under 65 OR a female under 60: (isex = 1 AND agep < 65) OR (isex = 2 AND agep < 60)

WpNIC

Do you currently pay National Insurance contributions, including any that are paid on your behalf?

- 1 Yes
- 2 No

IF doesn't currently pay NI contributions: WpNIC = 2

WpNICE

Have you ever paid National Insurance contributions including any that have been paid on your behalf?

- 1 Yes
- 2 No

ENDIF

ENDIF

IF respondent is female and hasn't said that they've never been married: isex = 2 AND DiMar <> 1

WpNIW

Have you ever paid NI contributions at the reduced rate for married women.

This is sometimes known as the 'half stamp'?

- 1 Yes
- 2 No

ENDIF

IF in paid work or temporarily away: WpActW = 1 OR 2

WpInj

Can I just check, are you currently looking for a new job?

- 1 Yes
- 2 No

ELSA Wave 1 Questionnaire - May 2002

ENDIF

NEW BLOCK

WpTimB

Pay starts here (set by Wpotp)

TIME

IF was temporarily away from work last month due to sickness and is an employee: WpTaw = 2 AND WpES = 1

WpSpay*

Can I just check are you currently receiving sick pay from an employer?

1 Yes

2 No

ENDIF

IF in paid work/temporarily away and an employee: WpES = 1 AND Wpactw = 1 OR 2

Wpotp*

How much are you paid including any overtime, bonuses, commissions, tips or tax refund, but before any deductions for tax, national insurance or pension contributions, union dues and so on?

CODE PERIOD COVERED

- 1 One week
- 2 Two weeks
- 3 Three weeks
- 4 Four weeks
- 5 Calendar month
- 7 Two Calendar months
- 8 Eight times a year
- 9 Nine times a year
- 10 Ten times a year
- 13 Three months/13 weeks
- 26 Six months/26 weeks
- 52 One Year/12 months/52 weeks
- 90 Less than one week
- 95 One off/lump sum
- 96 None of these (EXPLAIN IN A NOTE)

IF period for gross pay was given: Wpotp = RESPONSE

WpAotp*

ENTER AMOUNT

ROUND TO NEAREST £

Range: 0..9999997

CHECK: IF period for gross pay is one week and amount given is greater than £3000 OR period is two weeks and amount given is greater than £6000 OR period is four weeks/calendar month and amount given is greater than £12000 OR other period given and amount given is more than £150,000: (Wpotp = 1 AND WpAotp > 3000) OR (Wpotp = 2 AND WpAotp > 6000) OR (Wpotp = 4 ,5 AND WpAotp > 12000) OR (Wpotp = 3, 7, 8, 9, 10, 13, 26, 52, 90, 95 AND WpAotp > 150000), "INTERVIEWER: Are you sure? £^amount of gross pay

| | seems high - please check."

ELSA Wave 1 Questionnaire - May 2002

ENDIF

IF didn't know or refused to give period or amount for gross pay:
Wpotp = DK OR Wpotp = RF OR WpAotp = DK OR WpAotp = RF

IF period was given and was one week: Wpotp = 1

WpAowb*

Is it...

Brackets: (200,300,500,1500)

ELSEIF period was given and was two weeks: Wpotp = 2

WpAofb*

Is it...

Brackets: (400,600,1000,3000)

ELSEIF period was given and was four weeks or a calendar month:
Wpotp = 4, 5

WpAomb*

Is it...

Brackets: (800,1200,2000,6000)

ELSEIF period given and was one year or lump sum: Wpotp = 52, 95

WpAoyb*

Is it...

Brackets: (10000,15000,25000,75000)

ELSE other period given or period not given

WpAoob*

Is it...per month

Brackets: (800,1200,2000,6000)

ENDIF

ENDIF

WpPeri*

Thinking about the last time you were paid, what period did this cover?

- 1 One week
- 2 Two weeks
- 3 Three weeks
- 4 Four weeks
- 5 Calendar month
- 7 Two Calendar months
- 8 Eight times a year
- 9 Nine times a year
- 10 Ten times a year
- 13 Three months/13 weeks
- 26 Six months/26 weeks
- 52 One Year/12 months/52 weeks
- 90 Less than one week
- 95 One off/lump sum
- 96 None of these (EXPLAIN IN A NOTE)

Wpslip*

ELSA Wave 1 Questionnaire - May 2002

We're interested in how much tax and National Insurance gets deducted from your pay. Do you have your last payslip to hand which you could consult?

ASK OR CODE

- 1 Latest payslip consulted
- 2 Old payslip consulted
- 3 Payslip not consulted
- 4 No payslip provided by employer

IF period for last take-home pay given: WpPeri = RESPONSE

Wpthp*

What was your take-home pay last time, that is after any deductions were made for tax, National Insurance, pensions, union dues etc?

ENTER AMOUNT

ROUND TO THE NEAREST £

Range: 0..9999997

CHECK: IF period for take-home pay is one week and amount given is

greater than £2000 OR period is two weeks and amount given is greater than £4000 OR period is four weeks/calendar month and amount given is greater than £8000 OR other period given and amount given is more than £100,000: (WpPeri = 1 AND Wpthp > 2000) OR (WpPeri = 2 AND Wpthp > 4000) OR (WpPeri = 4, 5 AND Wpthp > 8000) OR (WpPeri = 3, 7, 8, 9, 10, 13, 26, 52, 90, 95 AND Wpthp > 100000), "INTERVIEWER: Are you sure? £^amount of take

home

pay seems high - please check."

ENDIF

IF doesn't know or refuses to give period or amount for take-home pay:

Wpthp = DK OR Wpthp = RF OR WpPeri = DK OR WpPeri = RF

IF period given and is one week: WpPeri = 1

WpthpWb*

Was it...

Brackets: (125,200,350,1000)

ELSEIF period given and is two weeks: WpPeri = 2

Wpthpfb*

Was it...

Brackets: (250,400,700,2000)

ELSEIF period given and is four weeks or calendar month:

WpPeri = 4, 5

Wpthpmb*

Was it...

Brackets: (500,800,1400,4000)

ELSEIF WpPeri = 52, 95

Wpthpyb*

Was it...

Brackets: (6000,10000,17500,50000)

ELSA Wave 1 Questionnaire - May 2002

ELSE other period given or period not given

Wpthpob*

Was it...per month

Brackets: (500,800,1400,4000)

ENDIF

ENDIF

IF gave an amount for take-home pay: Wpthp = RESPONSE

Wpthl*

Is this your usual take home pay?

1 Yes

2 No

IF amount paid last time is not usual take-home pay: Wpthl = 2

WpUP*

How much are you usually paid?

CODE PERIOD COVERED

1 One week

2 Two weeks

3 Three weeks

4 Four weeks

5 Calendar month

7 Two Calendar months

8 Eight times a year

9 Nine times a year

10 Ten times a year

13 Three months/13 weeks

26 Six months/26 weeks

52 One Year/12 months/52 weeks

90 Less than one week

95 One off/lump sum

96 None of these (EXPLAIN IN A NOTE)

IF period for usual pay given: WpUP = RESPONSE

WpUPa*

ENTER AMOUNT

ROUND TO NEAREST £

Range: 0..9999997

CHECK: If period for usual pay is one week and amount given is more than £2000 or period is two weeks and amount given is more than £4000 or period given is four weeks or a calendar month and amount is more than £8000 or other period given and amount is more than £10,000: (WpUP = 1 AND WpUPa > 2000) OR (WpUP = 2 AND WpUPa > 4000) OR (WpUP = 4, 5 AND WpUPa > 8000) OR WpUP = 3, 7, 8, 9, 10, 13, 26, 52, 90 AND WpUPa > 10000), "INTERVIEWER: Are you sure? £^amount of usual

take-

home pay seems high - please check."

ENDIF

IF doesn't know or refuses to give period or amount of usual pay: WpUP = DK OR WpUP = RF OR WpUPa = DK OR WpUPa = RF

ELSA Wave 1 Questionnaire - May 2002

IF period given and one week: WpUP = 1

WpupaWb*

Would it be...

Brackets: (125,200,350,1000)

ELSEIF period given and two weeks: WpUP = 2

Wpupafb*

Would it be...

Brackets: (250,400,700,2000)

ELSEIF period given and is four weeks or calendar month:

WpUP = 4, 5

Wpupamb*

Would it be...

Brackets: (500, 800,1400,4000)

ELSEIF period given and is one year or lump sum:

WpUP = 52, 95

Wpupayb*

Would it be...

Brackets: (6000,10000,17500,50000)

ELSE if other period or period not given

Wpupaob*

Would it be...per month

Brackets: (500,800,1400,4000)

ENDIF

ENDIF

ENDIF

ENDIF

WpPayA*

INTERVIEWER: HOW ACCURATE DO YOU THINK THE ANSWERS GIVEN BY THE RESPONDENT TO QUESTIONS ABOUT PAY WERE?

- 1 Very accurate
- 2 Fairly accurate
- 3 Not very accurate
- 4 Not at all accurate

ENDIF

IF self-employed: WpES = 2

WPTimC

Start of self employment (set by WpIR)

TIME

IF sole director of own limited company OR running a business or professional practice OR a partner in a business or professional practice: WpCJb = 2, 3, 4, ^irtxt = In your business are annual business accounts prepared.

ELSA Wave 1 Questionnaire - May 2002

ELSE ^irtxt, = Do you prepare annual business accounts

WpIR

^irtxt for the Inland Revenue for tax purposes?

- 1 Yes
- 2 No
- 3 Not yet but will be

IF prepares accounts for Inland revenue: WpIR = 1

Wpap

Are you working on your own account or are you in partnership with someone else?

- 1 Own account (sole owner)
- 2 In partnership

IF working in partnership: Wpap = 2

Wpysh

The questions that follow are just about your own share of the business - that is not including your partner's share.

Enter '1' to continue

ENDIF

WpraIR

What is the most recent period for which accounts have been prepared for the Inland Revenue?

