

P.1355

FAMILY RESOURCES SURVEY

APRIL '94 QUESTIONNAIRE - VERSION 31

**REFERENCE
GUIDE TO PROGRAM CHANGES
between FRS30 (October '93 program)
and FRS31 (April '94 program)**

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NOTE

The aim of this document is to give a largely non-technical description of changes introduced in Version 31 of the FRS questionnaire. In many cases, question text etc. is abbreviated (shown in parentheses) and full routing details omitted. For a comprehensive picture of changes, refer to (i) the routing documentation, and (ii) the question listing, for FRS31.

REVISED DOCUMENTS from APRIL '94

As a result of changes to the questionnaires, the following documents have been revised. Interviewers should receive a copy of each reference document, and 2 sets of showcards. Note that each reference document is a full replacement.

1. REFERENCE DOCUMENTS:

Household Questionnaire Instructions (Blue cover)
Benefit Unit Questionnaire Instructions (Pink cover)

Field Instructions (Green cover)
Admin Block Instructions (Yellow cover)
Glossary (Mauve cover, A5 size)

Laptop Operating Instructions (replace in red folder)

Quick Guides (now in A5 plastic wallets)

2. OTHER DOCUMENTS:

ARF A - (White) - household 1
ARF B - (Blue) - household 1, re-issue

ARF A - (Green) - extra household
ARF B - (Purple) - extra household, re-issue

Showcards

3. NEW DOCUMENTS

- a) Example of Shorthold Tenancy Agreement
- used at the question **Short**, in **e_Renter**. A plastic wallet is supplied, to keep it in. We suggest you keep a copy of the **advance letter** in the wallet, also.
- b) Example of Housing Benefit claim form. For interviewer reference only, to show the items of interest at **HBSmt** (Deductions for Services; Eligible Rent).

GENERAL CHANGES

Admin Block

For the HH and BU questionnaires, Admin is now contained in a 'nonresponse block', a separate module from the main body of the questionnaire. (Up until now, the Admin section has been contained in a block within the (HH and BU) questionnaire. Now, it is no longer within the questionnaire, but has become a quite separate item.)

The Admin block is opened each time on leaving the questionnaire as a condition of leaving.

- If you finish a questionnaire, the final screen tells you to press CTRL + ENTER.
- If you want to leave a questionnaire at any point, press CTRL + ENTER.
- If you want to go straight into the Admin block, press CTRL + ENTER at the very first screen of the questionnaire.

When you press CTRL + ENTER, the following appears:

Stay in q're
Exit via Admin

with the words `Stay in q're' highlighted.

If you press ENTER (Stay in q're) you will be returned to the start of the questionnaire.

To make your way out of the questionnaire, use ↓ to move to 'Exit via Admin' and press ENTER. This will take you into the first part of the Admin section. The initial screens consists of:

HH admin:
AdmNote, Choice

BU admin:
AdmNote (screen 1), **Choice** (screen 2)

At **AdmNote** you can enter a note about the address; this will appear on the opening menu. **Choice** now has only 2 codes (code 3 no longer applies):

- If you select code 5 at **Choice** ('FILL IN THE ADMIN DETAILS'), the remainder of the HH or BU admin questions will appear.
- If you select code 1 at **Choice** ('RETURN TO THE .. MENU'), you can then exit:

Do you wish to leave the ...questionnaire? If Yes, press ENTER (Y/N)

Note: the questions **HStatus**, **AdmNote** and **Choice** are no longer on the route when entering the questionnaire. The question HStatus (Enter current interview status...) is dropped altogether.

- *When in the admin block, if you press CTRL + ENTER you will immediately be returned to the questionnaire. However, there is no need to use this facility, and, as it may occasionally give rise to technical complications, we ask interviewers NOT to do so.*

Outcome codes: for SCPR only, there are 2 new outcome codes at **HOut:**

70 Re-issue, not covered by fieldwork cutoff

71 Address allocated to another interviewer (not re-issue)

Code 70 is for re-issues only, where the fieldwork deadline did not allow time to cover the address. Code 71 is to be used only where, for instance, an assignment has at the last minute been split between two interviewers; or addresses are re-allocated due to illness, etc.

Amounts & Period Codes

It has been decided that, except for Pay details, if the answer at an 'Amount' question is either 0, DK, or Missing, the following 'Period' question will be skipped.

Community Charge (Poll Tax)

All references to this are now removed (except for questions about 'transitional relief'), or replaced by 'Council Tax'.

Consultation of Documents

Questions on receipt of benefits are followed by the question **ConDoc**, asking for the Order Book number to be entered. However, it is increasingly common for benefits to be paid by direct credit to a bank account, in which case an order book is not issued. In FRS31, **ConDoc** is amended so that consultation of other documents to confirm a benefit amount - for instance, a statement from the Benefits Agency, or the respondent's bank statement - can also be entered (code 20):

ConDoc Give details of any document consulted

(Order book instructions as for FRS30)

If some other document consulted, enter 20.

Benefit rates

The questionnaires have been updated with the new weekly rates for State benefits (in force from April 1994). These are used to check respondent's answers. As with FRS30, when an answer triggers a check, two rates are given in the check message: first, the NEW rate, and then in parentheses, the OLD rate (pre-April '94). For the moment, the questionnaire has been programmed to still accept the old rates, which interviewers may encounter from time to time.

Showcards

Due to questionnaire changes, showcard identification letters have also changed. These are listed in Appendix A.

HOUSEHOLD QUESTIONNAIRE

a_HHA

Household Grid - general

A handful of new checks has been added, to deal with relationships among the adults that are unlikely, or impermissible under DSS rules:

- a person can only have ONE partner (R coded 1): hard check
- if R = 'partner' then MS must be 1 (Married SiH) or 3 (Cohab): soft check

Marital Status

At the MS question, Code 2, 'spouse not in household'; the check introduced in the October '93 program - instructing interviewers to code certain types of absent spouses back into the household - has been removed. DSS has decided not to continue with this non-standard definition of the household.

d_ADDINF

Connection to mains water and sewerage

The question **SewSupp** (*Is your accommodation connected to the mains sewerage or mains water supply?*) is moved here from **i_SEWER**, to facilitate routing to questions on water and sewerage charges in **e_RENTER**.

Household Type - Conventional or Shared

The question **HHStat** is moved here from **j_BENGIV**, to facilitate later routing. See explanation at 'Rent' in **e_RENTER**, and at 'Shared Households' in **j_BENGIV**.

e_RENTER**Shorthold Tenancies.**

DSS request.

