

Department for Work and Pensions

Working Paper No 55

Cognitive testing: older people and the FRS material deprivation questions

Robin Legard, Michelle Gray and Margaret Blake

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

© Crown Copyright 2008. Published for the Department for Work and Pensions under licence from the Controller of Her Majesty's Stationery Office.

Application for reproduction should be made in writing to The Copyright Unit, Her Majesty's Stationery Office, St Clements House, 2-16 Colegate, Norwich NR3 1BQ.

First Published 2008.

ISBN 978 1 84712 444 9

Views expressed in this report are not necessarily those of the Department for Work and Pensions or any other Government Department.

Contents

Acknowledgements	vii
The Authors.....	viii
Abbreviations.....	ix
Glossary.....	xi
Summary	1
1 Introduction.....	5
1.1 Research design	6
1.2 Research methodology	7
1.3 Sampling	8
1.4 Recruitment.....	9
1.5 Fieldwork and analysis	10
1.6 Structure of the report.....	10
1.6.1 <i>Combining the Stage One and Stage Two reports</i>	10
1.6.2 <i>Chapter structure</i>	11
2 Stage One.....	13
2.1 Background	13
2.1.1 <i>Sampling and recruitment</i>	13
2.1.2 <i>Chapter formatting</i>	14
2.2 Existing questions	14
2.2.1 <i>Background</i>	14
2.2.2 <i>Findings from the cognitive testing</i>	15
2.2.3 <i>Definitions of terms</i>	18

2.3	Contextual questions	19
2.3.1	<i>Background</i>	19
2.3.2	<i>Feedback on the contextual questions</i>	20
2.4	Proposed new questions	26
2.4.1	<i>Background</i>	26
2.4.2	<i>Findings from the cognitive testing</i>	27
3	Conclusions from Stage One and recommendations for Stage Two	39
3.1	Background	39
3.2	Older people and their circumstances	39
3.3	Recommendations and summary of changes made for Stage Two....	40
3.3.1	<i>Number and range of items</i>	41
3.3.2	<i>Question formulation</i>	42
3.3.3	<i>Response options for reasons why people do not have an item</i>	43
3.3.4	<i>Personal circumstances and support systems</i>	44
4	Stage Two.....	47
4.1	Background	47
4.1.1	<i>Sampling and recruitment at Stage Two</i>	47
4.1.2	<i>Chapter formatting</i>	48
4.2	Initial questions about which items respondent has (Question 1).....	48
4.2.1	<i>Success of the questioning approach</i>	48
4.2.2	<i>Problems respondents had answering</i>	49
4.2.3	<i>Suitability of the 15 items as measures of material deprivation</i>	51
4.2.4	<i>Affordability and 'financial' constraints</i>	59
4.2.5	<i>Shortcut heuristics and the ordering of questions</i>	60
4.2.6	<i>Target respondents for these questions</i>	62

4.3	Why respondents do not have the items they lack (Question 2).....	63
4.3.1	<i>Background to this question</i>	64
4.3.2	<i>Ease or difficulty answering</i>	64
4.3.3	<i>Comprehension of answer categories on the Showcard</i>	64
4.3.4	<i>Overlapping or missing answer categories</i>	67
4.3.5	<i>Choosing the main reason</i>	67
4.3.6	<i>Ordering of items on the showcard</i>	67
4.4	If your circumstances were different (Question 3).....	69
4.4.1	<i>Background to this question</i>	69
4.4.2	<i>Did people who gave one of the three financial reasons at Q2 say they would like the item 'if your circumstances were different'?</i>	69
4.4.3	<i>Did people who did not give one of the three financial reasons at Question 2 then say that they would like the item 'if circumstances were different'?</i>	71
4.4.4	<i>Which approach to use in FRS</i>	73
4.5	Support from family and friends (Section B Question 6).....	73
5	Conclusions and recommendations.....	77
5.1	Stage Two conclusions and recommendations.....	77
5.1.1	<i>The question format and content</i>	77
5.1.2	<i>Further issues to address</i>	78
5.2	Summary of findings from both stages of the project.....	79
5.2.1	<i>Stage One</i>	79
5.2.2	<i>Stage Two</i>	81
Appendix A	Stage One questionnaire.....	85
Appendix B	Showcards A and AA.....	97
Appendix C	Stage Two questionnaire.....	99

List of tables

Table 2.1	Achieved sample.....	13
Table 2.2	Responses selected at Question 2	17
Table 2.3	Assistance received from family and friends	22
Table 2.4	Income bands shown on Showcard C	26
Table 2.5	Allocation of items to the two piles.....	30
Table 2.6	Relating codes on Showcard D to verbatim answers.....	34
Table 2.7	Respondents who would not like to do or have items	36
Table 4.1	Achieved sample at Stage Two.....	47
Table 4.2	Distribution of answers at Question 2 where there was a mention of a financial reason.....	70
Table 4.3	Distribution of answers to Question 2 where there was no mention of a financial reason	72

Acknowledgements

The authors of the report would like to thank Claire Wilkie, Rita Patel and the rest of the research team at the Department for Work and Pensions (DWP) for their input into the research design and continuing support throughout the project. They would also like to recognise the help with recruitment provided by Chris Massett and the team at the Telephone Unit in Brentwood.

Finally, the authors would like to express their gratitude to Ann Roberts, Oxana Metiuk and Colin Tuck, who carried out the bulk of the fieldwork, for the care they took in ensuring the collection of high quality cognitive data.

The Authors

Robin Legard is a Senior Researcher now based in the qualitative research unit at NatCen but who carried out the research when he was based in the QDT Hub.

Michelle Gray is a Senior Researcher within the QDT Hub at NatCen.

Margaret Blake is a Research Director within the QDT Hub at NatCen.

Abbreviations

BSA	British Social Attitudes Survey
DWP	Department for Work and Pensions
NatCen	National Centre for Social Research
QDT Hub	Question Development and Testing Hub, within NatCen
UK	United Kingdom

Glossary

Card sort	Respondents are asked to sort cards (usually 10-12) into a number of piles. This helps researchers to understand what respondents would include within a concept or how they categorise issues. This technique can be used as a tool for cognitive testing or can be implemented in a survey.
Cognitive testing	A technique drawn from psychology and applied to survey research. The aim is to understand how respondents go about answering questions and to identify comprehension, recall and response problems.
Core team	NatCen's team of specially trained cognitive interviewers.
Probing	Questions directed to respondents during cognitive interviewing to find out about how they went about answering the question.
Think aloud	A technique used in cognitive testing whereby respondents vocalise their thought processes as they answer a question or complete a task.

Summary

Background

The Family Resources Survey (FRS) includes a series of questions designed to measure material deprivation. These questions list a series of items or facilities respondents may have and asks whether they have them and if not, whether this is because they do not want or need them or because they cannot afford them. Reviews of these questions have revealed that they do not work well for older people and that these problems are most serious for the oldest age groups.

The Department for Work and Pensions (DWP) commissioned a programme of work to explore the feasibility of developing reliable and robust ways of using material deprivation measures to track pensioner poverty.¹ The National Centre for Social Research (NatCen) was asked to undertake a small-scale programme of cognitive testing (building on the existing qualitative evidence base), to understand more about why the current question wording and items do not work effectively for older people and to develop new questions for use on the FRS.

Aims

The main aims of the cognitive testing programme were to:

- understand why the current question wording and answer categories on the FRS are not working effectively for older people (for example, are the questions reflecting only a momentary lack of need?);
- explore why some of the current items on the FRS are not working effectively for older people (e.g. replacing electrical equipment, holidays, having friends or family round);

¹ For details of the overall work programme, see McKay, S. (2008) *Measuring material deprivation among older people: methodological study to revise the FRS questions*, DWP Working paper 54.

- explore the most appropriate language to use in asking questions about material deprivation (e.g. to get over the issue of internalisation of poverty – we know there is a particular issue amongst older people of lack of willingness to admit to being unable to afford particular items);
- work towards developing more appropriate question wording that effectively captures older people's material deprivation, with an aim to new question wording being used on the FRS. The aim would be to develop questions that are understood by respondents in a consistent way, and in the way the researcher intended.

Methodology

Cognitive methods test whether survey questions are understood in the way that was intended and whether respondents are able and willing to answer them. The findings are then used to improve the questions. Samples are purposive and aim to reflect the diversity of the target population across key variables.

For this project the testing was conducted in two stages:

Stage One

Twenty interviews to test:

- the existing modified FRS question (as used on the Omnibus as part of this programme of work) which asks whether respondents have an item, do not want or need an item or cannot afford an item;
- a new approach to looking at material deprivation focusing on whether respondents would like the items they do not have and then exploring why they do not have these items, to avoid the use of the term 'afford'. This used a card sort technique so that the issues could be explored in more depth with respondents.

Stage Two

Fifteen interviews to test a proposed new wording for the questions on FRS which allows respondents to say 'yes/no' to whether they have each item and then give more detail about why they do not have certain items using answer categories based on findings from Stage One. Financial reasons are not just a matter of not being able to afford an item and may be combined with other inter-related factors such as health or social reasons.

Findings

Stage One

- Cognitive testing revealed that the existing modified FRS question did not work because it did not reflect the complexity of reasons for having and not having certain items.
- Some of the items being asked about were inappropriate or confusing for older people.
- The wording of the question about having or doing things was confusing and it would be better to start with a simple 'yes/no' question to ascertain which items they have.
- The card sort approach was helpful in gaining understanding of the issues but was not appropriate for the main FRS.

Stage Two

- The new approach tested worked well, but the answer categories for reasons for not having items needed to be reduced in number and the categories made clearer.
- Modifications were also suggested to the items to be asked about.
- A follow-up question was suggested to investigate how respondents would meet the cost of an unexpected expense of £200.

Outcomes

New questions and items were suggested for use on the FRS. These suggestions were discussed with researchers who had worked on other aspects of the programme of work to improve the material deprivation questions for older people on the FRS. As a result new questions and items were included for older people on the FRS from spring 2008.

1 Introduction

As part of its commitment to abolish child poverty, the Department for Work and Pensions (DWP) undertook an extensive consultation exercise from 2002 to 2003 on how child poverty should be measured. As a result of this, a number of new questions were added to the Family Resources Survey (FRS) to improve the measurement of poverty and material deprivation for both adults and children. The consultation exercise, subsequent findings from the FRS and internal work and discussions at DWP have raised questions about whether these measures are appropriate and optimal for older people, i.e. people aged 60 and over. Three external studies were published in 2006² and all have shown challenges in determining whether these sorts of measures should be used and if so, whether they need to be modified.

DWP, therefore, commissioned the National Centre for Social Research (NatCen) to undertake a small-scale programme of cognitive testing (building on the existing qualitative evidence base), to understand more about why the current question wording and items do not work effectively for older people and to develop new questions for use on the FRS. This study is part of a wider programme the DWP is taking forward to explore the feasibility of developing reliable and robust ways of using material deprivation measures to track pensioner poverty.

The main aims of the cognitive testing programme were to:

- understand why the current question wording and answer categories on the FRS are not working effectively for older people (for example, are the questions reflecting only a momentary lack of need?);

² Berthoud, R., Blekesaune, M. and Hancock, R. (2006) *Are 'poor' pensioners 'deprived'?* DWP Research Report 364.

Dominy, N. and Kempson, E. (2006) *Understanding older people's experiences of poverty and material deprivation*, DWP Research Report 363.

Finch, N. and Kemp, P. (2006) *Which pensioners don't spend their income and why?*, DWP Research Report 334.

- explore why some of the current items on the FRS are not working effectively for older people (e.g. replacing electrical equipment, holidays, having friends or family round);
- explore the most appropriate language to use in asking questions about material deprivation (e.g. to get over the issue of internalisation of poverty – we know there is a particular issue amongst older people of lack of willingness to admit to being unable to afford particular items);
- work towards developing more appropriate question wording that effectively captures older people's material deprivation, with an aim to new question wording being used on the FRS. The aim would be to develop questions that are understood by respondents in a consistent way, and in the way the researcher intended.

1.1 Research design

The current questions consist of asking respondents about a series of household items or facilities to find out whether the respondent has the item or facility, would like to have it but cannot afford it or whether they do not want or need it at the moment. As part of the programme of work a modification was made to the existing FRS question so that for each item it was split into two. Respondents are first asked whether they have the item and then a follow up question for items they do not have investigates why they do not have each one. Parallel to the cognitive testing, respondents on the NatCen omnibus were asked which items are necessities for older people (65 years and over). In addition, the modified FRS question (in two parts) was tested on the NatCen Omnibus in order to look at the prevalence for each item and reasons for not having an item and how this is related to whether respondents of all ages and respondents of 65 and over considered the item a necessity.

The cognitive testing for the research programme was undertaken by the Question Design and Testing (QDT) Hub which is located within NatCen's Survey Methods Unit (SMU). The programme of cognitive testing work consisted of two stages:

Stage One – interviews with 20 people aged 60 and over to test modified existing question and some of the answer categories (as used on the NatCen Omnibus) and explore alternative questions and answer categories.

Stage Two – to test revised question and answer categories recommended as a result of the first stage in a further 15 cognitive interviews with people aged 60 and over.

A two-stage design was used so that the findings relating to suggested question wording and key sample variables identified at Stage One could feed into the design of Stage Two. Stage One took place in December 2007 and Stage Two in January 2008.

1.2 Research methodology

Cognitive interviews were suggested as the optimal methodology for the question testing task required. Cognitive interviews, which are qualitative in nature, help reduce measurement error by assisting in the design of questions which respondents understand and are willing and able to answer. Cognitive interviews uncover the processes by which respondents understand and respond to survey questions. By examining these processes, which are usually taken for granted in the survey context, it is possible to identify problems with survey questions which often remain hidden during standard field pilots.

Specifically, cognitive interviewing techniques focus on four processes:

- how respondents understand and interpret survey questions;
- how they recall information that applies to the question;
- the judgements they make as to what information to use when formulating their answer; and
- how they respond to the question.

Thus, cognitive testing can uncover the following types of problems, among others:

- questions which are not well understood by respondents because of the way they are worded or because they are too long;
- key concepts or terms which are not understood by all respondents in the way which the researchers intended;
- questions which make unrealistic recall demands on respondents because of the level of detail required or because of the length of recall periods;
- questions which involve the respondents making judgements about how to respond because the scope of the question is not clear, for example respondents are not clear what to include in their answer;
- questions for which social desirability issues affect the way in which the respondents answer;
- questions with missing or overlapping answer categories.

Cognitive testing can identify all these types of problems but does not suggest solutions. The role of the experienced social researcher is to draw on the findings to make recommendations for changes to questions. Furthermore, the researcher needs to make judgements about which problems can be fixed and which cannot be resolved. The problems described above matter most where they introduce bias, so that the problems affect some groups of respondents more than others and will therefore makes comparisons between group problematic. For example, problems which affect men and women differently or different age groups differently, are more serious than those which have a similar effect across the population.

Cognitive interviewing makes use of techniques drawn from cognitive psychology which enable researchers to examine the question-and-answer process. The two most frequently used cognitive interviewing techniques are 'think aloud' and 'probing', both of which were used for this project. In the think aloud technique, respondents are asked to say out loud what they are thinking as they go about answering the question. In the probing technique the interviewer asks specific, usually scripted, questions to explore what the respondent thinks the question means, what information they are drawing on to answer the question, what decisions they make about what the question means or what information is required to answer it and how they provide their (final) answer to the question. Probing can be carried out concurrently, immediately after the respondent has provided an answer to each question, or retrospectively after all questions have been asked. In this project a mainly concurrent probing approach was used (though sometimes two or three questions would be probed together).

1.3 Sampling

Cognitive methods are qualitative in nature and as such samples are purposively selected. The aim is to reflect the diversity of coverage across certain key variables rather than to compile a sample that is statistically representative of the wider population. Purposive sampling techniques were used to ensure that all the sampling variables identified were included in the sample. We set interlocking quotas³ for the key sampling variables that had been identified, namely:

- gender;
- age;
- income band.

We then set quotas to be monitored across the sample for the number of respondents who lived in a rural environment and who had a health condition or disability (they themselves or their partner).

For both stages the sample frame used was a follow-up sample of older people (aged 60 plus) drawn from respondents who had been interviewed for FRS within the past year and who had said that they would be happy to be contacted again

³ Interlocking quotas are used where the testing requires that respondents with certain combinations of characteristics are included. For example, rather than specifying a quota of ten men and ten women with separate quotas for age, interlocking quotas can be used by specifying five men aged 18-44, five men aged 45 and over, five women aged 18-44 and five women aged 45 and over. Interlocking is usually done with two or three characteristics. If interlocking is taken any further it becomes very difficult to recruit respondents to fill the quotas.

by NatCen⁴. All respondents had, in addition, given their contact details including a telephone number.

This sampling method was used in preference to generating a new sample frame through doorstep screening for three primary reasons:

- it is more cost-effective than door-step screening which involves a great deal of interviewer time;
- information about respondents is already available which means fewer questions need to be asked at the screening stage and during the interview;
- some information about respondents such as health or disability issues or income could not be asked during a doorstep screen because they would be regarded by interviewers and respondents as too sensitive or would generate high rates of refusal.

The FRS collects data that enabled us to identify the following characteristics for the selected sample:

- gender;
- age band (60-69; 70-79; 80+) also ensuring we include some respondents at the upper end of the highest age group;
- income (above or below the median income for older people);
- living in a rural or urban environment;
- whether respondent or partner has a health condition or disability.

The precise make up of the sample for each stage is shown in the section of the report for each stage (Section 2.1.1 for Stage One and Section 4.1.1 for Stage Two).

1.4 Recruitment

NatCen's Telephone Unit, which has extensive experience of recruiting respondents for cognitive interviews by phone, was used for the recruitment for both stages. Recruiters made contact with respondents and conducted a short telephone interview to explain the purpose of the study, seek co-operation and check on the respondent's contact details.