ENTER YEAR AT START OF THE PERIOD

Range: 1900..2050

IF gave a year: WpraIR = RESPONSE

WpraIM

(What is the most recent period for which accounts have been prepared for the Inland Revenue?)

CODE MONTH AT START OF THE PERIOD

IF DOESN'T KNOW MONTH, CODE SEASON

- 1 January
- 2 February
- 3 March
- 4 April
- 5 May
- 6 June
- 7 July
- 8 August
- 9 September
- 10 October
- 11 November
- 12 December
- 13 Winter (start of year)
- 14 Spring
- 15 Summer
- 16 Autumn
- 17 Winter (end of year)

CHECK: IF year given is a later than 2002: WpraIR > Qinit.FWYear), INTERVIEWER: "This is later than ^2002! Please check!"

CHECK: IF year given is before 1995: WpraIR < 1995,

ELSA Wave 1 Questionnaire - May 2002

INTERVIEWER: "That seems a long time ago (^year most recent
Inland
Revenue account was prepared). Can I check I have recorded that
correctly?"

CHECK: IF year and month given are after the date of
interview: Qinit.Intdat < WpraIR, WpraIM, INTERVIEWER: "This
date is in the future (^month for which most recent Inland
Revenue
account prepared ^year for which most recent Inland Revenue
account

prepared)! Please change!"

ENDIF

WpraEY

(What is the most recent period for which accounts have been
prepared for the Inland Revenue?)

ENTER YEAR AT END OF THE PERIOD

Range: 1900..2050

IF year given: WpraEY = RESPONSE

WpraEM

(What is the most recent period for which accounts have been
prepared for the Inland Revenue?)

CODE MONTH AT END OF THE PERIOD

IF DOESN'T KNOW MONTH, CODE SEASON

- 1 January
- 2 February
- 3 March
- 4 April
- 5 May
- 6 June
- 7 July
- 8 August
- 9 September
- 10 October
- 11 November
- 12 December
- 13 Winter (start of year)
- 14 Spring
- 15 Summer
- 16 Autumn
- 17 Winter (end of year)

CHECK: IF year given in later than 2002: WpraEY >
Qinit.FWYear, INTERVIEWER: "This is later than ^2002! Please
check!"

CHECK: IF year given is before 1995: WpraEY < 1995

INTERVIEWER: "That seems a long time ago (^year most recent
Inland

Revenue account was prepared). Can I check I have recorded that
correctly?"

CHECK: IF month and year given are later than interview date:
Qinit.Intdat < WpraEY, WpraEM, INTERVIEWER: This date is in
the future (^month for which most recent Inland Revenue
account prepared ^year for which most recent Inland Revenue
account

```
| | prepared)! Please change!"
| |
| | ENDIF
| |
| | WpProf
| | What was the amount of your share of the profit or loss figure
| | shown on these accounts for this period?
| | Range: 0..999997
| |
| | CHECK: IF amount given is greater than £120,000: WpProf >
| | 120000, INTERVIEWER: "Are you sure? £^amount of profit or loss
seems
| | high - please check."
| |
| | IF don't know or refuse to give amount: WpProf = DK OR RF
| |
| | WpProfb
| | Was it...
| | Brackets (5000,10000,20000,60000)
| |
| | ENDIF
| |
| | WpPL
| | Does this amount refer to a profit or loss?
| | 1 Profit/earnings
| | 2 Loss
| |
| | IF refers to profit/earnings: WpPL = 1
| |
| | WpbDT
| | Can I just check, is that figure before deduction of income
| | tax?
| | 1 Yes (before tax)
| | 2 No (after tax)
| |
| | WpbdNI
| | And is that figure before deduction of National Insurance?
| | 1 Yes (before NI)
| | 2 No (after NI)
| |
| | ENDIF
| |
| | ENDIF
| |
| | IF doesn't prepare accounts for Inland Revenue: WpIR = 2, 3
| |
| | WpBI
| | Now I'd like to ask some questions about your income from your
| | ^business/work, that is after paying for any materials, equipment
or
| | goods that you use in your work.
| | On average what was your weekly or monthly income from ^the
| | business/your work over the last 12 months?
| | CODE WHETHER AMOUNT WILL BE GIVEN WEEKLY OR MONTHLY
| | 1 Weekly
| | 2 Monthly
| |
| | IF answer given weekly: WpBI = 1
| |
| | WpBIwa
| | ENTER AVERAGE WEEKLY INCOME OVER LAST 12 MONTHS
```

ELSA Wave 1 Questionnaire - May 2002

```
| | | Range: 0..999997
| | | CHECK: IF average weekly income from business or work is £8000
or
| | | more: WpBIwa >= 8000, INTERVIEWER: "Are you sure? £^average
weekly
| | | income from business or work seems high - please check."
| | | IF don't know or refuse to give amount: WpBIwa = DK OR RF
| | | WpBIwab
| | | Was it...
| | | Brackets: (200,400,1000,4000)
| | | ENDIF
| | | ENDIF
| | | IF answer given in months: WpBI = 2
| | | WpBIma
| | | ENTER AVERAGE MONTHLY INCOME OVER LAST 12 MONTHS
| | | 0..999997
| | | CHECK: IF average monthly income over last 12 months is £30,000
or
| | | more: WpBIma >= 30000, INTERVIEWER: "Are you sure? £^average
monthly | | | income over last 12 months seems high - please check."
| | | ENDIF
| | | IF don't know or refused to give amount: WpBIma = DK OR RF
| | | WpBIMab
| | | Was it...
| | | Brackets: (800,1500,4000,15000)
| | | ELSE don't know or refused to choose whether to give a weekly or
monthly figure: WpBI = DK OR RF
| | | WpBIMab
| | | Was it...
| | | Brackets: (800,1500,4000,15000)
| | | ENDIF
| | | ENDIF
| | | IF sole director of own limited company OR running a business or
| | | professional practice OR a partner in a business or professional
| | | practice: WpCJb = 2, 3 OR 4
| | | WpbusV
| | | About how much is ^your share of the business worth?
| | | Range: 0..99999997
| | | CHECK: IF share of the business is worth £2,000,000 or more:
WpbusV >= | | 2000000, INTERVIEWER: "Are you sure? £^share of the
business seems high | | - please check."
| | | IF don't know or refuses to give amount: WpbusV = DK OR RF
| | |
```

ELSA Wave 1 Questionnaire - May 2002

```
| | | WpBusVB
| | | Is it...
| | | Brackets: (25000,100000,250000,1000000)
| | |
| | | ENDIF
| | |
| | | ENDIF
| | |
| | | ENDIF
```

NEW BLOCK

IF in paid work or temporarily away: WpActw = 1 OR 2, mojtxt = other work that you might do apart from your main job,
ELSE mojtxt = work that you might do from time to time

WpMoJ

^Can I just check, do you currently earn any money from ^mojtxt?
INCLUDE PAID BABYSITTING, MAIL ORDER AGENT, POOLS AGENT ETC
1 Yes
2 No

IF earns any money from other jobs or casual jobs: WpMoJ = 1

```
| | | WpHmsj
| | | How many hours do you usually work a month in these jobs,
| | | excluding any meal breaks but including any overtime you might do?
| | | Range: 1..700
| | |
| | | CHECK: IF hours worked in other jobs/casual jobs PLUS hours worked
| | | in
| | | main job add up to an average of more than 70 per week: IF
| | | WpHmsj/4 + wphjob/wphwrk > 70, INTERVIEWER: "This means
| | | ^name works more than 70 hours per week (in all his/her
| | | jobs). Please check."
```

```
| | | WpEsj
| | | After tax and any other deductions, what was your total income
| | | from these jobs in the last month?
| | | ENTER AMOUNT
| | | ROUND TO THE NEAREST £
| | | Range: 0..9999997
| | |
| | | CHECK: IF total income from these jobs was £5,000 or more in the
| | | last
| | | month: WpEsj >= 5000, INTERVIEWER: "Are you sure? ^total income
| | | from
| | | these jobs in the last month seems high - please check."
```

IF don't know or refuses to given amount: WpEsj = DK OR RF

```
| | | WpEsjB
| | | Was it...
| | | Brackets (250,500,1000,2500)
| | |
| | | ENDIF
```

IF income last month from other jobs/casual jobs was zero: WpEsj = RESPONSE AND WpEsj = 0

```
| | | WpEsjm
```

ELSA Wave 1 Questionnaire - May 2002

```
| | After tax and other deductions, what is your average monthly
| | income from these jobs?
| | ENTER AMOUNT
| | ROUND TO THE NEAREST £
| | Range: 0..9999997
|
| | IF don't know or refuses to give amount: WpEsjm = DK OR RF
| |
| | WpEsjmb
| | Was it...
| | Brackets: (250,500,1000,2500)
| |
| | ENDIF
|
| | ENDIF
|
| | ENDIF
|
| | WpBus
| | Can I just check, apart from anything you've already told me about,
| | do you own all or part of a business (as an active or sleeping
| | partner)?
| | 1 Yes
| | 2 No
|
| | IF owns all or part of a business: WpBus = 1
| |
| | WpVBus
| | About how much is your share of the business worth?
| | Range: 0..99999997
| |
| | IF don't know or refuses to give answer: WpVBus = DK OR RF
| |
| | WpVBusB
| | Is it...
| | Brackets: (25000,100000,250000,1000000)
| |
| | ENDIF
|
| | ENDIF
|
| | NEW BLOCK
|
| | Time at start of employee pensions (set by WpERet or WpBPS)
| | TIME
|
| | IF in paid work or temporarily away: WpActW = 1 OR 2
| |
| | | | IF an employee: WpES = 1
| | | |
| | | | IF aged 50 or over: IAgeof >= 50
| | | |
| | | | WpEret
| | | | Have you been offered any form of early retirement incentives
| | | | since you were 50 which you chose not to take?
| | | | 1 Yes
| | | | 2 No
| | | |
| | | | IF been offered early retirement incentives: WpEret = 1
| | | |
| | | | WpERAG
```