Aim: to establish the nature of privately rented tenancies.

Set of new questions to private renters, taken from Survey of English Housing. The key information is whether or not it's an Assured Shorthold tenancy (ie. one that started after 1989). New Showcard for 'other' types of tenancy (Card B). Self-contained block of questions; no knock-on effects. The questions are routed from **Landlord**:

LandLord (Who is it rented from?). Amended outcome codes:

FRS30:

6 - Other, furnished

7 - Other, unfurnished

FRS31:

6 - Friend or relative

7 - Other organisation

8 - Other individual

If **LandLord** = 6, 7, or 8

Furnish (Accomm. rented as furnished or unfurnished?)

- If purpose-built flat (**TypeAcc** in **d_ADDINF** = 4):

ResLL (Is the landlord resident in building?)

- If ResLL = Yes:

ResLL2 (Is landlord resident in the flat?)

- If not purpose-built flat OR non-resident landlord:

YStart *In which year did you first become a tenant of this accommodation?*

1: 1988 or earlier

2: 1989 or later

Note: 'You' is identified on screen, as the persons named at **HHolder** (**d_ADDINF**) in whose name the property is rented.

- if 1989 or later:

Ctract (Did you have a written tenancy contract, or not?)

- if written contract:

Short (Is tenancy Assured Shorthold, other Shorthold, not Shorthold?, or Shorthold but DK which type)

- if 1988 or earlier:

FairRent (Was the rent registered as a fair rent, or not?)

- If resident landlord; OR if **Short** = not Shorthold, DK, missing:

OthWay Card B (Is your accommodation let in one of these other ways?)

The example of a SHORTHOLD TENANCY AGREEMENT, as used at **Short**, is provided along with the other new documentation.

Note that these questions will apply to only a very few households on the FRS.

Rent and Housing Benefit in 'Sharing' households

Aim: to ensure that questions about rent and housing benefit clarify who in the household pays/gets the money, in those 'non-conventional' households containing more than one Benefit Unit, where responsibilities are 'shared'. These questions now

explicitly ask about the rent/HB for persons in Benefit Unit 1. Rent and HB for persons in BU 2, 3, etc are covered in later questions (at **j_BENGIV**).

(i) **Rent**. If 2 or more BUs, and household responsibilities are defined as 'shared' (at **HHStat** in **d_ADDINF**), amend wording of **Rent**:

Non-sharing: *How much rent did your household pay last time?*

Sharing: *How much rent did you, that is [PERSON 1 in BU 1] (and [PERSON 2 in BU 1]) pay last time?*

(ii) **HBenefit**. Wording amended as for **Rent**, if household responsibilities shared:

Non-sharing: *...Are you receiving Housing Benefit...?*

Sharing: *...Are you, that is [PERSON 1 in BU 1] (and [PERSON 2 in BU 1]) receiving Housing Benefit...?*

See **j_BENGIV** for questions on rent & HB for persons in second, etc BU.

Housing Benefit & Service Charges

DSS request, amended after discussion.

Aims: to improve upon the information collected on service charges and other charges included in the rent.

To enable DSS to impute, for those not on HB, individual amounts for services in the rent, and from this, their 'eligible rent' for HB. New questions on eligible rent and individual charges are put to those on HB, who should have a statement from their Council detailing them.

(i) Water and sewerage charges (**WaterInc** and **SewerInc**: *Were (water/sewerage) charges included in the rent?*): asked first, before questions on other services. To ensure appropriate routing to these, **SewSupp** (*Is your accommodation connected to the mains sewerage or mains water supply?*) is moved to earlier block, **d_ADDINF**. If they're not connected, these questions are skipped.

(ii) Renters not on HB: amended list of service charges at **SerInc** (*Does the rent include any of these services?*), Card C. The items on the card are services which are discounted when calculating eligible rent.

(iii) Renters on HB: Set of new questions, asking for details of how their HB was calculated by the Council:

HBStmt *For people on Housing Benefit, the Council sends you a statement to show you how the amount of benefit was calculated. Do you have a statement from the Council, about your Housing Benefit?*

HBWater, HBSewer (Water and Sewerage charges deducted?)

(Note: these Qs asked regardless of answer at **SewSupp**; allows for charging errors by Council)

HBServ (Card C) (Any deductions for these services, on the statement?)

HBServAmt (For each service: how much was deducted?)

HBSVOth (Follow-up question: any other deductions for other services?)

HBSOther (What other services?)

HBSOAmt (How much, in total, for other services?)

EligAmt *On the statement, what is the amount shown for ELIGIBLE RENT?*

While based on a close examination of the HB rules and procedures, these questions have not been piloted, and should therefore be seen as experimental. Interviewers are asked to make notes about any problems.

Housing Benefit: wording changes

Renters on HB: adjusted wording on **HBenFuRd** & **HBenDed**, aimed to clarify the issues for respondents:

HBenFuRd:

(Old) Is the benefit based on the full rent, or on a reduced rent determined by the Rent Officer?

(New) *Is the Housing Benefit based on the full rent agreed by you and your landlord, or is it based on a lower, market rent assessed by the Rent Officer?*

EXPLAIN IF NECESSARY: A 'MARKET' RENT IS A REDUCED RENT DETERMINED BY THE COUNCIL'S RENT OFFICER. (IT IS NOT THE SAME AS 'FAIR RENT' OR 'ELIGIBLE RENT')

This question not now asked of Council tenants, to whom the reduction does not apply.

HBenDed:

(Old) Was this deducted from your rent, or did you pay your rent and receive the money back separately?

(New - Council tenants) *Can I just check, was this deducted from your rent, or did you receive the money?*

(New - non-Council tenants) *Can I just check, was this paid direct to your landlord, or did you receive the money?*

Wording variation reflects the ways HB is paid for Council & other tenants.

f_OWNER1**Mortgages**

DSS request.

Aims: to clearly separate different components of a mortgage/loan. That is:

- the original mortgage;
- and any subsequent re-mortgage (the most recent, if more than one);
- and any further advances ('top-ups') to that (re)mortgage.

These components are identified for any mortgage:

- (i) taken out to purchase the property;
- (ii) and/or taken out for any other purpose.

