
FAMILY

RESOURCES

SURVEY

HOUSEHOLD SCHEDULE

QUESTION INSTRUCTIONS

April 1996 version

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JUMP QUESTIONS IN THE HOUSEHOLD QUESTIONNAIRE

In a computer assisted interview there are no question numbers as such. Instead the questionnaire is divided into **blocks** of questions on different subjects and each question is given a name. In these instructions the question, as it will appear on the screen, is given above the relevant instructions and the name of the question is underlined at the top of the text. When you work through the questionnaire on the laptop the name of the question will appear in the lower half of the screen against the space where you will enter the answers.

In order to move around the questionnaire quickly it is possible to **jump** to the beginning of each block in the questionnaire using a special jump function. It is only possible to jump to a part of the questionnaire that has been answered. If you try to jump further than you have answered in the questionnaire then the machine will simply take you to the last question for which you have entered an answer. Or if you try to jump to a block that was not on the route for your informant (eg the renter block when the house is owned) then the machine will simply beep once and you will stay at the same point from which you were trying to jump.

To access the jump function hold down the Control (CTRL) Key and tap the F1 key. The "Question Number" will appear at the bottom of the screen on the left hand side and the cursor square will flash. These Question Numbers actually refer to particular jump question numbers that have been put at the beginning of each block.

You will then need to enter the number that corresponds to the jump to which you wish to go.

<u>Jump Number</u>	<u>Start of Block</u>	<u>Next Question</u>
1	c_HHC (Children)	NumChil
2	d_AddInf	HHolder
3	e_Renter	Landlord
4	e_Renter	HBenefit
5	f_Owner	IntroM
6	g_Insur	CTIntro
7	h_Owner2	Charge
8	k_Prop	OthProRt
9	l_Pol	Premium
10	n_Vint	AnyVeh
11	o_Welf	NHS
12	p_Educ	Grant
13	q_cares	NeedHelp

CHECKS AND WARNINGS IN THE FRS

In the FRS questionnaire there are certain checks programmed that look for unlikely or inconsistent answers, as well as the usual limits to the ranges given for numerical responses.

Hard Checks

Some checks are hard checks - at these checks the computer will stop the questionnaire, inform you of the problem and require an answer to be changed in order to proceed. They are normally for situations that are logically impossible such as a person stating early in the questionnaire that they are self-employed and later that they are an employee. You can spot a hard check by looking at the bottom highlighted bar on the screen:

ERROR	↑/↓: Select Question ENTER: Change Answer
--------------	---

The check will also display the question or questions that have contributed to the triggering of that check. To return to the question that you wish to correct you can now use the arrow keys, if necessary, to take the highlight bar down to the question that you wish to change and then press <ENTER> to return directly to that question.

Soft Checks

Other checks are called Soft Checks - these occur when unusual but possible answers are entered. Here a warning screen querying the situation appears. You can spot a soft check by the extra option in the bottom highlighted bar which allows you to suppress the warning.

WARNING	↑/↓: Select Question ENTER: Change Answer SHIFT+F3 Suppress Warning
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It may be necessary to probe with the respondent and then either change the answer or, if they confirm that the original answer was correct, you will need to suppress the warning. To do this hold down the Shift key and tap F3. Then confirm that you wish to suppress the warning by entering 'y' for yes.

After suppressing the warning it is important to make a note using Ctrl+ F4 to explain to coders and editors the reasons that you suppressed this check.

There are a large number of checks throughout the FRS. Information about the more complex checks is given below the question throughout these instructions.

STANDARD PERIOD CODES

Rather than repeat the list of period codes at every period question in the instructions, they are shown below. Period code questions end in '...Pd', eg RentPd, BenPd.

- 1: One week
- 2: Two weeks
- 3: Three weeks
- 4: Four weeks
- 5: Calendar month
- 7: Two calendar months
- 8: Eight times a year
- 9: Nine times a year
- 10: Ten times a year
- 13: Three months/13 weeks
- 26: Six months/26 weeks
- 52: One Year/12 months/52 weeks
- 90: Less than one week
- 95: One off/lump sum
- 97: None of these (EXPLAIN IN A NOTE <Ctrl+F4>)

Period code 97 - none of the above

You **must** open a note to explain the circumstances when using code 97. The office editors need as much information as possible in order to be able to recode it to one of the other codes.

There are two key period questions where a check will appear if code 97 is used. These are:

- PayPd** - referring to last take home pay
- MntPd** - referring to receipt of maintenance

Set One - Starting the Questionnaire

When you open a questionnaire the first thing you do is enter the interview date.

IntDat

INTERVIEWER: ENTER THE DATE ON WHICH THE INTERVIEW WAS STARTED

The laptop will accept a number of ways of entering the date but the format that is commonly used on the FRS is with a space between day, month, and year, ie 19 4 96. It is important that the correct date is entered at this point as it will be used for calculating the reference period for retrospective questions throughout the interview. It is possible to change an incorrect date entered but may cause problems at retrospective questions if this is done after **ShowBen** has been reached.

InSTime

Interview Start Time

This is entered automatically by the laptop.

Block a_HHA - Household Composition

Adult

First of all I need to know some details about all members of your household. (By household, I mean people who use the same living room, or share at least one meal a day)

Firstly, how many people AGED 16 OR MORE are there living in this household?

The computer uses the Household Grid information to allocate all household members to their appropriate Benefit Unit and the corresponding Benefit Unit questionnaire.

Hard Check

Removing People From The Questionnaire

Because of this forward allocation of Benefit Unit questionnaires it is not possible to change some Grid questions once a certain point has been reached. You are free to change answers in the Household Grid BEFORE you reach the question ShowBen which displays the Benefit Units in that household.

If at a later stage in the questionnaire you discover that a person is not technically a member of the household it is not possible to simply delete them. If you try to reduce the number at **Adult** you will get messages such as:

YOU HAVE ACCIDENTALLY REDUCED THE NUMBER OF ADULTS IN THE HOUSEHOLD. PLEASE REINSTATE THE ORIGINAL NUMBER OF [X]

If you do need to reduce the number of adults or children in the household go back to the question 'Name' and type ten Xs (XXXXXXXXXX) across the name of the person you wish to remove. The program will then cease to ask any further questions for that person. Any answers that you have already entered for that person will not be removed at this stage.

Adding People To The Questionnaire

If you later discover that you wish to ADD a person to the Household Grid return to this question (Adult) and increase the number of adults in the household. The program is able to add information to the calculation of Benefit Units. You will then need to answer the additional questions for that person and possibly open a Benefit Unit questionnaire if necessary.

Name **Please tell me the first name of adult number [n].**

This question where we ask for names is simply to make it easier to keep track of who you are talking about as specific questions arise later in the interview. If respondents prefer not to give their names, you may enter something like Mr, Mrs, HoH, Son, etc. (Note that, after editing, the names are wiped off.) Do make sure that each person's allocated name is unique to avoid confusion, eg if there are two sons who do not wish to give their names, call them 'Elder son' and 'Young son'. The names will be used to address questions to particular household members, mainly in the Benefit Unit questionnaire.

The first adult to be entered (**Ad1**) must be the head of household/ householder.

Hard Check Once you have moved beyond the **ShowBen** question that displays the Benefit Units you will not be able to change the name for that person:
You have changed the name of an adult in the household. Please reinstate the original name of [name].

When you are entering the household grid information be sure that you are happy with the information before you move on in the questionnaire.

Sex **INTERVIEWER: CODE [name]'s SEX. (enter code)**

Age **What was [name]'s age last birthday?**

It is important at this question to get at least an estimate of the informant's age. There will be differences in the routing depending on whether the informant is above or below retirement age.

R[x] **ASK OR CODE RELATIONSHIP TO [name] (enter code)**

1: Spouse	10: Parent-in-law
2: Cohabitee	11: Brother/ sister (inc adopted)
3: Son/ daughter (inc adopted) (/ legal dependent)	12: Step-brother/sister
4: Step-son/ daughter	13: Foster brother/sister
5: Foster child	14: Brother/ sister-in-law
6: Son-in-law/daughter-in-law	15: Grand-child
7: Parent	16: Grand-parent
8: Step parent	17: Other relative
9: Foster parent	18: Other non-relative

You may want to introduce this section. A possible introduction is: "There are a lot of changes taking place in the make-up of households/families and this section is to help find out what these changes are. I'd like you to tell me

the relationship of each member of the household to every other member.”

The section must be asked for all households consisting of more than one person. Please ask in every case. You should not make assumptions about any relationship. The primary purpose is to give the computer enough information to work out who belongs together in Benefit Units, so it is extremely important to enter the right code each time.

The Blaise program works out the ordering of the questions for you. It works down the grid, asking about the relationship of each person in the household to every other household member. It asks about the relationship of person 02 to person 01, person 03 to person 01 and person 02, person 04 to person 01, person 02 and person 03 and so on until you have completed the grid for the entire household.

‘Cohabitee’ includes persons who describe themselves as common-law wife/husband, fiancée, partner, girlfriend, boyfriend etc. It is important to check whether a live-in girlfriend/boyfriend has an address of their own: it will help to probe to see if they satisfy the six month rule. Do not include same-sex couples.

Record the relationship according to the codes on the screen. Treat relatives of cohabiting members of the household as though the cohabiting couple were married, unless the couple are a same sex couple. That is the mother of a partner is coded as mother-in-law. Same-sex partners should be coded as non-relatives.

For same sex ‘cohabiting’ couples the mother of a partner should be coded as ‘no relation’. Other relatives include cousins, nieces, nephews, aunts and uncles.

You should probe on this question, but be sensitive. It may be that someone described as a ‘son’ or ‘brother’ earlier is actually a stepson or half-brother. Where possible, we want to know the true relationship. If you have doubts about any relationship, use the notepad facility to record as much information as possible to allow changes to coding later if appropriate.

MS

Is [name]... READ OUT...

CODE FIRST TO APPLY...

- 1: ... single, that is never married,
- 2: ... married and living with husband/wife,
- 3: ... married and separated from husband/wife,
- 4: ... divorced,
- 5: ... or widowed?

You may code marital status without asking if it has been given spontaneously in answer to previous questions. This question records the

legal rather than the *de facto* marital status (and thus excludes 'cohabiting', which can however be recorded at the relationships between household members question). The current situation takes precedent ie a person who has been divorced/widowed but has remarried should be coded as married.

Code 2 (Married and living with husband/wife) applies where both husband and wife are members of the household even if one is absent at the time of the interview. See household definition in your interviewer's handbook.

It also applies to any married person whose spouse is not a member of the household because he or she does not meet the residence criteria. In other words, 'living with' should be interpreted as meaning 'not separated/estranged from'. If no-one in the household is coded as the respondent's spouse, a check question (**SpOut**) will follow at the end of the household composition questions at which you can check and if necessary code that the spouse is not a household member.

Code 3 (married and separated from husband/wife) applies to any person whose spouse is living elsewhere because of estrangement (whether the separation is legal or not). Do not use this code for a person whose spouse is not a household member because he or she does not meet the residence criteria (- see code 2 above).

If a woman is coded as widowed the next two questions will be asked:

W1 **What was [name]'s age when widowed?**

W2 **Did [name] have any children aged under 16 when widowed?**

Entitlement to widow's benefits depends on these factors.

FtEd **Is [name] presently in full-time education?**

This question is asked of all who are under 19.

Any respondent who is registered as a full-time student at an educational establishment should be coded at this question. If registered part-time code 2 ('No') here.

Apprentices should not be coded as receiving full-time education.

Students on sandwich courses. When a person spends approximately half the year as a full-time student and the rest of the time as a full-time worker,

code according to the position at the time of interview.

Any full time student who is also currently working, (eg part-time work during term, or a vacation job) should be entered as currently in full time education provided that s/he intends to return to any educational establishment the following term.

If there is any doubt as to whether a person under 19 is still in full time education then check whether the parent or guardian is **still receiving child benefit for that person**. If this is the case then code as still in f-t education.

TEA

At what age did [name] complete continuous full-time education [or is s/he still in full-time education]?

GIVE ESTIMATE IF AGE NOT KNOWN

ENTER '0' IF NEVER RECEIVED F-T EDUCATION

This question is asked for all those aged 19 and over and 16 to 18 year olds who are not currently in full time education.

'[or is s/he still in full-time education]' appears if the respondent is age 19-23.

The age required here is that at which the respondent completed his or her continuous education that started in infancy. **It should not include any continuous period of education which was taken later in life, eg as a mature student.**

Different on-screen instructions appear according to the respondent's age:

If aged 19-25:

'CONTINUOUS' CAN INCLUDE A BREAK, IF LESS THAN 18 MONTHS. CODE '96' IF STILL IN CONTINUOUS F/T ED.

If aged over 25:

ENTER AGE (OR CODE '96' IF STILL IN CONTINUOUS F-T EDUC'N)

It is important to probe in cases where the respondent states that s/he is currently in full-time education whether the move from, say, school to university was broken by a period of more than one academic year, particularly if they are in the age range 19-25. Do not count a year gap between leaving school and going to college or university as a break in continuous full-time education (as long as there is/was some clear intention to continue education).