ELSA Wave 1 Questionnaire - May 2002

```
How old were you?
Range: 50..120

CHECK: IF offered retirement incentives at age olderer than
current | | | | age: WpERAG > IAgeof "INTERVIEWER: The respondent is
only
^respondent's age now. Please check!"

ENDIF

ENDIF

WpBPS
Thinking again about your main job, does your employer offer a
pension scheme which you are entitled to join?
1 Yes
2 No

IF employer doesn't offer a pension scheme which respondent can
join or doesn't know/refuses to answer: WpBPS <> 1

WpAnyP
Does your employer offer a pension scheme to any employees?
1 Yes
2 No

ENDIF

IF offers pension scheme which respondent can join: WpBPS = 1

WpPS
Are you a member of this pension scheme?
1 Yes
2 No

IF member of pension scheme: WpPS = 1

WpDPS
SHOW CARD U
Is your pension more like Type A or Type B?
TYPE A IS SOMETIMES CALLED DEFINED CONTRIBUTION OR MONEY
PURCHASE,
TYPE B IS SOMETIMES CALLED DEFINED BENEFIT
1 Type A: My pension contributions are put into a fund
which grows over time and my pension will depend on the
size of this fund when I retire
2 Type B: My pension will be based on a formula involving
age, years of service and salary
3 Don't know

ELSEIF not a member of pension scheme: WpPS = 2

WpPSM
Why aren't you a member of the scheme?
PROBE: What else?
CODE ALL THAT APPLY
1 Preferred, or already had, other arrangement
2 Expected to move job
3 Could not afford payments
4 Not eligible to join
95 Other reason (SPECIFY)
```


ELSA Wave 1 Questionnaire - May 2002

IF in paid work or temporarily away and hasn't already said that they are a member of an employer-provided pension scheme OR if not in paid work or temporarily away and aged under 65: (WpPS <> 1 AND (WpActW = 1 OR 2)) OR ((WpActW NOT = 1 OR 2) AND ageOf < 65)

```
|
| Wp1Ask = 1
|
| IF in paid work or temporarily away and not an employee OR if not
| in paid | work or temporarily away and aged under 65: ((WpActW = 1 OR
| 2) AND WpES
| <> 1) OR ((WpActW NOT = 1 OR 2) AND ageof < 65)
|
| WPIntB*
| Now I want to ask you some questions about any pension
| arrangements you may have ^for your retirement. The next
| questions are | | about pension arrangements you might have other
| than state pensions.
| | Enter '1' to continue
|
| ENDIF
|
| ENDIF
```

IF NOT the case that does not have a current pension scheme: WpCPS <> 2 AND WpCPSC <> 2

```
|
| IF working or temporarily away OR (not working/temporarily away
| AND aged under 65: (WpActW = 1 OR 2) OR ((WpActW <> 1 OR 2) AND
| IageOf
| < 65)
|
| | Wp2Ask = 1
|
| ENDIF
|
| ENDIF
```

IF has a second job/does casual work OR if employer didn't contribute to first current personal pension reported: WpMoJ = 1 OR WpCemp = 2

```
|
| WpCAsk = Yes
|
| ENDIF
```

WpXno

(Whether asking current pension questions) First or second time?
Range: 1..7

IF (WpXno = 1 AND Wp1Ask = 1) OR (WpXno = 2 AND Wp2Ask = 1)

```
|
| WpCPS*
| ^Can I just check, apart/Apart from state pensions, do you
| currently
| contribute to ^a/any other pension scheme (please include schemes
| in
| which contributions are made on your behalf)?
| 1 Yes
| 2 No
|
| IF not currently contributing to a pension scheme: WpCPS = 2
|
|
```

```

| | WpCPSC*
| | ^Can I just check do/do you have ^a/any other pension scheme to
which
| | you could contribute?
| | DON'T COUNT PAST PENSIONS OR PENSIONS RESPONDENT IS CURRENTLY
| | RECEIVING
| | 1 Yes
| | 2 No

```

ENDIF

IF currently contributing to a pension scheme: WpCPS = 1 OR
WpCPSC = 1

WpKP*

SHOW CARD T

What kind of pension scheme is it?

- 1 Employer provided (occupational) pension scheme
- 2 Private Personal Pension
- 3 Group Personal Pension
- 4 Stakeholder pension
- 5 S226 plan (self-employed personal pension)
- 6 Retirement Annuity pensions (pre 86 PPPs)
- 95 Other retirement saving scheme

CHECK: IF has employer pension scheme and earlier said was not a member of employer pension scheme: WpKP = 1 AND WpPS = No, INTERVIEWER: "Are you sure? Respondent said earlier that they were not a member of their employer's pension scheme."

CHECK: IF has employer pension scheme and said earlier was self-employed: WpKP = 1 AND WpES = 2, INTERVIEWER: "Are you sure? Respondent said earlier they were self employed."

IF has other retirement savings scheme: WpKP = 95

WpKind*

What kind of scheme is it?

WRITE IN

Text: up to 60 characters

ENDIF

IF has employer provided pension scheme: WpKP = 1

WpPdes

SHOW CARD U

Is your pension more like Type A or Type B?

TYPE A IS SOMETIMES CALLED DEFINED CONTRIBUTION OR MONEY PURCHASE, TYPE B IS SOMETIMES CALLED DEFINED BENEFIT

- 1 Type A: My pension contributions are put into a fund which grows over time and my pension will depend on the size of this fund when I retire
- 2 Type B: My pension will be based on a formula involving age, years of service and salary
- 3 Don't know

ENDIF

ENDIF

ELSA Wave 1 Questionnaire - May 2002

ENDIF

IF not a proxy interview and don't know whether employer scheme is a DC or DB scheme OR if has other retirement savings scheme OR if proxy interview and is currently contributing or could currently contribute to any kind of pension scheme: (IAskpx <> 1 AND WpPdes = 3 OR WpXno = 1 AND WpDPS = 3 OR WpKP = 95) OR (IAskpx = 1 AND WpCPS = 1 OR WpCPSC = 1

WpOars*

How many years have you ^been in/had this ^retirement savings scheme/pension arrangement?

Range: 0..60

ENDIF

IF has a DB or DC pension scheme (employer provided): (WpPdes = 1 OR 2) OR (WpXno = 1 AND (WpDPS = 1 OR 2))

WpNps

What is the name of the pension scheme?

PROBE FOR DETAILS

IF POLICE, LOCAL AUTHORITY ETC, PROBE FOR NAME OF FORCE / LOCAL AUTHORITY ETC.

WRITE IN

Text: up to 80 characters

WpCos

Is it a contracted out scheme (this means that you pay a lower rate of National Insurance contribution and give up your entitlement to the State Earnings-Related Pension scheme)?

- 1 Yes
- 2 No
- 3 Don't know

WpYbs

How many years have you belonged to this scheme?

INCLUDE YEARS IN SAME SCHEME WITH OTHER EMPLOYERS

Range: 0..60

WpErc

Does your employer require you to make a contribution to your pension scheme?

- 1 Yes
- 2 No
- 3 Don't know

IF required to make a contribution to pension schem: WpErc = 1

WpMc

What is the minimum contribution you need to make?

CODE HOW ANSWER IS GIVEN

- 1 Amount
- 2 Percentage of salary
- 3 Don't know

IF answer given in an amount: WpMc = 1

WpMca

INTERVIEWER ENTER AMOUNT

Range: 0..9997

ELSA Wave 1 Questionnaire - May 2002

```

| | | CHECK: IF minimum contribution is £2500 or more: WpMca >= 2500,
| | | INTERVIEWER: "Are you sure? ^Minimum contribution seems high -
please | | | check."
| | |
| | | WpPerc
| | | What period does this cover?
| | | 1 One week
| | | 2 Two weeks
| | | 3 Three weeks
| | | 4 Four weeks
| | | 5 Calendar month
| | | 7 Two Calendar months
| | | 8 Eight times a year
| | | 9 Nine times a year
| | | 10 Ten times a year
| | | 13 Three months/13 weeks
| | | 26 Six months/26 weeks
| | | 52 One Year/12 months/52 weeks
| | | 90 Less than one week
| | | 95 One off/lump sum
| | | 96 None of these (EXPLAIN IN A NOTE)
| | |
| | | ENDIF
| | |
| | | IF answer given as a fraction of salary given: WpMc = 2
| | |
| | | WpMfrac
| | | INTERVIEWER: ENTER PERCENTAGE OF SALARY
| | | Range: 0..100
| | |
| | | ENDIF
| | |
| | | ENDIF
| | |
| | | IF not required to make a contribution to pension scheme:
| | | WpErc = 2
| | |
| | | WpYcAmt
| | | How much do you currently contribute to your pension scheme?
| | | CODE HOW ANSWER IS GIVEN
| | | 1 Amount
| | | 2 Percentage of salary
| | | 3 Not currently contributing
| | | 4 Don't know
| | |
| | | IF answer given in amount: WpYcAmt = 1
| | |
| | | WpYca
| | | INTERVIEWER ENTER AMOUNT
| | | Range: 0..99997
| | |
| | | CHECK: IF current contribution is £10000 or more: WpYca >=
10000,
| | | INTERVIEWER: "Are you sure? fcurrent contribution seems high -
please | | | check."
| | |
| | | WpMcaf
| | | What period does this cover?
| | | 1 One week
```

ELSA Wave 1 Questionnaire - May 2002

```
2 Two weeks
3 Three weeks
4 Four weeks
5 Calendar month
7 Two Calendar months
8 Eight times a year
9 Nine times a year
10 Ten times a year
13 Three months/13 weeks
26 Six months/26 weeks
52 One Year/12 months/52 weeks
90 Less than one week
95 One off/lump sum
96 None of these (EXPLAIN IN A NOTE)

ENDIF

IF answer given as fraction of salary: WpYcAmt = 2
  WPYFrac
  INTERVIEWER: ENTER PERCENTAGE OF SALARY
  Range: 0..100
ENDIF

ENDIF

IF has a DB pension scheme (employer provided) and required to
contribute to scheme: (WpPdes = 2 OR (WpXno = 1 AND WpDPS = 2))
AND WpErc = 1
  WpAcon
  Do you make any additional contributions to your pension scheme
  through ... READ OUT ...
  1 ... Additional Voluntary Contributions (AVCs),
  2 buying Added Years,
  3 or Irregular contributions?
  4 No
  5 Don't know

  IF makes additional voluntary contributions: WpAcon = 1
    WpAcoA
    How much do you usually contribute through additional
    voluntary contributions (AVC's)?
    CODE HOW ANSWER IS GIVEN
    1 Amount
    2 Percentage of salary
    3 Don't know

    IF answer given as an amount: WpAcoA = 1
      WpAcoB
      INTERVIEWER ENTER AMOUNT
      Range: 0..99997

      CHECK: IF AVC contribution is £10000 or more: WpAcoB >=
10000,
      INTERVIEWER: "Are you sure? £^amount of AVC contribution
seems
      high - please check."
```

ELSA Wave 1 Questionnaire - May 2002

WpAcoC

What period does this cover?

