



## Poverty and Social Exclusion in the UK

**Working Paper - Methods Series No.17**

### **Cognitive Testing of the UK Poverty and Social Exclusion Survey**

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## Poverty and Social Exclusion in the UK

### Overview

The Poverty and Social Exclusion in the UK Project is funded by the Economic, Science and Research Council (ESRC). The Project is a collaboration between the University of Bristol, University of Glasgow, Heriot Watt University, Open University, Queen's University (Belfast), University of York, the National Centre for Social Research and the Northern Ireland Statistics and Research Agency. The project commenced in April 2010 and will run for three-and-a-half years.

The primary purpose is to advance the 'state of the art' of the theory and practice of poverty and social exclusion measurement. In order to improve current measurement methodologies, the research will develop and repeat the 1999 Poverty and Social Exclusion Survey. This research will produce information of immediate and direct interest to policy makers, academics and the general public. It will provide a rigorous and detailed independent assessment on progress towards the UK Government's target of eradicating child poverty.

#### Objectives

This research has three main objectives:

- To improve the measurement of poverty, deprivation, social exclusion and standard of living
- To assess changes in poverty and social exclusion in the UK
- To conduct policy-relevant analyses of poverty and social exclusion

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## **Abstract**

This paper summarises findings derived from a series of 20 cognitive interviews conducted with members of the UK general public in June and July 2011 as part of the PSE-UK Main Survey questionnaire design process.

Cognitive interviewing is designed to identify cognition, recall, judgement and response problems associated with survey questions as well as to identify any sensitivity issues arising for respondents. The aim of this work is to reduce misinterpretation and confusion created by unclear questions and thereby to help reduce measurement error in the estimates derived from the sample survey data.

Based upon expert review by the PSE-UK team, a range of items for potential inclusion in the PSE-UK survey were selected for cognitive testing relating to necessities, housing, local services, household finances and subjective poverty, education and parenting, economic participation, health and disability, life satisfaction, and crime and social harm. Recommendations arising from this work are summarised in Section 3 (*below*).

We are very grateful to all participants who gave up their time to take part in the focus groups. We are also grateful to Jo Maher and Clare Tait at the National Centre for Social Research for their invaluable help in the recruitment of participants within this study.

Key words: poverty, social exclusion, poverty measurement

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## 1. BACKGROUND AND METHODS

### Introduction

This report describes the results of a series of twenty cognitive interviews conducted as part of development work for the PSE-UK Survey<sup>1</sup>. The research upon which this report is based aims to evaluate selected items proposed for inclusion in the PSE-UK survey using cognitive testing methods. In particular we have examined respondents' understanding of the questions themselves, their ability to answer the selected questions, and any issues of sensitivity arising.

This qualitative development work is intended to reduce misinterpretation and confusion created by unclear questions and thereby help minimise measurement error in the main-stage PSE survey. In this Preliminary Report we summarise findings and recommendations relating to the specific question items tested. This section outlines the cognitive testing approach, its applications in poverty and social exclusion research, and provides an overview of the project design and methods. Findings from testing all of the selected items are detailed in Section 2 along with specific recommendations relating to these items. Section 3 summarises the wider conclusions arising from these analyses and issues for further consideration by the project team in relation to the PSE-UK questionnaire as a whole.

### Cognitive testing in poverty and social exclusion research

Cognitive interviewing approaches are derived theoretically from cognitive psychology and have been widely used for developing, refining, evaluating, validating and pre-testing survey items (Collins 2003). Cognitive interviewing techniques provide a means of assessing respondents' understandings of survey questions based upon respondent verbal reports. These techniques have developed since the 1980s and aim to improve the quality of questionnaire items. Problems with questionnaires generally include difficulty with interpretation and comprehension of questions, retrieval of answers, response problems, and the level of disclosure with which a respondent is comfortable (Drennan 2003). In contrast with traditional pre-testing methods which are useful in identifying *overt* problems associated with question items as articulated by study participants, cognitive methods are used also to identify *covert* problems associated with question items which would usually not be articulated by study participants as part of the normal interviewing process.

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<sup>1</sup> The PSE-UK survey is known in the field as the '2011 Living Standards in Britain' and '2011 Living Standards in Northern Ireland' surveys

Verbal probing and think aloud methods are the two main techniques of cognitive interviewing which may be used in combination or separately. In both cases, these verbal reports are recorded, transcribed and subsequently subjected to further qualitative analysis in order to examine problems of comprehension, recall and judgement difficulties and well as problems associated with the sensitivity of survey items:

Verbal probing: in this method the interviewer asks respondents specific predetermined and/or spontaneous probes designed to elicit respondents' thought processes in answering question items. A disadvantage of this approach is that it alters the interview dynamic (Willis 2005).

Think aloud: in this method the respondent is asked to think aloud as they answer survey questions by verbalizing thought processes that would normally remain silent during interviews. This approach is respondent driven and designed to avoid manipulation of the interview dynamic in ways which might affect comparability with the normal usage of research instruments (Willis 2005). The methodology can be useful in identifying the face validity of measures and any problematic questions (Drennan 2003).

### ***Studies focusing on poverty and social exclusion***

Cognitive interviewing methods have increasingly been applied in the development and refinement of survey items relevant to the study of poverty and social exclusion. The research team may want to take into account findings from these earlier studies alongside the findings presented in Section 2 in considering revisions to the questions tested here.

#### ***Social capital***

Development work for the 2000/1 *General Household Survey* explored public understandings of area perceptions, civic trust and civic engagement; reciprocity and trust; and social networks and support (Earthy et al 2000). Unfortunately, whilst the authors' report does not detail the specific items tested, it does demonstrate the complexity of understanding and meaning associated with these concepts. The study outlines findings relating to hypothetical scenarios for exploring individuals' social networks and perceptions of the availability of practical support. It also examines the term "local area" which was found to present cognition difficulties leading some participants to request clarification.

In 2005, ONS used think aloud and retrospective probing methods in the development of harmonised questions intended to measure different dimensions of social capital in government surveys (Dewar, 2005). Findings mainly related to the routing and layout of questionnaires, revealing that respondents sometimes ticked the wrong box in a grid format question. Recommendations are made on the visual format of questionnaires to ease

completion.

Legard et al (2008) also examine questions relating to social contact and networks amongst older people. Comprehension problems were identified such as having non-specific time frames in questions e.g. *do you see your family and friends regularly?* Researchers therefore recommended specification of a time frame e.g. *once a month*. It should be remembered however that these questions were only cognitively tested on older people and results with other population groups may differ. Gray et al (2008) investigate questions relating to discrimination and harassment, life satisfaction and neighbourhood perceptions. In relation to discrimination and harassment, questions tested were concerned with issues such as experience of job refusal; experience of physical attack; and avoiding going to/being in public places. No major problems were detected with these questions. Feedback from respondents suggested that the questions were not regarded as too intrusive and none refused to answer. However some problems were detected with questions concerning neighbourhood attachment with respondents interpreting the phrase “people from different backgrounds” in a variety of ways, and requesting clarification from interviewers. Life satisfaction questions also revealed problems, such as respondents answering with words such as “satisfied”, rather than selecting a number from 0-10. Cognition difficulties with assessing current life satisfaction were also detected, with some respondents interpreting “overall” to mean satisfaction across their life span (Gray et al 2008).

#### *Savings and assets*

Cognitive interviews were used to compare strategies for collecting information on personal assets for the *Family Resources Survey* and the *Survey of Entitled Non-Recipients of the Minimum Income Guarantee* (Betts et al 2003). Using think aloud and verbal probing techniques, researchers detected cognition problems associated with question wording resulting in respondents omitting certain types of assets (notably current and savings accounts). These items were also subject to recall problems resulting in respondents misclassifying assets. Respondents sometimes failed to include information on accounts which they had closed within the relevant 12 month period. Errors were also noted in recording shared assets, income or interest received.

#### *Income adequacy*

Think aloud and verbal probing techniques were employed in the development of the *EU-Survey of Income and Living Conditions* minimum income question. Interviewers in the pilot survey recorded significant measurement problems with this question, with respondents reporting very high or very low sums. Findings from the cognitive interviews also revealed definitional problems in that perceptions of present needs varied considerably with some respondents thinking of food and housing alone, whilst others included all present costs of



living, leisure activities, hobbies and communications (Kallio-Peltoniemi 2005).

### *Economic activity*

Retrospective probing techniques were used to test questions on economic inactivity for the *UK Labour Force Survey* (Guinea & Betts 2003). The findings explore respondents' understanding of phrases such as: *looking for* paid work; *would you like (to have a regular paid job)*; *at the moment*. Problems detected included confusion concerning the phrase "looking for paid work", which was interpreted as "actively looking for" leading respondents to answer positively to this question only if they had done so in the last four weeks. There were similar difficulties with the phrase "would you like", with respondents giving either a realistic or an idealistic interpretation based on their desire, need and ability to work. The phrase "at the moment" also revealed differing interpretations which ranged from right now, today, to next week, to next year (Guinea & Betts 2003).