Current mortgage on property:

Lender *Who currently provides the mortgage or loan to buy (your share in) this house/flat?*

BuyYear *In which year did you first take out a mortgage or loan to buy this accommodation?*

PurcAmt *(What was the purchase price?)*

BorrAmt *And what was the amount of the original mortgage or loan?*

EstWorth *(If you sold your house, how much would it fetch?)*

RMort *Sometimes people arrange re-mortgages, by repaying one mortgage and then taking out another one secured on the same accommodation. Can I just check, since living here have you taken out a re-mortgage on THIS house/flat?*

NOTE: if there has been a remortgage, this is the 'mortgage' we are concerned with from now on.

If yes: questions on when; total amount; reasons for remortgage, eg 'To get a better, or fixed, interest rate', etc. (Card C).

RMortYr *(In which year?)*

RMAmt *(Total amount of re-mortgage?)*

RMPur *Card D (Why did you take out re-mortgage?)*

- to get a better, *or fixed*, interest rate
- (essential repairs)
- (improvements or extensions)
- (purchase a major item like a car, boat, etc)
- (in connection with a business)
- (other reason)

Current mortgage/remortgage)

MortType *(Endowment or repayment?)*

TopUp *Since (taking out the original loan/you remortgaged), have you increased the total amount borrowed on the mortgage/loan, by taking out a further advance?*

TopAmt *Thinking of the (first/next) time you did this, how much extra did you borrow?*

TopYr *In what year was that?*

TopPur *Card D (Why did you take out further advance?) - as for RmPur.*

TopMore *Since then, have you taken out any more further advances on this mortgage/loan?*

Subsequent further advances: repeat **TopAmt** to **TopMore**. Max. of 3 times. If more than 3, final **TopMore** asks for details in a note.

MortEnd *In what year is this mortgage due to be paid off?*

MortLeft *(How much is left to pay off?) Check for endowment and pension mortgages: should = **BorrAmt/RMAmt** + any further advances.*

(Then **Discount** to **OutsIncl**, as previously. Note that **OutsPay**, *Who pays towards the mortgage on your behalf?*, is now multi-codeable.)

If currently buying:

OthMort1 *I have already asked you about the loan you have had to purchase this house/flat. Apart from that, do you have any OTHER mortgage or loan secured on this property?*

- if accommodation owned outright:

OthMort2 *May I just check, are you currently using this house/flat as security for a mortgage or loan of any kind?*

If YES at **OthMort1** or **2**, repeat of **Lender** to **OutsIncl** - minor wording & routing variations.

Note: the derived variable created from **OutsAmt** if the DSS pay towards the mortgage (**OutsPay** = 1) now includes both **OutsAmts** - for the current mortgage, and the 'Other' mortgage. (This variable, showing the amount paid by DSS, is carried forward to the BU, and inserted in a check on receipt of Income Support.)

g_INSUR**Council Tax**

DSS request.

Aim: to prevent 'over-claiming' of exemptions and discounts.

CTExReb (asked if Council Tax = 0)

Warning if code 1, reason = 'formal exemption'. Warning explains that exemptions are very rare, and asks interviewer to check.

CT25D50D (asked if Council Tax discount)

Warning if code 2, '50% discount'; similar to above.

i_SEWER**Water and Sewerage Rates**

A consequence of earlier improvements to **e_RENTER**: two new questions, asked of ALL, except (a) those not connected to mains water/sewerage (at **SewSupp**), and (b) renters who said water/sewerage charges were included in their rent; either at **WaterInc**, **SewerInc** or at **HBWater**, **HBSewer**.

WaterPay *Do you pay water rates?*

SewerPay *Do you pay sewerage rates?*

SewSep, *Do you pay separate or combined water and sewerage rates?*, is asked only if **WaterPay** and **SewerPay** both = 'yes'. Code 3 of **SewSep**, 'neither of these', has been removed.

j_BENGIV**~~'Shared' Households: Rent and Housing Benefit~~**

Aim: to clarify and improve 'rent' questions for households with 2 or more BUs, who rent their accommodation.

In the October '93 program, for 'non-sharing', conventional households (as defined at **HHStat**), there were specific questions on the rent paid by Persons 1 and 2 in the second, etc. Benefit Unit (as boarders or lodgers). There were no such rent questions in 'sharing', non-conventional households, although in such households who rent their accommodation, it's likely that persons in BU 2, etc. do pay rent, either directly to the landlord or to BU 1. (Rent data for this group was not explicitly collected, although the questions **Contrib**, **ConPd** and **QConIt** did ask about contributions for 'housing', for all sharers.)

Rent questions are now explicitly asked for BU 2+ in sharing households who rent their accommodation. And for these households, the earlier question **Rent** now names the members of BU 1: 'How much rent did you, *that is [PERSON 1] and [PERSON 2]* pay last time?', replacing FRS30, 'How much rent did your household pay last time?'

FRS30 questions:

- 'Conventional' (HHStat = 1)

ConvBL (Is [PERSON] a boarder or lodger?)

CvPay (How much rent do they pay?)

CvPd (How long does that cover?)

CvHB (is [PERSON] getting any Housing Benefit?)

CHBAmt (How much?)

CHBPd (How long does that cover?)

- or 'Shared' (HHStat = 2), and PERSON is not named at HHolder (d_ADDINF):

CvHB (is [PERSON] getting any Housing Benefit?)

CHBAmt (How much?)

CHBPd (How long does that cover?)

- Then, all shared:

Contrib (How much does [PERSON] pay towards any of these things?)

ConPd (How long does that cover?)

QConIt (Which of these things is it intended to contribute to?)

Housing; Food; Fuel; General contribution

FRS31 questions (changes marked *):

- 'Conventional' (HHStat = 1): as before, ConvBL to CHBPd.

- or 'Shared' (HHStat = 2)

- * - if 'Renting' household (Tenure = 2-5, e_RENTER)
- * **SRentAmt** How much rent does [PERSON in BU2] pay?
- * **SRentPd** How long does that cover?

- then, all 'Shared'

- if 'Renting' household;
- or if 'non-renting' (Tenure = 1) and [PERSON] not named at Hholder (in d_ADDINF)
- CvHB** (is [PERSON] getting any Housing Benefit?)
- CHBAmt** (How much?)
- CHBPd** (How long does that cover?)

- then, all shared:

- SharePay** Card H (Apart from any rent,) how much does [PERSON] pay towards any of the things on this card?
- SharePd** (How long does that cover?)
- QConIt** (Which of these things is it intended to contribute to?)
Housing; Food; Fuel; General contribution

- * The textfill in **SharePay** '(apart from any rent)' appears if **SRentAmt** was asked.