Once the respondent had agreed to take part, the Telephone Unit sent out a confirmation letter to the respondent giving a short written explanation about the nature and purpose of the study and specifying the name of the interviewer who would be conducting the interview. Respondent details were then passed over to the cognitive interviewers who rang the respondent to make an appointment to do the interview at a date and time of their choosing.

⁴ In 2006/07, 80 per cent of FRS all respondents agree to be re-contacted. For this project only respondents interviewed by NatCen were followed up.

1.5 Fieldwork and analysis

Fieldwork for Stage One was carried out between the 29 November and 13 December 2007. Five interviews were carried out by members of the research team from the QDT Hub. The other 15 interviews were carried out by three members of NatCen's Core Team of cognitive interviewers who are highly trained in cognitive interviewing techniques. Stage Two fieldwork was carried out between 24 January and 4 February 2008, with all 15 interviews carried out by interviewers from the Core Team of cognitive interviewers.

Interviews, were carried out in respondents' homes, were audio recorded with the respondents' consent and lasted around 45 minutes to one hour. All respondents received a £20 high street voucher as a thank you for taking part in the interview.

The interviewers listened to the recording as soon as possible after the interview in order to draw up detailed notes on a standard template provided by the research team. These notes, the recordings of the interviews and the completed test questions were all used during analysis.

Analysis was carried out using an adapted version of Framework – an analytical tool devised by the Qualitative Research Unit (QRU) at NatCen. The process consists of transferring the verbatim data on to a series of thematic matrices (or 'charts'). Each chart consists of columns and rows. The columns each represent a particular theme identified from the research while each row is allocated to a specific interview. In this way the data from an interview is entered under the appropriate thematic heading, but in the same row, across all the charts. This process permits detailed within – case and across – case analysis.

1.6 Structure of the report

1.6.1 Combining the Stage One and Stage Two reports

This final report combines the findings from Stage One and Stage Two of this project. The primary aims of Stage One were to:

- assess and compare the efficacy of the new and existing question approaches in capturing the extent of material deprivation amongst older people;
- explore the mechanics of each question and set of items that are being tested to see how far they are fit for purpose and what changes, if any, need to be made if they are used in the future;
- discuss how to proceed on the basis of the evidence from the cognitive testing at Stage One and decide what should be tested at Stage Two.

The findings of Stage One were discussed at a meeting between DWP and NatCen when agreement was reached on how to proceed for Stage Two.

The aims of Stage Two were to:

- assess the efficacy of the new questionnaire approach which was recommended as a result of the testing at Stage One;
- make recommendations for changes to those questions.

The findings of Stage Two were discussed at a meeting between DWP, NatCen and researchers from University of Birmingham and Kings College London. Consideration was given to findings from the cognitive testing, analysis of the Omnibus data and the requirements of the FRS. Researchers on the FRS, from both DWP and NatCen, were present at the meeting.

1.6.2 Chapter structure

Chapter 2 sets out the findings from the Stage One cognitive testing:

- Section 2.2 covers the two existing FRS questions that are used to assess material deprivation.
- The questionnaire included a 'bridge' between the cognitive testing of the existing and new sets of questions around material deprivation consisting of a set of questions to provide additional contextual data about the respondent's personal circumstances. Section 2.3 explores how well this set of questions worked and the relevance of the data elicited in indicating the potential for material deprivation.
- In Section 2.4, the findings from the cognitive testing of the new set of questions, specifically designed to reveal levels of material deprivation, are given.

Chapter 3 discusses the implications of the Stage One findings for Stage Two and explains how the changes at Stage Two were made.

Chapter 4 sets out the findings from Stage Two:

- Section 4.2 covers the question which identifies which items the respondent has.
- Section 4.3 covers the question which asked why the respondent did not have each of the items they were lacking.
- Section 4.4 presents the cognitive findings for a question which asked whether respondents would like the items they did not have 'if circumstances were different'.
- Section 4.5 presents the main conclusions and recommendations from Stage Two of the study.

Chapter 5 covers the conclusions and recommendations of Stage Two and then provides a summary which shows how the material deprivation questions were developed during the course of the study and what was recommended as a result of Stage Two. This chapter makes recommendations on the basis of the

cognitive testing since this is a report of the cognitive phase of the work. Final recommendations for FRS based on the findings of the Omnibus research and discussion with the FRS team are reported in McKay, S (2008), *Measuring material deprivation among older people: Methodological study to revise the FRS questions*, DWP Working paper 54.

It should be noted that the Stage One and Stage Two reports combined within this publication were written by two different researchers in two different styles which also reflects the nature of what was tested at each stage. Stage One of the project was more exploratory and the card sort technique was used to explore new ways of asking about material deprivation. It was also used to understand respondents' attitudes to more general issues such as how respondents defined 'needs' and 'wants' and what was meant by 'affordability'. This means that Stage One findings include discussions of these broader issues. Stage Two was intended to test specific questions which were designed to be used on FRS and so the reporting for Stage Two focuses more on the specific findings for each question and item.

2 Stage One

2.1 Background

2.1.1 Sampling and recruitment

The Stage One sample was distributed across four different areas of the country: London, Leeds area, Blackburn area and Essex.

Table 2.1 shows the distribution of the 20 interviews achieved at Stage 1 across the different variables. The intention had been to interview an equal number of men and women (ten of each). In the event, recruitment of women proved more difficult than that of men owing to a combination of refusals, non contacts and lack of additional sample in specific quota groups.

Table 2.1 Achieved sample

Sample characteristics		Men	Women
Respondent totals by gender	Respondents all age groups	12	8
Age group	60-69	4	3
	70-79	3	3
	Ages 80+	5	2
Income bracket	Below median	7	5
	Above median	5	3
Area	Rural	1	3
	Urban	11	5
Health status (respondent or partner)	Health condition or disability	5	1
	No health problems	7	7

2.1.2 Chapter formatting

The questions themselves are presented in clear boxes throughout the text so that the reader is always aware of the phrasing of the question. The full questionnaire, including probes, is shown in Appendix A.

2.2 Existing questions

2.2.1 Background

One of the two principal aims of the cognitive interview was to test out the current wording of the two existing Family Resources Survey (FRS) questions, as adapted for testing on the Omnibus survey, and the associated answer categories related to material deprivation.

The aim of the questions was to find out whether respondents 'either did or had specific items' and, if not, why that was: whether it was because the respondent could not afford the item or because they either did not want or need it. The items selected were those which could be potential indicators of material deprivation.

The particular area of difficulty that had been identified when comparing the answers of older FRS respondents – those aged 60 and over – with those of other respondents was that they were either less able, or less willing, to differentiate whether not having or 'doing' an item was due to the fact they could not afford it or whether it was because they really did not want or need it. It was apparent that this could become a potentially blurred area for respondents as they got older and that this line of questioning was unable to get at the real answer.

It was, therefore, proposed that Section A of the interview would consist of asking the questions as they are formulated in the Omnibus and getting respondents to provide their answers for four relatively straightforward items. The reason for choosing relatively unproblematic items was that the focus of subsequent probing could then be on problems with the question itself and the answer categories rather than with the specific items. However, it became clear during fieldwork that the items selected were not producing sufficient numbers of respondents to go on to Question 2 which could affect the quality of the cognitive testing.

A second list of items (Showcard AA) was produced to be asked of respondents who had or did all the items on Showcard A. The items on Showcard AA are added in to the list of items shown in Question 1. Showcards A and AA are shown in Appendix B.

The questions were asked verbatim and answers recorded as they would be in a survey. If respondents said they did not have any of the items at Question 1, they were asked to say why at Question 2.

Once the questions had been asked, interviewers used a set of cognitive probes to ascertain how people went about answering the question and the types of

issue this raised for them: in particular, exploring any issues that the concept of 'affording' raises for older people when selecting answer options as well as how 'want' and 'need' were defined. Another term to be explored was 'at the moment' since lack of momentary need had been identified as a potential problem with this question.

2.2.2 Findings from the cognitive testing

Question 1

Q1. Showcard A

Looking at the items on this card, can you tell me which ones you do or have?

- 1 Eating two filling meals a day
- 2 Buying a newspaper or magazine once a week
- 3 Having a warm waterproof coat
- 4 Could pay an unexpected expense of £200

Showcard AA [Additional items]

- 1 Belong to a club or society which requires a regular paid subscription
- 2 A smart outfit for social occasions
- 3 A mobile phone
- 4 Have good fitted carpets
- 5 Have your hair cut or done regularly

The cognitive testing highlighted specific issues related to the wording of Question 1. The phrasing of the questioning, combining the concept of 'have' and 'do' was grammatically awkward. For example, neither 'have' nor 'do' apply to questioning about item 4: **Could pay an unexpected expense of £200**. It was not always immediately clear to which one of these concepts a particular response option was related. This became more of an issue with a greater number of items. There is, therefore, a case to be made if using this question for separating out the items and asking separate questions for 'do' and 'have'. This is how the question was asked in the original FRS question.

Some comments were also made about the phrasing of the items at Showcard A. The term 'filling' to describe a meal was potentially ambiguous. Did it mean to make you feel full or as much as you wanted/needed? An older person might not want or need two filling meals a day even if they could afford them. If seeking to test out whether or not people were going hungry, then terms such as 'adequate' or 'sufficient' might serve the purpose better.

There was some surprise that buying a newspaper once a week was given as one of the items. This was more likely to be related to motivation rather than affordability. Buying a newspaper several times a week would be more likely to reveal whether cost was an issue.

For respondents with a higher income, the question was relatively straightforward to answer. The issue was purely about whether or not they did or had the item based on their perceived need or want. Affordability was not the issue. Those in the lower income bracket had greater difficulty with answering for some items. A particular problem arose with whether or not people could meet an unexpected expense of £200. People might say that they could when in fact they would be unable to do this themselves but would rely on, for example, family members to pay for them. A detailed breakdown of responses for each item, and the reasons for them, is given in the findings for Question 2.

Question 2

Q2. Showcard B

You mentioned that you do not do/have [MENTION EACH ITEM NOT CODED IN Q1 IN TURN] Can you tell me why that is?

- 1 I would like to have this but cannot afford this at the moment
- 2 I do not want/need this at the moment

Respondents were asked, at Question 2 to state why they did not do or have an item at Question 1 and were asked to choose an option from Showcard B. Table 2.2 shows the distribution of responses between want/need and ability to afford.

Table 2.2 Responses selected at Question 2

Item not coded at Question 1	Would like but cannot afford	Do not want/ need
Showcard A		
1 Eating two filling meals a day	-	2
2 Buying a newspaper or magazine once a week	-	2
3 Having a warm waterproof coat	-	-
4 Could pay an unexpected expense of £200	2	-
Showcard AA		
1 Belong to a club or society which requires a regular paid subscription		2
2 A smart outfit for social occasions		1
3 A mobile phone		2
4 Have good fitted carpets	-	-
5 Have your hair cut or done regularly	-	-

Three of the items listed did not feature at Question 2 because all respondents said they had or did the item at Question 1:

- a warm coat (item 3, showcard A);
- hair cut regularly (item 5, showcard AA); or
- good fitted carpets (item 4, showcard AA).

The only item which any respondent identified as being unable to afford was the ability to pay an **unexpected expense of £200 (item 4, card A)**. In both cases, these were respondents who were on a low income. However, it was clear from the cognitive probing that a significant proportion of other respondents on lower incomes would have problems meeting an unexpected expense of this kind. Several issues emerged to account for why they coded yes rather than no:

- Respondents would not be able to afford to meet the payment themselves but would call upon their support system (e.g. adult children) to help them out with a loan or gift.
- Respondents said that they would meet the expense 'if I had to' but were vague about how they would manage to do so.
- Where respondents were on a low income but had some savings set aside, possibly for a specific purpose like meeting funeral costs, they would be obliged to dip into them.
- Where respondents were wholly dependent on their income they would meet the expense but it would cause hardship to do this: it would mean going without other items in order to find the money.

The reasons given for not having or doing other items were all coded as 'not wanted or needed'. However, the cognitive probing elicited the fact that this was not an entirely accurate reflection of the situation. It was certainly apparent that people's needs and aspirations tended to change as they got older and that these could change between the age of 60 and 80. People in the upper age group, who were on high incomes and for whom affordability was not an issue, gave a clear statement that certain items were simply not consistent with lifestyle changes that occurred in old age. Thus, there was simply no perceived need for a mobile phone; people were more content to be in comfortable, old clothes and anyway had fewer occasions where a smart outfit would be required. As you got older, appetite diminished so there was no need or desire to have two filling meals a day.

However, it was apparent that the boundary between needing and wanting something, and being able to afford it, became blurred where older people were on a low income. It became easy to rationalise inability to afford as lack of need. For example, someone on a low income would say that they can 'make do' without a smart outfit because other items of clothing will do. However, being on a low income, buying a smart outfit would mean cutting back on other items. The most accurate answer would be that a smart outfit was not a priority on a limited budget.

Another example is of someone who had suffered a sharp reduction in their income stating that belonging to a club or society was something that they had done in their youth but was not something they wanted at this stage – that may be partially true but again, it would probably not be a priority where money was tight.

There was also evidence to suggest that an older person on a low income might conflate the need for two filling meals a day with the ability to afford them – they would 'get by' on one filling meal and 'make do' with a snack.

Sometimes people's circumstances had led to a reduction in their income as they got older. However, there were also cases where older people had lived on a low income all their life. They had therefore adjusted their perception of want and need to their circumstances over the course of a lifetime. They would therefore think that they did not want or need to belong to a club or society because it had never been on the cards. Alternatively, where working with a tight budget was a way of life, an individual would not even entertain the idea of a credit card, let alone a mobile phone. Since it was not a priority, it was not a necessity.

2.2.3 Definitions of terms

One aspect of the cognitive testing was to explore how people interpreted the terms: 'afford', 'want' and 'need'.

Afford

Definitions of the term differed between those on higher and lower incomes. For those on higher incomes, it meant being able to buy anything over and above the essentials so it included luxury items and things that one might want, but not necessarily need.

'To be able to buy something without anything else in my lifestyle suffering.'

(Male, aged 71, high income)

Those on lower incomes tended to see the term 'afford' as having the money to pay for a specific item – enough spare money to pay without stretching oneself to the financial limit. In explaining why she could not afford an unexpected expense of £200, a respondent said that she regulated her heating and only put it on when she was sitting still, which is when it was most needed.

Want/need

The most common definition of 'want' was of something that you would like to have, you would fancy having, but that was not absolutely essential for daily living: for example, luxury items or everyday items but of good quality, such as good quality curtains and carpets. The most common definition of 'need' was of something that was an essential part of daily life such as fuel, food and clothing.

However, whilst respondents on higher incomes were able to differentiate clearly between the two concepts, it was clear that those on very low incomes sometimes struggled to explain the difference. It was as if the struggle to afford the 'need' almost eliminated the concept of 'want' from the individual's vocabulary. The following quote indicates the blurring of the boundaries:

'I can afford anything if I really wanted to do so but I have got everything I need.'

(Male, 83, low income)

2.3 Contextual questions

2.3.1 Background

The question testing in the interview was separated into two distinct parts: In Part One, the existing modified FRS question and answer categories relating to material deprivation were asked and cognitively tested. In Part Two, the proposed new question and answer approach was cognitively tested.

It was decided that the cognitive testing of the two types of question needed to be separated out from one another to avoid respondents carrying over issues from Part One into their approach to Part Two. The Department for Work and Pensions (DWP) research team was interested in seeing if extra information could be collected about the personal circumstances of respondents which could have a

bearing on the extent to which they experienced material deprivation (for example, the amount of support the relatives and friends of older people provide).

A block of questions was inserted as a 'bridge' between the two parts of cognitive testing to cover these issues and to provide useful contextual detail for the research team at the analysis stage. This formed Section B of the questionnaire and probe sheet.

2.3.2 Feedback on the contextual questions

Question 3

I would just like to ask you a few questions about your living circumstances.

Q3.

a) How many people live in this household including yourself?

Enter number

[IF MORE THAN ONE PERSON IN HOUSEHOLD AT QUESTION 3a]

b) Who else do you live with? CODE ALL THAT APPLY

- 1 Spouse/partner
- 2 A child relative aged under 16
- 3 An adult relative aged 16 or over
- 4 Other household member

PLEASE SPECIFY _____

This question provides adequate information about other people living in the household with the respondent, although a difficulty was encountered about whether or not to include an adult relative (son) who was temporarily resident in the household.

The information this question provides gives some indication of the internal support system available to the respondent but it does not provide information about others who may be equally, if not more, active in providing a support system but who do not belong to the household (e.g. children living elsewhere). This information may be picked up in the responses to Question 5 but it may be worth considering whether we need a specific question to identify the respondent's entire support system.

*Question 4***Q4.**

May I just check, are you in any form of paid full-time or part-time employment?

- 1 Yes, in full-time employment
- 2 Yes, in part-time employment
- 3 Not in any form of paid employment

Question 4 provides information about the respondent's employment status (although there is no code for self-employment) but it might have been useful to collect similar information about other household members. The employment status of the other household members, and their ability to contribute to the household income, may have a bearing on the level of material deprivation experienced by the respondent. However, in the context of FRS this information would be available from existing questions.

*Question 5***Q5. {ASK ALL}**

a) Many people receive assistance from family & friends in the form of gifts or help. Have your family or friends helped you in any of the following ways in the last 12 months? : READ OUT...

CODE ALL THAT APPLY

- 1 Helping with cost of replacing a big electrical item like a cooker, boiler, fridge or washing machine for you?
- 2 Helping you out with household bills?
- 3 Buying or bringing you food or meals?
- 4 Giving you lifts to places?
- 5 Giving or lending you money?
- 6 Helping you to manage your money or deal with your benefits?
- 7 Any other type of gifts or financial help?

PLEASE SPECIFY _____

- 8 None of these

Question 5 (continued)

b) FOR EACH ITEM CODED AT Q5A)

- Who gave the assistance?
- What did they actually do?
- How often have they helped you?

Table 2.3 shows the range of help and assistance that respondents reported having received from family and friends. The question seemed to put the emphasis on what types of help were being received rather than the timeframe of 12 months. It seems unlikely that respondents confined themselves to this timeframe.