### *Material deprivation*

Questions on material deprivation to be included in the *Family Resources Survey* were tested using a combination of verbal probing and think aloud method with a sample of older people. The researchers found that existing questions did not work well because they did not reflect the complexity of reasons for having or not having certain items (Legard et al 2008). Some items were either inappropriate or their wording was confusing for older people. It was concluded that a simple 'yes/no' item wording to ascertain the items respondents had was most appropriate. The card sort approach was considered helpful in gaining understanding of the issues but was not viewed as appropriate for the main FRS questionnaire. In the second stage of the work the new approach was found to work well, but the answer categories for reasons for not having items needed to be reduced in number and the categories made clearer, as follows: *I do not have the money for this (affordability)*; *This is not a spending priority for me (priorities around spending)*; *My health/disability prevents me*; *It is too much trouble/too tiring*; *There is no one to do this with or help me*; *This is not something I want or need (irrelevance/lack of need)*. See Blake et al (2009) and McKay (2008) for a more detailed summary of cognitive testing results relevant to material deprivation. It should be remembered however that these questions were only cognitively tested on older people and results with other population groups may differ.

### *Attitudes to poverty*

Cognitive interviewing methods were used to test existing questions on poverty in the *British Social Attitudes* survey and new questions on child poverty in 2008, including questions on: perceptions of poverty; perceptions of child poverty; views on government priorities for spending; policies to tackle child poverty, and; knowledge of government targets for child poverty. Verbal



probing and think aloud techniques revealed that respondents with very different conceptions of poverty could give the same survey answers. Questions in this area therefore need to measure differing conceptions of poverty so that respondents with different views can be identified within the survey data (Blake et al 2009).

### *Cross-cutting studies*

Development work for the second wave of the Life Opportunities Survey involved cognitive testing of questions on crime; work; choice and control; domestic life; and civic participation. Researchers found that overall the questions worked well, but some measurement, definitional and cognition issues were identified. For example, respondents were unsure whether bullying qualifies as a hate crime or not, with some respondents perceiving the term to be quite “strong”, or too strong to include bullying. The meaning of ‘equal weight’ was misunderstood, as respondents felt that it was unclear who their views were weighted against when making a decision. There were also variable interpretations of ‘choice and control’, with these terms being perceived to have different meanings e.g. two respondents with a mental health condition felt that “choice” related to selecting options available to them and “control” referred to exerting control over differing aspects of their life. General problems were also noted with the lack of a reference framework for some questions (Ipsos MORI 2010).

### **Project design**

An interview protocol was developed which included all the items selected for testing. The expected duration of cognitive interviews was 60-70 mins in total and interviews were conducted with a total of 20 respondents. Within the constraints of the achieved sample size and duration of the interviews it was not possible to undertake cognitive testing of all survey items for potential inclusion in the PSE-UK survey. Items for inclusion in the cognitive pilot were selected on the basis of expert review by the PSE-UK team. Our focus was upon existing 1999 PSE items which have been subject to significant changes of question wording, additional items which have not been extensively tested in other existing large-scale surveys, and any items which may be subject to significant item response problems in the context of a survey of this nature. In order to ensure that all selected survey items were adequately tested, the testing was split across four different questionnaire schedules, each testing a different set of questions. Although different questionnaires were used, some questions were included in more than one phase in order to cover sufficient respondents where significant item response problems were evident. Further details of the specific items tested and the split of question items across these questionnaire schedules is detailed in the Appendix.

Items were tested using a combination of think aloud techniques and follow-up cognitive probing methods. Scripted probes were used to explore specific

aspects of the survey response process as appropriate to the specific items in question relating to:

- how respondents understood key concepts and terms (cognition)
- how they retrieved from memory the information needed to answer the question (recall)
- how they deliberated on their response to the questions (judgment)
- how they tailored their answers to the response categories offered (response)
- whether any sensitivities existed within the questions

Interviews were semi-structured, allowing interviewers to probe on additional issues as and when they arose. However, since the full questionnaire is not subject to cognitive testing, response issues relating to item ordering, their placement in relation to other related items, and respondent fatigue effects are unlikely to be detected here (though these problems will be evident in the full field pilot).

### **Sampling and recruitment**

Study participants were recruited from respondents surveyed by the Spring 2011 ONS Omnibus Survey who had previously agreed to being re-contacted by the survey organisation (NatCen) in relation to other research studies. Participants were selected on an opt-in basis from survey respondents resident in South Wales and the West of England regions. A total of 20 interviews were conducted in June and early July 2011. All interviews were conducted in respondent's homes and, with the consent of participants, were audio-recorded and subsequently transcribed verbatim. All participants received a one-off gift incentive of £20 in the form of store vouchers in recognition for their contribution to this study.

In total 20 respondents were recruited and a summary of key respondent characteristics is provided in Table 1 (*below*).

**Table 1: Summary profile of cognitive interview respondents**

		<b>N</b>	<b>%</b>
SEX	Male	9	45
	Female	11	55
AGE	18 to 39	4	20
	40 to 59(f)/64(m)	9	45
	Over 59(f)/64(m)	7	35
EDUCATIONAL ATTAINMENT	Higher education qualification	6	30
	A-Levels or equivalent	2	10
	O level, CSE or GCSE equivalent	5	25
	Other qualifications	2	10
	No formal qualifications	5	25
EMPLOYMENT STATUS	In employment	8	40
	Retired	7	35
	Looking after home or family	2	10
	Other	2	10
HOUSEHOLD TYPE	Single person household	9	45
	Couple with no dependent children	4	20
	Couple with dependent children	5	25
	Single parent	2	10
<b>TOTAL</b>		<b>20</b>	<b>100</b>

## 2. FINDINGS

### 2.1 Housing

#### *Aims*

These questions aim to measure the perceived likelihood of residential mobility. Cognitive testing investigates respondents' decision-making processes, including who respondents are thinking about in answering this question, and respondents understanding of the response categories offered. Testing also examines the adequacy (comprehensiveness) of the response categories.

[Move] *How likely do you think it is that your household will move from this accommodation in the next 1-2 years? Is it...* [READ OUT]

#### CODE ONE ONLY

- (1) Very likely
- (2) Quite likely
- (3) Quite unlikely
- (4) Very unlikely
- (5) Don't know

ASK IF [Move=1 OR Move=2]

[MoveReas] *What is the main reason for needing to leave your accommodation?* [READ OUT]

#### CODE ONE ONLY

- (1) Wanting a larger/smaller/different accommodation
- (2) Wanting to move to a different/better area
- (3) Employment reasons
- (4) Family reasons
- (5) Cannot afford present accommodation
- (6) Eviction/repossession/end of tenancy
- (7) Other

#### *Findings*

##### **Move**

No significant problems were encountered in testing of this item.

##### **MoveReas**

This item was tested on a relatively small sample. However, some cognition and response problems were evident which may suggest minor changes in the question wording. In relation to the response category 'family reasons', not all respondents were clear about the intended meaning of this term. For

example, respondents were unsure whether this term referred to changes in household composition (e.g. as a result of bereavement, having children, or children leaving home), or wanting to live nearer family, or with other family members for care reasons. Problems with neighbours were also cited as another potential reason for decisions to move home. Finally, problems associated with the unsuitability of current accommodation as a result of poor health, disability and mobility problems were also cited by participants as possible reasons for moving home.

### *Recommendations*

The research team may want to consider:

- (1) Providing some examples (or equivalent guidance to interviewers) on the intended meaning of the response category 'family reasons'
- (2) Including an additional response category relating to neighbours (e.g. 'Problems with neighbours')
- (3) Including an additional response category relating to poor health, disability and limited mobility (e.g. 'Poor health, disability or mobility problems')

## **2.2 Fuel poverty**

### *Aims*

This question aims to measure the incidence of economising behaviour in relation to domestic fuel consumption based on respondent recall. Cognitive testing explores the factors influencing respondents' judgements on this item, any difficulties they may have in recalling the information needed to answer this question, as well as who are respondents thinking about in answering this question. Testing also examines the adequacy (comprehensiveness) of the response categories.

[Cutback] *Did you (and your partner) cut back on heating, electricity, gas, other fuel or hot water at home in any of these ways last winter, because you could not afford the costs?*  
[READ OUT]

CODE ALL THAT APPLY

1. Turned heating off, even though it was too cold in the house/flat
2. Turned the heating down, even though it was too cold in the house/flat
3. Only heated and used one room in my house for periods of the day, the rest of the house was too cold.
4. Used less hot water than I/we needed
5. Turned out more lights in my home than I/we wanted to, to try to reduce the electricity bill
6. Had fewer hot meals or hot drinks than I/we needed to reduce fuel costs
7. Other cut back on fuel use
8. None of these

### *Findings*

No substantial recall problems were identified by respondents in relation to

this item, though some changes of question wording could be considered to improve item cognition and judgment. Respondents had no difficulty in recalling the information needed to answer this question (though one respondent did not confine answers to the previous winter only). Respondents had no difficulty in identifying who was the focus of this question. However, bearing in mind the situation of more complex household types such as households which comprise multiple adults or families (not included within this research) referring to 'your household' rather than 'you (and your partner)' may be worth considering.

However, consumption behaviors also reflected environmental concerns and this could be taken into account more explicitly in the wording of the responses (especially response categories 1-4). Equally, consumption behaviors also reflected a general desire to economise which was not necessarily linked by participants to an inability to *afford* fuel costs (i.e. respondents could afford the costs but did not want to 'throw money away'). Most respondents engaged in economizing behaviors either to reduce costs, or on environmental grounds, or both. It is therefore important to clarify whether the focus here is on behaviors changes arising because the respondent wanted to 'avoid waste' and/or 'reduce costs' or because they 'could not afford the cost'. The item wording refers to affordability whereas (where specified) the response categories refer to reducing costs and this could be clarified further.