- 1 One week
- 2 Two weeks
- 3 Three weeks
- 4 Four weeks
- 5 Calendar month
- 7 Two Calendar months
- 8 Eight times a year
- 9 Nine times a year
- 10 Ten times a year
- 13 Three months/13 weeks
- 26 Six months/26 weeks
- 52 One Year/12 months/52 weeks
- 90 Less than one week
- 95 One off/lump sum
- 96 None of these (EXPLAIN IN A NOTE)

ENDIF

IF answer given as fraction of salary: WpAcoA = 2

WpFras

INTERVIEWER: ENTER PERCENTAGE OF SALARY

Range: 0..100

ENDIF

ENDIF

IF makes additional irregular contributions: WpAcon = 3

Wpcony

How much did you contribute in the last 12 months through additional irregular contributions?

ENTER AMOUNT

Range: 0..99997

CHECK: IF amount of additional irregular contributions is £50000 or

more: Wpcony >= 50000, INTERVIEWER: "Are you sure? £amount of additional irregular contributions seems high - please check."

ENDIF

IF makes additional contributions through added years:

WpAcon = 2

WpAdy

How many added years did you get in the last 12 months?

Range: 0..10

ENDIF

ENDIF

IF has a DC pension scheme (employer provided) and required to contribute: ((WpPdes = 1 OR (WpXno = 1 AND WpDPS = 1))

AND WpErc = 1

ELSA Wave 1 Questionnaire - May 2002

WpMMin

Do you usually contribute more than the minimum contribution?

- 1 Yes
- 2 No

IF usually contributes more than the minimum: WpMMin = 1

WpMUC

How much are your usual additional contributions?

- 1 Amount
- 2 Percentage of salary
- 3 Don't know

IF answer given as an amount: WpMUC = 1

WPAuc

INTERVIEWER: ENTER AMOUNT

0..99997

more: CHECK: IF amount usual additional contributions is £50000 or
usual | | | WPAuc >= 50000, INTERVIEWER: "Are you sure? £^amount of

additional contributions seems high - please check."

WPPER

What period does this cover?

- 1 One week
- 2 Two weeks
- 3 Three weeks
- 4 Four weeks
- 5 Calendar month
- 7 Two Calendar months
- 8 Eight times a year
- 9 Nine times a year
- 10 Ten times a year
- 13 Three months/13 weeks
- 26 Six months/26 weeks
- 52 One Year/12 months/52 weeks
- 90 Less than one week
- 95 One off/lump sum
- 96 None of these (EXPLAIN IN A NOTE)

ENDIF

IF answer given as fraction of salary: WpMUC = 2

WPFruc

INTERVIEWER: ENTER PERCENTAGE OF SALARY

0..100

ENDIF

ENDIF

ENDIF

IF not currently contributing to pension scheme: WpYcAmt = 3

WpAnyc

Did you contribute at all in the last 12 months?

- 1 Yes

ELSA Wave 1 Questionnaire - May 2002

```
2 No
IF contributed in last 12 months: WpAnyc = 1
  WpACamt
  How much did you contribute in the last 12 months?
  ENTER AMOUNT
  Range: 0..99997
  CHECK: IF amount of pension contribution in last 12 months is
£50000 | | | or more: WpACamt >= 50000, INTERVIEWER: "Are you sure?
£^amount of
| | | pensions contribution in last 12 months seems high - please
check."
  ENDIF
ENDIF
WpEcon
How much does your employer currently contribute to your pension
scheme?
CODE HOW ANSWER IS GIVEN
1 Amount
2 Percentage of salary
3 Percentage of contribution
4 Does not currently contribute
5 Don't know
IF answer given as an amount: WpEcon = 1
  WpEcona
  INTERVIEWER ENTER AMOUNT
  Range: 0..99997
  CHECK: IF amount of employer contribution is £100000 or more:
WpEcona
| | >= 10000, INTERVIEWER: "Are you sure? £^amount of employer
contribution | | seems high - please check."
  WpEperi
  What period does this cover?
  1 One week
  2 Two weeks
  3 Three weeks
  4 Four weeks
  5 Calendar month
  7 Two Calendar months
  8 Eight times a year
  9 Nine times a year
  10 Ten times a year
  13 Three months/13 weeks
  26 Six months/26 weeks
  52 One Year/12 months/52 weeks
  90 Less than one week
  95 One off/lump sum
  96 None of these (EXPLAIN IN A NOTE)
  ENDIF
IF employer contributes percentage of salary or percentage of
```

ELSA Wave 1 Questionnaire - May 2002

```
contributions: WpEcon = 2 OR 3
|
| WpEfs
| INTERVIEWER: ENTER PERCENTAGE OF SALARY OR CONTRIBUTION
| Range: 0..100
|
| ENDIF
|
| WpTimF
| Start of expectations of retirement (set by WpNRA)
| TIME
|
| WpNRA
| Is there a Normal Retirement Age in your pension scheme or period
of
| service after which scheme members can retire?
| 1 Yes - normal retirement age
| 2 Yes - period of service
| 3 Yes - both / either
| 4 No - neither
| 5 Don't know
|
| IF has a normal retirement age or both a normal retirement age and
period of service: WpNRA = 1 OR 3
|
| WpBthA
| What is the normal retirement age?
| Range: 0..120
|
| CHECK: IF normal retirement age is 40 or under OR 70 or over:
WpBthA =
| 41..69, "Check: This seems unusual (^normal retirement age), can
I
| check?"
|
| ENDIF
|
| IF has a period of service or both a period of service and normal
retirement age: WpNRA = 2 OR 3
|
| WpBthP
| What is the period of service?
| Range: 0..120
|
| CHECK: IF period of service is less than 20 years or more than
of
| 50 years: WpBthP = 21..49, "Check: This seems unusual (^period
| service), can I check?"
|
| ENDIF
|
| IF has a normal retirement age or both a normal retirement age and
period of service: WpNRA = 1, 3
|
| WpEra
| Does your pension scheme have an earlier age at which you can
retire and draw pension benefits?
| 1 Yes
| 2 No
| 3 Occasionally
```

ELSA Wave 1 Questionnaire - May 2002

ENDIF

IF pensions scheme has an early retirement age OR if pension scheme does not have a normal retirement age: WpEra = 1, 3 OR WpNRA = 2, 4, 5

WpYaer

What currently is the youngest age at which you could take early retirement?

WRITE IN

Range: 0..120

CHECK: IF youngest age at which can take retirement is under 50:
WpYaer | | < 50, "Check: This seems young (^youngest age at which can take

retirement), can I check?"

CHECK: IF early retirement age is greater than normal retirement age: WpYaer >= WpBthA "Check: This is older than the normal retirement age, please correct"

ENDIF

IF had a DB pension scheme (employer provided): WpPdes = 2 OR (WpXno = 1 AND WpDPS IN 2)

WpDesP

SHOW CARD V

Which of these best describes how your pension will be calculated?

CODE ONE ONLY

- 1 Some fraction of my final year's salary
- 2 Some fraction of my salary from all years when I have been in the scheme
- 3 Some fraction of my last five years salary
- 4 In some other way
- 5 Don't know

IF pension will be calculated in some other way: WpDesP = 4

WpOdp

WRITE IN OTHER WAY

Text: up to 70 characters

ENDIF

IF knows how pension will be calculated: WpDesP <> 5

WpFsap

What fraction will be added to your final pension for each years service?