Holiday jobs do not count as a break provided that the person intends to continue with the course.

National Service between school and university or college would not count as a break.

A sandwich course begun immediately after school finishes should be counted as continuous full-time education.

Nursing training and similar vocational training undertaken while receiving a wage are not part of the continuous education process for the purpose of this question.

Soft Check If aged over 25 and TEA = 96:
This person is over 25, so is unlikely to still be in CONTINUOUS full-time education (ie having been OUT of education for less than 18 months). Please check.

Hard Check There is a hard check to ensure that the age of completion of full time education is lower than the respondent's age. It is necessary to at least get an estimate; the Don't Know or Missing keys cannot be used at this question.

TypeEd **What type of school or college does [name] attend?**

3: State run special school (e.g. for the handicapped)

4: Secondary School (State run or assisted)

5: Non-advanced further education/6th form/tertiary/further education college

6: Any PRIVATE school (prep or secondary)

7: University/polytechnic/any other higher education

Children who are between schools/colleges should be coded according to the one that they will attend next term.

State Schools - are where the upkeep is either provided entirely by the State via the local authority or, as in the case of schools controlled by certain religious denominations, where most or all of the upkeep is provided by the State. There are a few cases in Scotland where small fees are paid at State schools: any such case should be coded under State schools, not private or independent schools. Schools that have 'opted out' of Local Authority control still count as State schools.

Codes

3. State Run special School (eg for the handicapped)
4. Secondary school (state run or assisted) - includes all courses up to and including 'A' level at **state secondary or middle schools**.
5. Non-advanced further education/6th form/tertiary/further education college - includes all course up to and including 'A' level taken at sixth form, college, tertiary college or further education college, ie not at a secondary school.

Courses up to and including 'A' level include:

National Diploma (OND)

National Certificate (ONC)

A/S Level

GCE A Level

General Certificate of Secondary Education (GCSE)

Certificate of Pre-vocational education (CPVE)
 City and guilds/BTEC Foundation Programmes of Pre-vocational studies
 SCOTVEC: National Certificate
 Scottish Certificate of Secondary Education: ordinary standard and higher grades
 Certificate of six years study (CSYS) Scotland

City and Guilds Level 1: General Education
 Level 2: Industrial Competence
 Level 3: Leading to supervisory roles

RSA Course (most) - Pre-vocational
 Office/secretarial studies
 Advanced Diploma

6. Private and Independent schools are those at which at least some pupils pay fees. This will include all public schools in England and Wales and private commercial colleges.
7. University/polytechnic/any other higher education - includes all degree or degree equivalent education.

Courses above 'A' level include:

First degree (BA, BSc, BEng, BScEcon, LLB, MB, MA (Scotland)
 Higher Degrees (MS, MSc, PhD)
 Teacher Training (BEd)
 Higher National Certificate
 Higher National Diploma
 SCPTTEC
 SCOTBEC
 Diploma of Higher Education
 BTEC Continuing Education Certificate/Diploma
 SCOTVEC Higher National Certificate/Diploma in Higher Education
 City and Guilds - Career Extension Level - Master Technician Registration
 - Licentiateship of the C & G - Professional degree.

The next question is asked of all respondents under 20, to enable derivation

of academic year.

DoB

May I check, what is [name's] date of birth?
IF DAY OF MONTH NOT KNOWN, PUT ??
(ENTER DATE)

If a respondent is coded 'married and living with husband/wife' at **MS**, but no-one else is coded as that person's spouse, the following check question comes up.

SpOut

INTERVIEWER:

You've recorded [name] as 'Married & living with spouse', but without a spouse in the household. PLEASE CHECK THIS. If spouse is away for six months or more, press 1 and enter to continue.

BUT IF NOT (eg if separated), ENTER 2 AND AMEND HOUSEHOLD GRID.

(enter code)

1: Married, spouse not in household

2: Other - AMEND HOUSEHOLD GRID

Block b_Eth - Ethnic Groups

EthGrp

SHOW CARD A To which of these groups do you consider [name] belongs?

INTERVIEWER: THIS IS A QUESTION OF OPINION

1: White	5: Indian
2: Black - Carribean	6: Pakistani
3: Black - African	7: Bangladeshi
4: Black - neither African nor Caribbean	8: Chinese
	9: None of these

Note that this is an OPINION question: we are interested in the respondent's perception, which may be different from any observations you have made.

If the person concerned is not present, do not assume they are of the same ethnic origin as the rest of the household. Instead ask the respondent present to which group they consider the absent person belongs.

Instructions to use a particular show card will always be at the top of the question in capitals.

Block c_HHC - Children in the household

NumChil **How many children aged under 16 are there living in this household?**
(Jump 1)

Name **Please tell me the first name of child number [n]**

Sex **INTERVIEWER: CODE [name]'s SEX.**

Age **What was [name]'s age last birthday?**

Par1 **Who are [name]'s parents (in this household)? Include step-parents.**

Par2 **Who is [name]'s other parent (in this household)?**

If only one adult in the household is the parent of that child then you will need to enter the person number for that adult as Parent 1 and then at the question asking for the second parent use the code '97' that indicates a single parent.

If the household consists of one single adult with [a] dependent child/ren the program will automatically assume that the person is responsible for the child and will not ask the above questions. If two partners have separated but are still living in the household with their child(ren), you will need to establish which parent has primary responsibility for the child (for instance who is claiming the child benefit?) and then allocate that person at **Par 1**. At **Par 2** you can use code 97. If the ex-partner is continuing to support the other parent and child you should enter this information at the maintenance section of the Benefit Unit questionnaire.

For FRS purposes, a child under 16 cannot themselves be coded as a parent. In this situation you should code the grandparent(s) or guardian(s) as the parent(s). This will not affect the allocation to the benefit units as both children are dependants of the (grand)parents.

Note that the question applies to both parents and step-parents of the child.

Soft check *At least one parent would normally be 15-45 years older than child. Please check the ages you have entered: if correct, suppress warning <Shift+F3>.*

At this stage it is possible to go back and correct the age of the parents by using the arrow key to take the highlight bar down to the question you wish to return to and pressing <Enter>.

If the information is correct suppress the warning using <Shift + F3> and make a note using <Ctrl+F4>.

Resp1 Who in the household is responsible for [name]?

The question is asked if **Par1** and **Par2** are in different Benefit Units

Resp2 Is anyone else in the household responsible for [name]?

The two questions above are only asked together if the child has no parents in the household, according to the answer given at **Par1** above.

In order for the program to calculate Benefit Units correctly, at least one adult must identify themselves as responsible for that child. If at this point no adult does so, then you may need to probe as to whether the child is only at the address on a temporary basis and may not actually form part of the household.

If this does turn out to be the case, return to the question **NumChil** and change the number of children coded as living in the household.

**Foster INTERVIEWER: ASK OR CODE WHETHER ADULTS NAMED
ARE FOSTER, OR NATURAL PARENTS OF CHILD**

If the information has not yet been volunteered then this question must be asked to help the DSS to calculate Benefit Units.

For the purposes of the survey a foster child who is under 16 would never be allocated a separate Benefit Unit questionnaire. However, that child is technically a separate Benefit Unit from the foster parents and DSS will need this information when analysing the data.

FtEd Is [name] presently in full-time education?

The above question is not asked of children aged 0 -3.

School What type of school does [name] attend?

2: Nursery/ Primary/ playschool (state run)
3: Special school, state run (e.g for the handicapped)
4: Secondary/ middle school (state run or assisted)
5: Non - advanced further education/6th form/tertiary/further education college)
6: Any PRIVATE school (prep or secondary).

Soft Check There is a check on the type of education according to the child's age. If it seems unlikely the check says:

This doesn't sound right in relation to [name's] age: Please check your entry.

Students under 16 attending a private commercial college (eg Pitmans) should be coded 1.

Children who are at playgroups, kindergartens or nurseries where there is no attempt at formal education should not be coded as in full time education.

DoB**May I check, what is [name]'s date of birth?**

This question is to enable derivation of academic year.

Benefit Unit Allocation

BenUInfo INTERVIEWER - THAT COMPLETES THE PERSONAL INFORMATION ABOUT THE INDIVIDUALS IN THIS HOUSEHOLD.

1: PRESS <1> AND <ENTER> TO DISPLAY BENEFIT UNITS

Display Screen

This is an example of a Display Screen. These provide information only and no questions are to be asked here. When you have read the information press <1> and <ENTER> and the program will take you on to the next question.

These types of screens will often appear at the beginning of blocks and will simply state what the next group of questions is about.

ShowBen THE HOUSEHOLD MEMBERS HAVE BEEN ALLOCATED TO BENEFIT UNITS AS FOLLOWS:

B.U. MEMBERS

- 1. [names of member(s) of bu 1]**
- 2. [names of member(s) of bu 2] etc**

TOTAL NUMBER OF BENEFIT UNITS = [n]

1: PRESS <1> AND <ENTER> TO CONTINUE

The computer calculates the Benefit Units that people belong to and will subsequently be interviewed according to those groupings in the Benefit Unit Questionnaire. A Benefit Unit can either consist of a single person or a married/cohabiting couple. Under 16 year olds and 16-18 year olds in further education (living with a parent/guardian) will be counted as dependants and therefore included in their parents Benefit Unit. They are not interviewed in their own right but questions about their income and savings will be asked in the parents' BU questionnaire.

Block d_AddInf - Tenure

HHolder
(Jump 2)

In whose name is the property owned or rented? Anyone else?

This question may be multi-coded according to all the household members in whose name the property is owned or rented.

Tenure

SHOW CARD B In which of these ways do you occupy this accomodation?

1: Owns it outright

2: Buying with the help of a mortgage or loan

3: Pay part rent and part mortgage (shared ownership)

4: Rent it

5: Live here rent free (including in a relative's/friend's property; excluding squatting)

6: Squatting

Soft Check

If 'DK' or refusal

This is a 'Key Question': it is VERY IMPORTANT to get an answer here if possible. If you cannot do so (either now, or later) please make a Note about the circumstances.

Mobile homes

can be rented, rent free or owned outright. Owned outright includes mobile homes being purchased on a credit agreement. Mortgages are not available for mobile homes.

Arrears

If a respondent has fallen into arrears with mortgage payments and is now renting the property under a mortgage help scheme then the property should be coded as rented and not owned.

Owners

In some cases, the property may at one time have been owned outright, and then subsequently had a mortgage or loan secured on it, eg. to provide an income (usually for the elderly, on a 'home income' plan); or to provide capital for a business. In such cases the property is not 'being bought' with the mortgage, and should be entered as **code 1, owned outright**. Further questions will deal with the mortgage or loan now secured on the property (at **OthMort2** in the mortgages block).

Some people who have paid off their mortgage and are effectively outright owners make an arrangement with the lender to continue to pay a small amount of 'mortgage' as payment for the lender for keeping the

deeds. They should be coded as outright owners.

People who own their home with a lease are counted as owners. It does not matter that they pay ground rent.

Shared owners

Shared ownership means paying partly for a mortgage and partly rent so that, if the person moves, he/she will get some of the proceeds from the sale of the property, according to how much of the original cost has been paid off. Include people who have paid off the mortgage portion. Both rent and ownership questions will be asked. Owners who pay a service charge should be counted as owners, not shared owners.

Accommodation Rent-Free

Code as Rent Free only if the accommodation is provided free by an employer, or by an organisation to a self-employed respondent, provided that the normal activities of the respondent are to further the cause of the organisation. This condition will normally apply to Church of England clergy and other ministers of religion. Additionally a property may be rent free if it is provided by a charity or other trust or organisation.

Sometimes informants think they live rent-free when they do not e.g. people on full benefit who do not pay any rent to the landlord themselves because housing benefit is paid directly by the DSS.

Accommodation is not rent free if anyone, apart from an employer or organisation is paying a rent or mortgage on a property on behalf of the respondent.

If a respondent knows that someone is paying the rent or mortgage for them but does not know the amount you must still code according to the tenure of the accommodation. In the blocks e_Renter or f_Owner1 follow the following steps according to the respondent's situation:-

i) If the mortgage/rent is paid direct by someone outside the household.

- Enter the appropriate code according to whether the house is owned or rented.
- Enter '0' at the questions covering mort/rent payments.
- Enter the amount of the rent/mortgage paid by someone outside the household at the questions **AccAmt/OutsAmt**.

If the respondent does not know how much is paid to cover the

rent or mortgage enter dks (don't know's) at AccAmt or OutsAmt.

ii) If the respondent is given the money to then use to pay the rent or mortgage.

- Enter the appropriate code according to whether the house is owned or rented.
- Enter the amount at the questions covering mortgage/rent payments.
- Enter the amount of money handed over towards this payment at **AccAmt/OutAmt**, even if this is the same figure.