Moreover, participants reported economizing behaviours were inevitably much more complex than is allowed for within the response options provided. To some extent these depend on how the dwelling is occupied with some participants noting that their consumption behaviors depended on who was at home, with participants being more likely to report these and other economizing behaviours when at home alone (e.g. during the day on weekdays). Changes in heating regimes to reduce costs (especially during the day) could be better captured within this question, for example, reducing the hours during which the dwelling is heated.

Some participants noted that Option 3 did not entirely fit their situation where they only heated part of the house (rather than one room) for some periods. Not all respondents had heating systems which allowed for a distinction between turning off and turning down the heating (e.g. where these were thermostatically controlled only). In addition to switching off lights, several participants referred to switching off appliances to reduce fuel use and associated costs. For most participants this item was interpreted to mean switching off lights in rooms not currently occupied but one respondent took this to mean turning out lights in the room they are currently using (i.e. using side lamps rather than main lights). One respondent thought 'turning heating off' included periods when the dwelling was unoccupied (e.g. on holiday) so inserting 'when you are at home' might be worth considering for this and response category 2.

### *Recommendations*

The research team may want to consider:

- (1) Revising the question wording to focus on the household as a whole rather than the respondent and/or partner (e.g. 'Did your household cut back on...')
- (2) Whether the focus on fuel *affordability* is adequately captured by response options focusing on fuel *costs* (since for many participants a desire to reduce costs did not necessarily imply an inability to afford fuel)
- (3) Revising wording for response category 3 to better reflect actual fuel consumption behaviors, differences in dwelling type, and the focus upon fuel costs rather than environmental concerns (e.g. 'Only heated and used part of my home to reduce fuel costs...')
- (4) Revising the wording for response category 4 to focus explicitly on fuel costs (e.g. 'Used less hot water than I/we needed to reduce fuel costs')
- (5) Including an additional response category to reflect changes in heating regimes used to reduce fuel costs (e.g. 'Cut the number of hours during which my home is heated to reduce fuel costs')
- (6) Combining response categories 1 and 2 to better reflect actual patterns of economizing behavior for households with modern central heating systems and to emphasis issues of affordability (e.g. 'Turned down or turned off heating to reduce fuel costs, even though it was too cold in the house/flat')

## **2.3 Local services**

### *Aims*

These questions aim to measure individual access to selected public and social care services based on respondent recall. Cognitive testing investigates how respondents interpret the term '(in)adequate' in this context, the time period(s) associated with their decision making processes. Testing also examines the adequacy (comprehensiveness) of the response categories.



[LcSvPr] *The next questions are about services which may exist in your local area and which affect your standard of living.*

[UsPbSv] *I am now going to ask you about services that are usually provided or subsidised by local councils or other public bodies. Please could you tell me which of the following services you use or do not use by choosing your answer from the card. For the services you use please tell me whether you think they are adequate or inadequate. For the services you do not use please tell me whether you do not use them because 'you don't want to' or because 'they are unavailable or unsuitable' or because 'you can't afford to' use them.*

[UseLib] *Do you use libraries?*

[UseSpt] *Do you use public sports facilities (e.g. swimming pools)?*

[UseMusm] *Do you use museums and galleries?*

[UseDoc] *Do you use a doctor?*

[UseDent] *Do you use a dentist?*

[UsePost] *Do you use a post office?*

1. Use – adequate
  2. Use – inadequate
  3. Don't use – don't want / not relevant
  4. Don't use – unavailable or unsuitable
  5. Don't use – can't afford
- 

[UsHlpSv] *I am now going to ask you about services that can be provided or subsidised by local councils or other public bodies or provided by private businesses or voluntary organisations. Please could you tell me which of the following services you use or do not use by choosing your answer from the card.*

[UseHmHp] *Do you use a home help/home care?*

[UseWls] *Do you use Meals on Wheels?*

[UseDay] *Do you use Day Centres?*

[UseLunch] *Do you use lunch clubs/social clubs?*

[UseChir] *Do you use a Chiropodist?*

[UseSpBs] *Do you use special transport for those with mobility problems?*

1. Use – adequate
2. Use – inadequate
3. Don't use – don't want / not relevant
4. Don't use – unavailable or unsuitable
5. Don't use – can't afford

## Findings

Respondents generally found these questions quite easy to answer though they can be difficult and/or time-consuming in relation to assessing the adequacy. In general participants did not have any difficulties in interpreting the term 'adequate'. This was taken to mean 'good enough', 'satisfactory', 'fit for purpose', or 'suitable' and related to issues such as the quality of facilities, staffing, and accessibility and availability issues. However, some respondents felt it would be useful to have a more positive option than 'adequate', and that adequate/inadequate was difficult to judge. A more sensitive, finer scale was felt to be more appropriate in this respect and, in the view of participants,

would speed-up the decision-making process.

Several participants noted that more than one option may be relevant. For example, respondents may not be able to afford a service which in any case is unavailable or unsuitable. It is not clear how respondents should respond in these circumstances. Several participants suggested inclusion of a category for 'don't use for other reasons', for example because they have no-one to go with, it is too far away, has inconvenient opening hours, etc. It was suggested by at least one respondent that assessing adequacy and usage are separate tasks and should be considered separately in the survey. One participant noted that the difference between inadequate and unsuitable was unclear since the terms are not directly comparable, suggesting a change of wording to 'don't use, inadequate'. One participant felt that 'don't use' and 'unavailable' were contradictory on the basis that you cannot use a service if it's not there.

More fundamentally, the absence of a specified time period within the question wording caused significant difficulties since the relevant accounting period for making decisions varied for different respondents and depending on the item under consideration. For some participants this was either 'in general', 'as needed', or 'regularly'. For many others this was taken to mean weekly, monthly, over the last few months, yearly, or sometimes longer (ranging up to last 30 years in one case). However, the same accounting period was rarely if ever used by participants for all items. Participants tended to adjust the relevant accounting period for items they considered important depending on the item under consideration so that it was rarely the case that they reported not using these services. For example, this may mean that different items are reported as being used by a respondent based on very different time frames such as using a doctor (last three months) and using museums (last five years).

Our main focus here was upon the generic question wording and response categories. However, it is also worth noting that in relation to the 'public service' items some respondents were unclear whether they should confine their answers to those publicly provided (e.g. via the NHS) or whether they should also include private treatment, for example in relation to dentists or chiropodists. It is also unclear to respondents whether 'home care' (UseHmHlp) covered cleaning and other domestic help.

### *Recommendations*

The research team may want to consider:

- (1) Including of a specific accounting period in relation to these services in order to ensure that responses are calibrated on a comparable basis (e.g. '...in the last 12 months')
- (2) Revising wording of the response category 'don't use, unavailable or unsuitable' to provide for greater equivalence with other response categories (e.g. 'don't use, unavailable or inadequate')

- (3) Clarifying whether the focus of these questions is upon publicly provided local services (e.g. ‘...an NHS dentist’) or any local service (e.g. ‘...a dentist (public or private)’)

## 2.4 Finance and debt

### *Aims*

These questions aim to measure the incidence of household arrears on current expenditure over the last 12 months and the incidence of economising behaviour based on respondent recall and unanticipated expenditure. Cognitive testing explores respondents’ understandings of ‘arrears’, any difficulty respondents experience in recalling the information needed to answer these questions, and how do respondents make judgments on these items. Testing also examines the adequacy (comprehensiveness) of the response categories.

[InDebt] *Sometimes people are not able to pay every bill when it falls due. May I ask, have you (or your household) been in arrears on any of the bills on this card during the last 12 months?*

CODE ALL THAT APPLY

1. Mortgage / Rent
2. Council Tax [Rates in Northern Ireland]
3. Electricity, gas, fuel bills
4. Water and sewerage bills
5. Telephone bills (including mobile phone, broadband)
6. Income Tax or VAT payments
7. Hire purchase instalments or similar (mail order catalogues, car finance, interest free credit etc.)
8. Loans from Banks, Building Societies or Credit Unions
9. Credit card payments
10. Other loans/bills
11. TV Licence
12. Private education or health bills
13. Child Support or Maintenance
14. None of these

-----  
[UsedLs] *Have you ever used less than you needed to in relation to water, gas, electricity and the telephone because you couldn't afford it?*

CODE ALL THAT APPLY

- (1) None of these
- (2) Electricity
- (3) Gas
- (4) Water
- (5) Telephone

[Expenses] *Could your household afford to pay an unexpected, but necessary, expense of £500?*

- (1) Yes
- (2) No

## *Findings*

### **InDebt**

No significant cognitive, or recall problems were identified. However, some minor judgment problems were evident. Specifically, one respondent noted that it's possible to get behind with payments simply by forgetting (e.g. credit cards) rather than as a result of financial problems. Some minor response problems were also identified. One respondent felt that the term Hire Purchase was old fashioned, and several were unclear what DWP Social Fund is. Car maintenance costs and subscription and membership fees (e.g. for sports or social clubs) were also suggested by participants as additional potential response categories.

### **UsedLs**

In general participants understood this question clearly and had no difficulty in providing a codeable response. However, as with the services items, the absence of a specific time period meant that participants were referring to different time periods in answering this item. Clearly, whether participants are referring to the last 12 months, or the last few years or across their lifetimes will significantly affect the pattern of responses.

### **Expenses**

Some participants had difficulty in interpreting what was meant by 'an unexpected but necessary expense' and their decisions on this item depended on exactly *how* necessary the item in question was perceived to be. Several participants therefore felt that it may be helpful to include some examples and various suggestions were made including urgent domestic (e.g. boiler) and building repairs (e.g. drains, leaking roof, broken window), or vehicle repairs, or medical equipment (e.g. new glasses). One participant noted that the ability to pay depends on the time of the month in relation to payday.