- 1 1/60
- 2 1/80
- 3 other
- 4 Don't know

IF other fraction of salary: WpFsap = 3

Wpfsal

INTERVIEWER ENTER OTHER FRACTION

Text: up to 20 characters

ELSA Wave 1 Questionnaire - May 2002

```
| | | Range: 0..100
| | |
| | | ENDIF
| | |
| | | IF answer give as annual amount: WpPTP = 2
| | |
| | | WpAsal
| | | INTERVIEWER ENTER AMOUNT
| | | Range: 0..999997
| | |
| | | CHECK: IF annual amount of pension expected is more than
£100,000:
| | | WpAsal > 100000, INTERVIEWER: "Are you sure? £^annual amount of
| | | pension expected seems high - please check."
| | |
| | | ENDIF
| | |
| | | IF doesn't know or refuse to give amount of pension expected:
| | | WpAsal = DK OR RF
| | |
| | | WpASalb
| | | Would it be...per year
| | | Brackets: (2500,5000,12500,50000)
| | |
| | | ELSEIF doesn't know or refuses to give period over which pension
is
| | | expected: WpPTP = DK OR RF
| | |
| | | WpASalb
| | | Would it be...per year
| | | Brackets: (2500,5000,12500,50000)
| | |
| | | ENDIF
| | |
| | | WpFSav
| | | Do you make any Free Standing Additional Voluntary Contributions
| | | (FSAVC'S)?
| | | 1 Yes
| | | 2 No
| | |
| | | IF makes free-standing additional voluntary contributions:
| | | WpFSav = 1
| | |
| | | WpPFVal
| | | What is the value of your accumulated contributions at this
| | | point?
| | | Range: 0..9999997
| | |
| | | CHECK: IF amount of FSAVC is more than £200,000: WpPFVal >=
high -
| | | 200000, INTERVIEWER: "Are you sure? £^amount of FSAVC seems
| | | please check."
| | |
| | | IF doesn't know or refuses to give amount of FSAVC: WpPFVal =
DK OR
| | | RF
| | |
| | | WpPFValb
| | | Would it amount to...
| | | Brackets: (2500,7500,25000,100000)
```

ELSA Wave 1 Questionnaire - May 2002

```

| | | ENDIF
| | |
| | | ENDIF
| | |
| | | ENDIF
| | |
| | | IF has a DC pension scheme (employer provided): WpPdes = 1 OR
| | | (WpXno = 1 AND WpDPS = 1)
| | |
| | | WpAPF
| | | What is the value of the accumulated pension fund at this point?
| | | Range: 0..9999997
| | |
| | | CHECK IF value of accumulated pension fund is more than £200,000:
WpAPF | | > 200000, INTERVIEWER: "Are you sure? £^value of
accumulated pension
| | fund seems high - please check."
| |
| | IF doesn't know or refuses to give value of accumulated pension
fund:
| | WpAPF = DK OR WpAPF = RF
| |
| | WpAPFb
| | Is it...
| | Brackets: (2500,7500,25000,100000)
| |
| | ENDIF
| |
| | WpPtoP
| | How much do you expect the pension to be worth when you retire?
| | IF ASKED: IN TODAY'S PRICES
| | CODE TYPE OF ANSWER GIVEN
| | 1 Total amount of pension
| | 2 Annual Amount
| | 3 Don't know
| |
| | IF answer given as a total amount or annual amount:
| | WpPtoP = 1 OR 2
| |
| | WpPenB
| | INTERVIEWER ENTER AMOUNT
| | Range: 0..9999997
| |
| | CHECK: IF amount expects pension to be worth when retires is a
total | | amount and more than £300,000 OR is an annual amount and
more than
| | £100,000: (WpPtoP = 1 AND WpPenB > 300000) OR (WpPtoP = 2 AND
| | WpPenB > 100000), INTERVIEWER: "Are you sure? £^amount expects
| | pension to be worth when retires seems high - please check."
| |
| | IF doesn't know or refuses to give amount expects pension to be
worth | | when retires: WpPenB = DK OR RF
| |
| | IF amount given as total amount: WpPtoP = 1
| |
| | WpPenTB
| | Would it be...
| | Brackets: (5000,15000,50000,150000)
| |
| | ENDIF

```

ELSA Wave 1 Questionnaire - May 2002

```
| | | ENDIF
| | |
| | | ENDIF
| | | IF amount given as annual amount and doesn't know or refuses to
| | | give amount: WpPtoP = 2 AND (WpPenB = DK OR RF)
| | |
| | | WpPenAB
| | | Would it be...
| | | Brackets: (2500,5000,12500,50000)
| | |
| | | ELSEIF doesn't know or refuses to say how amount given: WpPtoP =
DK OR | | RF OR 3
| | |
| | | WpPenAB
| | | Would it be...per year
| | | Brackets: (2500,5000,12500,50000)
| | |
| | | ENDIF
| | |
| | | ENDIF
| | |
| | | ENDIF
| | |
| | | IF has an employer-provided pension scheme: WpKP = 1 OR (WpXno = 1
AND WpPS = 1)
| | |
| | | WpCons
| | | We may wish to contact your employer to find out more about the
| | | rules of their pension scheme. Would you be willing to give us
| | | their name and address for this purpose?
| | | 1 Employer's name and address given
| | | 2 Employer's name and address not given
| | |
| | | IF employer's name and address given: WpCons = 1
| | |
| | | WpEAdd
| | | ENTER EMPLOYER'S NAME AND ADDRESS
| | | Text: up to 80 characters
| | |
| | | ENDIF
| | |
| | | ENDIF
| | |
| | | IF has a private personal, group personal, stakeholder or retirement
annuity pension: WpKP = 2, 3, 4 OR 6
| | |
| | | WpPlon
| | | How long have you had this Personal Pension?
| | | ENTER NUMBER OF YEARS
| | | Range: 0..80
| | |
| | | WpPCont
| | | Not including any National Insurance Contributions paid into the
| | | pension, do you contribute to your pension ... READ OUT ...
| | | 1 never,
| | | 2 regularly,
| | | 3 irregularly,
| | | 4 or, have you stopped contributing to your scheme?
| | |
| | | IF makes regular contributions: WpPCont = 2
```

ELSA Wave 1 Questionnaire - May 2002

WpHCon

How much do you usually contribute?

CODE HOW ANSWER IS GIVEN

- 1 Amount
- 2 Percentage of salary
- 3 Don't know

IF regular contributions given as amount: WpHCon = 1

WpCAmt

INTERVIEWER ENTER AMOUNT

Range: 0..99997

CHECK: IF amount of regular contributions is more than £10,000:
WpCAmt > 10000, INTERVIEWER: "Are you sure? £^amount of regular
contributions seems high - please check."

WpCPer

What period does this cover?

- 1 One week
- 2 Two weeks
- 3 Three weeks
- 4 Four weeks
- 5 Calendar month
- 7 Two Calendar months
- 8 Eight times a year
- 9 Nine times a year
- 10 Ten times a year
- 13 Three months/13 weeks
- 26 Six months/26 weeks
- 52 One Year/12 months/52 weeks
- 90 Less than one week
- 95 One off/lump sum
- 96 None of these (EXPLAIN IN A NOTE)

ENDIF

IF amount given as fraction of salary: WpHCon = 2

WpNifp

INTERVIEWER ENTER PERCENTAGE OF SALARY

Range: 0..100

ENDIF

ENDIF

IF makes irregular contributions: WpPCont = 3

WpLcoY

When did you last make a contribution?

ENTER YEAR AT THIS QUESTION

Range: 1900..2050

CHECK: IF year of last contribution is later than 2002: WpLcoY >
2002,

INTERVIEWER: "This is later than ^2002! Please check!"

*IF year last made contribution is 1999 or later: WpLcoY =
RESPONSE AND >= 1999*

ELSA Wave 1 Questionnaire - May 2002

WpNirr

About how many times in the last year did you contribute to your pension?

0..60

CHECK: IF made 10 or more contributions in the last year:
WpNirr >= 10, "This number seems high (^number of pension contributions made in last year), can I check?"

ENDIF

ENDIF

IF stopped contributing to pension scheme: WpPCont = 4

WpLastY

When was the last contribution you made?

ENTER YEAR AT THIS QUESTION

Range: 1900..2050

CHECK: IF year of last contribution is later than 2002: WpLastY >
2002

INTERVIEWER: "This is later than ^2002! Please check!"

IF year made last contribution was 1999 or later: WpLastY =
RESPONSE AND >= 1999

WpLastM

(When was the last contribution you made?)

CODE MONTH AT THIS QUESTION

IF DOESN'T KNOW MONTH, CODE SEASON

- 1 January
- 2 February
- 3 March
- 4 April
- 5 May
- 6 June
- 7 July
- 8 August
- 9 September
- 10 October
- 11 November
- 12 December
- 13 Winter (start of year)
- 14 Spring
- 15 Summer
- 16 Autumn
- 17 Winter (end of year)

CHECK: IF year and month of last contribution are later than
interview date: (Intdat >= ((WpLastY,ORD(WpLastM)),1))

INTERVIEWER: "This date is in the future (^month of last
contribution | | | ^year of last contribution)! Please change!"

ENDIF

WpMlas

How much was your last contribution?

ENTER AMOUNT

Range: 0..99997

ELSA Wave 1 Questionnaire - May 2002

|| CHECK: IF amount of last contribution was more than £10,000:
WpMlas >
|| 10000, INTERVIEWER: "Are you sure? £^amount of last contribution
seems || high - please check."

WpLasP

What period did that cover?

- 1 One week
- 2 Two weeks
- 3 Three weeks
- 4 Four weeks
- 5 Calendar month
- 7 Two Calendar months
- 8 Eight times a year
- 9 Nine times a year
- 10 Ten times a year
- 13 Three months/13 weeks
- 26 Six months/26 weeks
- 52 One Year/12 months/52 weeks
- 90 Less than one week
- 95 One off/lump sum
- 96 None of these (EXPLAIN IN A NOTE)

WpRcon

Did you previously contribute regularly to this pension?

- 1 Yes
- 2 No

WpRsc

Why did you stop contributing to this Personal Pension?

- 1 Moved job and joined employer's pension scheme
- 2 Rejoined employer's pension scheme in existing job
- 3 Rejoined State Earnings Related Pension Scheme
- 4 Worried about risks
- 5 Worried about publicity concerning personal pensions
- 95 Other (specify)

IF other reason why stopped contributing: WpRsc = 95

WpRscO

ENTER OTHER REASON

Text: up to 20 characters

ENDIF

ENDIF

IF (WpXno = 1 AND WpES = 1) OR (WpXno = 2 AND WpCAsk = 1)

WpCemp

Does your employer contribute to this pension?

- 1 Yes - regularly
- 2 Yes - irregularly
- 3 No

IF employer contributes irregularly: WpCemp = 2

WpECPP

How much was the last contribution that your employer made to your Personal Pension?