Table 2.3 Assistance received from family and friends

Item code	Type of assistance	Details of assistance given	Who provides
1	Helping with cost of replacing big electrical item	Paid for new TV	Children living in or outside the household
2	Helping out with household bills	Pays bills: phone, gas, electricity	Child living in household
3	Buying or bringing food or meals	Doing shopping and cooking Doing respondent's shopping but not paying for it Doing respondent's shopping and not accepting payment Buying food and offering it as gift Inviting respondent round for regular meals Taking respondent out for meals Making extra food and bringing it round for respondent	Children living in or outside the household
4	Giving lifts to places	Occasional lifts where needed Reciprocal arrangements with friends and family Reliant on others to provide transport	Children living in or outside the household Other family members Friends
5	Giving or lending money	Lavish with gifts (financial or in kind)	Children living in or outside the household

Continued

Table 2.3 Continued

6	Helping to manage money or deal with benefits	Paying bills, collecting money from bank Dealing with forms and other administrative chores	Child living in household
7	Any other types of gifts or financial help	Taking respondent on holiday and paying for it Staying with relatives New stair carpets	Children living in or outside the household Other family members
8	Other	Cutting grass and decorating	Children living in or outside the household

This question worked well in eliciting the different types of assistance that older people received from family and friends in the form of gifts or help. Overwhelmingly, respondents' children and their spouses formed the basis of the support system. Younger respondents in the higher income groups reported receiving virtually no help from others, especially where they were still in employment.

It was apparent that the support system tended to be more active for three specific groups:

- where the individual was in the upper age group (80 and above) and therefore more physically dependent, irrespective of income;
- where the person was on a low income, irrespective of their age, and therefore, struggling to cope with the financial demands of daily living;
- where the individual suffered from a disability, again, irrespective of age.

The most common types of help received by those in the lower income groups were those that could be 'delivered in kind'. Thus, there was little evidence of family members providing money directly, e.g. for household bills, but rather they tended to do things which would save the respondent from having to pay out for a particular item: e.g. buy food; take the respondent on holiday or provide transport.

Whilst there was only one case of a relative having paid for a large item (code 1), it was evident from the response to Questions 1 and 2 that respondents on a low income would be obliged to call on family members to help in the case of an unexpected expense of £200 or more. It is, therefore, reasonable to assume that replacing an item like a fridge or washing machine would fall into this category.

*Question 6***Q6. {ASK ALL}**

a) Do you look after, or give special help to, anyone who is sick, disabled or elderly, other than in a professional capacity?

- 1 Yes GO TO b)
- 2 No GO TO c)

b) Do you give help to someone in this household or in another household or both?

- 1 Only a person in this household
- 2 Only a person in another household
- 3 Both

{ASK ALL}

c) And does anyone look after, or give special help to you because of sickness, disability or old age, other than in a professional capacity?

- 1 Yes GO TO d)
- 2 No GO TO Q7

d) Do you receive help from someone in this household or in another household or both?

- 1 Only a person in this household
- 2 Only a person in another household
- 3 Both

Questions 6a and 6b relate to help given by the respondent to others. Question 6a refers to 'special help'. The term was open to interpretation so, for example, it was debatable whether driving a friend with a disability from time to time constituted 'special help' or was just 'help'. At Question 6b, the reference to households had the potential to cause confusion. There were cases where the respondent had heard either 'this household' or 'another household' but not both options. In one case, the respondent talked about helping people with learning difficulties as a volunteer but did not refer to the help he gave to his disabled wife.

Respondents reported giving help to a range of different people: friends, neighbours, children and relatives. The wide variation in ages between respondents in this group meant that someone at the younger end of the spectrum could be caring for an elderly parent. For the most part, reference was made to caring for people outside the household.

At Questions 6c and 6d, the only people who stated they needed help from others were either old or disabled or both. One couple who had differing types of disability provided each other with mutual support. Otherwise support tended to be provided by children. The question seemed to imply that respondents would need physical help of some sort. However, social isolation could be an issue for older people so needs could include moral as well as physical support.

Question 7

Q7. Showcard C

I am now going to give you this Showcard about household income. This card shows incomes in weekly, monthly and annual amounts. Which of the groups on this card represents your household's net income from all sources, after any deductions for income tax, National Insurance, etc? Just tell me the letter beside the row that applies to you.

CODE ONE ONLY

Question 7 was included as context for the rest of the question block. The amounts of household income could act as indicators of potential material deprivation. Three income bands were shown on Showcard C which were given in weekly, monthly and annual amounts. The amounts for each income band are shown in Table 2.4.

For the purposes of this study:

- respondents whose household income came in Band V were classified as 'high income';
- those whose household income came in Band A were considered as low income if a couple and high if a single person household;
- those in Band M were classified as 'low income'.

Table 2.4 Income bands shown on Showcard C

M	Less than £178 per week	Less than £ 771 per month	Less than £9,256 per year
A	£178-£315 per week	£771-£1,368 per month	£9,256-£16,431 per year
V	£316 or more per week	£1,369 or more per month	£16,432 or more per year

It has already been noted at Question 4 that Question 7 asks specifically about **household** income. However, the interpretation of household income may vary according to respondents' circumstances. Where a mother and daughter live together both their incomes may be included. Where a married couple lives with an adult relative (e.g. son/daughter), the income of the relative may not be included as part of the household income. It may be worth spelling out the definition of household income if the question is incorporated into Stage Two of the cognitive testing work.

With few exceptions, the FRS data about income accorded with respondents' answers at Question 7. However, there was evidence to suggest that people on a low income may still be quite comfortable financially, either because they have savings or because they are not wholly reliant on their income thanks to an effective support system. Those on a higher income felt that the income bands could include at least one more at the upper end as the amounts shown were relatively low.

This question was only used for the cognitive testing since FRS already collects more detailed household income information.

2.4 Proposed new questions

2.4.1 Background

Another principal aim of the study was to explore ways in which the question about material deprivation might be asked differently to improve the quality of data collected. Section C of the questionnaire and probe sheet tested out another possible question design.

A key feature of the new approach was to avoid using a direct question about 'affordability'. Instead, a series of questions were asked around specific items which could act as potential indicators of material deprivation. The process consisted of a 'whittling down' process starting with whether respondents did or had the items; if they did not, whether they would **like** to have them and, if they would, the reasons **why** they did not have them. It was hoped that in this way the extent to which cost was a factor would emerge spontaneously without having to put respondents on the spot. In addition, it would help to set cost as a factor in the

context of the full range of reasons why older people might not have specific items they would **like** to have. Where respondents said they would not like to do or have the item, they were asked to give their reasons why not.

Two cognitive techniques were enlisted to help with this process. Firstly, interviewers gave the respondent a pack of set of 12 'sort cards' and asked respondents to sort the cards into two piles: one of items they did or had and the other of items they did not do or have. Secondly respondents were invited to use the think aloud technique to articulate their thoughts out loud whilst they were doing the card sort. Interviewers gave a demonstration of the think aloud technique using an example based on sorting the morning mail into different piles. Respondents were, for the most part, quite comfortable with using both these techniques. Any problems identified with the card sort related more to specific issues rather than to the task itself.

2.4.2 Findings from the cognitive testing

Question 8

Q8. INTERVIEWER READ OUT...

Looking at these cards, can you tell me which ones you do or have? Please sort the cards into two piles putting the ones **you do or have** in one pile and the **ones you do not do or have** in the other. Please say out loud what you are thinking while you are sorting the cards into piles.

Items:

- A Eat the food that you would like to eat or that is culturally important to you on most days
- B Go out socially on a regular basis
- C Have access to a car or taxi whenever you need it
- D Have mobility aids such as a walking stick or mobility scooter
- E Replace or repair broken electrical goods
- F Have a telephone (landline) to use regularly
- G Being able to pay regular bills, like Council Tax, without cutting back on essentials
- H Have items dry cleaned occasionally
- I Have friends/family round for a drink or meal at least once a month
- J Take holiday away from home one week a year (not staying with relatives)

A generic problem related to the task of doing the card sort was the fact that having to work with two different concepts – ‘have’ and ‘do’ – simultaneously was potentially confusing for respondents. It was suggested that one solution would be to ask respondents to undertake two separate tasks: one related to items that they do or do not do, and the other related to items that they have or do not have. One respondent misinterpreted the question as asking about whether they ‘have to’.

Interviewers suggested that the task should be made simpler for respondents. This could be achieved by asking a separate question for each item being tested. Respondents would then be asked to simply give a yes/no response to the question. The responses would be coded accordingly. There would then be a follow-up question to elicit the reasons for saying ‘no’ for those specific items.

The cognitive testing revealed some comprehension issues related to specific items:

- Card A asks respondents whether ‘you eat the food that you would like to eat or that is culturally important to you on most days’. It was not always clear why the term ‘culturally important’ had been included and what it meant. Where this happened, it tended to distract the respondent from the purpose of the question which was to find out about their ability to have what they wanted to eat. In one case, the reference was thought to be about whether the respondent could get sufficient vitamins and fruit.
- Card E asked whether respondents ‘replace or repair broken electrical goods’. The reference to repairing could make respondents overlook the reference to replacing. One of the comprehension issues was around whether this meant that the respondent did the repairing themselves. Where respondents took it to mean this, it could distort their subsequent answers as they were thinking of DIY.
- Card F asks about a landline ‘to use regularly’. One respondent said ‘no’ because although he had a landline he did not use it regularly.
- Card H asks respondents if they have items dry cleaned occasionally. The term ‘occasionally’ was vague and left the interpretation too much to the discretion of the individual respondent.

For the most part, respondents were able to allocate the items on the sort cards to one of the two piles. The following difficulties with specific items were encountered:

- Card A. A respondent felt obliged to code ‘no’ because, although he could actually afford to eat what he liked, he could not eat certain items for health reasons, for example, lashings of cream.
- Card B: respondent debated over the timeframe. However, as he seldom went out socially, he felt that would have to code ‘no’.

- Card D: people might use an item such as a walking stick when going out for a walk but would not see this as a mobility aid.
- Card E. This gave people problems deciding what to do and also led to wrong coding in a couple of cases. The two reasons for this were:
 - They did not currently have a broken electrical item so even if they could afford to get it repaired or replaced it was not relevant
 - The question was directed to whether they personally would do either of these which would be no
- Card H: as already stated, the term 'occasionally' was very open to interpretation. If, for example, one had had one item dry cleaned in the last five years was that 'occasionally' or not?

Question 9

{ASK ABOUT ITEMS RECORDED AT Q8b (items does not have)}

Q9.

These are the items you do not do or have. Which of them would you **like** to do or have? Please sort them into two piles with the ones you would **like** to do or have in one pile and ones you would **not like** to do or have in the other. Please say out loud what you are thinking while you are sorting the cards into piles.

At Question 9, interviewers focused on the pile of items which respondents did **not** do or have. The purpose of the question was to find out which of these items the respondent would **like** to do or have. Again, respondents sorted the cards into two piles, with them being asked to think aloud as they did this.

Table 2.5 sets out how respondents distributed the items which they did not do or have between the two piles:

- those they would like to do or have;
- those they would **not** like to do or have.

Table 2.5 Allocation of items to the two piles

Item	Numbers who do not have. Q8	Would like to do/have. Q9a	Would not like to do/have. Q9b
A Eat the food that would like to eat or that is culturally important to you on most days	1	1	0
B Go out socially on a regular basis	7	4	3
C Have access to a car or taxi whenever you need it	2	0	2
D Have mobility aids such as a walking stick or mobility scooter	17	0	15 plus 2 not coded
E Replace or repair broken electrical goods	5	1 plus 1 miscoded	3
F Have a telephone (landline) to use regularly	1	0	1
G Being able to pay regular bills, like Council Tax, without cutting back on essentials	2	1 miscoded	1
H Have items dry cleaned occasionally	9	2	7
I Have friends/family round for a drink or a meal at least once a month	7	2	5
J Take holiday away from home one week a year (not staying with relatives)	9	6	3

The focus of Question 9 was on those items which the respondents said they would like to do or have. The two items which were most clearly identified were to go out socially on a regular basis (item B) and to take a holiday away from home one week a year (not staying with relatives) (item J).

It was evident from the think aloud and cognitive probing⁵ that the problems some respondents had experienced in understanding the terms used had led to them putting cards on the wrong pile. Two respondents failed to allocate item D to a pile because they said they did not need such items so it simply was not a case of whether or not they would like to have them. A respondent aged 80 plus, who had misunderstood item E at Question 8, said that he would not like to do or have this item. In fact, this item should have been in the 'do/have' pile at Question 8 because he and his wife can afford to have electrical goods repaired or replaced when they break down and do so.

The wording of Question 9 was about which items respondents '*would like to do or have*'. Respondents were asked to say what they understood the phrase to mean. It was clear that it was interpreted in a number of different ways:

⁵ See Section 1.2 for more detail.

- It could be related to the ability to afford. There were things that people might wish for and dream about but which they could not do because they did not have sufficient money. In other words, their choice about what they could do or have was limited by their finances. The sorts of things they might choose to do with more money included:
 - buying luxury items or something that would provide them with a treat;
 - being able to go out and socialise more. Social isolation was an increasing problem as people got older;
 - going away on holiday.
- It could be related to other inhibiting factors other than cost. Physical health or disability might mean that physically one could not do the things that were taken for granted in the past. Going away on holiday might be simply too strenuous an undertaking and there were issues such as the cost of travel insurance that could increase the difficulty of organising this. Also one's needs and aspirations changed with age so that peace and quiet could become more important than entertaining friends and family.
- The concept of 'like to have' could be construed as 'need'. One respondent defined 'need' as what was required as the basis for living, whereas 'want' was things which exceeded basic needs. In his view, real needs were smaller than what people had and certainly smaller than what they wanted. The interpretation of 'want' as 'need' could have two effects:
 - a younger respondent on a high income could not see why the question was being asked of items D and E as they were things he simply did not need – affording them did not come into the equation; however
 - older respondents on a low income, in particular, were inclined to think in terms of whether or not the item was a priority in terms of their (limited) budget. If they did not feel the lack of an item, then they did not want it.

'I don't need it. I have got everything I want at the present time.'

(Male, 80 plus, low income)

'It probably means that you have not got the money to do something. I don't long for anything really.'

(Female, 70-79, low income)

Question 10

{ASK ABOUT ITEMS RECORDED AT Q9a (items would like to do/have)}

Q10.

You said you would like to do or have these items. FOR EACH ONE: Why do you not do or have this?

For each item that respondents said they would like to do or have (see Table 2.5), respondents were asked to say, verbatim, why they did not do or have the item. The purpose of asking for verbatim answers was to ensure that the full range of factors were revealed. At Question 11, respondents were asked to answer the same question but selecting a response option from a showcard. In this way, it was possible to see how effectively the showcard could capture the range and diversity of answers given.

A key finding of Question 10 was the extent to which people on a low income tended to cite lack of money as the reason why they did not do or have an item. It tended to be people on a low income who said they would like to be able to go out socially on a regular basis and simply not having sufficient money was the overwhelming reason cited. This could affect their standard of living in that it limited their choice about what they could do and also could lead to social isolation. Other factors related to old age and/or disability could also play a role, either separately or in combination with lack of money: for example, where someone was housebound or where their social circle had died off.

Lack of money also played a key role in why people on a low income did not take a holiday away from home that did not entail staying with relatives. As one respondent said, they could afford to do routine living but not 'extra' things like going away on holiday. Even so, other factors could also play a part in this, either separately or in combination with lack of money. One respondent said it was not lack of money but the sheer physical difficulty of being someone with multiple disabilities that prevented him and his wife from going on holiday. Another respondent said that it was the lack of someone to go with and the hassle of travelling as well as the lack of money that meant she did not travel.

The items selected by people on a higher income tended to be different and the reasons given tended to be related to issues other than affordability. For example, the problem of social isolation tended to grow with age irrespective of income. However, there was a number of reasons why people on a high income might not have friends or family round for a drink or meal at least once a month (item I). These included the hassle factor of having to buy and prepare food and the fact that people they might like to invite lived a long way away and could have problems with transport or childcare. Dry cleaning (item H) was something that people on a higher income said they might like to have on occasions. However, the fact that

most garments nowadays were washable meant that this was not essential and the cost might also be a deterrent if dry cleaning was not really necessary. It is not clear whether lack of dry cleaning is a relevant marker of material deprivation these days.

Question 11

Q11. Showcard D

Now please look at Showcard D. I am going to read out in turn each of the things you said you would **like to do or have**. Please tell me why you do not do or have this, but this time choosing your answer from the reasons on Showcard D.

Showcard D code all that apply

1. It is not relevant to my circumstances
2. I don't want or need this
3. I don't have enough money for this
4. I don't have the money right now
5. It is too expensive
6. My health prevents me from doing/having this
7. Other
8. None of these

Respondents were asked to select one of the response options listed on Showcard D to answer the same question they had been asked at Question 10. Table 2.6 sets out the verbatim answers given at Question 10 and attaches the codings used at Question 11 to answer the same question.