## *Recommendations*

The research team may want to consider:

- (1) Revising the question wording for *InDebt* to clarify the focus of this question on *unaffordable* debt (e.g. '...in arrears on any of the bills on this card during the last 12 months because you could not afford them')
- (2) Revising the question wording for *UsedLs* to include a specific accounting period in relation to economizing behaviours (e.g. 'In the last 12 months, have you ever used less than you needed...')
- (3) Revising the question wording for *Expenses* to include one or more specific examples of the intended meaning of 'an unexpected but necessary expense' (e.g. '...an unexpected but necessary expense of £500 for example to repair a leaking roof')

## 2.5 Gifts

### *Aims*

These questions aim to measure financial and other support available from familial and friendship networks. Cognitive testing investigates how respondents go about recalling the information needed to answer this question, and who they are thinking about in relation to financial and other support. Testing also examines the adequacy (comprehensiveness) of the response categories.

[HelpRec] *Some people receive financial or other types of help from their family or friends. Over the past 12 months have your family or friends helped you by... (READ OUT)...*  
CODE ALL THAT APPLY

*Interviewer note:* Include items partly paid for by family or friends. Exclude members of the household as family or friends. Record the items (at codes 1-10) if received from family and friends regardless of reason received, e.g. include birthday/religious festival (e.g. Christmas) gifts but DO NOT include any other birthday/Christmas gifts under code 11 'other help received'.

- (1) ...buying or bringing you food or meals?
- (2) ...paying towards bills (such as utility bills, rent or grocery bills (excluding food)?
- (3) ...helping you to manage your money or deal with your benefits?
- (4) ...helping with home repairs or decoration whether by paying for it or doing it for you?
- (5) ...helping with household chores (such as cleaning, gardening) whether by paying for it or doing it for you?
- (6) ...giving you lifts to places or paying for travel costs (such as taxi, train or bus fares)?
- (7) ...paying for trips/holidays?
- (8) ...buying or giving you clothes?
- (9) ...buying clothes, toys or other equipment for your child(ren)?
- (10) ...buying a big electrical item like a cooker, boiler, fridge or washing machine?
- (11) Other help received
- (12) None of these
- (13) SPONTANEOUS - Not applicable has no family or friends

[HlpRIIm] *What impact would you say receiving help from family or friends has had on your standard of living?*

- (1) Very big impact
- (2) Big impact
- (3) Some impact
- (4) Small impact
- (5) No impact at all

### *Findings*

#### **HelpRec**

No major problems were identified by respondents in relation to this item. Respondents reported understanding the question clearly and did not have any problems in recalling the information needed to answer this question, though (despite the question wording) not all respondents confined their responses to the last 12 months. In answering this question, respondents were thinking of immediate family and close friends. One participant thought

reference to benefits could be stigmatising and off-putting for some survey respondents. Another suggested that the ordering of response items could be reviewed to begin with the 'basics' first.

Nevertheless, several participants noted that no mention is made of help with childcare which is a big issue for many families. Help with lending money or with other regular payments (such as rent or mortgages) were also suggested by participants, and considered to be distinct from help in managing money and budgeting (the latter being interpreted as advice). The issue of non-financial help was considered by one participant to be more difficult because others may offer help for a variety of reasons aside from financial considerations. This might suggest that clarity is needed as to whether the main focus here is upon financial or social support.

### **HlpRlm**

Whilst this question was less extensively tested, it was considered by participants to be much more difficult to answer because respondents were unsure what 'standard of living' means in this context. Participants viewed this as a very complex term so that it was difficult to assess the impact of help on 'standard of living'. This term is discussed more fully elsewhere in this report.

### *Recommendations*

The research team may want to consider:

- (1) Including an additional item relating to *HelpRec* focusing upon help with childcare (e.g. '...helping with childcare or babysitting whether by paying for it or doing it for you')
- (2) Including an additional item relating to help with one-off lump sum payments for accommodation (e.g. 'help with a deposit or down-payment on accommodation')
- (3) Revising the question wording for *HlpRm* to provide greater clarity about the intended meaning of the term 'standard of living' (e.g. '...material standard of living')
- (4) Clarifying guidance to interviewers relating to birthday/Christmas gifts which is unclear

## **2.6 Education and Parenting**

### *Aims*

These questions aim to measure the incidence of respondent (and/or partner) interaction with children during the past week. Cognitive testing investigates who are respondents thinking of in answering these questions, and how they make decisions about the frequency of interactions.



[ChldTime]      *The following questions are about the number of days in the past 7 days that you (or your partner) have spent on certain activities with your child/children.*

[PRead]          *How many days in the past 7 days have you (or your partner) read stories with your child/children or talked with them about what they are reading?*

[PcMPgM]        *How many days in the past 7 days have you (or your partner) played computer games with your child/children?*

[PSport]         *How many days in the past 7 days have you (or your partner) done sporting or physical activities with your child/children?*

[PPlay]          *How many days in the past 7 days have you (or your partner) played with child/children using toys/games/puzzles?*

[PTV]            *How many days in the past 7 days have you (or your partner) watched TV with your child/children?*

[PHWork]         *How many days in the past 7 days have you (or your partner) helped with or discussed homework with your child/children?*

[PMeal]          *How many days in the past 7 days have you (or your partner) eaten an evening meal with your child/children?*

1. None
2. One or two
3. Most days
4. Every day

### *Findings*

In general these questions were considered by participants to be very clear, though the form of words is slightly repetitive and in practice may be truncated by field interviewers. However, in most cases participants were thinking of 'typical' or 'normal' (i.e. term-time) week rather than the last seven days specifically, and tended as a result to base their answers on a general estimate. Others took the question more literally and sought to recall specific incidents within the past seven days.

Some questions were thought to be more relevant for some age groups than others so that all items were not always felt to be applicable for all participants. For example, reading with children or discussing their reading may be less relevant for teenagers, and playing computer games may be less relevant for younger children under eight. One participant therefore felt that a 'not relevant' category would be useful in these situations. Several participants felt that the response categories could be more consistent and specifically that there was a response category missing between 'one or two' and 'most days'. 'Most days' is also a term likely to be subject to some variation in interpretation.

### *Recommendations*

The research team may want to consider:

- (1) Revising the question wording for these items to provide a general estimate of parenting activities on a weekly basis (e.g. 'On average how many days per week do you (or your partner)...')



- (2) Revising the response categories to provide for a more 'continuous' range of responses (e.g. 'none/ one or two days/ three or four days/ five or six days/ every day')
- (3) Including an additional response category relating to activities might be viewed by some survey respondents as age-specific (e.g. 'Not relevant' or similar)
- (4) Revising the question wording (or providing equivalent guidance to interviewers) to ensure the questions are not viewed as repetitive by survey respondents
- (5) Providing guidance to interviewers indicating that the focus is upon *parental* activities (since survey respondents with more than one child may be uncertain how to answer)

## 2.7 Economic participation

### *Aims*

These questions aim to measure labour market participation over the past 10 years based on respondent recall. Cognitive testing investigates what respondents understand by 'working' in this context, as well as how respondents calculate their answers, and with what degree of confidence.

[PdWrkLn] *Looking back over the last ten years, for how many years in total have you been working, whether full- or part-time?* [Response range: 0-10]  
NOTE: If asked, this should include any time on paid maternity leave, or paid sick leave or any other paid leave. People working unpaid in a family business should be counted as self-employed and therefore in paid-work.

[PdLvLn] *Of this time, did you spend any time on **paid** maternity leave, or **paid** sick leave, or similar? If yes, how many years in total was that?* [Response range: 0-10]  
If 'No' enter '0'. Similar would include adoption leave. Exclude unpaid leave. Do not include the usual holiday or annual leave.

[FTLn] *Of the remaining time how many years were you working full-time? [i.e. not counting time on paid maternity leave, etc.]* [Response range: 0-10]

[PTLn] *And how many years were you working part-time? [i.e. not counting time on paid maternity leave, etc.]* [Response range: 0-10]

ASK IF (PDWRKLN <10):

*So you were not working for [CALCULATED VARIABLE 10 – PdWrkLn] out of the last ten years. Of this time, how many years were you:*

[UnEmLn] *Unemployed, i.e. not working but wanting to work and available to work?* [Response range: 0-10]

[InActLn] *Not working for other reasons? Such as caring responsibilities, unpaid leave, being a student, retired, etc.* [Response range: 0-10]

## *Findings*

Significant problems were identified in relation to these items. Many participants found these questions complicated and difficult to answer, primarily as a result of problems of recall and the complexity of the question structure. Some participants found it difficult to reliably recall the information needed to answer these questions over such a long time period. Other participants were unclear about how periods of economic activity of less than one year were to be treated. For example, in relation to paid maternity leave and paid sick leave, it was not always clear to respondents how periods shorter than a year were to be reported (i.e. as zero, number of months, proportions of a year, etc). It is also likely that short periods of sick leave are likely to be subject to greater recall problems. Some respondents also found it difficult to answer the question relating to maternity leave and sick leave because these were not treated separately (and no reference was made to *paternity* leave), and participants were unsure how reference to 'or similar' in this question (*PdLVLn*) was to be interpreted. Although not raised by participants in this study, it is also possible that the meaning of 'work' may cause comprehension difficulties which could be avoided by a brief clarification (e.g. '...by 'work' we mean paid employment').