ELSA Wave 1 Questionnaire - May 2002

```
1 Amount
2 Percentage of salary

IF employer contribution given as an amount: WpECP = 1
  WpAEC
  INTERVIEWER ENTER AMOUNT
  Range: 0..99997

  CHECK: IF amount of employer contribution is greater than
  £10,000: | | | | WpAEC > 10000, INTERVIEWER: "Are you sure? £^amount
  of employer
  contribution seems high - please check."

  ENDIF

  IF (WpECP = fractsal) THEN
    WpFSEC
    INTERVIEWER ENTER PERCENTAGE OF SALARY
    Range: 0..100

  ENDIF

ENDIF

ENDIF

IF employer makes regular contributions: WpCemp = 1
  WpMEC
  How much does your employer usually contribute?
  1 Amount
  2 Percentage of salary

  IF employer contribution given as an amount: WpMEC = 1
    WpAMEC
    INTERVIEWER ENTER AMOUNT
    Range: 0..99997

    CHECK: IF employer contribution is more than £10,000: WpAMEC >
    10000
    INTERVIEWER: "Are you sure? £^amount of employer contribution
    seems
    high - please check."

    WpFSCp
    What period does that cover?
    1 One week
    2 Two weeks
    3 Three weeks
    4 Four weeks
    5 Calendar month
    7 Two Calendar months
    8 Eight times a year
    9 Nine times a year
    10 Ten times a year
    13 Three months/13 weeks
    26 Six months/26 weeks
    52 One Year/12 months/52 weeks
```

ELSA Wave 1 Questionnaire - May 2002

```
| | 90 Less than one week
| | 95 One off/lump sum
| | 96 None of these (EXPLAIN IN A NOTE)
| |
| | ENDIF
| |
| | IF employer contribution given as a percentage of salary: WpMEC =
2 | |
| | | WpFSCo
| | | INTERVIEWER ENTER PERCENTAGE OF SALARY
| | | Range: 0..100
| | |
| | | ENDIF
| |
| | ENDIF
| |
| | Start of expected value of personal pensions (set by Wpcuv)
| | TIME
| |
| | Wpcuv
| | What is the current value of the accumulated pension fund at this
| | point?
| | Range: 0..9999997
| |
| | CHECK: IF current value of accumulated pension fund is more than
| | £200,000: Wpcuv > 200000, INTERVIEWER: "Are you sure? £^current
| | value of | accumulated pension fund seems high - please check."
| |
| | IF doesn't know or refuses to give amount: Wpcuv = DK OR RF
| |
| | | Wpcuvb
| | | Is it...
| | | Brackets: (2500,7500,25000,100000)
| | |
| | | ENDIF
| |
| | WpPExp
| | How much do you expect the pension to be worth when you retire?
| | IF ASKED: IN TODAY'S PRICES
| | CODE TYPE OF ANSWER GIVEN
| | 1 Total amount of pension
| | 2 Annual Amount
| | 3 Don't know
| |
| | IF answer given as total amount: WpPExp = 1 OR 2
| |
| | | WpAmou
| | | INTERVIEWER ENTER AMOUNT:
| | | Range: 0..9999997
| | |
| | | CHECK: IF amount expects pension to be worth when retires given
as | |
| | | total amount and amount is more than £200,000 OR given as annual
| | | amount and amount is more than £1000,000: (WpPExp = 1 AND WpAmou
> | |
| | | 200000) OR (WpPExp = 2 AND WpAmou > 100000), INTERVIEWER: "Are
you | |
| | | sure? £^amount expects pension to be worth when retires seems
high | |
| | | -
| | | please check."
```

ELSA Wave 1 Questionnaire - May 2002

```
|
|
| ENDIF
|
| IF amount expects pension to be worth when retires given as total
| amount | and doesn't know or refuses to give amount: WpPExp = 1 AND
| (WpAmou = DK
| OR RF)
|
| Wppt2tb
| Would it be...
| Brackets: (5000,15000,50000,100000)
|
| ELSEIF amount expects pension to be worth when retires given as
| annual
| amount and doesn't know or refuses to give amount: (WpPExp = 2 AND
| (WpAmou = DK OR RF)
|
| Wppt2ab
| Would it be...
| Brackets: (2500,5000,12500,50000)
|
| ELSEIF doesn't know or refuses to say how answer given: WpPExp = 3
| OR DK | OR RF
|
| Wppt2ab
| Would it be...per year
| Brackets: (2500,5000,12500,50000)
|
| ENDIF
|
| ENDIF
|
| IF has a self-employed personal pension (S226 plan): WpKP = 5
|
| WpYpen
| How many years have you had this pension?
| ENTER NUMBER OF YEARS
| Range: 0..80
|
| WpCB
| What is the value of the accumulated pension fund at this point?
| Range: 0..9999997
|
| CHECK: IF value of accumulated pension at this point is more than
| £200,000: WpCB > 200000, INTERVIEWER: "Are you sure? ^value of
| accumulated pension at this point seems high - please check."
|
| IF doesn't know or refuses to give value of accumulated pension at
| this
| point: WpCB = DK OR RF
|
| WpCBb
| Is it...
| Brackets: (2500,7500,25000,100000)
|
| ENDIF
|
| WpSRC
| Do you make a regular contribution to your pension?
| 1 Yes
| 2 No
```

ELSA Wave 1 Questionnaire - May 2002

```
IF makes a regular contribution to pension scheme: WpSRC = 1

WpMrc
How much do you usually contribute to your pension?
Range: 0..99997

CHECK: IF usually contributes more than £10,000: WpMrc > 10000
INTERVIEWER: "Are you sure? £^amount of usual contribution seems
high - | | please check."

WpMrcP
What period does this cover?
1 One week
2 Two weeks
3 Three weeks
4 Four weeks
5 Calendar month
7 Two Calendar months
8 Eight times a year
9 Nine times a year
10 Ten times a year
13 Three months/13 weeks
26 Six months/26 weeks
52 One Year/12 months/52 weeks
90 Less than one week
95 One off/lump sum
96 None of these (EXPLAIN IN A NOTE)

ENDIF

IF does not make a regular contribution to pension scheme:
WpSRC = 2

WpLrcY
When was the last time that you contributed to your pension?
ENTER YEAR AT THIS QUESTION
Range: 1900..2050

CHECK: IF year of last contribution is later than 2002: WpLrcY >
2002
INTERVIEWER: "This is later than ^2002! Please check!"

IF year of last contribution is 1999 or later: WpLrcY = RESPONSE
AND >= | | 1999

WpLrcM
(When was the last time that you contributed to your pension?)
CODE MONTH AT THIS QUESTION
IF DOESN'T KNOW MONTH, CODE SEASON
1 January
2 February
3 March
4 April
5 May
6 June
7 July
8 August
9 September
10 October
11 November
```

ELSA Wave 1 Questionnaire - May 2002

```
| | | 12 December
| | | 13 Winter (start of year)
| | | 14 Spring
| | | 15 Summer
| | | 16 Autumn
| | | 17 Winter (end of year)
| | | CHECK: IF year and month of last pension contribution are later
than | | | interview date: Qinit.Intdat >= ((WpLrcY,ORD(WpLrcM)),1))
| | | INTERVIEWER: "This date is in the future (^month of last
pension
| | | contribution ^year of last pension contribution)! Please
change!"
| | |
| | | ENDIF
| | |
| | | WpLac
| | | How much was the last contribution that you made to your
| | | pension?
| | | Range: 0..99997
| | |
| | | CHECK: IF amount of last pension contribution is more than
£10,000:
| | | WpLac > 10000, INTERVIEWER: "Are you sure? £^amount of last
pension
| | | contribution seems high - please check."
| | |
| | | IF year made last contribution was 2001: WpLrcY = 2001
| | |
| | | WpNCont
| | | About how many contributions have you made to your pension in
| | | the last year?
| | | Range: 0..60
| | |
| | | CHECK: IF made 10 or more contributions in last year:
| | | WpNCont >= 10, "This number seems high (^number of
contributions in
| | | the last year), can I check?"
| | |
| | | ENDIF
| | |
| | | ENDIF
| | |
ENDIF

IF has a self-employed personal pension (S226 plan): WpKP = 5
| | |
| | | WpLpe
| | | How much do you expect the pension to be worth when you retire?
| | | IF ASKED: IN TODAY'S PRICES
| | | CODE TYPE OF ANSWER GIVEN
| | | 1 Total amount of pension
| | | 2 Annual Amount
| | | 3 Don't know
| | |
| | | IF WpLpe = 1, 2
| | |
| | | WpLpA
| | | INTERVIEWER: ENTER AMOUNT
| | | Range: 0..9999997
```

ELSA Wave 1 Questionnaire - May 2002

```
| | CHECK: IF amount expects pension to be worth when retires given
| | as a
| | total amount and is more than £200,000 OR given as annual amount
| | and is | | more than £100,000: (WpLpe = 1 AND WpLpA > 200000) OR
| | (WpLpe = 2 AND
| | WpLpA > 100000), INTERVIEWER: "Are you sure? £^amount expects
| | pension
| | to be worth when retires seems high - please check."
| |
| | ENDIF
| |
| | IF answer given as total amount AND doesn't know or refuses to
| | give amount: WpLpe = 1 AND (WpLpA = DK OR RF)
| |
| | WpLpTB
| | Is it...
| | Brackets: (5000,15000,50000,100000)
| |
| | ELSEIF answer given as annual amount AND doesn't know or refuses
| | to give amount: WpLpe = 2 AND (WpLpA = DK OR RF)
| |
| | WpLpAB
| | Is it...
| | Brackets: (2500,5000,12500,50000)
| |
| | ELSEIF doesn't know or refuses to say how answer given: WpLpe = 3
| | OR DK
| | OR RF
| |
| | WpLpAB
| | Is it...per year
| | Brackets: (2500,5000,12500,50000)
| |
| | ENDIF
| |
| | ENDIF
| |
| | IF has a current pension scheme: (WpXno = 1 AND WpPS = 1) OR (WpCPS =
| | 1) OR (WpCPSC = 1)
| |
| | WpInfs
| | From whom do you normally get information on how your pension
| | scheme operates, for example, the benefits that you can expect to
| | receive?
| | PROBE: Who else?
| | CODE ALL THAT APPLY
| | 1 No information (exclusive code)
| | 2 Employer
| | 3 Pension scheme reports
| | 4 Work-mates
| | 5 Financial press
| | 6 Accountant
| | 7 Independent financial adviser
| | 8 Insurance or Pension representative
| | 95 other
| |
| | IF has received information about pensions scheme: WpInfs <> 1
| |
| | WpFInfo
| | Do you feel that you have received enough information about your
| | expected pension at retirement?
```