Unusual schemes/arrangements

Co-ownership: this is the joint ownership of residential properties (e.g. blocks of flats) by a group of people who have formed a registered co-ownership society. Under this scheme the householder pays a mortgage and a rent on the same property. Usually, about half the total amount paid goes towards the mortgage and half towards the rent. These schemes started in the 1970s but new legislation was passed in the 1980s so that there should not be any more. Code as shared ownership - both rent and mortgage questiond will be asked.

Housing Action Trusts: these are set up by local authorities and the properties rented are still owned by local authorities; their tenants are renting from a local authority.

Rents to Mortgages scheme: these are schemes available to council tenants whereby a tenant has the right to buy a share of their home for roughly the same price as the rent. These should be coded as Shared Owners at **Tenure** and 'local authority' at type of landlord.

Private Sector Leasing - the Council leases private property for several years and lets it out to tenants. The landlord is the immediate landlord which is the local authority.

Equity release: Home Income Plans/Reversion schemes and Retirement Home Plans

These are where outright owners raise a loan on the security of the house, and use it to buy an annuity for a regular income. This usually applies only to homeowners aged 70 or more. They should be coded here as 'Owns it outright'. If they are using part of the annuity to pay off the interest on the loan (and this is normally the case), then code 'Yes' at the later question **OthMort2**, "Are you using this house as security for a mortgage or loan...?" On doing so, the mortgage questions will appear; see instructions at **OthMort2** for further information.

Schemes for Mortgage defaulters - In these cases the property reverts to the lender and a rent is paid instead of a mortgage. These should be coded as renters at **Tenure**.

SubLet **Do you have a formal arrangement to let, or sub-let, any part of this accommodation to someone who is NOT a member of your household?**

SubLetY **Who is that?**

Rooms **How many rooms do you have altogether in your accommodation, that's excluding bathrooms and toilets, but including kitchens?**

Enter the number of rooms used by the household, including rooms shared but excluding rooms sub-let which are not used by the household.

In general, include any room which is habitable or usable by the household all year round.

If a room is open-plan count it as 2 rooms if it is divided by a sliding or folding partition. Count it as 1 room if it is divided by curtains or portable screens.

If the respondent mentions a dinette attached to a kitchen probe whether it is separated by a folding partition and if so, count it as a separate room.

Halls, landings and alcoves are not separate rooms.

If there is any doubt about whether to count a room, (particularly with attics, conservatories or basements) probe whether the room can be used all year round, was it built/converted for the purpose of living accommodation, and if it is a basement or attic is there a window/skylight.

In order to be comparable with Census measures, if a kitchen is less than 6.5ft/2m wide at its narrowest point then it must not be counted as room.

RoomShar **Are any of these rooms shared with anyone who is not a member of your household?**

IF NO enter 0. IF 'YES', ASK: How many? and ENTER NUMBER.

Soft Check

There is a soft check if you enter code 2 at this question.

The answer you have entered means two rooms are shared. If you intended to answer 'No' to this question, please change the code to '0' (zero). Otherwise, suppress this warning, <Shift + F3>.

Bedroom	<p>How many bedrooms do you have in this accommodation?</p> <p>Each household must have at least one bedroom. Any room used for sleeping, including a box room or attic bedroom, should be coded as a bedroom. A one room bedsit used as both a living room and a bedroom should be coded as a bedroom.</p>
BusRoom	<p>Are any of the rooms you have mentioned used for business because you are self employed? 'YOU'= HOH/HOUSEHOLDER, OR SPOUSE/PARTNER</p> <p>Ensure that any rooms used for business were included in the original total of rooms given at Rooms. Do not count rooms used in connection with a job as an employee.</p>
OnBsRoom	How many rooms are used i) wholly for business?
PtBsRoom	How many rooms are used ii) partly for business?
MainAcc	<p>INTERVIEWER CODE: IS THE HOUSEHOLD'S ACCOMMODATION... 1: a house or bungalow 2: a flat or maisonette 3: other?</p> <p>Note that this is the accommodation occupied by the household. If the household occupies a flat in a converted house, code 2. If it occupies a room or rooms in a house or flat, code 3.</p> <p>The description of the accommodation should refer only to the 'space' used by the household. Thus in the case of a house owner-occupier who sublets some rooms you should code 'flat or maisonette' at MainAcc and code 'a converted house...' at TypeAcc below to indicate that the household occupies only part of the house.</p> <p>Caravans, mobile homes etc should be entered under the 'Other' category.</p>

TypeAcc INTERVIEWER CODE: IS IT ...

If house or bungalow:

- 1: detached
- 2: semi-detached
- 3: or terraced/end of terrace?

If flat or maisonette:

- 4: a purpose-built block
- 5: a converted house/some other kind of building?

If 'other':

- 6: a caravan, mobile home or houseboat
- 7: some other kind of accommodation?

A semi-detached house is one of a **pair** which are joined together. A house at the end of a terrace must be coded 3 even if there are only three houses in the terrace. Houses which are joined only by a garage (link-detached) should be coded detached.

Floor What is the floor level of the main living part of the accommodation?

- | | |
|------------------------------|-------------------------|
| 1: Basement/semi-basement | 5: 3rd floor |
| 2: Ground floor/street level | 6: 4th-9th floor |
| 3: 1st floor | 7: 10th floor or higher |
| 4: 2nd floor | |

The last question is asked if the accommodation is either a purpose built or converted flat or the household occupies part of a house or flat.

YearLive For how many years have you, (that is [hoh]), lived at this address?

- 1: Less than 12 months
- 2: 12 months but less than 2 years
- 3: 2 years but less than 3 years
- 4: 3 years but less than 5 years
- 5: 5 years but less than 10 years
- 6: 10 years or longer

MonLive For how many months have you, (that is [hoh]), lived at this address?

The above question is asked only when Code 1 is entered at **YearLive**.

HHStat

INTERVIEWER : CLASSIFY THIS HOUSEHOLD AS ONE OF THE FOLLOWING:

- 1: Conventional household: i.e. single person or couple - with other family and/or boarder(s) and/or lodger(s).**
2: 'Shared' household arrangements: identity of HoH is unclear or arbitrary e.g. students, nurses, unrelated adults etc, sharing ON EQUAL BASIS.

This question is only asked if there is more than one Benefit Unit in the household.

Later questions about rent, housing benefit and intra-household contributions will be routed in different ways according to the classification here.

Block e_Renter - Rented Accommodation

Landlord (Jump 3)

Who is your landlord?

- 1: The local authority/council/New Town development/Scottish Homes
- 2: a housing association or co-operative or charitable trust
- 3: employer (organisation) of a household member
- 4: another organisation
- 5: relative/friend of household member
- 6: employer (individual) of a household member
- 7: another individual private landlord

Note that you should use the first code that applies. For example, the informant may rent from a local authority which is his/her employer. In this case, use code 1 whether or not the accommodation is tied to the job.

If property is let through an agent, the questions refers to the owner not the agent. If the informant does not know who the landlord is, use code 7 (other private individual) rather than coding 'Don't know'.

See also notes for **Tenure**.

Code 1:

Includes all cases where the local authority is the landlord, or where rented unfurnished property is owned by a New Town Development Corporation or the Scottish Special Housing Association. Includes Housing Action Trusts.

Housing Associations:

Includes all housing associations except those under 'Council' above.

Code 5:

Use only if the informant and landlord were friends before they were tenant and landlord, not if they have become friendly since.

Soft Check

If 'DK' or refusal

This is a 'Key Question': it is VERY IMPORTANT to get an answer here if possible. If you cannot do so (either now, or later) please make a Note about the circumstances.

If landlord = 5, 6 or 7 then the following questions about private tenancy are asked from **Furnish** to **OthWay**)....

Furnish

Is this accommodation rented as furnished or unfurnished?

If part-furnished, code as furnished.

- ResLL** **Does the landlord live in the building?**
If the building is purpose built it is necessary to clarify whether the landlord lives in the same flat or not:
- ResLL2** **Does the landlord live in the same flat as you or not?**
If the landlord is not resident, the following questions are asked:
- YStart** **In which year did you first become a tenant of this accommodation?**
INTERVIEWER: 'YOU'=PERSON(S) NAMED AT 'HHolder', THAT IS...(name[s])
1: 1988 or earlier
2: 1989 or later
- If '1989 or later':
- Ctract** **When you started to rent this accommodation**
1. ... did you and the landlord sign a written agreement,
2. ... did you have a written agreement which you didn't sign,
3. ... or did you just have an unwritten agreement?
- If the landlord is not resident and the respondent first become a tenant after 1988 and there is a written agreement, the following questions are asked.
- Short** **I'd like to ask you a few questions to make sure what kind of an agreement it is. There is a form of tenancy called a shorthold. It is for a fixed period and you must be given a notice in writing by the landlord that tells you that it is a shorthold tenancy agreement. Since January 1989, new shorthold agreements have been Assured Shortholds; before that date they were Protected Shortholds. Here is an example of a notice to a tenant saying that the agreement is an Assured Shorthold.**
- SHOW EXAMPLE OF NOTICE.**
- Does the tenancy agreement or notice state that it is ..READ OUT (RUNNING PROMPT)...**
1: ...an Assured Shorthold,
2: ...a Shorthold, but not Assured,
3: ...or does it not say that it is a Shorthold at all?
4: (DO NOT READ OUT) a Shorthold, but not sure if Assured or not
- The following question is asked if the tenancy began before 1989.
- FairRent** **Most rents are agreed privately between landlord and tenant. Sometimes the tenant can apply to the local rent officer or rent**

assessment committee to decide on a fair rent which is then registered. Has your rent for this accommodation been registered as a fair rent in this way, or not?

OthWay

SHOW CARD C

There are various other ways in which landlords can let accommodation. Will you please look at this card and tell me if your letting is one of these?

- 1: Company licence**
- 2: College licence**
- 3: Non-exclusive occupancy agreement**
- 4: Holiday let**
- 5: Low season let**
- 6: None of these**

The above question is asked if the tenancy agreement does not say that it is shorthold, or if the landlord is resident in the building.

All renters are asked the next questions.

AccJob

Does this accommodation go with the present job of anyone in your household?

Tied accommodation is that which goes with the job of a household member. Those living in tied accommodation may either pay rent or may live rent free. If the accommodation used to go with the job of someone in the household but does not now, code as 'No'. If 'yes' the following question is asked:

AccJbPer

Who is that?

IF CONVENTIONAL/NON-SHARING HOUSEHOLD... the next question should record the full amount of rent paid by the whole household.

Rent **How much rent did your household ACTUALLY PAY last time it was due, after deducting any Housing Benefit [rent rebate]?**

IF SHARING HOUSEHOLD... the next question should **only** record the share of the household's total rent paid by the head of household (and spouse/partner). The rent paid by the members of the other benefit units (even if given to the HOH to pass on to the landlord) should be recorded in the later block of questions, j_BenGive.

Rent **How much rent did you, that is just [Person 1 in BU 1] (and [Person 2 in BU 1]) ACTUALLY PAY last time it was due, after deducting any Housing Benefit [or rent rebate]?**

The textfill '[rent rebate]' will apply if the accommodation is rented from the Council.

Here, the gross rent paid should be entered, ie the total amount of rent the respondent pays including components such as water rates or services such as heating, but after any Housing Benefit or rent rebate.

If the rent is in arrears either:

1. Enter the amount last paid even if this was a while ago but open a note (Ctrl + F4) and give the date of this payment, or
2. Enter the amount last paid and open a note if this included an extra payment to cover arrears.

Rebates

1. If a 100% rent rebate/Housing Benefit is received but water/sewerage rates and other services etc are *paid separately* (ie not included in the gross rent charge), then the amount at **Rent** should be zero, and code 1 should be entered at **Rebate**.

2. If a 100% rent rebate/Housing Benefit is received and the water rates, etc, are normally *included in the rent*, then the amount paid for water rates etc should be entered at **Rent**.

Rent partly for business

If the rent includes an element for the business part of the property (eg a

shop beneath a flat), and the amount of the domestic element is not known/cannot be split, enter 'DK' at **Rent**. The following check question will appear. Give as much information as possible, including the total rent for both the business and domestic parts of the property.

RentDK INTERVIEWER: IS THIS 'DON'T KNOW' BECAUSE RENT IS PARTLY FOR **BUSINESS**, AND YOU CANNOT ESTABLISH A SEPARATE AMOUNT FOR THE **DOMESTIC ACCOMMODATION**?

1: Yes (Please give full details in a note) 2: No

If 'yes', the 'don't know' at **Rent** will not be counted in the total number of refusals and DKs for this questionnaire.

RentPd **How long did this cover?**

Soft Check There are some soft checks on amount of rent paid to check likelihood.
For Council Tenants - if rent works out at more than £100 per week:
Rent is £[x] for [period code]. That comes to £[x] a week.
Rents for Council and New Town tenants is normally below £100 per week.

RentHol **Do you have a rent holiday?**
 INTERVIEWER: SOME PEOPLE KNOW THIS AS 'Rent free weeks'.

WeekHol **For how many weeks of the year?**

Rent holidays are weeks, usually holiday periods, when no rent is due. To allow for this the year's rent is divided into 48, 49 or 50 instalments instead of 52.