Further difficulties were evident in relation to the situation of self-employed participants, for example, in establishing whether their work should be classified as 'full time' and in the treatment of sick leave (since self-employed participants typically do receive *paid* sick leave). Reference to 'of the remaining time' (*FTLn*, *PTLn*?) was sometimes unclear to participants, for example whether this meant excluding periods of maternity, or sick leave.

Some participants found periods of study difficult to classify since no guidance is offered on what constitutes 'work' in the context of this question. Similarly, the question structure encouraged some participants to record periods of economic inactivity as 'unemployment' (at *UnEmLn*) and to subsequently revise their answers (at *InActLn*). One participant noted that reasons for not working may be overlapping (e.g. caring and retirement) so it is difficult to estimate the total period of economic inactivity.

Overall, these questions solicit recall data over a very long period which can be difficult for participants with complex labour market histories. The question structure requires much of this recall data to be retained in short-term memory by participants to inform the answers to subsequent questions which can be challenging for participants. The units of measurement (in years) are not entirely suitable for recording information relating to sickness, maternity leave, and unemployment which typically comprise relatively short time periods. More guidance on what should be classified as 'work' may also prove useful.

## Recommendations

The research team may want to consider:

- (1) Substantial changes to the wording and structure of these questions in order to address significant item response problems associated with cognition, recall, and response

## 2.8 Health and disability

### Aims

These questions aim to measure the relationship between income and health. Cognitive testing explores respondents' understandings of 'impact' and 'financial situation' in this context, as well as how respondents go about calculating their answers, and with what degree of confidence.

[HlthPov] *In the past 12 months, do you feel that your health has had an impact on your financial situation?*

1. Not at all
2. Slightly
3. Quite a lot
4. A lot

[PovHlth] *Looking back over the past year, do you feel your health has been affected by a lack of money?*

1. Not at all
2. Slightly
3. Quite a lot
4. A lot

[HlthExcl] *In the past year, do you feel that your health has limited your ability to get out and about and meet with people?*

1. Not at all
2. Slightly
3. Quite a lot
4. A lot

### Findings

In general, participants found these questions relatively easy to understand and answer. Nevertheless, assessing the 'impact' of health on participants' financial situation was occasionally difficult for respondents. For some, this referred to the additional costs associated with disability or ill health itself, whilst for others this referred to reduced income as a result of being unable to work (or working reduced hours). However, one participant noted that ill-health can also have *positive* impacts on finances, for example as a result of reduced expenditure as a result of socializing less, so that it was then difficult to interpret what a substantial impact might mean (i.e. its 'directionality'). Similarly, it is possible that some survey respondents may interpret this item (*HlthPov*) to refer to the impacts of *good* health on their financial situation

(though this was not reported by these participants). Some participants felt that the response scale was insufficiently detailed. Reference to 'poor health' rather than 'your health' may help to address these difficulties, especially in relation to *HlthPov*.

### *Recommendations*

The research team may want to consider:

- (1) Revising the question wording of these items to clarify the focus on poor health, e.g.:  
'...do you feel that poor health has had an impact...' [*HlthPov*]/  
'...do you feel that your health has suffered as a result of a lack of money?' [*PovHlth*]/  
'...do you feel that poor health has limited your ability...' [*HlthExcl*])

## **2.9 Time**

### *Aims*

These questions aim to measure current time usage. Cognitive testing investigates what respondents include under 'housework' and 'looking after children', how respondents calculate their answers, and with what degree of confidence.

#### **ASK IF EMPLOYED OR SELF-EMPLOYED**

[WkJtime] *In total, how many minutes per day do you usually spend travelling from home to work and back?*

0..360

#### **ASK ALL**

[TimeHous] *About how many hours do you spend on housework in an average week, including time spent cooking, cleaning and doing the laundry?*

0..100

#### **ASK IF CHILDREN IN HOUSEHOLD**

[TimeKid] *About how many hours do you spend looking after children in an average week? (for example,. helping with homework, playing with children, washing, dressing or feeding children, transporting to and from school)? Please include all childcare time, which may include times when you are also doing another activity.*

0..100

### *Findings*

#### **WkJtime**

Whilst this item was tested on a very limited number of participants, no significant problems were identified.

### **TimeHous, TimeKid**

Whilst this item was tested on a very limited number of participants, some significant cognitive, recall and judgment problems were associated with these items. Some participants found it difficult to provide reliable answers to these items and there was some variation in participants' understandings of what constituted 'housework' and 'looking after children'. Participants found it quite difficult to accurately calculate housework and (despite the question wording) there was substantial variation in what was included here, for example with regard to activities such as cooking, and shopping for groceries and/or other household items. Some participants felt that the childcare item (*TimeKid*) was rather long and difficult to answer. This item was difficult to estimate where childcare responsibilities were shared, for example at weekends, or when there is no clear routine, for example school holidays, and when the questionnaire is delivered may therefore also influence the pattern of response.

### *Recommendations*

The research team may want to consider:

- (1) Whether any further changes to the items relating to housework (*TimeHous*) and childcare (*TimeKid*) are likely to yield significant improvements in the reliability and precision of the data generated with supporting instrumentation such as a time diary. These questions are precise and clearly worded but significant problems of interpretation and judgment are evident in participants' accounts

## **2.10 Necessities**

### *Aims*

These questions aim to measure social necessities of life - activities that all adults and children should be able to afford if they want them. Based on a selection of question items, cognitive testing investigates the reasons respondents give for not doing the listed activities and the judgments made by respondents in selecting an appropriate response category, as well as the time period(s) associated with these decisions. Who were respondents thinking about in answering the child items is also examined.

These questions also aim to measure the degree of restriction experienced by respondents in making on-the-spot purchase of non-essential items. Cognitive testing explores respondents' understandings of 'non-essential' and 'restriction' in this context, as well as the differences between the levels of restriction.

**INTERVIEWER - PICK UP CARDS A-D. PLACE CARDS A-D DOWN AND ASK RESPONDENT TO LOOK AT CARD SET A**

*[DoNec] Now I'd like to show you a list of activities that relate to our standard of living. Please tell me which activities you do or do not do by placing the cards on the base card that applies to you. Please put the items on the cards into four piles A, B, C and D. Pile A is for the activities you do. Pile B is for the activities you don't do but don't want to do. Pile C is for the activities you don't do and can't afford. Pile D is for the activities that you do not do for other reasons.*

- (1) A hobby or leisure activity
- (2) A holiday away from home for one week a year, not staying with relatives
- (3) Going out socially once a fortnight
- (4) Visits to friends or family in other parts of the country 4 times a year
- (5) Going to the cinema, theatre or music event once a month
- (6) Taking part in sport/exercise activities or classes

-----  
THE RESPONDENT SHOULD THINK OF ALL OF THEIR CHILDREN TOGETHER.

**INTERVIEWER - PICK UP CARDS A-D. PLACE CARDS A-D DOWN AND ASK RESPONDENT TO LOOK AT CARD SET B**

*[ChDoAc] Now I would like you to do the same for the following children's activities on this set of cards - set B. Please put the items on card set B into four piles A, B, C and D. Pile A is for the activities your child does/children do. Pile B is for the activities your child/children don't do but don't want to do. Pile C is for the activities your child/children don't do and can't afford. Pile D is for the activities that your child/children don't do for any other reason.*

- (1) A hobby or leisure activity
- (2) A holiday away from home for at least one week a year
- (3) Toddler group or nursery or play group at least once a week for pre-school aged children
- (4) Going on a school trip at least once a term
- (5) Day trips with family once a month
- (6) Children's clubs or activities such as drama or football training

-----  
*[Spot] For the next question, I would like you to imagine that you have come across an item in a shop or on the internet that you would really like to have. It has a price tag of £100. It is not an essential item for accommodation, food, clothing or other necessities – it's an 'extra'. If this happened in the next month, how restricted would you feel about buying it?*

Interviewer, this can be with or without borrowing and paying by any means including paying by hire purchase or credit card.

**CODE ONE ONLY**

1. Not at all restricted
2. A little restricted
3. Quite restricted
4. Very restricted
5. Couldn't buy it

## Findings

### DoNec

In general, participants found these questions straightforward and easy to answer for adults. However, the absence of a specified accounting period



associated with these questions may be an issue, and one participant suggested a specific time frame was needed. Some participants based their judgments on what they usually do 'in general', or at present. Others referred to a longer period such as over the last few weeks, over the last few months, or in the past year. Some participants also included their plans for the near future in making these judgments.

'Don't do for other reasons' included constraints such as ageing, health problems, transport problems, accessibility, lack of facilities, lack of someone to participate with, lack of time, and other commitments. However, not all participants distinguished clearly between 'don't do, don't want' and 'don't do for other reasons' which were often both associated by participants with lifestyle choices. Some participants could not think what the latter might refer to other than lack of affordability. One participant noted that these categories are not mutually exclusive so that it may be difficult to choose between different options which are applicable (i.e. cannot afford *and* don't want), and that there is a range of possible leisure activities and the responses will differ for different activities.

### **ChDoAc**

These questions were generally considered by participants to be relatively straightforward but specific difficulties were identified in relation to making decisions about activities which might relate to more than one child. Several participants noted that it was more difficult to answer these questions where they related to children of different ages since different activities will be applicable for different age groups. Related to this, not all activities may be applicable depending on the children's age. For some participants, 'don't do for other reasons' was taken to include items that were no longer applicable because their children had outgrown the activity concerned. However, some other participants classified such activities as 'don't do'. A 'don't' do but used to' (e.g. no longer relevant) category was suggested by one participant.