I_POL

Insurance Policies

DSS request.

Aim: to ensure that questions on insurance deal with all insurance policies held.

Initial question on 'total number of insurance policies', **PoiNum**, dropped. Instead, after asking about the coverage of policy 1, a new question **PoiMore** asks if there are any more policies; if so, questions are repeated for policy 2, etc.

FRS30

- Premium** Card G (Any insurance policies covering these things?)
- PoiNum** (How many policies, in total?)
- NumPols** (Which things are covered by 1st policy?)
- Pollns** (Who is covered?)
- PoiPay** (Who pays the premiums?)

FRS31

- Premium** Card G (Any insurance policies covering these things?)
- NumPols** (Which things are covered by 1st policy?)
- Pollns** (Who is covered?)
- PoiPay** (Who pays the premiums?)
- PoiMore** (Any more policies?)

q_CARES

Needing Help and Giving Help

DSS request. Aim: to collect the same level of data for those who are helped by members of the household, and for those HH members who help others.

Background: FRS30 collected information on:

- a) Household members who receive help or looking after, and
- b) Household members who look after someone else (either in or outside the HH)

For a), a new question **Hour** asks how long each helper spends looking after the HH member. Previously asked only of helpers who were also HH members.

For b), questions on the help provided by the household member(s) are now repeated for each person outside the HH who receives help. Previously, a HH member who provided any help to people outside the HH was asked once about that help.

Also, the structure of questions has been streamlined; HH members and the non-HH members who receive help are listed at the same question, **NeedPer**. Subsequent questions apply to anyone receiving help (laid out in table format).

FRS30

NeedHelp (Does anyone in the HH receive help?)

NdPer (Who?)

- for each person in HH receiving help:

FrqHlp1 (How frequently does [PERSON] receive help?)

WhoLook (Who helps [PERSON]?)

NdLong (How long has [PERSON] received help?)

NdTask (What kind of things does [PERSON] receive help with?)

NumHours (How many hours does any HH member named at **WhoLook**) help?

GvHelp (Does anyone help people outside the HH?)

GvPer (Who helps?)

- for each person who helps:

FrqHelp2 (How frequently does [PERSON] give help?)

HrsHelp (How many hours does [PERSON] give help?)

WhoHelp (Who does [PERSON] help?)

Relative; Friend/neighbour; client; other

FRS31

NeedHelp (Does anyone in the HH receive help?)

GiveHelp (Does anyone in the HH help people outside the HH?)

NeedPer (Who: (i) in the HH, receives help? (ii) outside the HH, receives help?)

- for each person receiving help:

Freq (How frequently does [PERSON] receive help?)

WhoLook (Who looks after [PERSON]?)

note: if PERSON = not in HH, answer can only be HH member(s).

....**Long, Needtask** same as **NdLong, NdTask** above.

NumHours (How many hours does each person named at **WhoLook**) help?

Childcare

Amendment to the look of these Qs. Previously answers were entered down a column for each child - each child had a screen of their own.

Now, answers entered across a row for each child (table format) - eg.

Child 1	1	2	2...
Child 2	1	1	2...

so several children fit on one screen. Makes comparison between children much easier.

Registered Childminders

DSS request.

Aim: to find out if childminders, nurseries or playgroups used for childcare are registered or not. Budget-driven; additional Family Credit Allowance now available for those using registered childcarers.

ChLook codes amended:

FRS30

4 Childminder
5 Nursery/creche
6 Other

FRS31

4 Childminder
5 Nursery/playgroup
6 Creche
7 Other

New question if **ChLook** = 4 or 5:

Registrd *Can I check, is the [TEXFILL FROM ChLook] registered, or not?*

BENEFIT UNIT QUESTIONNAIRE**a_CURST****Training**

(i) DSS request for Govt. training & employment programmes at **Train** to match the list used on the LFS.

FRS30

- 1 Training for work
- 2 Youth Training
- 4 Community Industry
- 5 Other government programme

FRS31

- 1 Youth Training (YT)
- 2 Training for Work/Employment Training/Employment Action
- 3 Enterprise Allowance
- 4 Learning for Work/Education Allowance
- 5 Community Action
- 6 Any other training scheme

(ii) Enterprise Allowance added (see below). Change of question wording at **Train** to reflect this:

'...were you on any of the government training *or employment* programmes...?'

(iii) Respondents on Enterprise Allowance should always be coded as working. For them, the text of the question **Working** has been removed, and replaced by a special screen instruction:

**INTERVIEWER: ENTERPRISE ALLOWANCE COUNTS AS 'WORKING'.
PLEASE PRESS 1 AND ENTER TO CONTINUE.**

There is a hard check if the respondent is on Enterprise Allowance but is coded as anything other than working.

(iv) The questions **PrgAny**, **PrgTyp** (Taken part any of these Govt. training or employment programmes in last 12 months?) in **p_BEN** were dropped, as it is no longer necessary to ask about 'in the last 12 months', but only 'currently'. The programmes were: Employment Training; Youth Training; Enterprise Allowance. Current training on ET and YT is already covered at **Train** in **a_CURST**. Enterprise Allowance has now been added to the list at **Train** (code 3).

Working, etc: Reference Period

General amendment to the reference period, to bring FRS more into line with other surveys such as the Labour Force Survey, General Household Survey); at **Train**,

Working, JobAway:

FRS30: 'Last week, that is in the 7 days ending YESTERDAY...'

FRS31: 'Last week, that is in the 7 days ending last SUNDAY...'

at **Look4, LikeWk:**

FRS31: '(Thinking of) ...the 4 weeks ending last SUNDAY...'

and at **Start:**

FRS31: 'in the week ending last SUNDAY...'

EmpStat

If **Train** = Enterprise Allowance and **EmpStat** = employee, a warning check:
'Respondent is on Enterprise Allowance (EA): (& we would expect this to be considered as their 'main job'.)
If so, they should be coded as self-employed.'

'Unemployed Claimants'

DSS request. Aim: to identify anyone of working age who is signed on to claim benefit or NI credits at an Unemployment Benefit Office or Jobcentre. FRS30 identifies the unemployed (ILO definition), and benefit recipients, but not signed-on unemployed claimants. The change helps to bring it in line with the Labour Force Survey and General Household Survey. New question, **Claimant:**

If age 16-59 (F), 16-64 (M):

- If currently in work (**Working** = Yes or **JobAway** = Yes), *special preamble:*

Some people who have jobs are also entitled to claim unemployment benefit or National Insurance credits.