Table 2.6 Relating codes on Showcard D to verbatim answers

Item	Verbatim reasons why would like to do or have at Question 10 Codes used at Question 11 (in brackets)
A	<ul style="list-style-type: none"> • Confusion over what meant by cultural importance (2)
B	<ul style="list-style-type: none"> • Would love to be able to have the choice about doing this. Down to money (3) • Cannot afford to go out on regular basis (3 and 5) • Simply does not have the money (3) • Combination of being housebound and not having money (1,3,4,6) • Would be particularly good for him and wife. Upper age group. (7) <ul style="list-style-type: none"> – Friends are dead – Pubs, etc have changed
E	<ul style="list-style-type: none"> • Does not have technical ability to repair broken items (7)
G	<ul style="list-style-type: none"> • Insufficient money to pay bills (3,4,5)
H	<ul style="list-style-type: none"> • Tends to buy what is washable. There are some items that could do with dry cleaning but so expensive (3 and 5) • Would like to have items dry cleaned but not essential so long as have washing machine (1)
I	<ul style="list-style-type: none"> • Would love to have people round. Social isolation is issue (8) <ul style="list-style-type: none"> – Family would have to hire childminder – Other friends would have to travel long way • Age is 79. Would have to do shopping and prepare food as wife has disability. Friends live locally although family quite far away. (7) • Would rely on others to do meals and friends too far away (1,5,6)
J	<ul style="list-style-type: none"> • Can't afford it. Can do routine living but not things like this (3 and 5) • Is not as urgent as item B because can stay with kids but is still down to money (3) • Simply does not have the money (3) • Can't go alone and not enough money (3,5,6)

Multiple coding was used particularly by a respondent who was very elderly, had a disability and was dependent, and was on a low income. She used code 1 to indicate that her physical situation made items not relevant to her circumstances, code 6 to indicate her health/mobility issues and used all the codes related to cost (3,4 and 5). Otherwise respondents tended to restrict themselves to one or two codes.

There was evidence that respondents saw a degree of overlap between some of the codes on Showcard D. For example, codes 1 and 2 could be almost interchangeable in that, if something was not wanted or needed, it could be because it was not relevant to the individual's circumstances. Code 1 was possibly marginally more extreme than code 2. Code 1 was used where a respondent could not see a need for dry cleaning (item H). Code 2 was only used 'as a last resort' where the respondent had got confused about the cultural importance of food.

There was also a perceived overlap between codes 3 and 5 in that they were both about cost. There were perhaps subtle differences in emphasis: code 5 indicated that the item itself cost a lot of money so that the person might decide not to buy it, whereas code 3 tended to imply that the individual lacked money so was unable to afford the item. A respondent coded the reason **why** he did not have a holiday as 3 rather than 5 because he felt that holidays did not have to be prohibitively expensive but he just did not have money to take one at all.

A potential reason for using code 3, as opposed to code 4, was where the financial situation was unlikely to be different in, say, six months' time. However, code 4 was also used in a case where the respondent meant that he did not have the money in the house, but could go to the bank to get it.

Option 6 was useful for coding problems related to health and disability. It was clearly differentiated from options about need and cost.

However, what was missing were coding options covering the factors related to the ageing process: e.g. changes in circumstances, aspiration and lifestyle. Code 7 was used to denote such things as death of friends that accounted for somebody being unable to go out socially or the hassle factor associated with entertaining that might act as a deterrent inviting round friends and family. There was potential overlap between codes 7 and 8. A respondent chose code 8 since age/lifestyle factors were the reason that he did not have friends/family round and none of the other codes reflected this.

Question 12

{ASK ABOUT ITEMS RECORDED AT Q9b (items would not like to do/have)}

Q12.

These are the items you said you would **not like to do or have**. FOR EACH ONE: Why do you not want to do or have this?

At Question 12, respondents were asked to say **why** they did not want to do or have the items identified at Question 9b. The numbers of those saying they would not like to do or have each item are shown in Table 2.7.

Table 2.7 Respondents who would not like to do or have items

Item	Numbers who do not have the item Q8	No. of respondents who would NOT like to do or have the item Q9b
A Eat the food that you would like to eat or that is culturally important to you on most days	1	0
B Go out socially on a regular basis	7	3
C Have access to a car or taxi whenever you need it	2	2
D Have mobility aids such as a walking stick or mobility scooter	17	15 plus two not coded
E Replace or repair broken electrical goods	5	3
F Have a telephone (landline) to use regularly	1	1
G Being able to pay regular bills, like Council Tax, without cutting back on essentials	2	1
H Have items dry cleaned occasionally	9	7
I Have friends/family round for a drink or meal at least once a month	7	5
J Take holiday away from home one week a year (not staying with relatives)	9	3

The items which respondents chose in answer to question 9b tended to differ between those on a high and low income.

Items B, I and J were answered solely by those on a low income. Cost was cited as one reason for not wanting to entertain or go out drinking socially. It also applied to going on holiday away from relatives. However, other factors could contribute to these becoming a lower priority:

- gets tired more easily so less motivated;
- need to be taken about by other people;
- too much 'hassle' either going out or having people round;
- lack of people to invite round or go out or away with.

Item C was also answered solely by those on a low income. In this case, the reasons indicated that people who either did not have a car or could not afford a taxi simply did not think about either of these and adjusted their lives accordingly. They could justify their response by saying that they liked walking or that they could use public transport.

Item D was dismissed as an item by all respondents irrespective of income. Cost was not the issue here. The way the item was phrased, it was either perceived to not be currently necessary, because the person was currently fit and mobile, or it was something that might become a necessity which they dreaded. Either way they would not like to do or have mobility aids.

Item H was cited as an item that respondents would not like to do for several reasons. In one case, the toxicity of the cleaning materials was cited as a reason for not using the dry cleaners. More generally, the reasons cited were the cost of dry cleaning coupled with the fact that so many items nowadays were washable that there was no longer any need to buy items that required dry cleaning. People on both high and low incomes mentioned that they had simply got out of the habit of buying things that needed to be dry cleaned. It is for this reason that we have already indicated that this item is not a suitable indicator of material deprivation.

Where respondents said they did not want to have or do item E, this was either because people who could afford to repair or replace the item had no current need; because a person on a low income could do his or her own repairs, or because the respondent had misunderstood the question.

Finally, respondents were invited to say whether their response to any of these items would change if cost was simply not an issue. Respondents differed on how they reacted to such a question. There was evidence of some defensiveness with people being unwilling to 'think outside the box'. Where people did respond, they were most likely to go for items that would either make life a bit easier, such as an occasional taxi, or ones that would enhance their quality of life, such as friends round or having a holiday.

3 Conclusions from Stage One and recommendations for Stage Two

3.1 Background

This chapter summarises the key findings from the cognitive testing as to why the questions about material deprivation did not work as effectively for older people as for other population groups and, in particular, why older respondents were either reluctant or unable to reflect the ability to afford items in their answers. These can be attributed to two principal causes:

- The changes in lifestyle, aspirations and expectations of people as they get older. It should be noted that since the testing was carried out over one month in early 2007, the issues identified in relation to ageing may also reflect cohort effects. Continued research on material deprivation among older people will be required in coming decades to ensure that the questions remain relevant to successive cohorts as they enter older age.
- Specific aspects of the question wording and formulation, and the items being tested.

The chapter then recommends the approach to be used at Stage Two of the cognitive testing.

3.2 Older people and their circumstances

Getting older affects people in any number of different ways. They can be affected physically in terms of health and mobility; their social circle may become restricted leading to social isolation; they may change from being the family provider to being a recipient of care from children and others. In addition, as people get older their needs tend to change: appetite may decline; the prospect of going out or inviting people round becomes less attractive due to lower energy levels; the

desire to travel diminishes because of the hassle factor leading to a preference for staying at home. And then there is the issue of money: people may suffer a reduction in their income as they get older which causes them to reappraise the items which they consider essential in their lives.

This study was able to highlight the fact that older people may not have specific items for a complex variety of reasons which may involve, but not exclusively, their ability to afford that item. So, for example, an older person may not go away on holiday (not staying with relatives) for any number of reasons over and above whether or not they can afford to do so:

- they may already have holidays either at home or abroad because their children invite them to go away with them and pay for their travel and accommodation;
- the people they used to go on holiday with are either infirm or have died and they cannot face going away on their own;
- they themselves are physically frail or immobile and travel is simply too much for them at this stage in their life.

With regard to their ability to eat adequately or manage their household, some older people may be unable to afford to meet their needs unilaterally but, because they have a strong support system in the form of children or other relatives, actually manage well and do not suffer material deprivation in respect of these items.

The two examples cited above demonstrate how important it is that the FRS questions used to assess material deprivation are able to take account of the multiple factors that may affect whether or not older people do or have specific items, and are able to disentangle the factors relating to people's financial circumstances from other factors.

3.3 Recommendations and summary of changes made for Stage Two

The study was designed to test out a suitable question format for asking about older people's level of material deprivation. The items that were included were intended as an aid to testing out the questions but, in fact, it became clear that the items themselves were an integral part of the questioning process and that equal consideration needed to be given to them. We therefore included findings about specific items in our reporting of the cognitive testing as well as about the question format.

The study tested out two forms of questioning format: one based on the existing FRS format and a new one that sought to address some of the perceived weaknesses of the existing approach. The range of items used differed in the existing and new formats.

There was sufficient evidence from the extensive testing of the new question format at Stage One – using think aloud and the card sort exercise – to indicate that the basic strategy was on the right lines but that it would need rationalising and simplifying for use on the FRS. Three factors, in particular, needed to be considered in order to effectively assess material deprivation amongst older people:

- number and range of items to be tested;
- question formulation;
- response options for showcard when asking why people do not have an item.

At a meeting held between DWP, NatCen and a researcher from the University of Birmingham, agreement was reached on the questions and items to be included at Stage Two based on:

- the findings from Stage One;
- previous research about items which are known to be good predictors of deprivation;
- continuity with previous studies; some items have been used for many years and are used widely by researchers;
- DWP's priorities.

The following findings from Stage One contributed directly to the design of the Stage Two questionnaire. Recommendations for change which emerged from this report and the meeting with DWP are shown in shaded boxes. The Stage Two questionnaire which shows outcomes of the decisions which were made is included in Appendix C.

3.3.1 Number and range of items

Experience at Stage One emphasised the need for providing a sufficient number of items acting as proxy for indicators of material deprivation, to ensure that respondents would answer 'no' to at least some of them and thus, proceed to the follow-up questions about their reasons for not having them.

In addition, it was clear that the range of items used should be sufficiently diverse in nature to:

- 1) reflect the range of different factors that could indicate material deprivation;
and
- 2) reveal whether the ability to afford is a potential factor, e.g.:
 - having sufficient to eat;
 - meet unexpected expenses;
 - be able to maintain property in a reasonable working order.

Careful consideration will need to be given when selecting the terminology and phrasing to be used in the question design to avoid the potential confusion and ambiguity noted in the questions about certain items at Stage One.

This would mean carrying out a revision of the items used at Stage One to eliminate some, retain others and add in new ones.

Recommendations for Stage Two

- Some items were inappropriate for older people and not useful in assessing material deprivation and should be excluded (e.g. dry cleaning).
- Items need to reflect the range of different factors that could indicate material deprivation to reveal whether the ability to afford is a potential factor.
- Some items needed to be worded in a different way to make them clearer (e.g. in the question about bills Council Tax is not relevant for everyone so another example should be added).
- Stage Two should also explore respondent understanding of the items being tested since this was hard to disentangle from findings about the question wording and format.

3.3.2 Question formulation

The number of questions used at Section C in the questionnaire and probe sheet and the use of sort cards for Stage One was very useful for cognitive testing purposes but was manifestly too large for use in the Family Resources Survey (FRS). A greatly simplified version should be used to determine:

- whether or not respondents have (or do) the items that act as indicators of material deprivation;
- if they do not, what are the full range of reasons why;
- to what extent is 'affordability' a principal reason for this.

It will be important to think about how to ask whether or not people have the items selected. Given that 'have' or 'do' may not be the appropriate question format for all items, we suggest that a separate yes/no question be asked about each item to be tested as an indicator of material deprivation. This will ease the task for the interviewer and reduce the cognitive burden on the respondent. It should be pointed out that whilst this may require a longer questionnaire for the cognitive testing, it would not create any additional issues when put on to CAPI.

We do not see any need to include any question about items that respondents might like to have, but should proceed immediately to find out the reasons why respondents answered 'no' for specific items at Question 1. We suggest using a dedicated 'why' question for each item where the respondent gave a negative response at Question 1.

Recommendations for Stage Two

- Interviewers should ask about each item individually in such a way that the respondent could answer 'yes' or 'no' (to avoid the confusion over "have" and do').
- This should be followed by a question about each item they do not have, to find out why they do not have it.

3.3.3 Response options for reasons why people do not have an item

For Stage Two, we would suggest that respondents be asked to indicate the reasons why they do not have particular items using a Showcard designed to reflect the full range of financial and lifestyle factors that were highlighted at Stage One. Probing at Stage One revealed that the reasons for not having an item offered in the existing format ('do not want or need' and 'cannot afford') are not sufficient to capture the complex consumption choices made by older people. Given the potential multiplicity of factors that may be involved, we recommend that a CODE ALL THAT APPLY instruction be supplied when answering this question. However, it will be useful to find out which of several factors is the predominant one, so it will be advisable to ask an additional question about which is the **main** reason. It is to be hoped that this form of questioning will be sufficiently non-directive for respondents to feel able to state where financial reasons are the predominant factor.

However, it was apparent from Stage One that conditioning could play a part in people's responses as to why they did not do or have something. It would, therefore, be valuable to give respondents an opportunity to 'think outside the box'. An additional question would ask them whether or not they would **like** to have the item '**if your circumstances were different**'. This phrase would be sufficiently non-directive for them to indicate any factors such as physical health, but could equally apply if they had more money. Follow-up probing would be used to determine how respondents interpreted the term for each item and whether or not they would answer differently if the question had said '**if money were no object**'.

We suggest that Showcard D be revised to avoid potential overlap, for example, between 'want' and 'need', and to include specific 'lifestage' items that were not included at Stage One such as:

- social isolation;
- too much effort involved.

It is worth debating at this stage whether the showcard should offer a single financial option (such as 'for financial reasons') or should offer two or three options that sharply differentiated from one another: for example, perceived value for money; budget priority and inability to afford. Whilst the number of options provided on a showcard for the FRS will need to be strictly limited, we suggest that at this testing stage we need to understand the range of financial factors that may come into play.

A further suggestion is to do some follow-up probing to find out whether an acceptable 'catch all' term can be found to denote lack of willingness or inability to pay.

Recommendations for Stage Two

- Other reasons for not having items identified at Stage One, such as health and social reasons should be included.
- Multiple categories should be used to capture the variety of financial reasons for not having items.
- At Stage Two it was agreed that, in order to allow further exploration of the issues, a larger number of reasons for not having an item would be included on the showcard than would ultimately be included in the main FRS. Therefore, Stage Two needed to identify which were the most useful categories and which could be combined in FRS because they cover similar issues.
- Include an additional question about whether the respondent would like an item if their circumstances (financial or other) were different.

3.3.4 Personal circumstances and support systems

A final point should be made about data collected at Stage One that did not form part of the cognitive testing. Section B of the questionnaire and probe sheet asked for supplementary information about respondents' personal circumstances. This was intended to provide contextual information for the cognitive testing and not to develop further questions for the FRS.

No problems were encountered with respondents' willingness to answer the questions. However, there were two points of interest that emerged from this section: Question 6 sought to find out whether respondents had caring responsibilities or were themselves recipients of care. It asked whether respondents had given or received 'special help' and, if so, whether the other person was someone in the same household or in a different household. Respondents experienced difficulty on two fronts: firstly, the term 'special help' was open to interpretation so it was not always clear how to respond; secondly, the supplementary question asked about what 'household' the donor or recipient of help was located in. It caused

problems answering if the person was located in a hospital or some form of institution. We recommend that the question either be dropped or revised if it is to be included at Stage Two.

Question 5 asked specifically for information about the types of assistance they received from family and friends in the form of gifts or help. This question provided illuminating insight into how the 'support systems' provided by friends, and particularly relatives, could considerably enhance the quality of life of an older person who might otherwise experience some level of material deprivation. Further data about 'support systems' was gleaned from think aloud and cognitive probing to other questions (e.g. Questions 1 and 8). In Stage One it was found that respondents sometimes relied on family support to pay expenses of £200 and to provide holidays. Given the important role that 'support systems' can play in older people's quality of life, we feel that this question should be retained and possibly expanded to include other relevant items at Stage Two. We also think that consideration should be given to including a specific question for cognitive testing about the extent to which items that respondents **have or do** is a result of interventions or assistance from friends or relatives.

Recommendations for Stage Two

- Include 'helping with expenses of £200' and 'with holidays' in the list of items which family or friends might offer support with (Q 5).
- In addition to the material deprivation questions, some of the contextual questions such as household income, household size and respondent employment should be included at Stage Two in the same form as at Stage One.
- Questions about provision and receipt of informal care should be dropped for Stage Two.

4 Stage Two

4.1 Background

4.1.1 Sampling and recruitment at Stage Two

The sample was distributed across three different areas of the country: Leeds, Blackburn and Essex⁶.

Table 4.1 shows the distribution of the 15 interviews achieved at Stage Two across the different variables. The intention had been to interview a greater number of women than men, as women had been underrepresented during Stage One owing to a combination of refusals, non-contacts and lack of additional sample in specific quota groups. Quotas related to gender were met at Stage Two with the women to men ratio being 2:1. The sample was also designed to include a greater proportion of low income respondents than at Stage 1, in order to ensure that we included respondents who did not have some of the items being asked about and so would be asked questions about why they did not have the items.

Table 4.1 Achieved sample at Stage Two

Sample characteristics		Men	Women
Respondent: totals by gender	Respondents: all age groups	5	10
Age group	60-69	0	2
	70-79	4	6
	Ages 80+	1	2
Income bracket	Below median	5	8
	Above median	0	2
Area	Rural	2	4
	Urban	3	6
Health status (Respondent or partner)	Health condition or disability	1	4
	No health problems	4	6

⁶ No interviews were carried out in London for Stage Two and all interviews were carried out by core team interviewers.

4.1.2 Chapter formatting

In this chapter survey questions are shown in clear boxes with recommendations in shaded boxes.

4.2 Initial questions about which items respondent has (Question 1)

INTERVIEWER READ OUT.....I am now going to read out a list of questions. For each one, please answer 'yes' or 'no'.