Some participants were unsure if these questions related only to activities that children did with the respondent or whether they were being asked to include activities that children did with non-resident parents. As with the adult items one or two participants felt that the categories were not mutually exclusive (i.e. cannot afford *and* don't want), and one participant would have liked the option of reporting 'can't afford but would like to'. It was also reported that it was unclear who the category 'don't' do, don't want' was referring to since the child in question and her/his parent/guardian(s) may have different views on this!

Our focus here was mainly upon the question wording and response categories rather than the individual items. However, it also worth noting that items referring to a specific but relatively long time period (e.g. school trips) took longer for some participants to answer as a result of the time needed to recall the required information.

### **Spot**



No significant problems were identified in relation to this item. However, it is not always clear for participants' responses to what extent responses to this question reflect considerations of affordability or simply different consumption behaviors and attitudes (for example feeling guilty spending money on oneself, on 'luxuries', etc).

### *Recommendations*

The research team may want to consider:

- (1) The inclusion of a specific accounting period in relation to these activities (*DoNec*, *ChDoAc*) in order to ensure that responses are calibrated on a comparable basis (e.g. '...in the last 12 months')
- (2) Providing guidance within the question wording (or equivalent interviewers instructions) about the kind of things which might be included under the heading 'don't do for other reasons' (e.g. '...for example, because they are not suitable for you/your child(ren), or are not available or accessible where you live')

## 2.11 Intra-household poverty

### *Aims*

These questions aim to measure financial decision making within households. Cognitive testing examines respondents' decision-making processes and their understanding of 'personal spending money' and the 'pooling' of finances. Testing also examines the adequacy (comprehensiveness) of the response categories.

[HldFin] *People organise their finances in different ways. Which of the methods on this card comes closest to the way you organise yours? It doesn't have to fit exactly - just choose the nearest one. You can just tell me the number that applies.*

#### CODE ONE ONLY

1. I look after all the household money except my partner's spending money
2. My partner looks after all the household's money except my personal spending money
3. I am given an allowance to pay for household expenses. My partner looks after the rest of the money
4. My partner is given an allowance for household expenses. I look after the rest of the money
5. We pool and manage our finances jointly
6. We pool some of the money and keep the rest separate
7. We keep our finances completely separate
8. Some other arrangement (PLEASE SPECIFY)

[Tight] *When money is tight who takes the main responsibility for trying to make sure that it stretches from week to week?... [READ OUT?]*

1. Yourself
  2. Your partner
  3. Both yourself and your partner
  4. Other adults in the household
  5. All adults in the household together
  6. Money is never tight
- 

[Budget] *Who in your household would generally make decisions about budgeting on a weekly basis?*

[EvShop] *Who in your household would generally make decisions about spending on everyday shopping?*

[BuyItem] *Who in your household would generally make decisions about buying large household items (e.g. furniture)?*

[Borrow] *Who in your household would generally make decisions about borrowing money?*

[ChldEx] *Who in your household would generally make decisions about paying for important expenses for children (e.g. extra-curricular activities, school trips, computer)?*

[Unexpect] *Who in your household would generally make decisions about paying an unexpected household bill of £500?*

1. Yourself
2. Your partner
3. Either you or your partner
4. Both you and your partner
5. Not applicable

## *Findings*

### **HhldFin, Tight**

No significant problems were identified in relation to this item.

### **Budget...Unexpect**

In general these questions were easy for participants to understand and interpret but significant problems were evident relating to the range of possible response categories available. Participants felt that a wider range of response options could be applicable in some circumstances. Some participants also found these questions slightly repetitive, especially where their answers were the same for all items.

One participant observed that for households comprising more than one family unit (e.g. where they include elderly relatives or non-dependent children) household spending and budgeting decisions could be considerably more complex and this needs to be reflected in the response options provided. For example, an elderly resident relative may also be involved in these decisions and this should be reflected in the response options provided. Though not raised by participants in this study (perhaps as a result of the sample composition), these items could also prove difficult for non-dependent children living with parents where they are the main respondent. Several participants felt that non-resident relatives (such as parents) could also have an influence on household spending and budgeting, for example, where they were providing financial support, and this also needs to be taken into account in the response options provided.

In some cases, participants were unclear about what was included under 'budgeting on a weekly basis' and felt that some clarification would be useful, for instance through providing examples (e.g. shopping, fuel, other bills, etc). It was also observed that not all households manage their finances on a weekly basis so this may not necessarily be the most appropriate reference period. The amount specified for 'an unexpected household bill' (*Unexpect*) attracted some comment and it was again felt that some clarification by way of example might be useful as this would be likely to influence their response (e.g. credit card bills, repair to household items, etc). Similarly, responses to the items for children (*ChldEx*) may depend on the cost of the item concerned so more comparability in the specific examples was again suggested.

## *Recommendations*

The research team may want to consider:

- (1) Revising the question wording (or providing equivalent guidance to interviewers) to ensure the questions are not viewed as repetitive by respondents
- (2) Revising the response categories in order to explore the influence of other resident and non-resident adults in spending decisions (e.g. 'yourself; your

partner; other adults you live with; other adults (e.g. relatives) who you do not live with' CODE ALL THAT APPLY)

- (3) Including some examples of the kind of items to considered in relation to *Budget* (e.g. '...for example, spending on shopping, utility bills and household essentials')
- (4) Including a example of the kind of items to considered in relation to *Unexpect* (e.g. '...for example, for urgent repairs to your home)

## 2.12 Subjective Poverty

### *Aims*

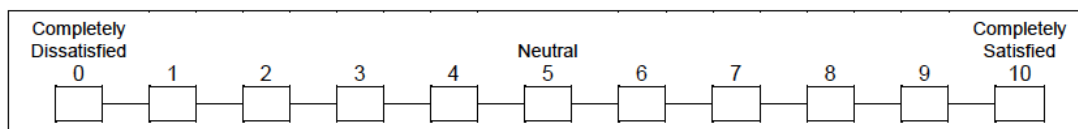
These questions aim to measure subjective perceptions of living standards. Cognitive testing examines respondents' understandings of 'standard of living' and the meaning of '(dis)satisfied' in this context. Testing also explores what factors respondents take into account in making such judgments.

[SolRate] *Generally, how would you rate your standard of living?*

CODE ONE ONLY

1. High
2. Fairly high
3. Medium
4. Fairly low
5. Low
6. Don't Know/ Refused

[SatSol] *how satisfied are you with your standard of living?*



### *Findings*

#### **SolRate**

Some respondents found this question difficult to answer. Some participants responded on the basis of the degree to which they were able to afford items and activities viewed as necessary or desirable. Others made reference to comparisons with other people (or occasionally to different points in their lives). Some distinguish between financial security (making ends meet and not having to worry about bills) and wider lifestyles. Some felt that 'standard of living' was a rather vague term and would benefit from clarification possibly indicating some examples of the type of things covered by this term. Many were unsure of the criteria for answering this question, and there was some evidence of a 'disconnect' between participants' reported material and social circumstances and responses to this question. Others felt that a 'medium' standard of living did not really make sense. Some participants felt that survey respondents would interpret this item in very different ways for

example relating to material circumstances and wider well-being.

### **SatSol**

Many respondents also found this question difficult to answer as a result of the complexity of the concepts and judgments involved. Most describing themselves as 'getting by' are nevertheless very or quite satisfied, so that there was an evident disconnect between satisfaction (reflecting overall life satisfaction/happiness) and standard of living. Others found it difficult to distinguish the objective of this item from that of the previous question (*SolRate*). Some felt that complete (dis)satisfaction was an impossibility so that the ends of the scale were somewhat meaningless. One participant observed that satisfaction was when additional income would not make you any happier. Others felt that drive and ambition meant that people were rarely 'satisfied' – if they were they would not work! Others felt that a neutral mid-point might encourage other respondents to 'sit on the fence'. Others felt that it was difficult to distinguish between these questions. Others noted that there is a big jump from the 5-point Likert to the 11 point scale – the former forces respondents down a particular line of thinking.

### *Recommendations*

The research team may want to consider:

- (1) Revising the question wording for *SolRate* and *SatSol* to refer more explicitly to 'material standard of living'
- (2) Revising the wording of the response categories for *SolRate* to focus more specifically on comparisons and to distinguish this item more clearly from the related item *SatSol* (e.g. 'well above average, above average...')
- (3) Whether the use of a five-point Likert-type scale for *SatSol* may make these questions easier and quicker for survey respondents to answer than the current 11 point scale, potentially with less random variation in responses (e.g. 'Very satisfied, quite satisfied...')

## **2.13 Satisfaction**

### *Aims*

These questions aim to measure perceptions of overall life satisfaction including autonomy and control, efficacy, and self-actualisation. Cognitive testing investigates respondents' understandings of terms such as 'being able to influence events' and 'feeling part of the community' and how they interpret being 'completely (dis)satisfied' in this context. How respondents go about calculating their answers, and with what degree of confidence is also examined.