May I just check, were you signed on at an Unemployed Benefit Office of Jobcentre for last week...

READ OUT: CODE FIRST THAT APPLIES

- 1 ...to claim unemployment benefit;
- 2 ...to claim income support as an unemployed person;
- 3 ...or in order to get credits for National Insurance contributions?
- 4 NO, NOT SIGNED ON at unemployment benefit office or jobcentre

Instruction: ONLY INCLUDE IF RESPONDENT IS 'SIGNED ON' (EITHER SIGNS ON, OR HAS A CLAIM REGISTERED) WITH UB OFFICE OR JOBCENTRE.

Follow-up warning checks

In benefit section **p_BEN** at **Ben3Q**

(a) If Claimant = 1 and **Ben3Q** is not code 1 (Unemployment Benefit);

(b) If Claimant = 2 and **Ben3Q** is not code 2 (Income Support):

'Respondent said earlier they were claiming [BENEFIT]. If so, they must be coded here also...'

Absent from Work

Extra code at **AbsWhy** (reason for absence from work): 'Compassionate leave'.

b_HEALTH

RstRct

DSS request.

Amended wording to clarify that the restriction on ability to work is caused by the responent's injury, illness, or disability, and not the fact that they have to care for someone else in that position.

FRS30: (Some people are restricted... because of an injury, illness...)

FRS31: (Some people are restricted... because they have an injury, illness...)

Showcard (L) re-arranged.

InjLong

DSS request. 28 weeks, rather than 6 months, is the standard period for which a benefit claim is valid. Amended codes:

FRS30: 1 Six months or less 2 More than 6 months

FRS31: 1 28 weeks or less 2 More than 28 weeks

IF IN DOUBT, CONSULT CALENDAR

c_JOBDES

Job Title & Qualifications

The question **Respdo** (*What do you mainly do in your job?*) had an instruction to the interviewer to also enter details of any required qualification. This has been split out as a separate question:

Qualif *And what training or qualifications are needed for that job?*

e/h_MAIN**National Insurance**

Budget change. Check on amount of National Insurance triggered if sum exceeds £38.74 a week (previously £33.88).

Sick Pay

DSS request. The question

MadEmp When you were getting Statutory Sick Pay, were you also getting 'made up pay' from your employer?

is added, if respondent is receiving SSP. This question is also found in the Benefits section (**p_BEN1**). If SSP is coded in the Pay section, the SSP follow-up questions yyin the Benefits section will not be asked.

Maternity Pay

DSS request. The questions

MatEmp When you were getting Statutory Maternity Pay, were you also getting 'made up pay' from your employer?

MatStp How many weeks before your baby was expected did you stop work?

are added, if respondent is receiving SMP. As with SSP, these questions are also found in the Benefits section, and if SMP is coded in the Pay section, the follow-up questions in the Benefits section will not be asked.

k_MAINSF**Money drawn from business**

DSS request.

The question **OwnSum** (Did you draw money from the business for your own use?) and the follow-up **OwnAmt**, **OwnPd** were previously asked only if the business was making a loss (at **Profit2**). Now asked if in profit or loss.

Profit/loss reference period

If the start date (**Se1**) or the end date (**Se2**) are DK or missing, then **SeWks** (How many weeks of business does that cover?) is not asked.

n_TRAVEL**Dates for Season ticket, bus pass, travelcard**

DSS request.

New questions on start and end dates for these types of ticket:

FRS30:

PssWk What period does it cover?

PssDay ENTER ADDITIONAL DAYS HERE, IF ANY

FRS31:

PssDate1 On what date did it start? CONSULT TICKET IF POSSIBLE

PssDate2 And when is it valid till?

Car users' travel costs

The FRS 30 question, to car/van users who pay 'some' of the costs of taking the car/van to work (**TtwPay** = 2):

TtwCode 1 Respondent is passenger and contributes money to others

2 Respondent is driver and receives money from others

is now multi-codeable, to allow for both situations. The FRS30 follow-up:

TtwCost How much do you (pay/receive) per week?

is now 2 questions with wording variations, depending on response to **TtwCode**:

If **TtwCode** = 1: **TtwCost** How much do you pay per week? (as for FRS30)

If **TtwCode** = 2: **TtwRec** How much do you receive per week? (as for FRS30)

If **TtwCode** = 1 & 2: **TtwCost** *When you are a passenger, how much...?*

TtwRec *When you are a driver, how much...?*

o_PENS**Pensions - Transfer of Rights**

DSS request.

(i) New question for anyone who has belonged to an employer's pensions scheme (**EpPrev** = Yes) but is either (a) not currently in work, or (b) is working but does not belong to their employer's pension scheme. The question (**EpTran2**) asks if they have transferred any pension rights from the previous scheme into a personal pension fund. (In FRS30, was asked only of those currently employed and belonging to their employer's scheme.)

(ii) The question to employees who currently belong to their employer's scheme and have belonged to a previous scheme:

EpTran Did you transfer any pension rights from your previous employer's scheme...

- 1 ...into your present employer's scheme
- 2 ...or into some other, independent pension?
- 3 Neither of these.

is now multi-codeable (in FRS30, single-answer only) - with several previous schemes, more than one answer, or all 3, may apply.

p_BEN1**State Benefits**

This section thoroughly revised. Two major changes: (i) Reference period for receipt of benefits is in most cases now 'currently' rather than 'in the last 12 months'; and (ii) the section has been streamlined, with many previously separate questions on benefits (eg. Family Credit, Income Support) now combined into multi-codeable 'Showcard' questions. The 7 major questions on State benefits, **Ben1Q** to **Ben5Q** are described below. Questions are asked of ALL unless otherwise stated.

All of **Ben1Q** to **Ben5Q** (which identify basic receipt of the Benefits) are asked of both respondents before any follow-ups are asked. Previously, the follow-up questions were interspersed among the questions identifying receipt.

Ben1Q Are you at present getting any of these state benefits in your own right: that is, where you are the named recipient?" CARD Q

- 1 Child Benefit
- 2 One Parent Benefit
- 3 Guardian's Allowance
- 4 Invalid Care Allowance
- 5 Retirement Pension (National Insurance), or Old Person's Pension
- 6 Widow's Benefits (National Insurance)
- 7 War disablement pension (and any related allowances)
- 8 Severe disability allowance
- 9 Disability Working Allowance

CHANGES: Almost identical to the first Q in FRS30 (Ben2Q), which had always been an "At present..." question.