	Yes	No	If yes, Is this something you do and pay for yourself? (i.e or does someone else help you with it?) Yes/no
Question 1	Tick	Tick	
A. Do you eat at least one filling meal a day?			
B. Do you eat fresh fruit and vegetables every day?			
C. Do you eat at least one balanced meal a day?			
D. Do you see friends or family regularly?			
E. Do you go out socially on a regular basis?			
F. Do you have a smart outfit for social occasions?			
G. Would you be able to pay an unexpected expense of £200?			
H. Do you belong to a club or society which requires a regular paid subscription?			
I. Do you take a holiday away from home one week a year?			
J. Do you keep your home in a good state of repair?			
K. Can you pay regular bills like Council Tax or electricity without cutting back on essentials?			
L. Do you buy over the counter medicines?			
M. Do you keep things like central heating, electrics, plumbing and drains in good working order?			
N. Do you have adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?			
O. Could you replace your cooker if it broke down?			

4.2.1 Success of the questioning approach

Cognitive testing of this questioning approach suggests that asking respondents a series of 15 direct, yes/no response questions about each potential measure of material deprivation works well; as opposed to asking respondents to look

at a list of items on a showcard and say which ones they 'do' or 'have'. The 'do/have' approach is known to be grammatically awkward with comprehension difficulties (see Chapter 2). Respondents' reports imply the 'yes/no' questions were 'straightforward' and on the whole easy enough to answer.

On occasion, respondents hesitated before answering 'yes' or 'no' but reasons for this tended to relate to difficulties with question wording as opposed to the task itself.

4.2.2 Problems respondents had answering

Where respondents did have problems answering these questions, they tended to be associated with vague wording of particular items or an inability to give a straight 'yes/no' answer. Problems respondents had can broadly be broken down to relate to one of three things:

- (1) vague time frames;
- (2) responsibility; and
- (3) relevance.

1) **Vague time frames:** Where items did not specify actual time frames but instead used words such as 'regularly' (items D and E), respondents' interpretations of the time period under consideration varied. For example, one respondent who goes out once a week would not describe this as 'regular' compared with how much they used to go out in the past. As a result they found item E: *Do you go out socially on a regular basis?* difficult to answer.

2) **Responsibility:** This refers to whether or not what was being asked about was the responsibility of someone other than the respondent. For example, someone living with their son, who maintains his own house, would have difficulty answering item M: *Are you able to keep things like central heating, electric's, plumbing and drains in good working order?*. Similarly, a straight 'yes/no' answer would be difficult to give if social services paid for and installed grab rails for a respondent (referring to item N: *Do you have adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?*). It should be noted that it was common for respondents to answer 'yes' to items which were not their responsibility. This needs to be borne in mind when finalising these questions. In FRS it could be more appropriate for certain types of respondent (for whom certain items are not relevant owing to their circumstances) to be:

- routed past particular items; or
- coded as 'not relevant to me or my circumstances'.

3) **Relevance:** Cognitive testing also revealed that for some people, particular items were irrelevant and therefore, it was difficult to give a straight 'yes' or 'no' response. Irrelevance of items tended to relate to one of three things: (a) no need; (b) no desire; and (c) no choice. These are explained in more detail ahead.

a) Need

This refers to situations where the item is (currently) not needed, as was the case for people who do not need grab rails, referred to in item N: *Do you have adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?* Another example of where this occurred was when a respondent said item N was not relevant to him (personally) as the adaptations in his home were in place for his wife and not for him. This is important since in FRS the questions will only be asked of one person in the benefit unit with the assumption that the answers can be applied to the benefit unit as a whole.

b) Desire

Cognitive testing revealed that some items were difficult for respondents to answer if they did not want the item: One respondent, for example, said that she did not want to go out socially anymore and so item E: *Do you go out socially on a regular basis?* was not relevant to her. The intention of the question was that the respondent should have answered 'no' to this question, then at the follow-up question about reasons for not having items, the fact that she felt it was not relevant would be uncovered. In the following section and Section 4.2.4 we discuss how this issue could be overcome.

c) Choice

This came up on occasions where respondents found it difficult to answer 'yes' or 'no' as the item being asked about was not relevant to them because they were not able to make the choice. One respondent, for example, did not have friends or family close by, so felt item D, *Do you see friends or family regularly?* was irrelevant to her.

How respondents could be assisted in giving a yes or no answer

These issues of relevance appear to arise from the fact that respondents are being asked a simple 'yes/no' question which is then followed by a question asking why they do not have the item. In some cases, respondents were trying to give the reason for not having the item at the first question. This suggests that either the two questions should be asked as one (not recommended) or that interviewers should have instructions that the question is a simple yes/no question and that if the respondents do not have or do the item they should say 'no', regardless of the reason. Later, we discuss whether the 'yes/no' question should be asked about all items before asking the 'why' question. If the 'why' question followed immediately after the 'yes/no' question, respondents would know that the 'why' question would follow, which could help them to answer the initial question for subsequent items. However, there are risks in that approach, connected with survey satisficing and these are discussed in Section 4.2.5.

4.2.3 Suitability of the 15 items as measures of material deprivation

With regard to the number of measures of deprivation this approach should adopt, cognitive interviewers recommended there should be no more than 12 items: any more and the task becomes tedious for respondents. It is also possible that the items towards the end of the list will be missed as respondents will become tired of answering the questions. Below we discuss the findings which emerged from testing each item. Where recommendations are made for retaining or dropping questions this is only on the basis of the cognitive testing. Other considerations such as whether the item discriminates between older respondents in terms of material deprivation are addressed by the findings from the Omnibus data which are reported in McKay, S (2008) *Measuring material deprivation among older people: methodological study to revise the FRS questions*, DWP Working paper 54.

Item A: Do you eat at least one filling meal a day?

This item was one of three that potentially tackle deprivation with regard to ability to afford to eat well. This item was found to be unproblematic for respondents. The term 'filling' meant 'satisfying', 'feeling full' and eating enough. Examples respondents gave of filling meals included one hot or cooked meal, Sunday dinner and beans on toast.

Recommendation

Retain this item and the existing question wording: we are confident that this item is a good measure of material deprivation for older people.

Item B: Do you eat fresh fruit and vegetables every day?

The second item, included as part of a comparison of three items related to food consumption, could be problematic for respondents- particularly those whose diet varied and so do not necessarily eat fruit and/or vegetables **every day**. Additionally, respondents could find this question difficult to answer if they either:

- avoid eating fruit (or vegetables) due to health problems such as digestion;
- only buy and eat frozen fruit or vegetables; or
- eat fresh vegetables daily but fruit only once a week or even rarely/never and visa versa.

We suspect that this particular item may be problematic for this generation of people for reasons such as: lifestyle, convenience and living alone as opposed to the inability to afford such items. We recognise, however, that this could equally apply to people of other ages and is not necessarily a finding you would expect to be restricted to this age group.

Recommendation

Suggest this item is dropped: we do not feel that there is a need for more than one item relating to food consumption and this was the most problematic of the three food items tested at Stage Two.

Item C: Do you eat at least one balanced meal a day?

The third item concerning food, did not create any problems and people were generally able to give a 'yes/no' answer. Respondents' understandings of a 'balanced' meal were comparable and descriptions tended to relate to either:

- the specific nutritional value of the meal: such as a mixture of protein, carbohydrates and vitamins; or
- the combination of types of food in a meal: such as a meal which included meat or fish, potatoes and vegetables.

Cognitive testing revealed evidence of some overlap between a 'filling' meal (as mentioned in item A) and a 'balanced' meal. A balanced meal could also be a hot or a filling meal, similarly a balanced meal could be one that fills you up and 'gives you what your body needs'. A meal could be filling but not balanced or vice versa but on the whole, this item tended to make people think about a 'proper' or 'main' meal as opposed to a 'quick snack like a sandwich and a cup of tea'.

Recommendation

As with item B we suggest this item is dropped: we do not feel that there is a need for more than one item relating to food consumption. This question could be considered as an alternative to item A but we would not recommend that both are asked.

Item D: Do you see friends or family regularly?

This item could be problematic for respondents whose friends and family do not live close enough for them to see them 'regularly'. Additionally, interpretations of what 'regularly' meant to people varied (ranging from as often as almost every day, to once a week, to less frequently such as every two to three months).

As well as describing timeframes used when answering this item, occasionally respondents described this in more loose ways such as 'quite often'.

This item seemed to relate more to issues of social isolation rather than material deprivation relating to a lack of money.

Recommendations

- Retain this item if the DWP consider that measures of social isolation are an important aspect of material deprivation.
- Alter question wording and specify a timeframe: 'Do you see friends or family at least once a month?'

Item E: Do you go out socially on a regular basis?

This item raised a number of issues, which were mainly related to comprehension of the term 'socially'. For example, one respondent queried whether to include going to his local pub with his brother every Saturday for a drink, as to him this was not what he thought of in terms of 'socialising'. There was also uncertainty around whether to include going out alone or just going out with other people. Respondents described 'socially' in the context of this question in a number of ways. Some of these included:

- mixing with other people;
- going into town on your own;
- going to the pub for a drink (with or without friends or other people);
- going to bingo twice a week; and
- going out for dinner with people.

As with item D, the term 'regularly' in this item made people think of different time periods. See above for further details.

Recommendations

- Retain this item but with modifications.
- DWP to revisit the measurement aims of this item: do we want to include 'going out alone' as well as with other people? Respondents may go out to visit someone socially but they might not reply that they go out with other people since they go there on their own.
- Alter question wording, and specify a timeframe in line with recommendations at item D: Do you go out socially **with other people at least once a month?**

Item F: Do you have a smart outfit for social occasions?

This item posed few problems among respondents in the sample: everyone said they had a 'smart outfit' and interpretations were similar. A smart outfit was described by one respondent as '*something decent and respectable*': other

common examples respondents gave were a suit and a tie, a trouser/skirt suit and a smart dress. 'Social occasions' could be anything from going out for dinner, to a party or going out whilst on holiday.

Recommendations

- The current wording of this item worked well and could be used.
- None of the 15 respondents said 'no' to this. If this item is considered for inclusion in FRS data from the Omnibus it should be analysed to identify whether it is a useful indicator of material deprivation in the context of the FRS sample.

Item G: Would you be able to pay an unexpected expense of £200?

This item tended to be one which raised issues of affordability, compared to many of the others which were described as 'everyday' items. Respondents either answered 'no' or had to think about whether or not they would be able to meet such an unexpected payment. People talked about 'unforeseen' pay outs and some of the examples respondents gave included:

- something breaking down, such as a car;
- having to fix, repair or replace a vital object such as a domestic appliance;
- a loan to one of your children; and
- a vets bill.

There was evidence of respondents answering positively to this item, however it emerged during probing that they would either: 1) find it difficult to find the money; 2) have to do some extra work to get the money; or 3) have to 'go without', and sacrifice other things.

Recommendations

- Retain this item and the question wording: we are confident that this item is a good measure of material deprivation for older people.
- Since respondents who responded 'yes' explained that they would manage to pay the money in different ways (which revealed insights into their material circumstances), an additional recommendation is to ask a follow-up question to establish how the respondents who answer 'yes' would pay for this, with a list of answer options such as: 1) I could cover this expense from my income, without cutting back on essentials; 2) I would have to cut back on essentials; 3) I would need to use my savings; 4) I would need to borrow the money from someone else. The precise wording of the answer options would need to be agreed with the DWP if this recommendation was taken on board.

Item H: Do you belong to a club or society which requires a regular paid subscription?

This item did not seem to cause any major problems and on the whole respondents were able to answer it without any real difficulty. Cognitive testing of this item revealed that people were thinking about clubs which required both monthly and annual subscriptions.

Cognitive testing revealed that there could be confusion surrounding what to include at this item. For example, one respondent was not sure whether or not to include an annual subscription to a magazine; this particular respondent ended up answering 'yes'. We also found evidence to suggest people could answer 'yes' when in fact the subscription itself was a very small amount of money, which might only be paid annually, therefore questioning the validity of this item as a measure of material deprivation.

Recommendations

- Consider whether or not this item should be retained, on the basis that a subscription itself could be a very small, infrequent payment. Additionally, this item is not a good measure of social isolation as people could say 'yes' when they subscribe to a magazine rather than it involving any social contact.
- DWP to consider whether they want to retain this item or change it so that it better captures respondents going out socially, for example: Do you **attend** a club or society which requires a regular paid subscription?

Item I: Do you take a holiday away from home one week a year?

There was some evidence to suggest that the timeframe 'one week a year' could result in respondents answering this item quite literally, confining themselves specifically to holidays which were one week in length, occurring just once a year. One respondent was unsure whether to answer 'yes' or 'no' as she goes on two-week holidays four to five times a year.

Recommendations

- Retain this item: we are confident that this item is a good measure of material deprivation for older people.
- We recommend altering the question wording and including a time frame which should avoid people who just go away for the odd weekend answering 'yes' to this: Do you take a holiday away from home **for a week or more at least once a year?**

Item J: Do you keep your home in a good state of repair?

This item did not seem to cause any real problems for respondents and they were generally able to answer it without difficulty. Although respondents tended to think about having everything working as it should do in their homes (such as maintaining gutters and dripping taps) there was evidence to suggest that respondents could also be including home decorating at this item.

As discussed earlier, this question could be difficult to answer if the **responsibility** for maintenance of the place in which they lived was not solely the respondents'. So, this question would not be relevant for respondents who live in care homes, with their children, in social housing or housing where the council are responsible for maintenance and repairs.

Recommendations

- Suggest this item is dropped: we do not feel that there is a need for more than one item concerning home maintenance and repairs. We feel that item M is a more appropriate measure of material deprivation, especially for this age group.
- Suggest that respondents living in special circumstances (such as with relatives) are routed past this item (although in the context of FRS it may not always be clear who would be responsible and therefore, who should be routed past the items). Alternatively, add an answer option to accommodate this (e.g. 'these are not my responsibility').
- An alternative view is that, in assessing material deprivation, what matters is not whether respondents are personally responsible but whether or not they are living in a properly maintained property. In this case the question should be retained without alternative answer options but with a changed wording: '**Is your home kept in a good state of repair?**'

Item K: Can you pay regular bills like council tax or electricity without cutting back on essentials?

The main items respondents thought about in terms of 'essentials' were food, heating (warmth) and fuel, clothing and shoes. Respondents in our sample who received council tax, housing and other benefits answered 'yes' to this item regardless of the fact that they received part, or full, financial help.

On occasion respondents 'jumped in' and answered the question before the interviewer had finished reading it out, and in particular this could result in missing the 'without cutting back on essentials' end of the question.

Feedback from cognitive interviewers suggest that instead of asking 'Can you pay?', we should ask about **ability** to pay, so 'Are you able to pay?', on the basis that this might elicit issues around affordability more effectively.

Recommendations

- Retain this item: we are confident that this item is a good measure of material deprivation for older people.
- Alter question wording: **Without cutting back on essentials, are you able to pay regular bills like electricity (or council tax)?**
- Suggest that respondents living in special circumstances (such as with relatives) are routed past this item (if it is possible to identify this within the FRS). Alternatively, add an answer option to accommodate for this (e.g. these are not my responsibility).

Item L: Do you buy over-the-counter medicines?

Cognitive testing of this item revealed that it could be problematic to answer for respondents of this age group: older people are not necessarily required to pay for such medicines and can instead be prescribed with the types of medicines that respondents thought the question was referring to. These, incidentally, were things like paracetamol, aspirin and headache tablets.

Recommendations

- Suggest this item is dropped: we do not believe that this item is a particularly good measure of material deprivation for older people since many older people receive, on free prescription, the types of medicines which younger adults would buy over-the-counter.
- If the decision is made to retain this item, consider altering the wording to: **Apart from prescription medicines (that you do not have to pay for) do you buy over-the-counter medicines?**
- Suggest providing examples.

Item M: Do you keep things like central heating, electrics, plumbing and drains in good working order?

Respondents for whom this question was relevant reported no difficulties when answering it and tended to think along the same lines: *'Everything working at the push of a button'* or all appliances working all right. Examples of things respondents were thinking about and included at this item were ovens, central heating, plumbing and electrics and the drains.

As with item J, this question could be difficult for respondents to answer if **responsibility** for the upkeep of the place in which they lived was not solely theirs. So, this question would not be relevant for respondents who live with their children, in social housing or housing where the council are responsible for maintenance and repairs.

Recommendations

- Retain item: we are confident that this item is a good measure of material deprivation for older people and is clearer than item J in that it is more specific.
- If the intention is to assess the respondent's ability to afford this, alter the question wording, in line with the recommendation at item K: **Are you able to keep** things like central heating, electrics, plumbing and drains in good working order? However, this runs the risk that respondents may interpret this as whether they can keep things running themselves using DIY. **Can you afford to keep things?** could be used, but this includes the problematic concept of affordability in the question. This would support the alternative recommendation to ask whether the items are kept in good working order (see final bullet point).
- Suggest that respondents living in special circumstances (such as with relatives) are routed past this item, although as with item J it is difficult to assess who would have responsibility. Alternatively, add an answer option to accommodate this (these are not my responsibility).
- If the intention is to assess whether respondents live in properties which are properly maintained, the wording should be changed to **Are your things like central heating, electrics, plumbing and drains kept in good working order?** In this case, there would be no need for an option for respondents to say they are not responsible for them.

Item N: Do you have adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?

As already mentioned in Section 2.3, this item may be difficult to answer for those respondents who personally do not (yet) need adaptations in their homes. It may be that there is a grab rail in the respondent's home but it is for someone else's use (e.g. their spouse) and therefore, this item would be irrelevant to them. We also came across respondents answering 'yes' on the basis that there were adaptations in their homes but they had been fitted for other people's use and not their own.

The same issue arose for respondents living in circumstances where it would be the council's responsibility to fit such adaptations, should they ever be needed (e.g. bath lifts).

Recommendations

- Retain item as it covers an important issue, particularly for the older age groups.
- If the intention is to assess whether respondents can afford these items, alter current question wording: **(If needed) would you be able to make adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?** – People who already have adaptations could still answer ‘yes’ to this question.
- If the intention is to assess whether or not people have the item, retain the current wording.

Item O: Could you replace your cooker if it broke down?