[AllSat] *I am now going to ask you about how satisfied you are with different aspects of your life.*

[SatDay] *Your day-to-day activities (including work or studies),*  
(Please look at the card and tell me a number from 0 to 10 which best reflects how satisfied you are (0 being completely dissatisfied and 10 being completely satisfied))

Completely Dissatisfied						Neutral						Completely Satisfied
0	1	2	3	4	5	6	7	8	9	10		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[SatGoal] *Achieving your goals,*  
(Please look at the card and tell me a number from 0 to 10 which best reflects how satisfied you are (0 being completely dissatisfied and 10 being completely satisfied))

Completely Dissatisfied						Neutral						Completely Satisfied
0	1	2	3	4	5	6	7	8	9	10		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[SatCom] *Feeling part of a community,*  
(Please look at the card and tell me a number from 0 to 10 which best reflects how satisfied you are (0 being completely dissatisfied and 10 being completely satisfied))

Completely Dissatisfied						Neutral						Completely Satisfied
0	1	2	3	4	5	6	7	8	9	10		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[SatInf] *Your ability to influence what happens in your life,*  
(Please look at the card and tell me a number from 0 to 10 which best reflects how satisfied you are (0 being completely dissatisfied and 10 being completely satisfied))

Completely Dissatisfied						Neutral						Completely Satisfied
0	1	2	3	4	5	6	7	8	9	10		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Findings

Participants' often struggled to articulate of what being 'completely satisfied' means in the context of some of these questions where the substantive meaning of the questions was viewed as difficult and complex. Participants generally had little difficulty in interpreting questions relating to 'day-to-day activities' (*SatDay*) and 'feeling part of the community' (*SatCom*). Nevertheless, some participants felt a social pressure to say they were broadly satisfied with their day-to-day activities as many people were perceived to be a lot 'worse off' in this respect.

However, the meaning of 'ability to influence what happens in your life' (*SatInf*) was less clear. Some participants felt that it was impossible (and in some

respects undesirable) to be able to have complete control over one's life. One participant noted that this is (rightly) constrained by one's relationships with others and especially by the needs of other members of the household which need to be taken into account. Determining the meaning of being 'completely satisfied' was therefore more difficult for participants in this context. For some participants, 'achieving goals' (*SatGoal*) referred to long-term objectives, for example related to career aspirations, family life, and wider life achievements and/or experiences. For others this had a much more short-term focus relating to more prosaic day-to-day objectives, responsibilities, and choices – to 'getting by' rather than 'getting on'. Many participants felt that answers to these questions were highly 'subjective' and that more clarity would be useful in relation to some of these items, for example, in relation to *SatGoal* and *SatInf*.

Perhaps as a result of the complexity of meaning associated with these questions, and despite wide variations in participants' personal circumstances, there was comparatively little variation in their responses to these items with most participants providing responses in the upper half of the scale. One participant felt that these questions might be easier to answer on the basis of a five-point scale which would involve less deliberation than might be associated with this more detailed scale.

### *Recommendations*

The research team may want to consider:

- (1) Whether the use of a five-point Likert-type scale may make these questions easier and quicker for survey respondents to answer than the current 11 point scale, potentially with less random variation in responses (e.g. 'Very satisfied, quite satisfied...')
- (2) Providing more clarity and/or examples in relation to *SatGoal* (e.g. 'achieving long-term goals in your life'), *SatInf* (e.g. 'ability to influence decisions which affect your life'), and *SatDay* (e.g. 'day-to-day activities including work, studies, and home life')



## 2.14 Crime and social harm

### *Aims*

These questions aim to measure perceived financial harms and experience of discrimination, harassment and abuse. Cognitive testing of these questions focused on what respondents understand by 'financial harms', being 'harassed, abused or made to feel uncomfortable' and 'being treated less favourably'. How respondents calculate their answers, and with what degree of confidence is also explored. Testing also examines the adequacy (comprehensiveness) of the response categories.

[HarmFin] *Now I would like to ask you some questions about financial harms. In the past 12 months, could you tell me which, if any, of these have happened to you?*

CODE ALL THAT APPLY

1. A significant loss of income e.g. through divorce, losing your job, benefit changes
2. Had your home broken into and something stolen
3. Had your vehicle or an item from your vehicle stolen
4. A fall in the value of your pension or other financial assets e.g. property, savings, etc.
5. The loss of a public service e.g. library, crèche/nursery facilities
6. None of these

IF HarmFin=1 thru 5

[ImpFin] *Which ONE of these experiences would you say has most significantly impacted on the quality of your life?*

-----

[HarmRec1] *Now I would like to ask you some questions about other harm you have experienced. In the past year, could you tell me if you have been harassed, abused or made to feel uncomfortable because of any of the personal characteristics on this card?*

CODE ALL THAT APPLY

[HarmRec2] *In the past year, have you have been treated less favourably by people who are in positions of authority, because of any of the personal characteristics on this card? By this I mean your employer, landlord, bank manager, a teacher, a police officer, etc.*

CODE ALL THAT APPLY

1. Religion
2. Ethnicity
3. Disability
4. Age
5. Sexuality
6. Gender
7. Social class
8. Other
9. None of these

### *Findings*

#### **HarmFin**

These questions were understood by participants as intended and the question wording was not viewed as problematic. A number of other sources

of financial harms were mentioned with the effects of inflation on the cost of living being mentioned on several occasions. Whilst participants were comfortable working within the 12 month period specified by the question, participants' narratives recalled financial harms over a longer time period which had continued to affect them.

### **HarmRec**

Some respondents felt that the first item (HarmRec1) was rather vague and that more contextual information would be useful in informing respondents' deliberations. One participant felt that this question could be sensitive for some survey respondents who had experienced discrimination. Low income was noted as another potential source of discrimination though this identified as largely coterminous with social class.

### *Recommendations*

The research team may want to consider:

- (1) Including a response category for *HarmFin* relating to the rising living costs given recent macroeconomic trends (e.g. 'increases in the cost of living')
- (2) Inclusion of a response category for *HarmRec* relating to low income given the focus of this survey (e.g. 'low income')
- (3) Providing a longer accounting period for *HarmFin* and *HarmRec* in view of the clarity of respondent recall over this longer time period in relation to these items (e.g. 'three years' rather than '12 months')

## **2.15 Self completion**

### *Aims*

These questions aim to measure the incidence of homelessness and/or insecure tenure across respondents' lifetime based on respondent recall. Cognitive testing investigates how respondents make judgments on this item, including their understanding of the terms 'sleep rough' or 'live rough'. Issues of question sensitivity are also examined.

[Homeless] *The next questions are about different experiences some people have had regarding housing which may have happened to you.*

[Home1] *Have you ever been homeless, that is, lost your home with no alternative accommodation to go to?*

- (1) Yes
- (2) No

[Home2] *Have you ever had to stay with friends or relatives because you didn't have anywhere else to live?*

- (1) Yes
- (2) No

[Home3] *Have you ever had to stay in emergency or temporary accommodation (e.g. hostel, shelter, refuge, B&B)?*

- (1) Yes
- (2) No

[Home4] *Have you ever had to stay in some other form of insecure accommodation (e.g. under threat of eviction, squatting, with no legal right to stay there, etc.)?*

- (1) Yes
- (2) No

[Home5] *Have you ever had to "sleep rough" or "live rough"?*

- (1) Yes
- (2) No

### *Findings*

No significant variations in respondents' cognition of most of these questions were evident. However, the second item (Home2) caused some uncertainty for one respondent who was uncertain about how to classify staying with relatives for convenience, or in order to save money, or on a temporary basis as a result of building work. Some participants felt that these questions could be sensitive for some survey respondents who had experienced homelessness.

### *Recommendations*

The research team may want to consider:

- (1) Revising question wording for Item 2 (*Home2*) to reflect an inability to live elsewhere rather than as a result of other factors (e.g. '...stay with friends or relatives because you were unable to live anywhere else')

### 3. SUMMARY OF RECOMMENDATIONS

Table 2 (*below*) summarises our main conclusions based upon findings from the 20 cognitive interviews conducted as part of this research together with team's judgments concerning other potential item response problems which may arise for survey respondents. These relate primarily to problems of cognition (e.g. confusing, complex, or vague question wording), recall (e.g. absence of a specified accounting period, very demanding recall tasks), and judgment and response (e.g. inappropriate and/or missing response categories). Where relevant we have also explored issues of question sensitivity and these are also noted below.

In considering these recommendations it is worth noting that:

- These findings are based upon a relatively small sample of cognitive interviews. We expect that problems identified within this study are also likely to affect item response in the main survey. However, as a result of the small sample size and the social profile and circumstances of participants, there may be other question wording problems or sensitivity issues which are not identified here
- In some cases problems with question wording have been identified but it is not obvious that a better alternative is available. It is important therefore to err on the side of caution in making changes to these questions but also to acknowledge these item response problems in any subsequent analysis
- Any suggested changes may result in new item response problems which may in some cases be *more* serious than the original problem being addressed. Ideally, it is therefore useful to re-test any major modifications to survey questions
- Where the problems identified are relatively minor, other considerations such as comparability with existing surveys (including the 1999 PSE survey), and any additional time implications of question revisions, might also be taken into account