HBenefit **Some people qualify for Housing Benefit, that is, a rent rebate or allowance. Are you [that is [P1] and [P2 if in BU1]] receiving Housing Benefit, either directly or by having it paid to your landlord on your behalf?**
 (Jump 4)

If the household is 'shared', this question will be asked first of person 1/2 in BU1, with questions on housing benefit for other BUs coming in their own Benefit Unit questionnaire.

Soft Check If 'DK' or refusal
This is a 'Key Question': it is VERY IMPORTANT to get an answer here if possible. If you cannot do so (either now, or later) please make a note about the circumstances.

Under the Social Security and Housing Benefit Act 1982, local authorities are required to operate schemes for granting rent rebates to council tenants, and rent allowances to private tenants (including occupants of shared or

hostel accommodation) in furnished or unfurnished accommodation. These schemes are known as the Housing Benefit Scheme

Housing Benefit is the general term for rent rebates and rent allowances. Both benefits are means tested assistance given for housing costs.

Rent rebates are granted to those living in local authority accommodation and are normally deducted from rent, ie the rent payable is reduced.

Rent allowances are granted to those living in privately rented accommodation and are normally paid to the tenant or landlord, in the form of a cheque.

People on Income Support are entitled to housing benefit covering up to 100% of their eligible rent (less deductions if there are non-dependants living with them). They are not entitled to housing benefit/rent rebate on amenities/services such as water charges, heating etc. Income Support is intended to cover these.

In order to obtain a rent rebate or allowance the tenant usually has to apply to the local authority giving details of rent and personal circumstances.

Those who receive Income Support will automatically qualify for maximum Housing Benefit. For other claimants, entitlement to Housing Benefit will depend on the amount of money they receive from earnings and DSS benefits and will take account of savings if they have more than £8,000 (per adult). However the maximum Housing Benefit may be restricted in relation to average rents in the area - see the later instruction at **HBenFuRd** (see next page).

Most full-time students are NOT entitled to Housing Benefit but partners of students, who are not students themselves, may still claim for the couple.

If mentioned by the respondent, include receipt of the one-off **extended payment** of Housing Benefit if it was in connection with the last rent. It is paid to people who return to work after a period of unemployment as a lump sum covering four weeks and has to be claimed separately from ordinary Housing Benefit. Enter the full amount of the lump sum at **HBenAmt** and 'four weeks' at **HBenPd**. Receipt will also be picked up in the Benefit Unit questionnaire.

Rebate **You said that you paid no rent last time, is that because you get 100% Housing Benefit?**

The above question appears if the last rent paid was 0 and **HBenefit** = Yes. **RebateO** is on the route if the answer to this question is No.

RebateO **Can I just check, what is the reason for your paying no rent last time? (enter text of at most 60 characters)**

Asked if **Rent** = 0, and **HBenefit** = No / or **Rebate** = No.

HBenFuRd **Is the benefit based on the full rent agreed by you and your landlord, or on a reduced figure determined by the Rent Officer?**

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

1: Full rent

2: Reduced rent

Asked if the Landlord is anyone other than Council.

When assessing a Housing Benefit application from private (non-Council) tenants, the Council can refer the case to the Rent Officer, who will determine the amount of rent on which the HB assessment will be based, by one of two methods depending on when the claim for HB was made and when the tenancy began .

Market Rent

The Rent Officer's role here is to determine whether the rent is 'unreasonably high' in comparison with suitable alternative accommodation, and if so, to specify a notional 'market rent' that would be appropriate. The Council may decide to base the Housing Benefit calculation on this lower figure (which is the figure required at the next question in such cases). This method applied until the end of 1995, and will continue to be used in assessing new HB claims for tenancies which began before January 1989.

Local reference rent

From January 1996, for new claims or renewals of claims after a gap of more than 4 weeks: Housing Benefit will only fully meet rents which are at or below the general level of rents for properties of the same type in the area - known as the '**local reference rent**'.

If the rent is higher than the local reference rent, the Rent Officer will determine the maximum amount of the rent on which the Council should assess Housing Benefit. This will at most be the local reference rent plus half

the difference between that figure and the Rent Officer's opinion of the amount of rent the landlord could reasonably expect to get or how much the rent would be for another suitable home in the area.

Once the maximum figure has been worked out, the Housing Benefit actually allowed is assessed on a means tested basis.

From January 1996, prospective tenants can ask for a Pre-Tenancy Determination, which will tell them the maximum amount that may be met by HB for the property.

- HBenRAmt** **What was the reduced figure for rent?**
- HBenRPd** **How long does that cover?**
- HBenAmt** For Council tenants:
How much rent rebate (Housing Benefit) were you allowed last time?
- For all other tenants:
How much Housing Benefit (rent rebate) did you receive last time?
- HBenPd** **How long did this cover?**
- HBenDed** **(Can I just check), was this...READ OUT (RUNNING PROMPT)...**
1: ...paid DIRECT to the landlord/deducted from your rent
2: ...or did YOU receive the money?
- If council tenant, code 1 is 'deducted from your rent'. If non-council tenant, code 1 is 'paid direct to the landlord'.
- HBenChk** **..is the amount of [n] for rent that you mentioned earlier, BEFORE or AFTER taking off the Housing Benefit?**
- This question is not asked if **Rent=0.00**.
- HBWeeks** **For how many weeks have you been on Housing Benefit (rent rebate) (this time)?**

HBccdis **Does your Housing Benefit include an extra allowance for any childcare expenses, such as for a childminder or a nursery?**

This question is only asked if there is a child of 10 or under in Benefit Unit 1.

Some of the money spent by working parents on a childminder or nursery to look after their child aged under 11 may be 'disregarded' - ie not counted as income - when the amount of Housing Benefit to which they are entitled is calculated. Up to £60 per week of childcare expenses may be disregarded.

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?**

Show the example statement. If 'Yes', a set of questions about the amounts on the statement follow. The statement (or Rent Card or other document containing the details) should be consulted whenever possible.

If no document is consulted open a note explaining why, as DSS is keen to get as much data as possible from these detailed questions referring to the Housing Benefit statement. Whilst we do not expect any particular problems in asking for this additional information, please let the office know (and make any relevant notes in the questionnaire) if you do experience problems with these questions, so that we can improve them in the future.

The next questions ask about charges for water/sewerage and certain other services, which Housing Benefit does not pay for. The total amount payable for them is subtracted from the gross rent due. The remainder is called the *Eligible Rent*, which is the part of the rent on which Housing Benefit may be allowed, on a means-tested basis.

HBWater **On the statement, is there an amount for water charges?**

HBSEwer **And on the statement, is there an amount for sewerage charges?**

HBWsAmt **What is the amount for water/sewerage?**

The three previous questions are not asked in Scotland.

HBServ **And on your statement, are there amounts shown for any of the things shown on this card? SHOW CARD D. CODE ALL THAT APPLY**

1: Heating	7: TV licence fees
2: Lighting	8: Personal laundry
3: Hot water	9: Medical expenses
4: Fuel for cooking	10: Nursing & personal care
5: Food, including prepared meals	11: Transport
6: TV/Video rental	12: None of these shown on statement

These are the services *not* covered by Housing Benefit. Do not include any other services here.

HBSerAmt **How much is the amount on the statement for [service]?**

HBSvOth **On the statement, are there any OTHER DEDUCTIONS for services not yet covered?**

HBSOther **What is covered by this/these deduction(s)?**
 These deductions should only be for services, not any deductions for people who live with you as shown on the statement.

HBSOAmt **What is the total amount deducted for this/these deductions(s)?**

Soft Check If the sum of any amounts entered at **HBWsAmt**, **HBSerAmt** or **HBSOAmt** is more than the amount at **Rent** the following check is triggered:

These charges (Water/Sewerage/services) come to a total of £[x], which is greater than the rent. The charges are part of the rent, so they must be included in that amount [- they are NOT covered by housing Benefit].

The respondent may not have considered such charges as true rent, particularly if receiving 100% Housing Benefit, but FRS includes them in the gross rent. Thus the total of these charges should be included in the amount entered at **Rent**, unless someone outside the household (other than DSS) pays, in which case suppress the check and explain in a note.

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

See **HBStmt** above for an explanation of eligible rent. It will be either equal to the amount of Housing Benefit, if 100% is allowed, or greater than the Housing Benefit, if less than 100% is allowed. It cannot be less than the Housing Benefit.

EligPd **What period does that cover?**

HBenWait **Are you awaiting the outcome of a claim for housing benefit - that is, either rent rebate or rent allowance?**

The above is only asked if not getting Housing Benefit.

If a Housing Benefit statement was consulted and an amount either for water charges OR for sewerage charges was shown on it, but not for both, the following question will be asked about the one NOT shown.

WorSinc **Were [water/sewerage] charges (rates) included in the rent which you mentioned?**

IF NOT GETTING HOUSING BENEFIT, OR NO HB STATEMENT, THE FOLLOWING QUESTIONS ABOUT SERVICES INCLUDED IN THE RENT ARE ASKED.

WSInc **Were water or sewerage charges (rates) included in the rent which you mentioned?**

1: Both water and sewerage **3: Sewerage only**
2: Water only **4: Neither**

This question will only appear for renters in England and Wales. Include charges for emptying septic tanks in sewerage charges.

WSIncAmt How much was included for (water/sewerage)?

If both services are included in the rent, then enter the combined amount.

The following 3 questions are asked of those who are on Housing Benefit but have not referred to a statement, and to those who pay some or all of their rent.

SerInc SHOW CARD D Does the rent which you mentioned include any services such as the ones shown on this card?**SerIncW SHOW CARD C Which Services?**

1: Heating	7: TV licence fees
2: Lighting	8: Personal laundry
3: Hot water	9: Medical expenses
4: Fuel for cooking	10: Nursing & personal care
5: Food, including prepared meals	11: Transport
6: TV/Video rental	

ServAmt How much, in total, was included for these services, in the rent which you mentioned?

Soft check If the sum of any amounts entered at **WSIncAmt** or **ServAmt** is more than the amount at **Rent** the following check is triggered:
These charges (Water/Sewerage/services) come to a total of £[x], which is greater than the rent. The charges are part of the rent, so they must be included in that amount [- they are NOT covered by housing Benefit].

The respondent may not consider such charges as true rent, but FRS includes them. Thus the total of these charges should be entered as rent, unless someone outside the household (other than DSS) pays, in which case suppress the check and explain in a note.

AccNonHH Apart from Housing Benefit, does anyone outside your h/h pay any rent on this accommodation on your behalf?**AccPay Who is that?**

Soft Check If you enter that the DSS are paying towards the rent there is a soft check to clarify that the only payments we would expect here are those to cover arrears.

Are you sure? DSS only ever pay arrears of rent. Double-check, in particular, that respondent is not thinking of Housing Benefit. If genuine arrears, suppress warning <Shift + F3>, otherwise amend answer.

e_Renter

Rented Accommodation

AccAmt **How much rent did they pay for you last time?**

AccPd **How long did that cover?**

AccChk **Can I just check, is the amount of [n] for rent that you mentioned earlier, BEFORE or AFTER deducting this payment?**

This question is not asked if **Rent** = 0.00.

Block f_Owner1 - Owned Accommodation & Mortgages

IntroM
(Jump 5)

**THE NEXT QUESTIONS ARE ABOUT THE MAIN MORTGAGE FOR THE PURCHASE OF THIS ACCOMMODATION.
(QUESTIONS ABOUT ANY OTHER, SEPARATE MORTGAGE WILL FOLLOW)**

This introductory screen appears if the property is being purchased with a mortgage (coded 2 or 3 at the earlier question **Tenure**). The next series of questions will relate to the mortgage for the *purchase* of the property, including any subsequent remortgage or top-up/further advance (where a single repayment is made each month to the lender to cover the whole arrangement). If there is a completely separate second mortgage (including for purchase eg to raise a deposit) secured on the property it should be recorded later at **OthMort1**, if separate payments are made to the lender(s) for each arrangement.

Lender

Who currently provides the mortgage or loan to buy (your share in) this house/flat: is it...

- 1: ...a building society
- 2: ...a bank
- 3: ...other (DESCRIBE IN A NOTE)

‘Other’ includes Insurance company and local authority.

BuyYear

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

This should be the year *this* property was bought. If the respondent states that the current mortgage was ‘carried over’ from a previous property, do not enter the year the mortgage was originally taken out on the previous property. Technically as mortgages are secured on a specific property the old mortgage will have been paid off and a new mortgage started.

Soft Check

If the year entered is longer ago than the number of years the HoH has lived at the address (**YearLive**):

The respondent has only lived here for [n] years, but the mortgage started in [year] - [n] years ago. Please check that [year] is when the mortgage on THIS PROPERTY was taken out. (If so, suppress warning and continue).

PurcAmt

What was the purchase price of your house/flat?

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

This should be the amount borrowed to buy the current property. If the respondent claims that the mortgage was transferred from a previous property, enter the consolidated/adjusted amount relating to the new property.