- Invalid Care Allowance moved here from FRS30 Ben3Q.

- Old person's pension (FRS30, code 5 in Ben2Q) joined with Retirement Pension.

*- Attendance Allowance moved to **Ben2Q & Ben2QFut**.*

Ben2Q Are you at present getting any of the state benefits shown on this card - either in your own name, or on behalf of someone else in your household? CARD R

- 1 Disability living allowance (SELF-CARE component)
- 2 Disability living allowance (MOBILITY component)
- 3 Attendance Allowance

CHANGES: Very similar to 2nd Q in FRS30 (Ben1Q), which had always asked about current receipt of benefit.

- Attendance Allowance added (moved from FRS30 Ben2Q).

B2QFut Can I just check, have you been awarded any of these allowances to start at some future date, either for yourself or for some other household member? CARD R

List of benefits as for **Ben2Q**

CHANGES: A combination of three separate questions in FRS30: AttFut (DLA), AttMob (Mobility), and AttFut (Attendance Allowance). AttFut was filtered on age.

*- Check triggered if any code is 'Yes' at **Ben2QFut** and at **Ben2Q**.*

Ben3Q Are you at present getting any of these benefits in your own right: that is, where you are the named recipient? CARD S

- 1 Unemployment Benefit
- 2 Income Support
- 3 Family Credit
- 4 Invalidity Benefit
- 5 Statutory Sick Pay
- 6 NI Sickness Benefit
- 7 Industrial Injury Disablement Benefit

CHANGES: New question. A mixture of benefits drawn from (FRS30): Ben3Q, Unemployment Benefit, Industrial Injury D.B; Ben4Q, Statutory Sick Pay, NI Sickness Benefit, Invalidity Benefit; ISAny, Income Support; FCAny; Family Credit.

- Statutory Sick Pay; receipt likely to be known, from existing question in pay section (e/h_main). But someone getting SSP may say they are 'not at work' and so skip the pay section; hence the need to ask about SSP here. The follow-up questions about SSP are asked only if SSP not coded at the pay section.

*- For those who sign on for UB or IS, as entered at **Claimant** in a **CURST**, a hard check at **Ben3Q** if UB or IS is 'Yes' at **Claimant** but 'No' at **Ben3Q**.*

- If coded 1 (UB) and current/most recent job = self-employed: amended check: "Respondent is coded as being self-employed (now, or in previous job..."

- If SSP coded, triggers check (similar to one in Pay section): "Please check that resp. was continuously off sick from work for at least four (consecutive) days...", UNLESS resp. said earlier, in Pay section, that they received SSP.

B3QFut And may I just check, are you awaiting the outcome of a claim for any of (these/the others)? CARD S

List of benefits as for **Ben3Q**.

CHANGES: A subsidiary question that was previously asked only of Income Support and Family Credit.

*- the FRS30 follow-up **RefFC** (In the last 12 months have you been refused a claim for Family Credit?) has been dropped.*

*- Check triggered if any code is 'Yes' at **Ben3QFut** and at **Ben3Q**.*

- Unlikely to be a relevant question for SSP; not important, however, as there are no follow-ups.

Ben4Q Are you currently getting either of the things on this card, in your own right? CARD T

FILTER CONDITION: women only

- 1 Maternity Allowance
- 2 Statutory Maternity Pay from your employer or former employer

CHANGES: Based on FRS30 Ben5Q, but 'last 12 months' dropped.

- Statutory Maternity Pay; receipt likely to be known, from existing question in pay section (e/h_main). But someone getting SMP may say they are 'not at work' and so skip the pay section; hence the need to ask here. The follow-up questions about SMP are asked only if SMP not coded at the pay section.

- Social fund grant for maternity allowance: moved to next question, because the above asks about 'currently getting', an inappropriate phrase for a (lump sum) grant.

Ben5Q In the last 6 months, have you received any of the things shown on this card, in your own right?

CARD U

- 1 Family Credit - paid in a lump sum
- 2 A grant from the Social Fund for Funeral Expenses
- 3 A grant from the Social Fund for Maternity expenses
- 4 A Community Care grant from the Social Fund
- 5 Any National Insurance or State benefit not mentioned earlier

Instruction: 'FAMILY CREDIT LUMP SUM' IS ONE PAYMENT COVERING 28 WEEKS

CHANGES: Comparable to FRS30 Ben6Q.

- 'Last 12 months' is reduced to 'last 6' (reference period not 'currently' because the benefits are paid as a lump-sum).

- Family Credit (FC) lump sum added: to distinguish from current receipt of FC, which is covered earlier (**Ben3Q**).

- FC: hard check if FC is coded at the earlier **Ben3Q**: "FC (Family Credit) now entered TWICE - here, and at **Ben3Q**. If the FC is a LUMP SUM payment (paid in advance, covers 28 weeks), change answer at Ben3Q. If NOT a lump sum, change current answer."

- 'Social fund maternity grant' added. Hard check if male respondent coded as in receipt.

RELEVANT FOLLOW-UP QUESTIONS

GENERAL:

Where the question now asks about CURRENT receipt of benefit, the FRS30 follow-up questions: "Are you receiving this benefit at present?" (Pres), and "For how many weeks in the last 12 months have you received this benefit" (NumWeeks), are dropped.

FAMILY CREDIT:

- If FC at **Ben3Q** = Yes and **BenPd** = code 6 ('6 months') or code 12 ('one off/lump sum/none of the above'), triggers check: "Please check: is Family Credit a LUMP SUM payment (ie. covering 28 weeks)? If so, return to **Ben3Q** and remove code 3. Then go to **Ben5Q** and enter code 1."

- If FC = Yes at **Ben5Q** (lump sum), a single follow-up question, **FCLump**: "How much was the lump sum for Family Credit?" Incorporate soft check if **FCLump** > £120: "Are you sure? A lump sum is usually paid if benefit is less than £4 per week; 28 weeks = maximum £112. Please ask respondent to check amount. If necessary, explain in a note"

INCOME SUPPORT

- At **DssPay**, CARD V, (Does the DSS pay for any of these things?), 'Community Charge arrears' replaced by 'Council Tax arrears'.

ONE PARENT BENEFIT

- Possibility of the respondent confusing this with Lone Parent Premium, a £5.10 (£4.90) amount paid as part of Income Support. If Amt in the range £4.70-5.30, triggers check: "Are you sure? This comes to (£) per week. Rate is usually £6.15 (£6.05). CHECK with respondent: is this their LONE PARENT PREMIUM? If so, amend answer at Ben1Q and include with Income Support."