As with item G, and compared to many of the other items which respondents described as everyday or relevant to people’s lives, this item tended to be one which respondents associated with affordability and subsequently could find it more difficult to answer. Respondents in the sample used one of the following three answering strategies:

- answered ‘yes’ on the basis that they would have the money if the cooker needed replacing;
- immediately answered ‘no’ on the basis that it would be too difficult to find the money or that they would have to ‘delve’ into their savings;
- hesitated, answered ‘yes’ and said that they could probably find the money but it would be difficult, at a ‘great pinch’ they could replace it or that they could find the money from somewhere.

Recommendations

- Retain item: we are confident that this item is a good measure of material deprivation for older people.
- Alter question wording, in line with recommendations at items K and M, **Would you be able** to replace your cooker if it broke down?
- The issue of whether the responsibility lies with the respondent also applied at this question (as for items J and M) as well as the issue of whether the DWP is interested in whether people have access to these things or are able to provide them themselves.

4.2.4 Affordability and ‘financial’ constraints

A follow-up question to a ‘yes’ response to any of the above items (A-O) was included in the cognitive interviews: *Is this something you do and pay for yourself*

or does someone else help you with it? Yes/No. This was included to elicit further information about whether or not the respondent receives **financial help** or **assistance**, the interpretation of this question was left up to the respondent. 'Help' could be understood to mean financial help but also personal or another type of assistance.

Cognitive testing revealed that, depending on the item, respondents could recognise whether they were being asked about financial help or personal assistance: so for the items which have already been highlighted as ones which were about affordability or were 'financially' more challenging for people (such as items G and O), it was no surprise that people talked about borrowing money, taking out loans or not being able to afford something at all. For the items which respondents saw as things which were related to personally being able to carry out tasks, such as keeping the home in good repair (item J), the focus seemed, instead, to be on personal assistance from others.

We found little evidence in our sample of receipt of the financial form of help and are unable to say for sure whether this was: a by-product of the fact that the follow-up question (or specific probe) was not specifically about financial help; or because the people in our sample genuinely received little financial help.

4.2.5 Shortcut heuristics and the ordering of questions

Question 1 was followed by a question asking why the respondent did not have certain items. In the FRS these two questions could be organised in two possible ways:

- ask the 'yes/no' question for all 12 items before moving on to ask the 'why' question for the items the respondent does not have;
- ask the 'yes/no' questions one by one and for any which the respondent does not have immediately, ask the 'why' question.

If the strategy were adopted whereby respondents were asked for the reasons why they do not do or have each item (Question 2) directly following a 'no' response (as opposed to the interviewer reading through the list of items before following up on the reasons afterwards for those coded 'no'), there is a risk that respondents may 'catch on' to this questioning format. Therefore, those respondents who wish to search for shortcuts may well answer 'yes' to items at Question 1 to avoid being asked follow-up questions about them (even if this is not the case and they do not have the item).

Heuristics are mental shortcuts or 'rules of thumb' that allow people to make inferences or decisions quickly and with reduced effort⁷. These heuristics have been used to explain how people draw conclusions in social settings but the same rule can be applied to a task of answering survey questions. The desire to take a

⁷ Kahneman, D. and Tversky, A., (1973) 'On the Psychology of Prediction' in Psychological Review Vol 80, No 4, American Psychological Association.

shortcut can form an important part of the cognitive process people go through when making decisions about how to answer a survey question. In the context of a survey interview we know that people search for shortcuts to help them quickly get through what might already be a lengthy interview. Respondents may seek out ways to avoid doing the work while still appearing to answer the survey questions appropriately, a theory identified by Krosnick (1991)⁸ as 'survey satisficing'.

However, the findings from Question 1 (Section 4.2.2) show that some respondents who felt the item was not relevant to them or who did not want the item, did not want to give a 'no' answer at the first question. If Question 2 asking 'why' followed immediately after each 'no' answer given at Question 1 respondents would realise that they should answer 'no' at Question 1, even where the item is not relevant to them since the follow-up question allows them to explain that. This would also have the advantage that the 'why' question would be asked while the respondent still had the item in mind, rather than the interviewer needing to re-introduce each item again in order to ask the 'why' question. The overall respondent burden is probably less if the two questions for each item are asked together but the respondent's perception of there being a burden may be greater for this approach.

Recommendations

- We recommend the following INTERVIEWER READ OUT.... **'I am going to read out a list of questions about items related to people's standards of living. For each one, please answer yes or no.'**
- To avoid the risk of respondents adopting shortcut heuristics when answering, as outlined, our recommendation is to administer the list of items, obtaining 'yes/no' answers for each, before following up and asking about the items respondents said 'no' to. We believe that this format will not only overcome the potential risk of respondents using shortcut heuristics but will also be less burdensome for respondents and will alleviate confusion which might occur flicking back between questions. However, consideration needs to be given to the fact that, in some cases, respondents will find it easier to answer Question 1 if they know that Question 2 will follow, although this could be overcome with a statement to explain this to respondents. This issue needs further discussion.

Our recommendation is to reorder the list so that similar items are sensibly grouped together.

⁸ Krosnick, Jon A. (1991) 'Response Strategies for Coping with the Cognitive Demands of Attitude Measures in Surveys' in *Applied Cognitive Psychology* 15: 213-36.

Recommendations (continued)

1. (A) Do you eat at least one filling meal a day?
2. (D) Do you see friends or family **at least once a month?**
3. (E) Do you go out socially **with other people at least once a month?**
4. (H) Do you **attend** a club or society which requires a regular paid subscription? (or drop item)
5. (I) Do you take a holiday away from home **for a week or more at least once a year?**
6. **(K) Without cutting back on essentials, are you able** to pay regular bills like electricity (or Council Tax)?
7. **(L) Apart from prescription medicines (that you do not have to pay for),** do you buy over-the-counter medicines? (or drop item)
8. **(M) Are you able to keep** things like central heating, electrics, plumbing and drains in good working order?
9. **(N) (If needed) would you be able to make** adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?
10. **(O) Would you be able** to replace your cooker if it broke down?
11. (G) Would you be able to pay an unexpected expense of £200?

Given that we recommend that two from this list should be dropped, two items tested at Stage 1 but not included here could be included, for example, 'have access to car or taxi when you need it', 'have access to a telephone (mobile or landline)'.

We recommend item G: 'Would you be able to pay an unexpected expense of £200?' is the final item respondents are asked about in this list.

4.2.6 Target respondents for these questions

FRS includes interviews with several people within a household, with the interviewing organised by benefit unit. This raises the issue of who would be asked these questions, since in the past material deprivation questions have not been asked of all, but only to one adult in each benefit unit. The solution currently proposed by Department for Work and Pensions (DWP) (owing to the information needs of all material deprivation questions) is that:

- those with dependent children will continue to be asked the current material deprivation questions (which will mostly be those aged 64 or younger), as will childless singles aged 64 and under and childless couples where both adults are 64 and under;

- those aged 65 and over will be asked the new material deprivation questions:
 - Couples – both aged 65 and over will have a random selection of one adult to answer the questions.
 - Couples where one is aged under 65 and one 65 or over, priority will be given to the person aged 65/over 65 and so the new questions will be asked.

This strategy will cause some complexity in the data and may require appropriate weighting before analysis.

4.3 Why respondents do not have the items they lack (Question 2)

Question 1 which asked whether the respondent had certain items was followed by a question asking why they did not have each of the items they had responded 'no' to at Question 1.

INTERVIEWER READ OUT....I am now going to ask you about each of the things you said that you do not have. Selecting your answers from Showcard A, please tell me the reasons why you do not have each one.

- Q2:** a) Why do you [not eat at least one filling meal a day?]
b) What is the **main** reason?

Showcard A:

INTERVIEWER CODE ALL THAT APPLY then circle the **main** reason

1. I do not regard it as good value for money
2. This is not a priority for me on my current income
3. I do not have the money
4. My health/disability prevents me
5. I would need help with this which I do not have
6. It is not relevant to me at this stage in my life
7. It is too much trouble/too tiring
8. There is no-one to do this with
9. I have never wanted this
10. Other

4.3.1 Background to this question

The number of response options which were tested on Showcard A was more than we envisaged including on the FRS. The decision to include all of the categories in this round of cognitive testing was shaped by the recommendation to explore the full range of financial and lifestyle factors identified at Stage One. It was then hoped that testing at Stage Two would help us to identify the most pertinent categories for inclusion on the FRS and in doing so, possibly collapse any overlapping categories as well as remove any unused ones.

4.3.2 Ease or difficulty answering

The format of asking respondents for the reasons why they did not have something and then for the **main** reason, seemed to work reasonably well. Respondents could, for the most part, find suitable answer categories which were close fits to their answers.

There were occasions where respondents could find it more difficult to choose an answer category from the list: the process requiring some extra thought before making the decision to choose which answer category from the list would be the most appropriate or '*best fit*'. This was usually related to specific reasons, rather than being a problem with the question format. One respondent, for example, who does not take a holiday away from home (item I) because he suffers from vertigo and does not like to fly, had difficulty choosing an answer category, particularly because other factors also affected his behaviour such as not being bothered about going away and being concerned about the weather. On the basis that he did not see this to be something his health prevents him from doing (answer category 4), he chose category 7: 'It is too much trouble/too tiring'.

4.3.3 Comprehension of answer categories on the Showcard

This section focuses on how respondents understood each of the codes on the showcard. Answer codes 1, 2 and 3 are examined together, while findings from the remaining seven codes are detailed separately.

Affordability (answer codes 1, 2 and 3)

Answer codes 1-3 were included on the showcard at this question to allow respondents the choice of three options that were felt to represent a range of different financial factors that may come into play, but also to test how much differentiation people made around issues to do with cost.

Although respondents recognised that these three options related to money or financial issues, we found evidence to suggest that there was an overlap between codes 1 ('I do not regard it as good value for money') and 2 ('This is not a priority for me on my current income'). Both indicated respondents' unwillingness to pay out for an item whether or not they had sufficient money. For example, one respondent who had been disappointed with some of the recent meals she had gone out for, chose code 2 ('I do not regard it as good value for money') as her

main reason for not doing so (item E). Additionally, there could be confusion around when to use code 2, this particularly related to the word 'priority': one respondent, for example, does not like fruit and although he could afford it if he wanted it, this is not a priority of his. Incidentally this respondent chose answer code 9 ('I have never wanted this') on the basis that he could afford it if he wanted it, which indicates that he was able to choose the correct response for his situation.

By contrast, code 3 ('I do not have the money') indicated a *lack of money to pay for something* ('which might be essential or desirable'). Respondents seemed to be comfortable in choosing this answer code, for example one respondent answered immediately, choosing code 3 ('I do not have the money') for the reason why she could not replace her cooker if it broke down (item O). Another chose this code, explaining '*it's a lot of money and we don't have the money*', in relation to item G.

We did find evidence to suggest that admitting inability to afford to do or have something could be difficult for some respondents in this age group. For example, one respondent said this was:

'...a sore subject for a lot of people who would not admit that they have no money..'

(Male, 70+, low income)

There are two potential drawbacks to using the term '*cannot afford*'. These are:

- 1) it does not apply when something is simply a low spending priority; and
- 2) respondents might be unwilling to admit to this.

We now briefly report on respondents' understanding of the remaining options on the showcard.

My health/disability prevents me (answer code 4)

Respondents chose this answer code if:

- their health made it difficult for them to digest fruit and therefore, they do not eat it (item B); or
- it was difficult to get out and about because of their mobility (item E).

I would need help with this which I do not have (answer code 5)

This answer code was used very infrequently, and on occasions where it was used, it was chosen alongside other reasons and never picked as the main one.

It is not relevant to me at this stage in my life (answer code 6)

Respondents tended to use this code for a wide variety of reasons, for example where they:

- considered themselves fit/mobile, therefore there was no need for adaptations (item N);
- did not go out socially because they were not 'social people' or they did not want to go out in the dark at night (item E);
- did not need to buy over-the-counter medicines (because someone else bought them on their behalf if required, or they did not need them);
- received free-prescription drugs and therefore, did not need to buy over-the-counter medicine (item L);
- were living in someone else's household and it was someone else's responsibility to pay for things such as bills (item K) or maintain the household (item J).

It is too much trouble/too tiring (answer code 7)

Examples of where respondents used this code were:

- they chose not to prepare or eat fruit despite the fact that it was readily available to them, thus it wasn't that they couldn't afford it (item B);
- they did not go on away - from - home holidays (item I) because it was simply too much trouble these days: the packing, the travelling, sleeping in a different bed.

There is no-one to do it with (answer code 8)

This category was chosen by respondents if they:

- did not have anyone to go out socially with (item E); or
- did not like going anywhere on their own (item H).

I have never wanted this (answer code 9)

Examples of when this code was used were:

- respondents did not, or had never wanted to, belong to or join a club (item H);
- respondents did not necessarily always want to eat fruit and vegetables every day.

Other (answer code 10)

This code was rarely used. The following are examples of where this code did get used:

- respondents tended to choose 'other' if the reason for not seeing friends or family regularly (item D) was that they lived too far away or because they did not have a car to get there;

- respondents chose this code when they did not feel that the item was relevant to them. Respondents could choose the 'other' code instead of answer code 6 ('It is not relevant to me at this stage in my life'). One respondent, for example, chose this code because he did not need adaptations to his house (item N). Another respondent chose this code as it was the responsibility of the management company for the upkeep of her home (item M).

4.3.4 Overlapping or missing answer categories

There was reported overlap between codes 4 ('My health/disability prevents me') and 5 ('I would need help with this which I do not have') and between codes 6 ('It is not relevant to me at this stage in my life') and 9 ('I have never wanted this'). One solution would be to amalgamate these codes (see the recommendations in Section 4.3.6).

4.3.5 Choosing the main reason

For those who had chosen more than one answer code, there were no reported problems choosing the **main** reason.

We did find evidence to suggest that, on occasion, respondents would put their health first (i.e. the **main** reason), as well as having chosen one of the three financial reasons (answer codes 1-3). It is important to keep in mind that, for some older people, health may be viewed as more of a salient limiting factor, despite the fact that affordability and/or prioritisation of money can still influence people's choices or decisions.

Similarly, there were occasions where respondents chose codes 2 ('this is not a priority for me on my current income') and/or 3 ('I do not have the money') as well as other answer codes, but when asked for the main reason chose something else. In one case for example, a respondent chose answer code 7 ('too much trouble') as his **main** reason but also said he does not consider social clubs (item H) a priority because he would attend them very infrequently and also feels money could be better spent on food. Although he did not necessarily say that affordability was the main reason why he could not do this, it clearly did play a part in his decision.

4.3.6 Ordering of items on the showcard

Cognitive interviewers highlighted the need to separate the financial factors from other 'lifestage' or 'lifestyle' factors on the showcard that may cause older people to answer 'no' at some of the items. It will not be possible to put all the non-financial reasons into one category, but they will need rationalising. Ideally, there should be no more than three or four options in addition to the two financial ones already identified.

Recommendations

We recommend no more than six distinct factors on the showcard, covering those related to: 1) financial; 2) health and mobility; 3) social isolation: lack of people to do things with; 4) no desire for things: people may not want certain things they might have regarded as essentials when they were younger, or they may never have wanted the item; and 5) a desire to do so, but the effort involved means it is no longer worthwhile.

- We recommend the following script for the INTERVIEW READ OUT... 'I am now going to ask you about each of the things you said you do not do or have. Selecting your answers from this card, please tell me why this is.' Then ask each as an individual question e.g.: 'Why do you not go out socially on a regular basis?' so that it is clear to respondents that they are only being asked to give the reasons for one item at a time.
- Our recommendation is to ask a CODE ALL THAT APPLY question. Because the reasons given by respondents were sometimes complex and interlinked, we would not recommend simply asking for the main reason since many respondents will give a non-financial answer even if finances have played a role. If DWP wishes to ask for the main reason in addition to 'all that apply' this would work. However, DWP would need to consider additional value in then asking for the main reason since it will be possible to analyse 'all that apply' data to show whether financial reasons were mentioned at all.
- Our recommendations are to include the following two financial/affordability answer options on the Showcard in the FRS:
 1. I do not have the money for this (*affordability*)
 2. This is not a spending priority for me (*priorities around spending*)
 - Our recommendations are to include four extra categories which we feel cover the remaining dimensions outlined above:
 3. My health/disability prevents me
 4. It is too much trouble/too tiring
 5. There is no one to do this with or help me
 6. This is not something I want or need (*irrelevancelack of need*)

If no 'other' category is provided it will help respondents to put their answers in the categories given, but it could make the question hard to answer for those for whom none of the categories are relevant. Within CAPI there is an option for them to refuse the question or say they don't know. The other option is to have an 'other' option in the CAPI, but to not provide this on the showcard.

4.4 If your circumstances were different (Question 3)

INTERVIEWER READ OUT...I am going to read out the questions to which you answered 'no' one more time. Please tell me whether you would like this if your circumstances were different. Answer 'yes' or 'no'.

Q3.

If your circumstances were different would you like to [go out socially on a regular basis]?:

1. Yes, would like
2. No, would not like

4.4.1 Background to this question

Included as part of the cognitive testing as an additional check for Question 2, respondents were asked whether they would like the items they said 'no' to at Question 1, (*if your circumstances were different*). It was felt important to include this question to check whether Question 2 was successfully capturing all those respondents who had a financial reason for not having the items we asked about in Question 1 (measures of material deprivation).

The idea behind including this question was to enable respondents to say if they would like one of the items on the card and for us to gain a deeper understanding of what (*circumstances*) they were thinking about. Interviewers probed on what respondents understood by 'if circumstances were different' to check to see whether respondents were solely thinking in financial terms, and particularly around affordability, or whether there were additional issues.

4.4.2 Did people who gave one of the three financial reasons at Q2 say they would like the item 'if your circumstances were different'?

We were interested to see whether, if given the opportunity, people who listed one of the three 'financial reasons' at Question 2 would answer 'yes' at Question 3, i.e. if circumstances were different would they like the item.