Any extra amount borrowed either at the same time as the mortgage for purchase or since (for example to make repairs) should be recorded as a top-up at the later question **TopUp**, if a single repayment covering both elements of the loan is made. If a separate mortgage is also secured on the property, either taken out at the same time or since, and separate repayments are made for each loan, it should be recorded at the later question **OthMort1**. This might include a separate mortgage for purchase (eg to raise a deposit).

Soft Check If the original amount borrowed is greater than £200,000
The size of the mortgage loan is normally less than £200,000

Soft Check If the original amount borrowed is between £100 and £500
That seems very low, please check your figures

Soft Check If the original amount borrowed is greater than the purchase price
The amount borrowed is more than the purchase price - this is very unusual. Please check and, if necessary, explain in a note.

Properties/mortgages partly for business

In cases where the amount borrowed includes the purchase of non-domestic accommodation or land, eg a farm, a shop with flat above, try to obtain purchase and mortgage details for the domestic element only. Ditto, if the original mortgage was taken out partly to finance a business and partly for purchase of domestic accommodation.

If the respondent knows the proportion of the full purchase price/mortgage details relating to the domestic part, enter this proportion at the relevant questions.

If the proportion is not known, enter DK at **BorrAmt**. The following check question will appear. Give as much information as possible, including the total amount borrowed.

BorrAmtDK **INTERVIEWER: IS THIS DON'T KNOW' BECAUSE THE ORIGINAL MORTGAGE WAS TO BUY DOMESTIC ACCOMM. AND FOR BUSINESS PURPOSES, AND YOU CANNOT GET A SEPARATE FIGURE FOR THE DOMESTIC PART?**

1: Yes (Please give full details in a Note)

2: No

If 'yes' is coded, the DK at **BorrAmt** will not count toward the total refusals and DKs for the questionnaire.

EstWorth **If you were to sell your house/flat tomorrow how much do you think (your share in) it would fetch?**

This is an opinion question where it is better to try and get at least an estimate from the informant rather than 'don't know'.

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?**

A remortgage is a new mortgage on an existing mortgaged property. It can be with the same or a different lender. The purpose may be to release part of the capital that has accrued or simply to take advantage of a cheaper interest rate from another lender.

RMortYr **In which year did you take out the re-mortgage?**

RMamt **What was the total amount of re-mortgage?**

RmPur **SHOW CARD E Which of these items best describe the reasons why you took out a re-mortgage?**

- 1: to get a better, or fixed, interest rate
- 2: to make essential repairs to this property
- 3: to make improvements or extensions to this property
- 4: to help purchase a major item like a car, boat, caravan or second home
- 5: in connection with a business
- 6: to buy out another person's share in the property
- 7: some other purpose (SPECIFY IN A NOTE)

MortType	Is this mortgage/loan...
1:	an ENDOWMENT mortgage where your mortgage payments cover interest only)
2:	a REPAYMENT mortgage (where your mortgage payments cover interest and part of the original loan)
3:	a PENSION mortgage (where your mortgage payments cover interest only)
4:	a PEP mortgage or Unit Trust mortgage
5:	or both an endowment (or any interest only) mortgage AND a repayment mortgage?

Code 1: Endowment Mortgage

An endowment policy is taken out with an insurance company either before or at the same time as the mortgage, and it is arranged that when the policy matures it will pay off the original sum borrowed under the mortgage, ie the amount of money received from the matured endowment insurance is paid to the lender, eg the building society. The original mortgage amount remains outstanding until the policy matures. In the meantime interest is paid on the total amount borrowed and premiums are paid on the endowment policy.

Code 2: Repayment Mortgage

In this case the money borrowed for the purchase of the house is repaid over a period of years; interest is also paid on the amount outstanding at the time. Usually the payments in any one year consist partly of repayments of the original loan (also referred to as the capital/principal) and partly of interest. As time goes on the interest part becomes smaller.

People with repayment mortgages (and pension, PEP or Unit Trust mortgages - see below) usually take out a mortgage protection policy with an insurance company so that in the event of death there is available a sum of money to pay off the outstanding mortgage. This arrangement should not be confused with the endowment policy of an endowment mortgage.

Code 3: Pension Mortgage

A pension mortgage is similar to an endowment mortgage but is available only to the self-employed and those who are not in a company pension scheme. Interest only is paid to the lender and monthly contributions are paid to a pension plan which is designed to repay the mortgage on retirement. In addition, it is necessary to arrange a separate protection policy designed to repay the mortgage if the borrower should die before the end of the mortgage term.

Code 4: PEP AND Unit Trust Mortgages

With a **PEP Mortgage** the borrower pays interest only to the lender and pays monthly contributions into a Personal Equity Plan, which is designed to pay off the loan. The PEP will usually invest in unit trusts and a mortgage protection policy must be arranged.

With a **unit trust mortgage** the borrower pays interest only to the lender and also makes monthly investments in a unit trust savings plan. As stock market prices rise, the lender may allow the borrower to pay off part of the loan. With this arrangement, a protection policy is also necessary.

Code 5: Both an interest only and repayment mortgage

This code applies if the mortgage is a **single arrangement** which has both an interest-only element and a interest-and-capital element, **combined into one regular payment made to the lender**. The questions will be routed as for endowment mortgages. If there are two separate mortgages of different types secured on the property, and separate payments are made to the lender(s), only the main mortgage should be coded at this question. Separate, second mortgages not for the purchase of the property (or any separate mortgage for purchase) should not be entered here.

Soft Check

If 'DK' or Refusal

This is a 'Key Question': it is VERY IMPORTANT to get an answer here if possible. If you cannot do so (either now, or later) please make a Note about the circumstances.

TopUp

Since [taking out the original loan / you re-mortgaged], have you increased the total amount borrowed on the mortgage/loan by taking out a further advance or top-up loan?

A top-up mortgage, or further advance, is an increase in the original mortgage loan, often for home improvements. Include top-ups taken out at the same time as the original loan here; do not include the extra amount borrowed at **BorrAmt**, which should only cover the amount for purchase.

The instalment payments on a top-up mortgage will usually be included with the payments of the original loan (or remortgage) and respondents will not generally be able to split the two components. If a separate payment is made for the 'further advance' it is in fact a separate second mortgage, in which case recode **TopUp** to 'No' and enter details of the second mortgage from **OthMort1** onwards.

Similarly if the top-up mortgage is of a different type to the original (ie one interest only, the other repayment) the 'top-up' is in fact a second mortgage and details should be entered at **OthMort1** instead, **if the regular payments can be separately identified**. In such cases, in the first loop of mortgage

	<p>questions the amount outstanding should not include the additional amount borrowed.</p> <p>If the payments cannot be split, code 5 at MortType and code 1 at TopUp.</p>
TopAmt	Thinking of the [first/next] time you did this, how much extra did you borrow?
TopYr	In what year was that?
TopPur	<p>SHOW CARD E Which of these items best describe the reasons why you took out a further advance?</p> <p>1: to get a better, or fixed, interest rate 2: to make essential repairs to this property 3: to make improvements or extensions to this property 4: to help purchase a major item like a car, boat, caravan or second home 5: in connection with a business 6: to buy out another person's share in the property 7: some other purpose (SPECIFY IN A NOTE)</p>
TopMore	<p>Since then have you taken out any more further advances on this mortgage/loan?</p> <p>If 'Yes', repeats the questions TopAmt to TopMore, up to a maximum of 3 times.</p>
MortEnd	In what year is this mortgage due to be paid off?
<u>Soft Check</u>	<p>If less than 20 years after the property was bought ('BuyYear')</p> <p><i>Are you sure? The end date would normally be at least 20 years after the start date. Please check your figures.</i></p> <p>If more than 40 years after the property was bought ('BuyYear')</p>
<u>Soft Check</u>	<i>Are you sure? The end date would not normally be more than 40 years after the last remortgage. Please check your figures.</i>
MortLeft	What is the amount still outstanding on [your/this] current mortgage/loan from this source
<u>Soft Check</u>	<p>If an interest only mortgage and the amount outstanding differs from the amount borrowed/remortgaged plus any top-ups</p> <p><i>For this kind of mortgage, the amount outstanding should equal the amount</i></p>

[originally borrowed]/[of the remortgage] plus any further advances.

This check should be suppressed when the capital amount borrowed for a mortgage has been reduced by a lump sum payment.

Soft Check

If a repayment mortgage and the amount outstanding is not less than the amount borrowed/remortgaged plus any top ups

For this kind of mortgage, the amount outstanding should be less than the amount [originally borrowed]/[of the remortgage] plus any further advances.

Probe that the figures given for the amount outstanding does apply to the total debt on any mortgage and top-ups together.

If the respondent has an ENDOWMENT or other INTEREST ONLY mortgage the following questions are asked...

MorInPay

How much was your last payment on this mortgage or loan?

If the last interest payment includes arrears accept the actual amount given but if it was a long time ago make a note using Ctrl+F4 to give the date, or if the amount was greater than normal to cover past arrears make a note to explain this.

MorInPd

How long did this cover?

Soft Check

This check is triggered if the repayments on a respondent's mortgage work out at either less than 5% or greater than 16% interest rate and they do not receive any special rates through an employer:

The interest payments work roughly out at [x] per cent which is [lower/higher] than most current interest rates available for a mortgage of this size. If no particular reason for this, please check your answers.

Check the figures with the respondent and see if any documents are available. If the information is confirmed suppress the warning but be sure to open a note to explain the circumstances. The same check applies to those with repayment mortgages. Mortgage lenders often provide discounts to first time buyers, or for the first (few) year(s) of the mortgage.

The next question is asked if **MortType** = endowment/both interest only and repayment.

MenPol

Are there any endowment policies covering the repayment of this

mortgage or loan?

If 'No':

Soft check

Normally there would be an endowment policy, with an endowment mortgage: please check.

If **MortType** is Pension or PEP/Unit Trust the following question is asked

EndwPrin**How is the repayment of the original loan covered?**

- 1: Payments into a Pension Plan (pension mortgage)
- 2: Payments into a PEP (Personal Equity Plan)
- 3: Payments into a Unit Trust or Investment Trust scheme
- 4: Payments into any other savings/investment scheme
- 5: None of the above (describe in a note)

MenPolAm**How much was your [last premium on the (first/next) endowment policy] /[last contribution to the (pension plan/PEP/Unit Trust)]?**

If the mortgage is repaid by any of codes 1-4 at **EndwPrin** the reference is to 'last contribution...'

MenPolPd**How long did this cover?****IncinInt****Is this premium [payment] included in the amount you mentioned earlier [£n]?**

The next question is only asked for endowment policies.

Menstyr**In what year was this insurance taken out?****MpMore****Are there any more [endowment policies/savings or investment plans] covering the repayment of the mortgage or loan?**

If the respondent has a repayment mortgage the following questions are asked...

IntPrPay**How much was your last instalment on this mortgage or loan?****IntPrPd****How long did this cover?****TaxRelf****Had standard tax relief on this mortgage/loan already been deducted from the payment you just mentioned [£]?**

This question is asked of all respondents with a mortgage, except when **MorInPay** = 0.

When interest is paid on a mortgage the borrower is usually able to obtain tax relief under MIRAS (**M**ortgage **I**nterest **R**elief **A**t **S**ource) on the first £30,000 of the loan, unless that is for home improvements or purposes other than house purchase. The standard rate of relief is 15%.

With interest only mortgages the interest payment will have been reduced. With repayment mortgages the reduction will have been on the interest element only.

MortProt

[Apart from any endowment policies already mentioned] Do you have a mortgage protection policy to pay this mortgage/loan in the event of sickness/accident or redundancy [or death]?

This question is asked for all types of mortgage. Only read '(Apart from any endowment policies...)' if one or more has been entered at **MenPol**. 'Or death' appears if there is no endowment policy recorded earlier.

People with repayment, pension, PEP or Unit Trust mortgages usually take out a mortgage protection policy with an insurance company so that in the event of death there is available a sum of money to pay off the outstanding mortgage. This arrangement should not be confused with the endowment policy of an endowment mortgage.

Following the 1994 Budget decision to delay Income Support entitlement to mortgage borrowers who become unemployed (from October 1995, interest will not be paid for two months for existing borrowers, 9 months for new borrowers), and the government's stated intention that new borrowers should take out mortgage insurance cover for events such as redundancy, this question covers any type of mortgage protection policy. Policies to cover the mortgage in the event of death will continue to be included, but so too will be policies which repay all or part of the mortgage in the event of redundancy or long-term sickness.

If the mortgage type is repayment the following check appears if 'no' is coded:

Soft check

INTERVIEWER: for this type of mortgage there is normally a protection policy. Please check - was it included in with any usual mortgage payment(s)? (If no policy, suppress warning and continue).

Often premiums are included with the monthly mortgage payment (or

payment into a pension plan, PEP or Unit Trust) - ask the respondent to check, particularly if the mortgage is quite old. Sometimes no policy is needed, for example if the mortgage is small.