ELSA Wave 1 Questionnaire - May 2002

```
| | 1 Yes
| | 2 No
| |
| | ENDIF
|
| ENDIF
```

IF currently contributing to a private personal pension, a group personal pension, a stakeholder pension, an S226 plan, or a retirement annuity pension OR contributes to a defined contribution or defined benefit scheme: (WpKP = 2,3,4,5 OR 6) OR (WpPdes = 1 OR 2) OR (WpDPS = 1 OR 2)

```
| | WpPDoc*
| | INTERVIEWER: CODE WHETHER RESPONDENT CONSULTED DOCUMENTS WHEN
| | ANSWERING THE CURRENT PENSIONS QUESTIONS
| | 1 Respondent consulted documents
| | 2 Respondent did not consult documents
| |
| | WPIntA*
| | 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
| |
| | ENDIF
```

Past pensions starts here
TIME

IF has a current pension scheme: WpCPs = 1 OR WpCPSC = 1 OR WpPs = 1

```
| | WpPrPe*
| | Apart from your current scheme and any state pensions,
| | have you ever belonged to, or contributed to a pension scheme?
| | INCLUDE ANY CURRENTLY BEING RECEIVED
| | DO NOT INCLUDE CURRENT SCHEME
| | 1 Yes
| | 2 No
| |
| | ELSE
```

```
| | WpPePr*
| | Apart from any state pensions, have you ever belonged to, or
| | contributed to a pension scheme?
| | INCLUDE ANY CURRENTLY BEING RECEIVED
| | 1 Yes
| | 2 No
| |
| | ENDIF
```

IF has had a pension scheme in the past: WpPrPe = 1 OR WpPePr = 1

```
| | WpNoSc*
| | How many pension schemes have you belonged to?
| | ^DO NOT INCLUDE CURRENT SCHEME
| | Range: 1..10
| |
| | CHECK: IF has belonged to 8 or more pension schemes in the past:
```

ELSA Wave 1 Questionnaire - May 2002

| WpNoSc >= 8, "This number seems high (^number of past pension schemes),
| can I check?"

| REPEAT WpRec to Wptax for up to 3 past pension schemes

| **WpRec***

| ^Thinking about your most/next most important scheme, are/Are you currently receiving a pension from this scheme?

| MOST IMPORTANT=MOST YEARS IN SCHEME OR MOST INCOME IN RETIREMENT

- | 1 Yes
- | 2 No

| **WpMSc***

| SHOW CARD W

| What kind of pension scheme is it?

- | 1 Employer provided (occupational) pension scheme
- | 2 Private Personal Pension
- | 3 Group Personal Pension
- | 4 Stakeholder pension
- | 5 S226 plan (self-employed personal pension)
- | 6 Retirement Annuity pensions (pre 86 PPPs)
- | 95 Other retirement saving scheme

| **WpNP***

| What is the name of this pension scheme?

| PROBE FOR DETAILS

| IF POLICE, LOCAL AUTHORITY ETC, PROBE FOR NAME OF FORCE/LOCAL AUTHORITY ETC

| Text: up to 80 characters

| IF not currently receiving a pension from this scheme: WpRec = 2

| **WpDS***

| Between what dates (approximately) did you belong to this scheme?

| ENTER YEAR STARTED

| Range: 1900..2050

| CHECK: IF year started to scheme is later than year of interview:

WpDS | | > 2002, INTERVIEWER: "This is later than ^2002! Please check!"

| **WpDE***

| (Between what dates (approximately) did you belong to this scheme?)

| ENTER YEAR STOPPED

| 1900..2050

| CHECK: IF year stopped scheme is later than year of interview:

WpDE > 2002, INTERVIEWER: "This is later than ^2002! Please check!"

| CHECK: IF year stopped contributing is before year started contributing: WpDE < WpDS, INTERVIEWER: "Year stopped (^WpDE) should be | | after year started (^WpDS). Please check!"

| **WpRgh**

| Have you ... READ OUT ...

- | 1 ... retained pension rights in this scheme,
- | 2 transferred rights from this scheme into another scheme,

ELSA Wave 1 Questionnaire - May 2002

3 or, received a lump sum refund of contributions?
4 SPONTANEOUS: Has stopped receiving pension from this scheme

IF has retained rights in pension scheme: WpRgh = 1

WpPAm

How much do you expect to get from this pension when you retire?

IF ASKED: IN TODAY'S PRICES

INTERVIEWER: CODE TYPE OF ANSWER GIVEN

- 1 Total amount of pension
- 2 Annual Amount
- 3 Don't know

IF answer given as a total amount or annual amount:

WpPAm = 1 OR 2

WpPA

ENTER AMOUNT

Range: 0..9999997

ENDIF

IF answer given as total amount and doesn't know or refuses to give amount: WpPAm = 1 AND (WpPA = DK OR RF)

WpTB

Would it be...

Brackets: (5000,15000,50000,100000)

ELSEIF answer given as annual amount and doesn't know or refuses to give amount: (WpPAm = 2 AND (WpPA = DK OR RF))

WpAB

Would it be...

Brackets: (2500,5000,12500,50000)

ELSEIF doesn't know or refuses to say how answer given:

WpPAm = 3 OR DK OR RF

WpAB

Would it be...per year

Brackets: (2500,5000,12500,50000)

ENDIF

ENDIF

ENDIF

IF is currently receiving a pension from past scheme: WpRec = 1

WpInf*

Is the amount you receive from this pension continually adjusted to take account of inflation (sometimes called index-linked)?

- 1 Yes
- 2 No

WpPay*

Thinking about the last payment you received, what period did

ELSA Wave 1 Questionnaire - May 2002

this cover?
1 One week
2 Two weeks
3 Three weeks
4 Four weeks
5 Calendar month
7 Two Calendar months
8 Eight times a year
9 Nine times a year
10 Ten times a year
13 Three months/13 weeks
26 Six months/26 weeks
52 One Year/12 months/52 weeks
90 Less than one week
95 One off/lump sum
96 None of these (EXPLAIN IN A NOTE)

IF period given: WpPay = RESPONSE

WpPyR*

How much did you receive?

Range: 0..999997

ENDIF

IF doesn't know or refuses to give period OR doesn't know or refuses to give amount: WpPay = DK OR RF OR WpPyR = DK OR RF

IF period of payment is one week: WpPay = 1

WpWb*

Was it...

Brackets: (25,75,150,600)

ELSEIF period of payment is two weeks: WpPay = 2

Wpfb*

Was it...

Brackets: (50,150,300,1200)

ELSEIF period of payment is a month: WpPay = 4, 5

Wpmb*

Was it...

Brackets: (100,300,600,2500)

ELSEIF period of payment is a year or one off lump sum: WpPay =

52,

95

Wpyb*

Was it...

Brackets: (1500,4000,8000,30000)

ELSE

Wpob*

Was it...

Brackets: (100,300,600,2500)

ENDIF

ELSA Wave 1 Questionnaire - May 2002

```
| | |
| | |
| | | ENDIF
| | |
| | | Wptax*
| | | Is this before or after tax?
| | | 1 Before tax
| | | 2 After tax
| | |
| | | ENDIF
| | |
| | | ENDIF

| | | IF marital status is NOT single, never married or married, first and
| | | only marriage: DiMar <> 1 OR 2
| | |
| | | WpPW*
| | | Some people who have been divorced or widowed receive pensions
| | | from schemes which their husband or wife contributed to.
| | | Are you currently receiving a pension from a scheme like this?
| | | 1 Yes
| | | 2 No
| | |
| | | IF receiving a divorced or widowed pension: WpPW = 1
| | |
| | | WpReN*
| | | How many of these pensions are you currently receiving?
| | | Range: 0..10
| | |
| | | CHECK: IF receiving 8 or more divorced or widowed pensions: WpReN
| | | >= 8
| | | "This number seems high (^number of divorced or widowed
| | | pensions), can | | I check?"
| | |
| | | ENDIF
| | |
| | | WpExW*
| | | Do you expect to receive a pension from any schemes like this in
| | | the future?
| | | 1 Yes
| | | 2 No
| | |
| | | ENDIF

| | | IF is receiving a divorced/widow's pension: WpReN = RESPONSE
| | |
| | | Repeat WpPWP to WpWtx for up to 3 widow's/ex-spouse pensions
| | |
| | | WpPWP*
| | | Thinking about the last payment you received from ^this/the most
| | | important pension/next most important of these pensions what period
| | | did
| | | this cover?
| | | 1 One week
| | | 2 Two weeks
| | | 3 Three weeks
| | | 4 Four weeks
| | | 5 Calendar month
| | | 7 Two Calendar months
| | | 8 Eight times a year
| | | 9 Nine times a year
| | | 10 Ten times a year
```

ELSA Wave 1 Questionnaire - May 2002

- 13 Three months/13 weeks
- 26 Six months/26 weeks
- 52 One Year/12 months/52 weeks
- 90 Less than one week
- 95 One off/lump sum
- 96 None of these (EXPLAIN IN A NOTE)

IF period was given: WpPWP = RESPONSE

WpPWR*

How much did you receive?

Range: 0..99997

ENDIF

IF doesn't know or refuses to give amount OR doesn't know or refuses to give period: WpPWR = DK OR RF OR WpPWP = DK OR RF

IF period given is one week: WpPWP = 1

WpWwb*

Was it...