Table 4.2 shows all of the financial responses which were given at Question 2 and how they map with answers to Question 3 (if circumstances were different, would you like this). On the whole, the evidence suggests that Question 2 is working relatively well. Respondents who gave financial reasons at Question 2 responded in two main ways to Question 3. Either:

- respondents who gave a financial reason at Question 2 would then say they would like the item if circumstances were different, thinking about circumstances in financial terms;

- respondents who gave a financial reason at Question 2 would then say that they would not like the item if circumstances were different, but this was usually because they either: a) had health problems; b) were not interested; or c) would not want it.

Although there were exceptions to this, findings suggest that, where financial reasons were given at Question 2 (particularly when the main reason was they did not have the money), the respondent later said they would like it if their financial situation was better.

Table 4.2 Distribution of answers at Question 2 where there was a mention of a financial reason

Item from Question 1	Answer(s) given at Question 2	Answer given at Question 3	'If circumstances were different'	Income level
Item N: Do you have adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?	Not value for money and Not priority on income (main reason given was not relevant)	Yes, would like	Health	Low
Item G: Would you be able to pay an unexpected expense of £200?	Do not have them money (main reason)	Yes, would like	Financial	Low
Item G: Would you be able to pay an unexpected expense of £200?	Do not have the money (main reason given was Not relevant)	No, would not like	Unclear from interviewer notes	Low
Item O: Could you replace your cooker if it broke down?	Do not have the money (main reason)	No, would not like	Financial	Low
Item E: Do you go out socially on a regular basis?	Not value for money (main reason)	No, would not like	No-one to do it with	Low
Item I: Do you take a holiday away from home one week a year?	Do not have the money (main reason given was 'health or disability')	No, would not like	Does not want to leave home	Low
Item G: Would you be able to pay an unexpected expense of £200?	Do not have the money (main reason)	Yes, would like	Financial	Low
Item O: Could you replace your cooker if it broke down?	Do not have the money (main reason)	Yes, would like	Financial	Low

Continued

Table 4.2 Continued

Item from Question 1	Answer(s) given at Question 2	Answer given at Q3	'If circumstances were different'	Income level
Item E: Do you go out socially on a regular basis?	Not value for money and Not a priority on income (main reason given was 'Too much trouble')	No, would not like	Rather save the money for going on cruises	High
Item E: Do you go out socially on a regular basis?	Not value for money (main reason given was 'Not relevant')	Yes, would like	Health and financial	Low
Item F: Do you have a smart outfit for social occasions?	Not a priority on income (main reason given was 'Not relevant')	Yes, would like	Health and places to go to	Low
Item H: Do you belong to a club or society which requires a regular paid subscription?	Not priority on income and do not have the money (main reason given was 'Too much trouble')	No, would not like	Health and not interested	Low
Item I: Do you take a holiday away from home one week a year?	Not a priority on income and do not have the money (main reason given was 'Too much trouble')	No, would not like	Not interested	Low
Item E: Do you go out socially on a regular basis?	Not priority on income and not value for money (main reason given was 'No one to do it with')	Yes, would like	No one to do it with	Low
Item H: Do you belong to a club or society which requires a regular paid subscription?	Not priority on income and Not value for money (main reason given was 'Not relevant')	No, would not like	If there were places to go	Low
Item L: Do you buy over the counter medicines?	Not value for money	No, would not like	Does not consider remedies to work	Low

4.4.3 Did people who did not give one of the three financial reasons at Question 2 then say that they would like the item 'if circumstances were different'?

There is a risk with this new questioning approach (adopted through Questions 1 and 2) that people could answer 'no' to an item at Question 1, then when asked to give reason(s) for this at Question 2, still not wish to disclose a financial reason even where finances were involved.

Table 4.3 shows all the situations where respondents did not give a financial reason at Question 2 but when asked Question 3 (if circumstances were different would you like this) said 'yes'. The answers given suggest that Question 2 is successfully capturing financial reasons, since in all these cases where the respondent said 'yes'

they would like the item if circumstances were different, they were not thinking of financial circumstances being different. The types of things these people mentioned when they said they would like items if circumstances were different included:

- if their health was different;
- if it became necessary (because of deterioration in health);
- if their spouses' health allowed them to;
- if there was more direct transport; and
- if their friends and/or spouses were still alive to do things with.

Table 4.3 Distribution of answers to Question 2 where there was no mention of a financial reason

Item from Question 1	Answer(s) given at Question 2	Answer given at Question 3	'If circumstances were different'	Income level
Item N: Do you have adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?	Not relevant	Yes, would like	Health – if it became necessary	Low
Item L: Do you buy over the counter medicines?	Not relevant	Yes, would like	Did not see a time when she would have to buy these – if necessary daughter buys them	Low
Item D: Do you see friends or family regularly?	Other: Too far	Yes, would like	Wife's health prevented them	High
Item H: Do you belong to a club or society which requires a regular paid subscription?	No one to do it with	Yes, would like	Wife's health prevented them	High
Item D: Do you see friends or family regularly?	Other: Do not have a car to travel	Yes, would like	If health was better and there was more direct transport	Low
Item E: Do you go out socially on a regular basis?	No one to do it with & Health/disability	Yes, would like	If she had more friends and her husband was alive	Low
Item L: Do you buy over the counter medicines?	Never wanted this	Yes, would like	If she had a cough and she needed medicine	Low

Continued

Table 4.3 Continued

Item from Question 1	Answer(s) given at Question 2	Answer given at Question 3	'If circumstances were different'	Income level
Item N: Do you have adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?	Not relevant and Never wanted this	Yes, would like	If she needed a walk in shower and it was difficult to get into a bath	Low
Item N: Do you have adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?	Other (Not required)	Yes, would like	If it became necessary to his health to build a walk in shower	Low
Item B: Do you eat fresh fruit and vegetables every day?	No one to do it with	Yes, would like	It depends if she could afford it	Low
Item N: Do you have adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?	Not relevant	Yes, would like	If it became incredibly difficult to walk up stairs because of her health	

4.4.4 Which approach to use in FRS

This analysis also suggests that the proposed format of asking why people do not have things (Question 2) works better than asking respondents whether they would like the item because the direct questioning can elicit financial reasons in a way that Question 3 did not. The group who said 'yes' they would like the item if circumstances were different, included people who did not have the item for a variety of reasons and were thinking of their circumstances being different in a variety of ways. Without the probing which took place in the cognitive interview, it would not be possible to identify whether it was financial or other circumstances which currently prevent them from having the item.

4.5 Support from family and friends (Section B Question 6)

This section was included in the questionnaire to obtain background information about respondents which could inform interpretation and understanding of their answers to Section A. These questions included their household composition, the respondents' employment status and their household income.

In addition, a question was included in this section for cognitive testing with the intention that it could be included in the FRS. This question asked respondents about help received from family and friends.

Q6. {ASK ALL}

Many people receive assistance from family & friends in the form of gifts or help. Have any of your family or friends helped you in any of the following ways in the last 12 months? Please exclude members of the household as family or friends.

READ OUT AND CODE ALL THAT APPLY

- 1 Buying or bringing you food or meals?
- 2 Paying toward bills, such as utility bills, rent (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 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 a big electrical item like a cooker, boiler, fridge or washing machine?
- 10 Other help received PLEASE SPECIFY _____
- 11 None of these PLEASE SPECIFY _____

As part of this question in the cognitive interview, interviewers were asked to do the following:

INTERVIEWER

ONLY ASK ABOUT THREE ITEMS CODED AT Q6). ASK ABOUT ITEM 7** IF CODED. FOR EACH ITEM CODED:

Who gave the assistance?

What did they actually do? (For holidays probe whether it was accommodation, travel or expenses, whether the holiday was with the family etc)

How often have they helped you?

The most common types of help provided to respondents were help with home repairs and decoration and giving the respondent lifts. Other types of help received were help with household chores, helping with paperwork and providing meals.

Help with home repairs included painting the ceiling and other decoration, changing a light bulb and fixing the video. This help was provided by a family member or friend and was offered for practical reasons, not necessarily as a form of financial assistance. Respondents also received help from relatives with gardening or vacuuming.

Lifts were given when going to stay with relatives or go on holiday (infrequently) or on a more regular basis to go to the supermarket or to go to visit relatives. The reason the help was given was usually for convenience to save the respondent driving a long way or to save them a bus journey. This assistance was not seen as a form of financial help.

Although the help provided was not seen as financial help, in practice it would have had financial implications for respondents by saving them, for example, having to employ a decorator. It was not clear from the responses given whether in the absence of family help, the respondent would have managed themselves or would have employed someone to help.

Some respondents received none of the forms of help asked about in the question. Among those who did receive help, respondents generally received only one or two types of help. A pattern did **not** emerge of respondents on low incomes relying heavily on family help to provide items they could not otherwise afford, even though the sample for Stage Two had been designed to include more low income respondents. Although assistance with holidays had emerged as an important form of family support in Stage One this form of help was not reported by any respondents at Stage Two.

Respondents seemed to understand the question and were able to answer without difficulty. One respondent said she received help in the form of friends and relatives 'Buying or bringing you food or meals', however, further explanation revealed that by this she meant she went to her family for a meal once a week. This item can therefore be interpreted in different ways but there was no other evidence of confusion over the meaning of other types of help, although interviewers did not probe for this.

Recommendations

The question should be retained as it is.

5 Conclusions and recommendations

5.1 Stage Two conclusions and recommendations

5.1.1 The question format and content

The analysis of the Stage two interviews has shown that the format used in this stage of cognitive testing to investigate material deprivation worked well to identify:

- whether respondents did, or did not, have certain items as an indicator of material deprivation (Question 1);
- the reasons they did not have particular items (Question 2) and in particular whether financial or other reasons were involved.

Recommendations for changes to the questions used relate to:

The items:

- wording of the items to clarify time period;
- wording of the item to clarify whether the question is about the respondent's responsibility for the item or about whether the respondent has that item, however provided;
- ordering of items;
- avoiding items which appear to overlap and cover similar aspects of deprivation;
- avoiding items which are confusing or irrelevant for older people such as over-the-counter medicines.

The answer categories for Question 2 about why the respondent does not have specific items:

- reducing the number of answer categories;
- ensuring the financial reasons are clearly different from each other.

Cognitive testing of the item about whether respondents could pay an unexpected expense of £200 in both Stage One and Stage Two, showed that the way in which respondents would meet this expense varied. Among those who said 'yes', there was a great variation in the impact this would have on their material situation. Consideration should be given to a follow-up specifically for that question, where the respondent says 'yes'. This could include: 1) 'I could cover this expense from my income, without cutting back on essentials'; 2) 'I would have to cut back on essentials'; 3) 'I would need to use my savings'; 4) 'I would need to borrow the money from someone else'. The precise wording of the answer options would need to be agreed with the Department for Work and Pensions (DWP) if this recommendation was taken on board.

Although respondents were able to give a main reason for not having an item, in addition to coding all that apply, we would recommend that DWP should focus on collecting all the reasons that apply which will reveal whether financial reasons are among the reasons given.

Analysis of an alternative way of looking at the issue which focuses on whether the respondent would like to have items they do not currently have, was found to be less useful in identifying financial reasons for not having items. That approach worked well at Stage One as part of a process of identifying the issues but is not appropriate for a questionnaire such as the Family Resources Survey (FRS).

5.1.2 Further issues to address

The cognitive testing has revealed which items were understood by respondents and those items which they could respond to. The findings also identify where items appear to overlap based on respondents' understanding of the items. The cognitive testing does not show which items will successfully distinguish between materially deprived and non-deprived respondents. The final choice of items will be determined after the data from the Omnibus survey is analysed. Once the statistically useful items are identified, the findings of the cognitive testing should be used to inform which items may need to be reworded or rejected because the testing showed that understanding of the items was not consistent.

The characteristics of the samples for Stage One and Stage Two differed in terms of the amount of support received from family and friends and it would have been beneficial to include a few more cases in Stage Two who had received this type of support. However, in other respects, the sample for the cognitive testing allowed us to address the issues and reflected the diversity of the population of interest.

DWP will need to consider whether the main interest is in whether respondents benefit from the items being asked about, for example, whether they live in a property which is in a good state of repair or whether the interest is in whether they have the financial resources to maintain their property themselves. This was not clear to respondents and recommendations for improved wording depend on the focus.

Once the question wording, items being investigated and the answer categories are finalised they should be piloted in advance of the main FRS. Cognitive testing is not a replacement for standard piloting which can reveal whether the question works in the context of the rest of the interview, in the CAPI format, and with the procedures for deciding who should be asked the question within the household and benefit unit.

5.2 Summary of findings from both stages of the project

This summary focuses on the material deprivation questions themselves and the key findings. It does not include discussion of the specific items used, nor of the supplementary questions such as family support questions.

5.2.1 Stage One

Modified existing FRS question

Q1. Looking at the items on this card, can you tell me which ones you do or have?

Q2. Showcard B

You mentioned that you do not do/have [MENTION EACH ITEM NOT CODED IN Q1 IN TURN] Can you tell me why that is?

- 1 I would like to have this but cannot afford this at the moment
- 2 I do not want/need this at the moment

These questions were found not to work well because combining 'have' and 'do' in the question was confusing and the reasons offered to respondents did not reflect the complexity of their circumstances, the variety of financial motivations and the difference between the concepts of want and need. A simpler yes/no approach followed by a question asking for more detailed reasons was recommended for Stage Two.

Proposed new approach testing at Stage One

Q8. INTERVIEWER READ OUT...

Looking at these cards, can you tell me which ones you do or have? Please sort the cards into two piles putting the ones **you do or have** in one pile and the **ones you do not do or have** in the other. Please say out loud what you are thinking while you are sorting the cards into piles.

{ASK ABOUT ITEMS RECORDED AT Q8b (items does not have)}

Q9. These are the items you do not do or have. Which of them would you like to do or have? Please sort them into two piles with the ones you would like to do or have in one pile and ones you would not like to do or have in the other. Please say out loud what you are thinking while you are sorting the cards into piles.

{ASK ABOUT ITEMS RECORDED AT Q9a (items would like to do have)}

Q10. You said you would like to do or have these items. FOR EACH ONE: Why do you not do or have this?

RECORD VERBATIM RESPONSES

Q11. Showcard D

Now please look at Showcard D. I am going to read out in turn each of the things you said you would **like to do or have**. Please tell me why you do not do or have this, but this time choosing your answer from the reasons on Showcard D.

{READ OUT EACH ITEM IN TURN}

CODE ALL THAT APPLY IN GRID ABOVE

- 1 It is not relevant to my circumstances
- 2 I don't want or need this
- 3 I don't have enough money for this
- 4 I don't have the money right now
- 5 It is too expensive
- 6 My health prevents me from doing/having this
- 7 Other
- 8 None of these

Proposed new approach testing at Stage One (continued)

{ASK ABOUT ITEMS RECORDED AT Q9b (items would not like to do have)}

Q12. These are the items you said you would not like to do or have. FOR EACH ONE: Why do you not want to do or have this?

These questions were found not to work well because combining 'have' and 'do' in the question was confusing and the reasons offered to respondents did not reflect the complexity of their circumstances, the variety of financial motivations and the difference between the concepts of want and need. A simpler 'yes/no' approach followed by a question asking for more detailed reasons was recommended for Stage Two.

5.2.2 Stage Two*Material deprivation questions*

The questions used at Stage Two were devised as a result of the findings of Stage One.

Q1. I am going to read out a list of questions. For each one, please answer 'yes' or 'no'. e.g. Do you eat at least one filling meal a day

1 Yes

2 No

Showcard

Q2. I am going to ask you about each of the things you said you do not have. Selecting your answers from Showcard A, please tell me the reasons why you do not have each one. e.g. Why do you not eat at least one filling meal a day? What is the main reason?

1 I do not regard it as good value for money

2 This is not a priority for me on my current income

3 I do not have the money

4 My health/disability prevents me

5 I would need help with this which I do not have

6 It is not relevant to me at this stage in my life

7 It is too much trouble/too tiring

8 There is no-one to do this with

9 I have never wanted this

10 Other

The cognitive testing at Stage Two showed that this approach worked well. Two main problems were identified: First, that some respondents attempted to answer the first question by giving reasons for not having an item rather than saying no, for example by saying 'it's not relevant to me'. This could be overcome, either by asking the reason why the respondent does not have it immediately after the respondent has said no so that they learn that this question will come next. Or, by using an introductory sentence to make it clear that they will be asked reasons and they should say no if they don't have an item, whatever the reason why they do not have it. This question is recommended for use in the FRS.

The second problem was that respondents were not clear about the differences between the three financial reasons and that not all the categories were understood consistently. This, coupled with the need to reduce the number of answer categories, led to recommendations for revised categories:

1. I do not have the money for this (**affordability**)
2. This is not a spending priority for me (**priorities around spending**)
3. My health/disability prevents me
4. It is too much trouble/too tiring
5. There is no one to do this with or help me
6. This is not something I want or need (**irrelevance/lack of need**)

These categories were discussed with DWP and further modifications were made with the recommendation that this should form the second material deprivation question in the FRS.

Q3. I am going to read out the questions to which you answered 'no' one more time. Please tell me whether you would **like** this if your circumstances were different. Answer 'yes' or 'no'. e.g. If your circumstances were different would you like to eat at least one filling meal a day.

Question 3 was not found to provide any more information than the direct questioning approach used at Question 2. Respondents thought of both financial and other circumstances (e.g. health, family) and so in a survey interview it would be difficult to interpret the findings. This question is not recommended for the FRS.

Items to be asked about

Findings about the items to be asked about can be found in the main body of the Stage Two findings since they are too detailed to be reported in a summary. The main findings were first, that some items were not understood in consistent ways and may need to be reworded. Second, some items were not felt by some

respondents to be relevant. Either an answer choice of 'not relevant' needs to be allowed (although that is not recommended since it could encourage overuse of that) or the items should be reworded so that it is clear that the question is referring to whether respondent benefits from, or has access to, that item even if they do not provide it or could not provide it themselves (e.g. their house is maintained properly even if they do not do it or pay for it).

Some of the items included at Stage One were found not to be relevant for older people or not to be relevant today (for example dry cleaning) and this informed the choice of items for Stage Two.