Note: this is in addition to the normal range check.

SICK PAY:

- No follow-up questions if SSP already entered at the Pay Section (**e/h_MAIN**)

- Extra questions **BenAmt**, **BenPd** (How much last time? How long did that cover?)

- If BenAmt = DK, missing, extra question:

SSPRat (Is SSP being paid at the higher rate, or the lower rate?)

- Re-wording to clarify questions on made-up pay. The phrase 'made up pay' is inserted into

MduPwk and MduPNo

MATERNITY PAY:

- no follow-up questions if SMP already entered at the Pay Section (**e/h_MAIN**)
- Extra questions **BenAmt, BenPd** (How much last time? How long did that cover?)

DLA (Self-care, Mobility); Attendance Allowance

- Extra question if any **Ben3Q** = 'Yes' - **WhoRec** 'Whom will you receive it for?'
- Mobility Allowance - check on amount: addition of "Include any money paid to Motability", the organisation which makes personal transport available to disabled people. If some (or all) of the mobility benefit is paid to Motability, it should nevertheless be entered here.

p_BEN2

Training Allowances

As noted under **a_CURST**, the questions **PrgAny**, **PrgTyp** have been dropped. Those currently on Govt. training or employment programmes are already identified at **Train** (including Enterprise Allowance). If respondent is on a training programme (**Train** = code 1-6) they are asked an (amended) **PrgAmt**:

PrgAmt You said earlier that you are currently on a government training programme [name of programme, from **Train**]. What is the amount of allowance you receive, on this scheme?

The [textfill] will be carried forward only if **Train** = code 1-5 (code 6 = 'Any other programme').

If **PrgAmt** is greater than 0, AND in the Pay section an amount of pay is entered at **PayAmt**, OR in the self-employment section (**k_MAINSF**) there is an amount for profit or loss, a check is triggered, asking if the Allowance is in addition to the amount mentioned earlier. If it was included in the earlier amount, the instruction is to enter '0' at **PrgAmt**.

q_OTHIN1

Community Charge (Poll Tax)

All questions have been dropped.

Income from Pensions & Annuity

DSS request.

Aim: to distinguish at a greater level of detail the source of pension or annuity income.

Answer codes at **AnyPen** amended:

FRS30

- 1 Employee pension from previous employer (including pension from previous employer of deceased spouse or relative)
- 2 Pension as member of trade union or Friendly society
- 3 Annuity or personal pension
- 4 Trust or covenant

FRS31

- 1 Employee pension from your previous employer
- 2 Widow's employee pension
- 3 Personal pension
- 4 Pension as member of trade union or Friendly society
- 5 An annuity
- 6 Trust or covenant

- Screen instruction notes that code 2, Widow's employee pension, is any pension from the previous employer of a deceased spouse or relative.

- Follow-up questions expanded accordingly.

New question if code 5, Annuity:

PenLump Can I just check, was that annuity bought with...

- 1 a lump sum from an employee pension scheme,
- 2 or a lump sum from a personal pension scheme?
- 3 (Neither of these)

r_OTHIN2**Other Allowances (Allow)**

Reference period is now 'currently' rather than 'last 12 months'. **AIINow** (Are you receiving this allowance at present?) is dropped.

Maintenance

Reference period is now 'currently'. A number of minor wording changes to the maintenance questions, to place them in the present tense. Also:

- **MntNow, MrNow** (Are you receiving/making payments at present?) are dropped. -
- MntTotal** (Over the last 12 months would you say the amount received been more or less than the court order?) is changed to "In general, would you say..."
- **ChangeUs** (Did the amount you pay vary much in the last 12 months?) changed to "Since you first started making these payments, has the amount varied much...?"

MrChWhy (Why has the amount varied?), FRS30 code 1, Order from court/CSA split into 2 separate codes:

- 1 Order from court - amount of order changed
- 2 Child Support Agency - amount changed

National Insurance

On-screen instruction added to **NiReg** (Do you pay regular NI contributions?), which is currently asked if respondent is not an employee. The aim is to prevent the registered unemployed saying 'yes' if their NI contributions are in fact 'Credits':

ONLY INCLUDE IF ACTUALLY PAID BY RESPONDENT. DO NOT INCLUDE, EG. PAYMENTS MADE BY DSS ('CREDITS').

Odd Jobs

Reference period changed from 'In the last 12 months...' to 'In the last four weeks'.

w_ASSETS**Accounts & investments**

Change to the way details of accounts appear on screen. Each type of account/equity takes 1 screen; if more than one of each type, an extra row appears, to cater for each extra account/equity. For the accounts, The name of the account is displayed on each row.

Unit Trusts, Shares, etc

In the question **NameOf**, the word 'security' is replaced by 'investment'.

Pensioner's Guaranteed Income Bond

A new National Savings Bond, introduced in January 1994. It offers a fixed rate of interest over 5 years, with income paid monthly, gross of tax. There is a minimum investment of £500. The Bond is available only to persons aged 65 years and over. It may be held jointly.

New code at **Otinva** (code 4); new follow-up question **PGIBVal**. With instructions on joint holdings.

APPENDIX - SHOWCARDS

P1355

CARD A

1. White
2. Black - Caribbean
3. Black - African
4. Black - Other
5. Indian
6. Pakistani
7. Bangladeshi
8. Chinese
9. Other

P1355

CARD B

Company licence - some organisations or employers let out accommodation allowing people to live there for a specified period

College licence - some college let out accommodation allowing students or staff to live there for a specified period

Non-exclusive occupancy agreement or licence - the tenant agrees to share the accommodation with any person the landlord may name

Holiday let - the accommodation is let for holiday purposes only

Low season let - the tenants agree to leave when the accommodation is needed for holiday purposes

P1355

CARD C

Heating
Lighting
Hot Water
Fuel for Cooking
Food, including prepared meals
TV/Video Rental
TV Licence Fees
Personal Laundry
Medical Expenses
Nursing and Personal Care
Transport

P1355

CARD D

To get a better, or fixed, interest rate

To make essential repairs to this property
To make improvements or extensions to
this property

To help purchase a major item like a car,
boat, caravan, or second home

In connection with a business

Some other purpose

P1355

CARD E

COUNCIL TAX BANDS

1. Band A
2. Band B
3. Band C
4. Band D
5. Band E
6. Band F
7. Band G
8. Band H

P1355

CARD F

25% OR 50% STATUS DISCOUNT BECAUSE
THIS HOUSEHOLD INCLUDES:

