

# CARD M3

## Economic Records

We have asked about your economic circumstances. To make this information complete we would like to find out more about your **National Insurance Contributions, benefits, tax records, savings and pensions** from data held by Her Majesty's Revenue and Customs (**HMRC** - which now incorporates the Inland Revenue) and the Department for Work and Pensions (**DWP** - formerly the DSS).

These records will help us by adding more information to the responses you have provided. The data accessed would include information on benefits and tax credits that you might have received over your lifetime, pension contributions, tax payments and National Insurance contributions made over your lifetime and State Pension received.

We need your permission for any information to be released. Permission from ELSA participants to use these records will help improve research into retirement, pensions and wellbeing. You do not have to give your permission for us to collect this data if you don't want to.

If you do give your permission, the ELSA research team will pass your name, address, sex, date of birth and National Insurance Number to a government department that will carry

out linking your economic data. The organisation that carries out the linkage will not be able to see your ELSA study data alongside your name, address, National Insurance number or any other personal information.

This information will be used for statistics and research purposes only. Only the ELSA Research Team will have access to information that can easily identify you like your name and address. Access to data that does not contain your name and address or other information that can easily identify you by other qualified researchers will need to be approved by the ELSA Research Team.

As we would like to look at long term trends in people's economic circumstances, we have not set a limit on how long we would like to keep your information. ELSA has been running since 2002 and is very valuable for looking at how people's lives change over time.

**Please ask the interviewer about anything that concerns you** or you can call the ELSA team on the freephone number on the leaflet and letter we sent you. **You can cancel this permission** at any time in the future by contacting NatCen.