Stage Two tested 15 items but only 12 would be recommended for the FRS main interview. Some of the items tested were very similar so recommendations were made for which should be excluded.

Appendix A

Stage One questionnaire



P. 2774 FRS Standard of Living
Test Questionnaire and probe sheet (revised)

Serial Number: _____

Date of interview: ____/____/2007

Interviewer name _____

Interview number: _____

Introduction to the study

- Introduce yourself, the National Centre, and the study
- We carry out an ongoing survey, the Family Resources Survey, on behalf of the Department of Work and Pensions. We are constantly trying to improve the quality of the questions we ask and in this case are asking for their help with some questions about people's standard of living.
- Explain that you will be asking them a series of survey questions and at various points throughout the interview/questionnaire you will then be asking them to tell you how they went about answering the survey questions.
- We are not just interested in the answers they give but also in what they understand the questions to mean and the process by which they arrive at their answer
- Stress the confidentiality of the process; all the findings will be reported anonymously. Make sure they understand this.

- Explain that you will be recording the interview so that you don't have to make lots of notes during the interview. Check this is ok with the respondent
- Ask whether they have any questions before you start.

SECTION A EXISTING QUESTIONS

{ASK ALL}

Q1 SHOW CARD A

Looking at the items on this card, can you tell me which ones you do or have?

- 1 Eating two filling meals a day
- 2 Buying a newspaper or magazine once a week
- 3 Having a warm waterproof coat
- 4 Could pay an unexpected expense of £200

{ASK IF NOT ALL WERE CODED IN Q1}

Q2 SHOW CARD B

You mentioned that you do not do/have [MENTION EACH ITEM NOT CODED IN Q1 IN TURN] Can you tell me why that is?

- I would like to have this but cannot afford this at the moment
- I do not want/need this at the moment

ENTER ANSWER INTO GRID BELOW

Item number	Tick response code (one in each row)	
	1 Would like	2 Do not want/need

Probes for Q1

- How easy or difficult was it to answer this question?
- [for those they do/have] Do you provide these things personally or does someone else provide them for you?
- Was there anything on the card which you found confusing or didn't understand?

Probes for Q2 (if relevant)

- How did you go about choosing your answers?
- What do you understand by 'afford'?
- What do you understand by 'want'?
- What do you understand by 'need'?

[For all coded 1] -

- Is it that you cannot afford to have the things mentioned all the time or just at the moment?

[For all coded 2] -

- Is it that you do not want or do not need these things?

FOR EACH

- Do you not want/need it just at the moment or do you never want/need it?

GO TO SECTION B

SECTION B RESPONDENT AND HOUSEHOLD CIRCUMSTANCES

{INTERVIEWER NOW COLLECTS SOME BACKGROUND INFORMATION ABOUT RESPONDENT}

I would just like to ask you a few questions about your living circumstances.

Q3.

a) How many people live in this household including yourself?

Enter number

[IF MORE THAN ONE PERSON IN HOUSEHOLD AT QUESTION 3a]

b) Who else do you live with? CODE ALL THAT APPLY

- 1 Spouse/partner
- 2 A child relative aged under 16
- 3 An adult relative aged 16 or over
- 4 Other household member

PLEASE SPECIFY _____

Q4.

May I just check, are you in any form of paid full-time or part-time employment?

- 1 Yes, in full time- employment
- 2 Yes, in part-time employment
- 3 Not in any form of paid employment

Q5. {ASK ALL}

a) Many people receive assistance from family & friends in the form of gifts or help. Have your family or friends helped you in any of the following ways in the last 12 months? : READ OUT...

CODE ALL THAT APPLY

- 1 Helping with cost of replacing a big electrical item like a cooker, boiler, fridge or washing machine for you?
- 2 Helping you out with household bills?
- 3 Buying or bringing you food or meals?
- 4 Giving you lifts to places?
- 5 Giving or lending you money?
- 6 Helping you to manage your money or deal with your benefits?
- 7 Any other type of gifts or financial help?

PLEASE SPECIFY _____

8 None of these

b) FOR EACH ITEM CODED AT Q5A)

- Who gave the assistance?
- What did they actually do?
- How often have they helped you?

ENTER DETAILS INTO GRID BELOW (optional)
INTERVIEWER: ONLY ASK ABOUT THREE ITEMS

Item code	Who gave assistance?	Details of assistance given	How often?

Q6. {ASK ALL}

a) Do you look after, or give special help to, anyone who is sick, disabled or elderly, other than in a professional capacity?

- 1 Yes GO TO b)
2 No GO TO c)

b) Do you give help to someone in this household or in another household or both?

- 1 Only a person in this household
2 Only a person in another household
3 Both

{ASK ALL}

c) And does anyone look after, or give special help to you because of sickness, disability or old age, other than in a professional capacity?

- 1 Yes GO TO d)
2 No GO TO Q7

d) Do you receive help from someone in this household or in another household or both?

- 1 Only a person in this household
- 2 Only a person in another household
- 3 Both

Q7. SHOWCARD C

I am now going to give you this showcard about household income. This card shows incomes in weekly, monthly and annual amounts. Which of the groups on this card represents your household's net income from all sources, after any deductions for income tax, National Insurance, etc? Just tell me the letter beside the row that applies to you.

CODE ONE ONLY

- 1 M
- 2 A
- 3 V

(amounts shown on showcard but not on questionnaire)

GO TO SECTION C

SECTION CPROPOSED NEW QUESTIONS

⇒ INTERVIEWER EXPLAINS THE 'THINK ALOUD' PRINCIPLE USING THE EXAMPLE OF SORTING OUT THE MORNING POST FOR THE HOUSEHOLD

{ASK ALL}

Q8. INTERVIEWER READ OUT...

Looking at these cards, can you tell me which ones you do or have? Please sort the cards into two piles putting the ones you do or have in one pile and the ones you do not do or have in the other. Please say out loud what you are thinking while you are sorting the cards into piles.

Items:

- A Eat the food that you would like to eat or that is culturally important to you on most days
- B Go out socially on a regular basis
- C Have access to a car or taxi whenever you need it
- D Have mobility aids such as a walking stick or mobility scooter
- E Replace or repair broken electrical goods
- F Have a telephone (landline) to use regularly
- G Being able to pay regular bills, like Council Tax, without cutting back on essentials
- H Have items dry cleaned occasionally
- I Have friends/family round for a drink or meal at least once a month
- J Take holiday away from home one week a year (not staying with relatives)

a) RECORD HERE ITEMS RESPONDENT HAS:

b) RECORD HERE ITEMS RESPONDENT DOES NOT HAVE:

Probes for Q8

- How easy or difficult was it to decide whether you have or do each item?
- Which items, if any, were difficult to sort? Why?
- Were there any items you did not understand?

Probe

Q12 If you did not have to think about the cost, would you like to do or have any of these items? Which & why?

THANK RESPONDENT FOR THEIR TIME AND HELP AND REASSURE THEM ABOUT CONFIDENTIALITY. GIVE THEM THE £20 HIGH STREET VOUCHER AND ASK THEM TO SIGN THE RECEIPT FORM

Appendix B

Showcards A and AA

Card A

- 1 Eating two filling meals a day
- 2 Buying a newspaper or magazine once a week
- 3 Having a warm waterproof coat
- 4 Could pay an unexpected expense of £200

Card AA

- 1 Belong to a club or society which requires a regular paid subscription
- 2 A smart outfit for social occasions
- 3 A mobile phone
- 4 Have good fitted carpets
- 5 Have your hair cut or done regularly

Appendix C

Stage Two questionnaire



P. 2774 FRS Standard of Living Stage 2
Test Questionnaire and Probe Sheet

Serial Number: _____

Date of interview: ____/____/2008

Interviewer name _____

Interview number: _____

Introduction to the study

- Introduce yourself, the National Centre, and the study
- We carry out an ongoing survey, the Family Resources Survey, on behalf of the Department of Work and Pensions. We are constantly trying to improve the quality of the questions we ask and in this case are asking for their help with some questions about people's standard of living.
- Explain that you will be asking them a series of survey questions and at various points throughout the interview/questionnaire you will then be asking them to tell you how they went about answering the survey questions.
- We are not just interested in the answers they give but also in what they understand the questions to mean and the process by which they arrive at their answer
- Stress the confidentiality of the process; all the findings will be reported anonymously. Make sure they understand this.

- Explain that you will be recording the interview so that you don't have to make lots of notes during the interview. Check this is ok with the respondent.
- Ask whether they have any questions before you start.

SECTION A PROPOSED NEW QUESTIONS

1. I am going to read out a list of questions. For each one, please answer 'yes' or 'no'

Question	Yes <i>Tick</i>	No <i>Tick</i>	If yes, whether receive help or not [from probes] Yes/no
A. Do you eat at least one filling meal a day?			
B. Do you eat fresh fruit and vegetables every day?			
C. Do you eat at least one balanced meal a day?			
D. Do you see friends or family regularly?			
E. Do you go out socially on a regular basis?			
F. Do you have a smart outfit for social occasions?			
G. Would you be able to pay an unexpected expense of £200?			
H. Do you belong to a club or society which requires a regular paid subscription?			
I. Do you take a holiday away from home one week a year?			
J. Do you keep your home in a good state of repair?			
K. Can you pay regular bills like Council Tax or electricity without cutting back on essentials?			
L. Do you buy over the counter medicines?			
M. Do you keep things like central heating, electrics, plumbing and drains in good working order?			
N. Do you have adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?			
O. Could you replace your cooker if it broke down?			

Objectives for Q1 probes

- To see how well the use of full questions and a yes/no answer format works for standard of living indicators
- To explore any issues that may occur around comprehension and ability to answer
- To get some idea of how far the respondent is self-sufficient or reliant on others
- To understand how relevant the items being asked about are to this age group and whether they are understood.

Probes for Q1Questions

- How easy or difficult was it to answer these questions?
- Were there any that you didn't fully understand? [Which & why?]
- What did you understand by 'a balanced meal' (question C)?

Relevance of questions

- Were any of these questions not relevant to you personally? Which & why?
- Are there any items that are important for your quality of life that are missing from the list of questions? Which & why?

Selecting answers

- How did you go about choosing your 'yes/no' answers?
- Were there any cases where you were not sure which answer to choose? Which & why? What answer would you have liked to give?

Specific probe

I AM GOING TO READ OUT THE QUESTIONS TO WHICH YOU GAVE THE ANSWER 'YES'. FOR EACH ITEM MENTIONED

- Is this something you do and pay for yourself or does someone else help you with it? Who & what? [Enter detail in last column of table above]

2. I am going to ask you about each of the things you said you do not have. Selecting your answers from **Show Card A**, please tell me the reasons why you do not have each one.

- FOR ALL ITEMS LISTED 'NO' AT Q1, TICK THE RELEVANT BOXES IN THE GRID BELOW.
- FOR EACH ITEM TICKED, ASK QUESTION 2a AND PUT A TICK IN THE BOX FOR EACH REASON THE RESPONDENT GIVES.
- THEN ASK QUESTION 2b AND PUT A CIRCLE AROUND THE TICK IN THE RELEVANT BOX

Tick if item coded 'no' at Q1.	Ask questions 2a & 2b if item coded 'no' at Q 1.	1. Not value for money	2. Not priority on income	3. Do not have money	4. Health or dis.	5. Would need help	6. Not relevant	7. Too much trouble	8. No one to do with	9. Never wanted	10. Other
A	a) Why do you not eat at least one filling meal a day? b) What is the main reason?										
B	a) Why don't you eat fresh fruit and vegetables every day? b) What is the main reason?										
C	a) Why don't you eat at least one balanced meal a day? b) What is the main reason?										
D	c) Why don't you see friends or family regularly? d) What is the main reason?										
E	a) Why don't you go out socially on a regular basis? b) What is the main reason?										
F	a) Why don't you have a smart outfit for social occasions? b) What is the main reason?										
G	a) Why would you not be able to pay an unexpected expense of £200? b) What is the main reason?										
H	a) Why don't you belong to a club or society which requires a regular paid subscription? b) What is the main reason?										

Grid continued on next page

Objectives for Q2 probes

- To understand what factors respondents take into account when giving their reasons for saying no
- To see how well the options on the show card fit with respondents' answers
- To try and explore the relative weight of financial factors compared to other reasons for not having/ doing items at Q1
- To explore whether the wording of the financial option affects whether respondents will choose it. Would those who chose one of the three financial options have chosen an option 'I cannot afford it' or 'for financial reasons'? If not, why not?

Probes for Q2

FOR EACH QUESTION ANSWERED NO:

Deciding how to answer

- How easy or difficult was it to decide what the reasons were for saying 'no'?
- How did you go about deciding which answers to choose for this question?
- How did you decide which was the main reason?

How well answer options fit with actual reasons

- How well do your answers fit with the actual reasons why you do not have these items?
- If not, what categories would be needed to cover your reasons?

What would be an acceptable 'catch all' term to cover the financial reasons

If respondent chose 1, 2 or 3 ask:

- Would you say you 'cannot afford...NAME OF ITEM'? Why/why not?
- Would you say you do not have it 'for financial reasons'? Why/why not?

If probing reveals there is a financial reason but respondent has not chosen 1, 2 or 3 ask:

- How would you describe your reasons for not having/ doing ITEM in your own words?

3. I am going to read out the questions to which you answered 'no' one more time. Please tell me whether you would like this if your circumstances were different. Answer 'yes' or 'no'

READ OUT QUESTION

Q. If your circumstances were different would you like to go out socially on a regular basis?

Tick if item coded 'no' at Q1.	Question 3: READ OUT FOR EACH ITEM	Yes, would like	No, would NOT like
A	If your circumstances were different, would you like to eat at least one filling meal a day?		
B	If your circumstances were different, would you like to eat fresh fruit and vegetables every day?		
C	If your circumstances were different, would you like to eat at least one balanced meal a day?		
D	If your circumstances were different, would you like to see friends or family regularly?		
E	If your circumstances were different, would you like to go out socially on a regular basis?		
F	If your circumstances were different, would you like to have a smart outfit for social occasions?		
G	If your circumstances were different, would you like to be able to pay an unexpected expense of £200?		
H	If your circumstances were different, would you like to belong to a club or society which requires a regular paid subscription?		
I	If your circumstances were different, would you like to take a holiday away from home one week a year?		
J	If your circumstances were different, would you like to keep your home in a good state of repair?		
K	If your circumstances were different, would you like to pay regular bills like Council Tax or electricity without cutting back on essentials?		
L	If your circumstances were different, would you like to buy over the counter medicines?		
M	If your circumstances were different, would you like to keep things like central heating, electrics, plumbing and drains in good working order?		
N	If your circumstances were different, would you like to have adaptations to your home like grab rails, a walk-in shower, a wheelchair ramp or a stair lift?		
O	If your circumstances were different, would you like to replace your cooker if it broke down?		

Objectives for Q3 probes

- *To get the respondent to explain why they would/would not like to have each item*
- *To understand how they interpret 'their circumstances being different': whether in financial or other terms*
- *To see how their response might differ if money was simply no object*

Probes for Q3

FOR EACH ITEM

- Why did you say you would like/would not like this item?
- How did you decide which answer to choose?
- How easy or difficult was it to answer?

Specific probes

- The question was whether you would like this if your circumstances were different. What did you understand this to mean?
- How would you have answered had the question said if money were no object? Why?

SECTION B RESPONDENT AND HOUSEHOLD CIRCUMSTANCES

{INTERVIEWER NOW COLLECTS SOME BACKGROUND INFORMATION ABOUT RESPONDENT}

I would just like to ask you a few questions about your living circumstances.

Q4.

a) How many people live in this household including yourself?

Enter number

[IF MORE THAN ONE PERSON IN HOUSEHOLD AT QUESTION 4a]

b) Who else do you live with? CODE ALL THAT APPLY

- 1 Spouse/partner
- 2 A child relative aged under 16
- 3 An adult relative aged 16 or over
- 4 Other household member

PLEASE SPECIFY _____

Q5.

May I just check, are you self- employed or in any form of paid full-time or part-time employment?

- 1 Yes, in full-time employment
- 2 Yes, in part-time employment
- 3 Yes, self-employed
- 4 Not in any form of paid employment

Q6. {ASK ALL}

Many people receive assistance from family & friends in the form of gifts or help. Have any of your family or friends helped you in any of the following ways in the last 12 months? Please exclude members of the household as family or friends

READ OUT AND CODE ALL THAT APPLY

- 1 Buying or bringing you food or meals?
- 2 Paying toward bills, such as utility bills, rent (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 it or doing it for you?
- 6 Giving you lifts to places of paying for travel costs (such as taxi, train or bus fares)?
- 7 Paying for trips/holidays? **
- 8 Buying or giving you clothes?

9 Buying a big electrical item like a cooker, boiler, fridge or washing machine?

10 Other help received

PLEASE SPECIFY _____

11 None of these

PLEASE SPECIFY _____

INTERVIEWER

ONLY ASK ABOUT THREE ITEMS CODED AT Q6). ASK ABOUT ITEM 7** IF CODED.
FOR EACH ITEM CODED:

- Who gave the assistance?
- What did they actually do? (For holidays probe whether it was accommodation, travel or expenses, whether the holiday was with the family etc)
- How often have they helped you?

ENTER DETAILS INTO GRID BELOW (optional)

Item code	Who gave the assistance?	What did they actually do?	How often?

Q7. SHOWCARD B

I am now going to give you this showcard about household income. This card shows incomes in weekly, monthly and annual amounts. Which of the groups on this card represents your household's net income from all sources, after any deductions for income tax, National Insurance, etc? Just tell me the letter beside the row that applies to you.

CODE ONE ONLY

1 M

2 A

3 V

(amounts shown on showcard but not on questionnaire)

THANK RESPONDENT FOR THEIR TIME AND HELP AND REASSURE THEM ABOUT
CONFIDENTIALITY. GIVE THEM THE £20 HIGH STREET VOUCHER AND ASK THEM TO
SIGN THE RECEIPT FORM