Brackets: (25,75,150,600)

ELSEIF period is two weeks: WpPWP = 2

WpWfb*

Was it...

Brackets: (50,150,300,1200)

ELSEIF period is a month: WpPWP = 4, 5

WpWmb*

Was it...

Brackets: (100,300,600,2500)

ELSEIF period is a year or one off lump sum: WpPWP = 52, 95

WpWyb*

Was it...

Brackets: (1500,4000,8000,30000)

ELSE

WpWob*

Was it...per month

Brackets: (100,300,600,2500)

ENDIF

ENDIF

WpWtx*

Is this before or after tax?

1 Before tax

2 After tax

IF expects to receive a divorced/widow's pension in the future:

WpExW = 1

WpWEx

ELSA Wave 1 Questionnaire - May 2002

```

| | How much do you expect to get from (this pension/these pensions)
| | when you retire?
| | IF ASKED: IN TODAY'S PRICES
| | CODE PERIOD COVERED
| | 1 Total Amount
| | 2 Annual Amount
| | 3 Don't know
| |
| | IF amount expects to get when retires given as total amount or
annual
| | amount: WpWEx = 1 OR 2
| |
| | WpExA
| | ENTER AMOUNT
| | Range: 0..99997
| |
| | CHECK: IF amount expects to get when retires given in total
amount
| | and is more than £300,000 OR given as annual amount and is more
than | | £100,000: (WpWEx = 1 AND WpExA > 300000) OR (WpWEx = 2 AND
WpExA >
| | 100000), INTERVIEWER: "Are you sure? £^amount expects to get
when
| | retires seems high - please check."
| |
| | ENDIF
| |
| | IF amount given as total amount AND doesn't know or refuses to
give amount: WpWEx = 1 AND (WpExA = DK OR RF)
| |
| | WpeTB
| | Would it be...
| | Brackets: (5000,15000,50000,100000)
| |
| | ELSEIF answer given as annual amount AND doesn't know or refuses
to
| | give amount: WpWEx = 2 AND (WpExA = DK OR RF)
| |
| | WpeAB
| | Would it be...
| | Brackets: (2500,5000,12500,50000)
| |
| | ELSEIF doesn't know or refuses to say how answer given: WpWEx = 3
OR DK | | OR RF
| |
| | WpeAB
| | Would it be...per year
| | Brackets: (2500,5000,12500,50000)
| |
| | ENDIF
| |
| | ENDIF
| |
| | IF currently receiving a past pension or divorced/widow's pension:
WpRec = 1 OR WpPW = 1
| |
| | WpInfo
| | Thinking about all the pensions that you are currently
receiving, looking back do you feel you had enough information
| | about how much you would receive from these pensions?
| | 1 Yes

```

ELSA Wave 1 Questionnaire - May 2002

```
| | 2 No
| |
| | ENDIF
| |
| | ENDIF

| | IF retired or semi-retired: WpDes = 1, 96
| |
| | WpRAge*
| | You said earlier that you were ^retired/semi-retired, at what age
| | did
| | you retire?
| | ENTER AGE HERE
| | Range: 0..120
| |
| | CHECK: IF age given is under 30: WpRAge <= 30, "This seems early
| | (^age retired), can I check?"
| |
| | IF has a past pension scheme: WpPrPE = 1 OR WpPePr = 1
| |
| | WpERet*
| | Did you take early retirement, that is did you retire before the
| | normal retirement age in your pension scheme?
| | 1 Yes
| | 2 No
| |
| | IF has taken early retirement: WpERet = 1
| |
| | WpERP*
| | When you first retired, did you retire on a ...READ OUT...
| | 1 ... full pension,
| | 2 reduced pension,
| | 3 or, no pension?
| |
| | WpReas*
| | SHOW CARD X
| | What were your reasons for taking early retirement?
| | CODE ALL THAT APPLY
| | 1 Own ill health
| | 2 Ill health of a relative/friend
| | 3 Made redundant/dismissed/had no choice
| | 4 Offered reasonable financial terms to retire early or
| | take voluntary redundancy
| | 5 Could not find another job
| | 6 To spend more time with partner/ family
| | 7 To enjoy life while still young and fit enough
| | 8 Fed up with job and wanted a change
| | 9 To retire at the same time as husband/wife/partner
| | 10 To retire at a different time to husband/wife/partner
| | 11 To give the young generation a chance
| | 95 Other (specify)
| | 96 None of these (exclusive code)
| | 97 SPONTANEOUS: Does not consider has retired early
| |
| | IF WpReas = 95
| |
| | WpORea*
| | INTERVIEWER WRITE IN OTHER REASON
| | Text: up to 20 characters
| |
| | ENDIF
```

ELSA Wave 1 Questionnaire - May 2002

IF more than one reason given: WpReas > 1

WpMrea*

SHOW CARD X

What was your main reason for taking early retirement?

CODE ONE ONLY

- 1 Own ill health
- 2 Ill health of a relative/friend
- 3 Made redundant/dismissed/had no choice
- 4 Offered reasonable financial terms to retire early or take voluntary redundancy
- 5 Could not find another job
- 6 To spend more time with partner/ family
- 7 To enjoy life while still young and fit enough
- 8 Fed up with job and wanted a change
- 9 To retire at the same time as husband/wife/partner
- 10 To retire at a different time to husband/wife/partner
- 11 To give the young generation a chance
- 95 Other (specify)
- 96 None of these

CHECK: IF main reason wasn't given previously as a reason:

WpMrea

<> Wpreas, INTERVIEWER: "Main reason wasn't mentioned earlier.

Please change!"

ENDIF

ENDIF

ENDIF

IF has not retired early OR doesn't consider has retired early OR has not had a pension scheme in the past: WpERet = 2 OR WpReas = 97 OR (WpPrPE = 2 OR WpPePr = 2)

WpRRe*

SHOW CARD Y

What were your reasons for retiring?

CODE ALL THAT APPLY

- 1 Reached retirement age
- 2 Own ill health
- 3 Ill health of a relative/friend
- 4 Made redundant/dismissed/had no choice
- 5 Could not find another job
- 6 To spend more time with partner/ family
- 7 To enjoy life while still young and fit enough
- 8 Fed up with job and wanted a change
- 9 To retire at the same time as husband/wife/partner
- 10 To retire at a different time to husband/wife/partner
- 11 To give the young generation a chance
- 95 Other (specify)
- 96 None of these (exclusive code)

IF other reason for retiring: WpRRe = 95

WpORRe*

INTERVIEWER WRITE IN OTHER REASON

Text: up to 20 characters

ELSA Wave 1 Questionnaire - May 2002

```
|
|
|   ENDIF
|
|   IF more than one reason for retiring given: WpRRRe > 1
|
|       WpMRRe*
|       SHOW CARD Y
|       What was your main reason for retiring?
|       CODE ONE ONLY
|       1   Reached retirement age
|       2   Own ill health
|       3   Ill health of a relative/friend
|       4   Made redundant/dismissed/had no choice
|       5   Could not find another job
|       6   To spend more time with partner/ family
|       7   To enjoy life while still young and fit enough
|       8   Fed up with job and wanted a change
|       9   To retire at the same time as husband/wife/partner
|       10  To retire at a different time to husband/wife/partner
|       11  To give the young generation a chance
|       95  Other (specify)
|       96  None of these
|
|       CHECK: IF main reason was not given previously as a reason:
| WpMRRe
| <> WpRRRe, INTERVIEWER: "Main reason wasn't mentioned earlier.
Please
| change!"
|
|   ENDIF
|
|   IF retired because reached retirement age and didn't also say
| was made redundant: WpRRRe = 1 AND WpRRRe <> 4
|
|       WpWkR*
|       Did you have the opportunity to work past retirement age?
|       1   Yes
|       2   No
|
|   ENDIF
|
| ENDIF
|
NEW BLOCK
|
Medical insurance starts here (set by WpPHI)
TIME
|
WpPHI*
| Are you covered by private health insurance, whether in your own name
| or through another family member?
| DON'T INCLUDE DENTAL OR FRIENDLY PLANS.
| INCLUDE COVER THROUGH EX-FAMILY MEMBERS IN CODE 2
| 1   Yes, in own name
| 2   Yes, through another family member
| 3   No, not insured
|
| IF has private heath insurance: WpPHI = 1
|
```

ELSA Wave 1 Questionnaire - May 2002

```
| IF in paid work or temporarily away and self-employed OR if not in
paid
| work or temporarily away :(WpES = 2 AND (Wpactw = 1 OR 2)) OR
| (Wpactw <> 1 OR 2)
|
| WpHowU*
| How is this Health Insurance paid for?
| 1 Paid for by self
| 2 Paid for by someone else
|
| IF heath insurance paid for by someone else: WpHowU = 2
|
| WpHLWho*
| WRITE IN WHO PAYS FOR THE INSURANCE
| Text: up to 40 characters
|
| ENDIF
|
| ENDIF
|
| IF an employee and currently in paid work: WpES = 1 AND Wpactw = 1,
2
|
| WpHowE*
| How is this Health Insurance paid for?
| 1 Pays for all or part of it directly
| 2 Employer deducts it from wages
| 3 Employer pays it fully as a benefit
|
| ENDIF
|
| IF respondent pays for own heath insurance: WpHowE = 1 OR
WpHowU = 1
|
| WpMHI*
| How much do you pay per month for this insurance?
| Please include the contribution for all family members covered
| by insurance in your name.
| WRITE IN AMOUNT
| Range: 0..999997
|
| CHECK: IF amount pays for medical insurance each month is greater
than | £10,000: WpMHI > 10000, INTERVIEWER: "Are you sure? £^amount
pays for
| medical insurance each month seems high - please check."
|
| IF doesn't know or refuses to give amount pays for medical
insurance
| each month: WpMHI = DK OR RF
|
| WpMHIb*
| Is it...
| Brackets: (500,1000,2000,5000)
|
| ENDIF
|
| ENDIF
|
| ENDIF
```