MPCover **What is covered by the mortgage protection policy? PROBE TO CLASSIFY. CODE ALL THAT APPLY.**

1: Sickness/accident
2: Redundancy/loss of employment
3: Death [If MortType = Endow, this code not used]

If more than one coded at **MPCover**, the following question is asked:

MPolNo **Can I just check, is there one mortgage protection policy, or more than one? (enter number of policies)**

Count as separate policies if separate payments are made.

For each policy the following questions are asked:

IncMPAmt **How much was your last payment?**

If the precise amount for the mortgage protection policy cannot be given, please ask the respondent to give an estimate rather than accept DK.

IncMPPd **How long did this cover?**

IncMStYr **In what year was the mortgage protection policy taken out?**

IncMP **Did your last payment on the mortgage/loan, that is [£n] [or the endowment premium/Unit Trust/PEP/investment contribution of £n] include the mortgage protection policy payment?**

IncMIncl **INTERVIEWER ASK OR CODE**
Was it included in the mortgage payment or the [endowment premium/(pension/PEP/Unit Trust) contribution]?

OutsMort **Does anyone outside the h/h pay anything towards your mortgage on your behalf, on a regular basis?**

OutsPay **Who is that?**
1: DSS
2: Employer
3: Other organisation
4: Friend or relative
5: Mortgage protection/insurance policy
6: Other

-
- OutsAmt** **How much did the [contributor] pay last time?**
- OutsPd** **How long did that cover?**
- OutsIncl** **Was this included in the mortgage payment that you mentioned earlier?**

If accommodation is currently being bought:

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

Include also any other mortgage for purchase of this property.

If accommodation is owned outright:

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

Enter any second mortgage secured on the property.

Quite a common loan of this type is raised through 'equity release', for instance a Home Income Plan, Reversion scheme, or Retirement Home Plan. Typically, this is where elderly owners (eg. 70 yrs or more) borrow money and use it to buy an annuity, part of which provides them with an income, the rest paying off the interest on the loan. (When the owner dies, the property is sold and the lender recoups the capital.) For FRS purposes you should treat this as a mortgage/loan not for purchase, coding 'YES' at **OthMort2** and answering the usual questions on such loans.

Some points:

at **SecMPur**, the purpose of the loan, enter 'Some other purpose' and describe in a Note. At **BorrAmt**, enter the whole loan. At **MortType**, code it as an "endowment", ie. interest only mortgage (code 1). At **MorInPay** enter the regular amount of interest paid on the loan (if not known - sometimes the interest is paid directly to the lender from the annuity - enter DK). As there are unlikely to be any endowment policies, you'll need to suppress a check at **MenPol**, and at **EndwPrin**, "How is repayment of the loan covered?", enter code 5 (none of the above).

If no interest is being paid on the loan, do not enter the arrangement.

If either **OthMort1** or **OthMort2** is answered Yes then the questions **Lender** to **OutsIncl**, above, are repeated, with an additional question

between **Lender** and **BuyYear** to those buying the property with a mortgage:

SecMPur

SHOW CARD E

Which of these items best describe the reasons why you took out this other mortgage or loan? Any others? CODE ALL THAT APPLY.

Codes as for **RMPur/TopPur**.

Then for those buying with a mortgage, who purchased it since 1980 there are two questions relating to the Right To Buy scheme:

ExRent

**Had you been renting this house/flat before deciding to buy it?
'YOU' = HOH/HOUSEHOLDER, OR SPOUSE/PARTNER**

RentFrom

Who was it rented from?

PROMPT AS NECESSARY

- 1: Local Authority or Council (include. GLC)**
- 2: Housing Association, co-operative, charitable trust**
- 3: Employer**
- 4: Other organisation**
- 5: Other individual**

Block g_ Insur - Structural/Furniture Insurance & Council Tax

FRS asks questions about house insurance policies to find out what level of provision that household has made against loss and/or damage to property.

StrMort **Did your last payment of [amount] on the mortgage or loan include an amount for any insurance on the structure of this accommodation, its furniture, contents, or any personal possessions?**

The following questions are asked only if the last mortgage payment DID include an amount for insurance.

StrCov **Was that for:**
1:...structure only
2:...Furniture and contents or personal possessions, only?
3:...or structure AND and contents, or personal possessions.

StrAmt **How much was the premium included in your last mortgage payment for this [type of insurance] policy?**

StrPd **How long did this cover?**

Soft Check There is a soft check if the weekly premium is more than £50.

*Are you sure? This works out at £[x] a week.
Weekly Premiums do not normally exceed £50.*

If the last mortgage payment included any structure and/or contents insurance premium the computer takes the amount of the last premium and compares it to the mortgage repayments on a weekly basis.

Soft Check *The amount you recorded for the premium on the insurance on the structure is greater than the amount recorded for the last mortgage payment. Please check whether this is correct.*

This situation is very unlikely and might indicate that the respondent has got the figures muddled up.

Note that it is possible to trigger both of these checks one after the other.

The following questions are asked if the respondent does have an insurance policy but does not know the last premium.

StrIns **What is the insured value of the structure?**

FrnIns **What is the insured value of the furniture and contents, and/or the personal possessions?**

The following questions are asked of those in rented accommodation (except council tenants) and those whose last mortgage payment did not include an amount for structure insurance.

StrOths **Do you pay an insurance premium on the structure of this accomodation?**

CovOths **Does the premium cover...**
 1:...Structure only ?
 2:...or structure combined with furniture, contents or personal possessions?

StrAmt **How much was the last premium for this policy?**

StrPd **How long did this cover?**

Soft Checks The two soft checks above also apply when this route is taken.

The following questions are asked only when a respondent does have an insurance policy but does not know how much the last premium was. (i.e. the question **StrAmt** will have been coded 'Don't Know'.)

StrIns **What is the insured value of the structure?**

FrnIns **What is the insured value of the furniture and contents, and/or the personal possessions?**

Council Tax

The Council Tax replaced the Community Charge (Poll Tax) in Great Britain in April 1993. The tax is based on the value of a dwelling and assumes two adults per household. The full bill consists of two equal elements: a property element and a personal element. Status discounts, which reduce or eliminate the personal element of the tax, are available to single person and certain other households. Council tax benefit is available in the form of rebates to those on Income Support and others on low incomes. The transitional reduction scheme designed to ensure that households will not face unreasonable increases in their bills as a result of the introduction of the tax as replacement for Community Charge has been ended as of April 1996. A Disablement relief is available if there is a disabled person in the household.

Liability

If the property is owner-occupied the owner (or joint owners) will be liable for payment of the tax. If the property is rented the tenant will generally be liable provided s/he lives in it as a main residence, though in multi-occupancy accommodation such as bedsits the landlord is liable.

CTIntro
(Jump 6)

Now I have some questions about the Council Tax

CTConDoc

Do you have a statement or a bill from the Council that you could consult?

ACCEPT A STATEMENT/BILL FROM THE YEAR 1995/96 IF NO PAYMENT FOR 1996/97 YET MADE

1: Yes - consulted now

2: No - no document (or will not consult)

It is important **whenever possible** to refer to a bill or statement as this is an area where many respondents have little idea about the details being asked for.

FRS is interested in the most recent payment (and all subsequent answers should relate to that payment). If the new bill for 1996/7 has been received but no payment has been made yet, don't consult the new bill, try to get last year's instead.

CTBand **SHOW CARD F In which of the bands shown on this card has your house/flat been valued for payment of the Council Tax?**
THIS MUST BE THE BAND GIVEN BY THE COUNCIL - DO NOT ACCEPT RESPONDENT'S OWN ESTIMATE OF VALUE OF PROPERTY.

IF THIS HOUSEHOLD'S ACCOMMODATION IS NOT VALUED SEPARATELY (eg because it's a rented part of larger premises), THEN USE CODE 9.

Council Tax bands for properties in England, Scotland and Wales are as follows:

	England	Scotland	Wales
A	up to £40,000	up to £27,000	up to £30,000
B	£40 - 52,000	£27 - 35,000	£30 - 39,000
C	£52 - 68,000	£35 - 45,000	£39 - 51,000
D	£68 - 88,000	£45 - 58,000	£51 - 66,000
E	£88 - 120,000	£58 - 80,000	£66 - 90,000
F	£120 - 160,000	£80 - 106,000	£90 - 120,000
G	£160 - 320,000	£106 - 212,000	£120 - 240,000
H	£320,000 +	£212,000 +	£240,000 +

Band not known/accommodation not valued separately

There are two circumstances in which a band may not be entered:

1. If the respondent is personally liable for the council tax (even though they may pay nothing) and doesn't know the band, enter DK. Do not use the respondent's estimate of the property's value.
2. If the accommodation is not separately valued for the council tax, enter '9'. In certain accommodation, such as that which is multiply occupied like bedsits, the landlord will be liable for the tax. The landlord may decide to recover some or all of the cost of the tax by increasing rent charges and will not be legally obliged to identify the council tax component. In these situations where the tenant is not personally liable for the tax use code 9 to indicate that the accommodation that the interview is concerned with is not valued separately for the Council Tax.

To check that the correct code has been entered, the following check is triggered if either 'dk' or code 9 is entered:

Soft Check *INTERVIEWER: If necessary please check which is correct; this accommodation*
-is NOT separately valued for C.Tax (enter code 9,
- or it IS valued for C.Tax, but respondent DOESN'T KNOW the tax band
(enter dk '[').
If correct, suppress check & continue.

Appeals

Owners and tenants will be legally obliged to pay the amount shown on their council tax bills when they receive them in March/April. The valuation bands are based on prices in April 1991 and will not be affected by subsequent changes in house prices, although improvements such as extensions will be taken into account if the property is sold. Appeals against the valuation band may now only be made in these circumstances, not with regard to the original valuation; the full payments must be made until the result of an appeal is decided.

Appeals on valuation matters must first be taken up with the valuation office; appeals on other matters must be raised with the local authority. If matters are not resolved within a specific period, they may be referred to a valuation tribunal. In a few cases appeals against the original valuation have not been settled yet.

If an appeal is still pending...

Enter the band which is shown on the original bill and then open a note using <Ctrl + F4> regarding the new band that is being claimed.

If a new bill has been received following an appeal..

Enter the new band shown on the bill.

If the bill was applied to a lower valuation band because disablement relief was allowed..

Enter the band that would have applied if disablement relief had not been granted.

CTLVBand **Was your Council Tax bill reduced to a lower band because there is a disabled person in the household?**
INTERVIEWER: HOUSEHOLDS MUST MAKE A SPECIAL APPLICATION IN ORDER TO OBTAIN THIS REDUCTION

If a disabled person needs additional space or an extra room to meet special needs, the council tax bill may be reduced to that of a property in the band immediately below the band shown on the valuation list. Note that no disablement relief cannot be allowed if the property is already in band A.

Informants will have to apply for disablement relief, so they should know if it has been allowed. If it has been allowed, the following check question is asked:

CTLVChk **You said you were in band [x]; is that the band after this lower valuation, or before?**

CTAmt **How much Council Tax did you actually pay last time, [including Council Water Charge but] after deducting any discounts or benefit?**

The payment entered should be the last council tax payment made by the household. If no payment for 1996/7 has yet been made, accept the last payment from 1995/6, even if the new bill is to hand. In Scotland, the question includes the phrase in brackets - council water charge should be included in this figure.

If the respondent has not paid any tax for any reason then enter 0 and the later questions will probe the reasons.

The owner of the residence of a minister of religion will be liable except in the case of the Church of England where the Church will be liable. C of E stipends will be reduced to reflect all or part of the council tax payment, and the pay of ministers of other religions may also be docked to cover the tax. These payments should be accepted as council tax payments.

If the amount is changing/has changed following an appeal.

Enter the amount last paid and then open a note using <Ctrl +F4> to give details of the previous/future amount for instalments and, if possible, how much has been paid in total so far or how much is due to be paid for the rest of the financial year. This information should be on the relevant bills.

If an amount is entered:

CTInstal	Was that the full payment for the year, or was it an instalment? If an instalment:
CTTime	How many instalments are there, over the whole year? Enter the total number of payments which have already been made plus those which will be made in future, for the year April-March. (If the last payment entered relates to 1995/6, give the number of instalments for that year.)
<u>Soft Check</u>	If the last payment multiplied by the number of instalments exceeds the highest charge set for the relevant band in any LA in England, Scotland or Wales: <i>That's [£amount] a year which seems rather high for a property in this band. Please check the amount and number of instalments. If correct, suppress warning and explain circumstances in a note.</i> If the band is not known or refused, the check will use the highest value. If a statement/bill is consulted and instalments are being paid:
CTAnnual	On the statement/bill, what is the total amount payable for the year, [including Council Water Charge but] after deducting any discounts or benefit? The reference to Council Water Charge appears in Scotland, where there is also the following question with reference to CTAnnual .
CWatAmt	How much is included in that for Council Water Charge? If the respondent has not paid any Council Tax:
CTExReb	May I check, was the reason you paid no Council Tax because you were allowed either ... 1: ...100% Council Tax benefit, or a combination of benefit and discount which means you pay nothing, 2: ...or a formal exemption from the Council Tax 3: Neither of these

Non-payment of Council Tax

Exemptions

Two classes of exempt dwellings are likely to occur:

Accommodation occupied ONLY by students, or by the severely mentally impaired

If all members of the household are students or severely mentally impaired the household is exempt, but if any member of the household is not a student or severely mentally impaired then a status discount may apply but not an exemption.