Only one adult
a severely mentally impaired person
a person aged 18 or over who is still at school
a student
student nurses
apprentices
YT trainees
care workers

P1355

CARD G

Ground rent
Feu duties (applies in Scotland)
Chief rent
Service charge
Compulsory or regular maintenance charges
Site rent (applies to caravans only)
Any other regular payments

P1355

CARD H

Housing/rent/mortgage
Food
Fuel

P1355

CARD I

Personal accident
Private medical treatment
To pay out money when you go into hospital
Redundancy
Loss of salary or earnings, because of ill-health

P1355

CARD J

Help with personal care

(e.g. dressing, bathing, washing, shaving, cutting nails, feeding, using the toilet)

Physical help

(e.g. with walking, getting up and down stairs, getting into and out of bed)

Other sorts of personal help

(e.g. preparing meals, giving medicines, changing dressings)

Help with paperwork or financial matters

(e.g. writing letters, dealing with bills, handling money, banking, filling in forms)

Other practical help

(e.g. shopping, laundry, housework, gardening, doing odd-jobs around the home, taking out for a walk or drive, taking to see friends or relatives, visiting, talking to, playing cards or games, keeping an eye on him/her to see he/she is all right)

P1355

CARD K

Youth Training (YT)

Training for Work/Employment Training/
Employment Action

Enterprise Allowance

Learning for Work/Education Allowance

Community Action

Any other training scheme

P1355

CARD L

- I am unable to work
at the moment

BECAUSE OF ILLNESS,
INJURY OR DISABILITY

- I am restricted in the amount
or type of work I can (or could)
do

- I am not restricted in the
amount or type of work
I can (or could) do

P1355

CARD M

Blind
Partially sighted
Deaf

P1355

CARD N

Vehicle expenses

Items relating to this accommodation only:

- Rent
- Mortgage payments
- Council Tax
- Water/sewerage rates
- Insurance on structure
- Gas
- Electricity
- Telephone
- Any other business expenses relating to this accommodation (please specify)

P1355

CARD O

Free or subsidised CANTEEN

Free or subsidised GOODS

Free or subsidised MEDICAL INSURANCE

(for yourself or your family)

SHARES or SHARE OPTIONS

PAYMENT OF SCHOOL FEES for family members

P1355

CARD P

A pension that does not increase after retirement

A pension that may increase after retirement, but not necessarily every year

A pension that increases every year, but not necessarily in line with price increases

A pension that will increase in line with price increases, that is, an 'inflation-proof' pension

P1355

CARD Q

Child Benefit
One Parent Benefit
Guardian's Allowance
Invalid Care Allowance
Retirement pension (National Insurance), or
Old person's pension
Widow's pension (National Insurance)
War disablement pension
Severe disablement allowance
Disability Working Allowance

P1355

CARD R

Disability Living Allowance (Care
Component)
Disability Living Allowance (Mobility
Component)
Attendance Allowance

P1355

CARD S

Unemployment Benefit
Income Support
Family Credit
Invalidity Benefit
Statutory Sick Pay (from employer)
Sickness Benefit (National Insurance)
Industrial injury disablement benefit

P1355

CARD T

Maternity Allowance
Statutory maternity pay (from employer
or former employer)

P1355

CARD U

Family Credit - paid in a lump sum
A grant from the Social Fund for funeral expenses
A grant from the Social Fund for maternity expenses
A Community Care grant from the Social Fund
Any National Insurance or State benefit not mentioned earlier

P1355

CARD V

Mortgage interest
Rent arrears
Fees for nursing home or
residential care
Gas or electricity bills
Service charges for heating or fuel
Water charges

P1355

CARD W

Trade Union sick pay or strike pay
Friendly Society benefits

Benefits under:

- private sickness scheme
- accident insurance
- hospital savings scheme

P1355

CARD X

Employee pension from your previous employer
Widow's Employee pension
Personal pension
Pension as a member of a Trade Union
or Friendly Society
Annuity
Payment from trust or covenant

P1355

CARD Y

Royalties, for example from land, books
or performances
Income as a sleeping partner in a business
Occupational pension from an overseas government
or company, paid in foreign currency

P1355

CARD Z

A regular allowance from a member of your household
who is temporarily absent
A regular allowance from a friend or relative outside
the household
A regular allowance from an organisation
Allowance from a Local Authority for a foster child
Allowance from a Local Authority for an adopted child

P1355

CARD AA

1. **Current account** with a bank or building society
National Savings Bank (Post Office):
 2. - **Ordinary account**
 3. - **Investment account**
4. **Tax Exempt Special Savings Account (TESSA)**
Building Society Savings Account:
 5. - yielding interest **AFTER** tax
 6. - yielding interest **BEFORE** tax
- High Street Bank **Savings & investments Account:**
 7. - yielding interest **AFTER** tax
 8. - yielding interest **BEFORE** tax
- Accounts with any **other banks** or **societies:**
 9. - yielding interest **AFTER** tax
 10. - yielding interest **BEFORE** tax

P1355

CARD BB

Government gilt-edged stock (inc. War Loan):

1. - yielding interest/dividend **AFTER** tax
2. - yielding interest/dividend **BEFORE** tax

3. **Unit Trusts** or **Investment Trusts**

Stocks, shares, bonds, debentures or
any **other securities**:

4. - yielding interest/dividend **AFTER** tax
5. - yielding interest/dividend **BEFORE** tax

P1355

CARD CC

National Savings Capital Bonds
Index-linked National Savings Certificates
Fixed interest National Savings Certificates
Pensioner's Guaranteed Income Bonds
Save-As-You-Earn (National Savings/Bank/Building
Society)
Premium Bonds
National Savings Income Bonds
National Savings Deposit Bonds

P1355

CARD DD

National Savings Bank (Post Office)
- Ordinary Account
- Investment Account
Building Society savings account
Bank savings account
Government gilt-edged stock
Unit trusts
Stocks, shares or other securities

P1355

CARD EE

National Savings Capital Bonds
Index-linked National Savings Certificates
Fixed interest National Savings Certificates
Children's Bonus Bonds
Premium Bonds
National Savings Income Bonds
National Savings Deposit Bonds

P1355

CARD FF

1. Less than £1,500
2. At least £1,500 up to £20,000
3. Over £20,000