**Table 2: Summary of recommendations**

Variables	Section	• Recommendations
Move, MoveReas	Housing	<ul style="list-style-type: none"> <li>• Provide some examples (or equivalent guidance to interviewers) on the intended meaning of the response category 'family reasons'</li> <li>• Include an additional response category relating to neighbours (e.g. '<u>Problems with neighbours</u>')</li> <li>• Including an additional response category relating to poor health, disability and limited mobility (e.g. 'Poor health, disability or mobility problems')</li> </ul>
Cutback	Fuel poverty	<ul style="list-style-type: none"> <li>• Revising the question wording to focus on the household as a whole rather than the respondent and/or partner (e.g. 'Did <u>your household</u> cut back on...')</li> <li>• Whether the focus on fuel affordability is adequately captured by response options focusing on fuel costs (since for many participants a desire to reduce costs did not necessarily imply an inability to afford fuel)</li> <li>• Revising wording for response category 3 to better reflect actual fuel consumption behaviors, differences in dwelling type, and the focus upon fuel costs rather than environmental concerns (e.g. 'Only heated and used <u>part of my home to reduce fuel costs...</u>')</li> <li>• Revising the wording for response category 4 to focus explicitly on fuel costs (e.g. 'Used less hot water than I/we needed <u>to reduce fuel costs</u>')</li> <li>• Including an additional response category to reflect changes in heating regimes used to reduce fuel costs (e.g. 'Cut the number of hours during which my home is heated to reduce fuel costs')</li> <li>• Combining response categories 1 and 2 to better reflect actual patterns of economizing behavior for households with modern central heating systems and to emphasis issues of affordability (e.g. 'Turned down or turned off heating to reduce fuel costs, even though it was too cold in the house/flat')</li> </ul>
UseLib to UseSpBs	Local services	<ul style="list-style-type: none"> <li>• Including of a specific accounting period in relation to these services in order to ensure that responses are calibrated on a comparable basis (e.g. '<u>...in the last 12 months</u>')</li> <li>• Revising wording of the response category 'don't use, unavailable or unsuitable' to provide for greater equivalence with other response categories (e.g. 'don't use, unavailable or <u>inadequate</u>')</li> </ul>

		<ul style="list-style-type: none"> <li>Clarifying whether the focus of these questions is upon publicly provided local services (e.g. ‘...an NHS dentist’) or any local service (e.g. ‘...a dentist (public or private)’)</li> </ul>
InDebt to Expenses	Finance and debt	<ul style="list-style-type: none"> <li>Revising the question wording for <i>InDebt</i> to clarify the focus of this question on <i>unaffordable</i> debt (e.g. ‘...in arrears on any of the bills on this card during the last 12 months <u>because you could not afford them</u>’)</li> <li>Revising the question wording for <i>UsedLs</i> to include a specific accounting period in relation to economizing behaviours (e.g. ‘<u>In the last 12 months</u>, have you ever used less than you needed...’)</li> <li>Revising the question wording for <i>Expenses</i> to include one or more specific examples of the intended meaning of ‘an unexpected but necessary expense’ (e.g. ‘...an unexpected but necessary expense of £500 <u>for example to repair a leaking roof</u>’)</li> </ul>
HelpRec to HlpRlm	Gifts	<ul style="list-style-type: none"> <li>Including an additional item relating to <i>HelpRec</i> focusing upon help with childcare (e.g. ‘...helping with <u>childcare or babysitting</u> whether by paying for it or doing it for you’)</li> <li>Including an additional item relating to help with one-off lump sum payments for accommodation (e.g. ‘help with a deposit or down-payment on accommodation’)</li> <li>Revising the question wording for <i>HlpRm</i> to provide greater clarity about the intended meaning of the term ‘standard of living’ (e.g. ‘...<u>material</u> standard of living’)</li> <li>Clarifying guidance to interviewers relating to birthday/Christmas gifts which is unclear</li> </ul>
PdWrkLn to InActLn	Economic participation	<ul style="list-style-type: none"> <li>Substantial changes to the wording and structure of these questions in order to address significant item response problems associated with cognition, recall, and response</li> </ul>
HlthPov to HlthExcl	Health and disability	<ul style="list-style-type: none"> <li>Revising the question wording of these items to clarify the focus on poor health, e.g.: ‘...do you feel that <u>poor</u> health has had an impact...’ [<i>HlthPov</i>]/ ‘...do you feel that your health has <u>suffered as a result of</u> a lack of money?’ [<i>PovHlth</i>]/ ‘...do you feel that <u>poor</u> health has limited your ability...’ [<i>HlthExcl</i>])</li> </ul>
WkJTime to TimeKid	Time	<ul style="list-style-type: none"> <li>Whether any further changes to the items relating to housework (<i>TimeHous</i>) and childcare (<i>TimeKid</i>) are likely to yield significant improvements in the reliability</li> </ul>

		and precision of the data generated. These questions are precise and clearly worded but significant problems of interpretation and judgment are evident in participants' accounts
DoNec to Spot	Necessities	<ul style="list-style-type: none"> <li>• Including a specific accounting period in relation to these activities (<i>DoNec</i>, <i>ChDoAc</i>) in order to ensure that responses are calibrated on a comparable basis (e.g. '<u>...in the last 12 months</u>')</li> <li>• Providing guidance within the question wording (or equivalent interviewers instructions) about items which might be included under the heading 'don't do for other reasons' (e.g. '<u>...for example, because they are not suitable for you/your child(ren), or are not available or accessible where you live</u>')</li> </ul>
HhldFin to Unexpect	Intra-household poverty	<ul style="list-style-type: none"> <li>• Revising the question wording (or providing equivalent guidance to interviewers) to ensure the questions are not viewed as repetitive by respondents</li> <li>• Revising the response categories in order to explore the influence of other resident and non-resident adults in spending decisions (e.g. '<u>yourself; your partner; other adults you live with; other adults (e.g. relatives) who you do not live with</u>' CODE ALL THAT APPLY)</li> <li>• Including some examples of the kind of items to considered in relation to <i>Budget</i> (e.g. '<u>...for example, spending on shopping, utility bills and household essentials</u>')</li> <li>• Including a example of the kind of items to considered in relation to <i>Unexpect</i> (e.g. '<u>...for example, for urgent repairs to your home</u>')</li> </ul>
SolRate, SatSol	Subjective Poverty	<ul style="list-style-type: none"> <li>• Revising the question wording for <i>SolRate</i> and <i>SatSol</i> to refer more explicitly to '<u>material</u> standard of living'</li> <li>• Revising the wording of the response categories for <i>SolRate</i> to focus more specifically on comparisons and to distinguish this item more clearly from the related item <i>SatSol</i> (e.g. '<u>well above average, above average...</u>')</li> <li>• Whether the use of a five-point Likert-type scale for <i>SatSol</i> may make these questions easier and quicker for survey respondents to answer than the current 11 point scale, potentially with less random variation in responses (e.g. 'Very satisfied', 'quite satisfied', etc)</li> </ul>
SatDay to SatInf	Satisfaction	<ul style="list-style-type: none"> <li>• Whether the use of a five-point Likert-type scale may make these questions easier and quicker for survey respondents to answer than the current 11 point scale, potentially with less random variation in responses (e.g.</li> </ul>



		<p><u>'Very satisfied, quite satisfied...'</u>)</p> <ul style="list-style-type: none"> <li>• Providing more clarity and/or examples in relation to <i>SatGoal</i> (e.g. 'achieving <u>long-term</u> goals <u>in your life</u>'), <i>SatInf</i> (e.g. 'ability to influence <u>decisions which affect</u> your life'), and <i>SatDay</i> (e.g. 'day-to-day activities including work, studies, <u>and home life</u>')</li> </ul>
HarmRec HarmFin to ImpFin	Crime and social harm	<ul style="list-style-type: none"> <li>• Including a response category for <i>HarmFin</i> relating to the rising living costs given recent macroeconomic trends (e.g. '<u>increases in the cost of living</u>')</li> <li>• Inclusion of a response category for <i>HarmRec</i> relating to low income given the focus of this survey (e.g. '<u>low income</u>')</li> <li>• Providing a longer accounting period for <i>HarmFin</i> and <i>HarmRec</i> in view of the clarity of respondent recall over this longer time period in relation to these items (e.g. '<u>three years</u>' rather than '12 months')</li> </ul>
Home1 to Home5	Self completion	<ul style="list-style-type: none"> <li>• Revising question wording for Item 2 (<i>Home2</i>) to reflect an inability to live elsewhere rather than as a result of other factors (e.g. '...stay with friends or relatives because <u>you were unable to live anywhere else</u>')</li> </ul>

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## APPENDIX

**Table A1: Survey items tested**

Varname	Section	Schedule	Sample N
Move, MoveReas	Housing	A, C	13
Cutback	Fuel poverty	A, C	14
UseLib, UseSpt, UseMusm, UseDoc, UseDent, UsePost	Local services	A, C	13
UseHmHlp, UseWls, UseDay, UseLunch, UseChir, UseSpBs	Local services	A, C	6
InDebt	Finance and debt	A	7
UsedLs, Expenses	Finance and debt	C	7
HelpRec, HlpRlm	Gifts	C	7
PRead, PcMpgM, PSport, PPlay, PTV, PHWork, PMeal	Education and parenting	B, D	5
PdWrkLn, PdLvLn, FTLn, PTLn, UnEmLn, InActLn	Economic participation	B, D	9
HlthPov, PovHlth, HlthExcl	Health and disability	A, C	13
WkJTime, TimeHous, TimeKid	Time	D	3
DoNec	Necessities	A, C	14
Spot	Necessities	A	7
ChDoAc	Necessities	B, D	6
HhldFin, Tight	Intra-household poverty	B, D	6
EvShop, Buyltem, Borrow, ChldEx, Unexpect	Intra-household poverty	B, D	6
SolRate, SatSol	Subjective Poverty	A, B, C, D	19
SatDay, SatGoal, SatCom, SatInf	Satisfaction	D	6
HarmFin, ImpFin	Crime and social harm	B	4
HarmRec1, HarmRec2	Crime and social harm	D	3
Home1, Home2, Home3, Home4, Home5	Self completion	A	7