Accommodation owned by the MoD as armed forces accommodation.

The MoD will pay contributions in lieu of council tax to local authorities. These contributions may be recouped from services personnel through accommodation charges.

Soft Check

There is a soft check every time a respondent claims to be exempt from the Council Tax. This is to try to ensure that people are not confusing it with a combination of discounts and rebates that means they pay nothing.

Are you sure? Exemptions are very rare. Only accommodation

(i) occupied only by students or the severely mentally impaired; or

(ii) owned by the MOD, is 100% exempt. If council tax is all paid via benefits, code as 1. If exempt suppress warning and continue.

100% Benefit

Unlike the community charge there is no minimum contribution under the council tax. Those on income support will generally pay no council tax because they will be allowed a 100% rebate/benefit. If no payment is made because a combination of status discount, transitional reduction and benefit is allowed equal to 100% of the tax then use code 1.

If an appeal is pending..

If because of the appeal the respondent has made no payments use code 3 at **CTexReb**, and code 3 at **WhyNoCt**.

If neither 100% benefit or exemption is the reason no council tax payment has been made:

WhyNoCT

ASK OR CODE:

WHAT WAS THE REASON FOR PAYING NO COUNCIL TAX?

1: Bill not yet received and household not previously liable for Council Tax

2: Bill not yet paid and household not previously liable for Council Tax

3: Deliberate non-payment, in dispute, appeal etc

4: Household only recently moved into accommodation

5: Other reason

Codes 1 and 2 at the above question should only apply in circumstances where no payment from last year can be given. Eg a newly set-up household, or one that has moved from overseas.

CTDisc

SHOW CARD G Was a status discount of 25% or 50% allowed in association with your last Council Tax payment for any of the reasons shown on this card?

The card covering discounts 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

Probe situations where respondents say that they have been allowed a status discount. The council tax assumes two adults per household. If only one adult lives in the dwelling the bill will be cut by a quarter. Thus a 25% status discount will usually apply to a single person household.

If a student/student nurse/apprentice etc lives with **one** other adult then a status discount of 25% will apply. However no discount will apply if that person lives with two or more other adults.

50% status discounts will be rare and will apply where the sampled accommodation includes only those in the above groups other than students who will be completely exempt.

CT25D50D

Can I just check, were you allowed a 25%, or a 50% discount?

<u>Soft Check</u>	<p>If a respondent claims that they are receiving a 50% discount there is a check to ensure that this is correct.</p> <p><i>Are you sure? Discount is usually 25%. The 50% discount applies only if all household members belong to the groups shown on card G. Please check with respondent. If discount is definitely 50%, suppress warning and continue.</i></p>
CTReb	<p>Was any benefit, or rebate, allowed in connection with your last Council Tax payment?</p> <p>Council tax benefit (rebate) is available to those liable for council tax bills who are on low income. People on income support or equivalent levels of income will be entitled to the maximum rebate of 100%.</p> <p>If mentioned by the respondent, include receipt of the one-off extended payment of Council Tax Benefit paid to people who return to work after a period of unemployment as a lump sum payment covering four weeks. It has to be claimed separately from ordinary Council Tax Benefit. Enter the full amount of the lump sum at CTRebAmt and 'four weeks' at CTRebPd. Questions on its receipt will be asked in the Benefit Unit questionnaire.</p>
<u>Soft Check</u>	<p>If 'no', 'dk' or refusal but CTExReb=1 <i>No Council Tax benefit/rebate: This contradicts previous answer (at 'CTExReb'), that benefit WAS received. Please resolve if possible.</i></p> <p>If 'no' or 'dk':</p>
CTBWait	<p>Are you awaiting the outcome of a claim for Council Tax benefit or rebate?</p> <p>If benefit is allowed, households which consist of more than one benefit unit (and where a statement is consulted) will be asked the following question:</p>
RebType	<p>Was this a main benefit, that is in your own right, or a 'second adult rebate', that is on behalf of someone else in the household?</p> <p>If a liable person's income is too high for her/him to qualify for benefit in her/his right, s/he will be able to claim on behalf of other adults (except dependents and lodgers) living in the same property who are on a low income. This type of benefit is called "second adult rebate".</p>
CTRebAmt	<p>How much was allowed?</p>

Soft Check *Zero amount of Council Tax benefit: this contradicts previous answer (at 'CTReb') that benefit WAS received. Please resolve if possible.*

CTRebPd How long did this cover?

Enter details of any benefit in connection with the last council tax payment made.

If an appeal is pending..

Enter the amount that applied to the last payment.

If an appeal has been made and a new bill has been received..

Enter details of the most recent payment and if this is about to change following receipt of the new bill then open a note using <Ctrl + F4> to record the future figures.

If the respondent knows how much rebate will be allowed for the whole financial year or part of it, it is acceptable to record this total figure together with the appropriate period code.

If benefit is allowed and there are any children under 11 in Benefit Unit 1 the following question is asked:

CTccdis Does your Council Tax benefit/rebate include an extra allowance for any childcare expenses, such as for a childminder or a nursery?

Some of the money spent by working parents on a childminder or nursery to look after their child aged under 11 may be 'disregarded' - ie not counted as income - when the amount of Council Tax Benefit to which they are entitled is calculated. Up to £60 per week of childcare expenses may be disregarded.

Where there is more than one benefit unit in the household, and the liability for council tax is jointly held across more than one benefit unit, it is possible for the council tax benefit to be awarded at the benefit unit level. The following question asks which benefit unit(s) it was applied to. It will only be asked in households where the accommodation is jointly owned/rented by members of more than one benefit unit, and only when a statement is consulted.

**WhoseCTB According to the statement, who is the Council Tax Benefit for?
CODE ALL THAT APPLY**

Each Benefit Unit in the household is listed, together with codes for 'Someone else (open a note)' and 'Not on Statement'.

Block h_Owner2 - Property Charges

This section is about charges on the accommodation and is asked of owners and those who occupy rent-free.

Charge (Jump 7) **SHOW CARD H. In connection with this accommodation do you pay any of the charges shown on this card?**

- | | |
|-------------------|--|
| 1: Ground Rent | 5: Compulsory or regular maintenance charges |
| 2: Feu duty | 6: Site rent (caravans) |
| 3: Chief Rent | 7: Factoring (payments to a land steward) |
| 4: Service charge | 8: Any other regular payments |
| | 9: None of these |

ChargeO Please specify the other type of payments.

ChAmt I would now like to ask about the charges you pay for [x]
How much did you pay last time?

ChPd How long did this cover?

Block i_Sewer - Water & Sewerage Charges

These questions are asked if water/sewerage charges have not been covered earlier in the questionnaire, as either part of rent or deduction from Housing Benefit.

WaterPay **Do you pay water rates?**

SewerPay **Do you pay sewerage rates?**

Include charges for emptying of septic tanks.

SewSep **Do you pay separate or combined rates?**

Asked if Yes to both **SewerPay** and **WaterPay**

WatTime **How many times a year do you pay water rates?**

WatTime, **WatAmt**, **SewTime** and **SewAmt** are asked if sewerage and water rates are paid seperately.

WatAmt **How much did you actually pay last time?**

SewTime **How many times a year do you pay sewerage rates?**

SewAmt **How much did you actually pay last time?**

WSewTime **How many times a year do you pay?**

WSewAmt **How much did you actually pay last time?**

WSewTime and **WSewAmt** above are asked if sewerage and water rates are combined.

Arrears - If payments are in arrears enter the last amount actually paid. Then open a note <Ctrl+F4> to give the date of this payment or the circumstances if the payment was unusual.

Metered Water - Charges made via a water meter should be treated as water rate payments and the last amount actually paid entered.

Soft Check

If water and/or sewerage rates seem unusually high:

Are you sure? This works out at [x] a week.

Rates are normally below £30 a week.

Check whether the payment mentioned included anything other than just water or sewerage rates.

Block j_Bengive - Intra-household contributions

These questions are asked only if there is more than one Benefit Unit in the Household. The routing differs slightly according to (a) whether the household was defined earlier as 'conventional' or 'shared', at the question **HHStat** (in block D_AddInf); and (b) in 'Shared' households, whether or not the accommodation is rented.

Conventional households

If the household is 'conventional' the following questions are asked with regard to each person not related in some way to the HOH (or partner) in the 2nd and subsequent Benefit Units:

Questions on receipt of housing benefit for boarders, lodgers and other adults not related to HOH will be asked in their own Benefit Unit questionnaire.

ConvIn **Now I'd like to ask how much other adults in the household pay to you (that is [name of HoH]) for certain things**

ConvBL **(Can I just check), is [name]**
1:...a BOARDER
2:...a LODGER
3:...neither of these?

A boarder pays for both food and lodging, a lodger pays for lodging only.

CvPay **How much rent does [name] pay?**

CvPd **How long does that cover?**

The next question **CvHt** is asked of LODGERS only.

CvHt **Is HEATING included, or is it paid for separately?**

The following questions apply to those people who have been coded as neither a boarder or a lodger at **ConvBL**. You will also be routed directly to this question if there is an adult or a 16-18 year old in the household who is related to the adults but forms a separate benefit unit in his/her own right.

Contrib **SHOW CARD I Does [name] make a regular contribution [name of person(s) in BU1] towards any of the things listed on this card ?**

ConAmt **How much does [name] pay altogether?**

ConPd **How long does that cover?**

QConIt **SHOW CARD I Which of these things is it intended to contribute to?**

Shared households

If the household has been classed as a 'Shared' household without a clear HOH then the following questions apply. They are first asked of people in Benefit Unit 1, then all other persons in the other Benefit Unit(s).

SharePay **SHOW CARD I Now I'd like to ask how much each of you pays towards certain things. (Apart from any rent), How much does [name] pay towards any of the things listed on this card?**

The phrase 'Apart from any rent' is inserted if the accommodation is rented. Enter combined total for fuel/food/housing.

SharePd **How long does that cover?**

QConIt **SHOW CARD I. Which of these things is it intended to contribute to?**

Hard Check Code 4 'General Contribution' is an exclusive code, if entered with other codes the following screen appears:

You cannot use code 'general contribution' in combination with [Housing, Food, Fuel]

The following two questions are asked with regard to people in the 2nd and subsequent Benefit Units if the household is 'Shared' **and** the accommodation is rented. They appear before **SharePay**, **SharePd**, and **QConIt**.

SRentAmt **How much rent does [name] pay?**

SRentPd **How long does that cover?**

For 'Shared' households, questions on Housing Benefit are asked with regard to all members of the 2nd and subsequent Benefit Unit(s) in their own Benefit Unit questionnaire, unless the accommodation is owned/being bought **and** the person is named as a householder at the **HHolder** question.

Reaching The End of the Intra-Household Contributions Questions Before Opening A Benefit Unit Questionnaire

This has an extra significance in the questionnaire.

It is the point where the information that you have entered in order to

calculate the Benefit Units will be 'frozen' so that the details can be carried forward to the Benefit Unit questionnaire.

This means that if you have a respondent who wants to be interviewed immediately and cannot wait until you have completed the Household questionnaire then you must reach this point to collect enough information for the routing in the Benefit Unit questionnaire to work correctly.

Block k_Prop - Income from property

SubRent **You mentioned earlier that you let, or sub-let, part of this accommodation to someone outside your household. How much rent have you received from this in the last 12 months?**

SubAllow **And is that BEFORE or AFTER deducting allowable expenses?**

OthProRt **[Apart from that,] In the last 12 months, that is since [date], have ANY (Jump 8) of you received any rent from other property? (EXCLUDE land only)**

This question refers to other physical property (ie buildings), and is intended to cover mainly

- i) property where one of the respondents is a private landlord
- ii) income from eg second homes or holiday homes which are let.

It can include property both in this country or abroad.

PropWho **Who is that?**

If the respondents jointly own a property that is being rented then identify both of them at this question and then apportion the amount of income received at the following questions.

PropRent **How much rent has [name] received from other property in the last 12 months: That is, BEFORE deducting any income tax that might be due on it.**

If the respondent has more than one property enter the total amount received of rent received.

This question asks for all rent received over the last 12 months even if the property has been sold and therefore no longer owned by the respondent.

PropAllw **And is that BEFORE or AFTER deducting any allowable expenses?**

Block I_Pol - Insurance policies

The following questions about insurance policies are trying to find out what types of personal cover members of the household have and consequently how they might be able to cope if there was a fall in income for any reason. FRS does not ask about the actual expenditure on these policies.

Premium
(Jump 9)

SHOW CARD J: Do any of you have any insurance policies which cover you for any of the things shown on this card?

Do not repeat any policy here which was previously dealt with in the mortgage section.

NumPols

SHOW CARD J: Thinking about (th first/second etc) policy, which of these things does it cover? Any others?

CODE ALL THAT APPLY

- 1: Personal accident**
- 2: Private medical**
- 3: Permanent health insurance**
- 4: Friendly society sickness benefit**
- 5: To provide cover while in hospital**
- 6: Nursing home/long-term care**
- 7: Any other sickness insurance**
- 8: Redundancy policy**

Personal accident includes:

- personal accident and fire
- personal accident policy for a pedal cycle (accident and theft)
- personal consolidation policy
- police group insurance

Private medical includes:

BUPA, HCS, PPA, WPA

Permanent health insurance or PHI is insurance to cover loss of income in the event of permanent health impairment.

Friendly society policies for sickness include

- Benevolent fund (unless stated to be a charity)
- Burial club
- Civil Service Sanatorium
- Death levy
- Family Service Unit

Firemen's benevolent fund
Hospital Savings Association (HSA)
Hospital Saturday Fund
Medical aid
Mutual aid
Oddfellows

PolIns **Who is insured under this policy? Anyone else?**

PolPay **Who pays the premiums?**
1: The person insured
2: Someone else

PolMore **Do ANY of you have any more policies for any of the things shown on this card?**

Block m_Mod - Household durables

FRS ask questions about household durables to give a very broad measurement of living standards that can be compared against the income coming in to the household.

ConTV **Does your household have any of the following items?**

... a colour TV set?

INCLUDE ITEMS STORED BUT IN WORKING ORDER, AND ITEMS UNDER REPAIR

**1: 1 only
2: more than one
3: none**

ConTV **... a black and white TV set?**

**1: 1 only
2: more than one
3: none**

Cons **... a satellite dish?
... a video recorder?
... a deep freeze or fridge-freezer?
... a seperate refrigerator?
... a washing machine?
... a tumble dryer?
... a dishwasher?
... a microwave oven?
... a telephone?
... a mobile phone?
... a compact disc (CD) player?
... a home computer?**

Include items that are either owned by the household or available for use in the informant's accommodation. Broken items not intended for repair should be excluded.

With the exception of telephones, items available for communal use should be included only if they can be used in the informant's accommodation - ie count a shared vacuum cleaner that the informant can use, but ignore a washing machine used in a communal laundry.

Usually the items listed will be easily understood. However, there may be occasions when they need to be precisely defined.

Video-recorder - a machine for recording television programmes from a TV set (in black and white or colour) for playback later, and for replaying pre-recorded video cassettes. Exclude video-disc machines, which cannot record programmes from a TV set, but only playback pre-recorded video-discs.

Satellite - Include people who have a satellite receiver and subscribe to one or more satellite channels even if they share a satellite dish with other people. Include access to satellite channels even if satellite dish not owned by household. Exclude people who have a dish but do not use it.

Deep-freezer - a separate chest or upright cold storage cabinet used for freezing food for long periods of time.

Fridge-freezer - a two-compartment cabinet with separate doors; one compartment is designed for freezing food as in a deep-freezer, the other is an ordinary refrigerator. Do not count as a fridge-freezer the freezing compartment of an ordinary refrigerator.

Washing machine - include automatics and twin tubs, but exclude boilers with a hand agitator and separate spin driers.

Tumble drier - this is a drum which dries by tumbling its contents in a stream of hot air (unlike a spin drier, which merely gets rid of water by spinning); some washing machines have a built-in facility for tumble drying, in which case code 'yes' for both washing machine and drier, but in most cases tumble driers are separate machines.

Telephone - A shared telephone in a public hallway is to be included only if the household is responsible for paying the account.

Mobile phone - exclude installed car phones.

Compact Disc Player - this may be a free-standing unit or part of a 'music centre' which has other audio functions as well.

Home computer - this should:

- have a keyboard
- be programmable
- have to be attached to a display (eg a television screen or a

screen made specially for the model)

Include:

- home computers and personal computers (eg ACORN BBC, IBM-compatible, APPLE), even if they are only used for playing games
- computers owned by self-employed people and used for business purposes.
- computers supplied by an employer which is also available for personal use.

Exclude:

- video games (not programmable and no keyboard), e.g. Sony play station,
- SEGA megadrive
- computer terminals (used for transmitting and receiving information processed on a remote computer)
- programmable calculators (have their own built-in display)
- computers supplied by a person's employer for work purposes and not available for personal use.

CentHeat **Do you have central heating in this accommodation ...this may include storage heaters?**

Central heating: A central supply system includes any types of central heating that can be controlled from within the household.

CentFuel **What fuel does it use?**

- 1: Electricity**
- 2: Mains gas**
- 3: Solid fuel**
- 4: Oil**
- 5: Bottled gas**
- 6: or some other fuel?**

Where the supply comes from a central source outside the home or household code the type of fuel if known, otherwise code DK.
Only mains gas should be coded 2. Bottled gas should be coded 5.

Block n_Vint - Vehicle ownership and use

If the respondent owns a car, this might affect how far s/he is prepared to travel to work each day as well as the cost of getting to work. Also DSS need to know if the respondent has a company car for tax calculations.

AnyVeh
(Jump 10)

In the following questions I'd like to ask about any motor vehicles that you might own, and any other vehicles - such as company cars- that you have continuously available for your use.

Do [any of] you at present have any cars, vans, motorcycles, mopeds or other motor vehicles?

VehNumb

How many such vehicles do you have altogether in your household ... that is: cars, vans, motorcycles, mopeds and any other motor vehicles?

Exclude a vehicle which is:

- used solely for business purposes, eg agricultural vehicles
- bought or sold as part of a business by a car dealer
- on short term hire for holidays, moving furniture etc
- not roadworthy and not taxed for that reason.

Vehic

I would now like to ask about the [first/second etc] vehicle. Is it...

1. a car (includes three wheel vehicles and normal cars converted for invalid use),
2. a van (includes light vans, pick-ups, landrovers and jeeps),
3. a motor cycle,
4. or a moped (includes scooters, invalid tricycles)?
5. Some other motor vehicle.

VehOwn

Is the [vehicle]...

1. privately owned,
2. privately leased,
3. or is it a company car/van?

Code 3 only appears if the vehicle is a car or van.

Code 1 includes vehicles

- being bought on hire purchase
- used continuously, ie for private as well as business purposes, by a self-employed informant who owns his or her business and uses the vehicle as if owned, although the informant may state that it is owned by the company.

Code 2 includes vehicles

- leased by a member of the household who has entered into a leasing contract and makes the leasing repayments, ie not a company car where the business pays.

Code 3 includes

- cars supplied by an employer, spouse's employer etc. Company cars provided exclusively for company business, ie where no private usage is permitted, should be excluded. Cars purchased from an employer should be coded as privately owned.

Motability

The Motability Scheme is a registered charity enabling disabled persons to hire or purchase a car adapted for their needs:

Hire of car: car should be coded as being 'privately leased'.

Purchase of car: car should be coded as 'owned'.

VehPer

In whose name is it owned / leased?

A vehicle registered in one partner's name but used continuously by the other partner should be coded as owned by the person whose name the vehicle is registered in.

The next three three questions are asked of those who have a company car/van.

VehUse

For whose use is the [vehicle] principally provided?

VehProv

Is the car provided for use by ..

- 1: their employer
- 2: their spouse's employer
- 3: or someone else

If a self-employed person does contract work for a firm which provides a car for continuous use, **VehProv** should be coded 3.

The next question is asked if the car is provided by the respondent's or spouse's employer.

VehPrice **SHOW CARD K Could you tell me in which of these bands was the list price of the car when new?**

- 1: Up to £10,000
- 2: £10,001 to £13,000
- 3: £13,001 to £16,000
- 4: £16,001 to £19,000
- 5: £19,001 to £22,000
- 6: £22,001 to £25,000
- 7: £25,001 to £30,000
- 8: £30,001 to £40,000
- 9: £40,001 and over

The 'list price' is the price of the vehicle when new as designated by the manufacturer in its catalogue/brochure. This is not necessarily the same as the sale price.

The tax liability of an employee is affected by use of a company car and details will be shown on the employee's tax documents. A company car is a taxable perk, but the employee will not be liable for income tax on a fixed proportion of the list price. The employer will have provided details to the Inland Revenue which will include the list price.

Try to obtain at least an estimate of the list price if the respondent doesn't know it.

The next question is asked about all cars.

VehEmp **Does an employer provide ALL, SOME or NONE of the fuel expenditure for your private motoring in this car?**

Block o_Welf - NHS Use, Prescriptions, Welfare milk, School milk & meals

NHS
(Jump 11)

In the past 4 weeks, have any of you ... READ OUT ...CODE ALL THAT APPLY... (enter at most 4 codes)

- 1: ... received something on prescription,**
- 2: ... visited the dentist for an NHS examination or treatment,**
- 3: ... had an eyesight test,**
- 4: or purchased glasses or contact lenses?**
- 5: (None of these)**

Include items/treatment/tests which were free (except glasses/contact lenses) or paid for. Private dental treatment should be excluded.

Prescriptions

Include items obtained free of charge at a hospital dispensary even if these were not acquired by prescription.

Include items acquired on a prescription season ticket, which is a ticket purchased from the local health authority by persons not entitled to free prescriptions but who require regular medication.

Glasses or contact lenses

If these are paid for on a regular (eg weekly/ monthly/quarterly/annual) basis such as by direct debit/standing order, as might be the case for disposable contact lenses, only code 4 if the respondent has actually received/collected a pair in the past 4 weeks.

The intention of this and the next few questions is to provide information on the likely population eligible for the NHS Low Income Scheme. The Scheme provides help with charges, free sight tests etc for people on low income. Successful claimants receive either an AG2 certificate (for free help) or an AG3 (for partial help), for a period of six months.

There are follow up questions for each thing coded, as applicable:

Per

- Who received the items on prescription?**
- Who visited the dentist?**
- Who had the eyesight test?**
- Who purchased the glasses or contact lenses?**

Two questions for prescriptions only:

PrIt

How many items did [name] receive during the past 4 weeks?

Free **Were the items free of charge or did [name] have to pay?**
1: Free of charge
2: Had to pay

For all things coded at NHS, as applicable:

XIntro **Has anyone else had anything on prescription ...**
Has anyone else visited the dentist ...
Has anyone else had an eyesight test ...
Has anyone else purchased glasses or contact lenses ...
... during the past 4 weeks?

The next question about free welfare items will only be asked if there is anyone in the household who is eligible to receive any of them. Only the codes applicable to the members of the household will appear.

FreeItem **In the last 7 days have (any of) you (including any of your children under 16) had ... READ OUT... PROMPT EACH ITEM INDIVIDUALLY...**
1: ...any free welfare milk?
2: ...any free school milk?
3: ...any free school meals?
4: ...none of these

Free welfare milk

Code 1 only appears if there are any children under 16 or women under 50 in the household. Free welfare milk is available for:

1.Expectant mothers and all children under school age in families in receipt of Income Support, Housing Benefit, Family Credit, or in special need because of low income;

2.An expectant mother who already has two children under school age, regardless of family income;

3.All but the first two children under school age in families with three or more children under school age, regardless of family income;

4.Handicapped children aged 5 to 16 who are not attending an educational establishment.

Free school milk

Code 2 only appears if there is a child or children under 16 at state school.

Free school milk is supplied to children up to approximately their seventh birthday (11th birthday in some LEAs) at registered day nurseries,

playgroups and state primary schools or to approved child minders.

For children with particular health problems, milk may be supplied up to their sixteenth birthday or the allowance may be more than one bottle or carton.

Free school meals

Code 3 only appears if there is a child or children under 19 at state school.

Free school meals are supplied to children whose parents are on a low income. The conditions governing school meals vary from one local authority to another.

Some children from educationally disadvantaged backgrounds may receive free meals up to the age of 18.

Only school cafeteria and fixed price meals are required, not tuck shop purchases.

If Code 1 is entered at **FreeItem** the following questions are asked.

WmkPer **Who received the free welfare milk?**

WmkIt **Thinking just of the PAST SEVEN DAYS ending yesterday - how many pints did [name] receive?**

Soft Check If a person has received more than 7 pints of welfare milk.
You have entered that the person received more than 7 pints of free welfare milk in the last week. This seems rather high. Please check that it is correct.

Note that FRS does count powdered milk and milk tokens. At **WmkIt** enter the number of pints that were bought with tokens or the number of pints made up from powdered milk.

WMIntro **INTERVIEWER PROMPT: Has anyone else had free welfare milk during the past seven days?**

If yes, then the questions are repeated for the next person.

If code 2 is entered at **FreeItem** the following questions are asked.

SmkPer **Who received the free school milk?**

SmkIt **Thinking just of the PAST SEVEN DAYS ending yesterday - how many cartons or bottles did [name] receive?**

'Bottles' or 'cartons' generally contain one third of a pint. Therefore, a legitimate answer would be 5 bottles.

Soft Check The check on school milk is triggered if the child has received more than 6 cartons a week.
You have entered that the person received more than 6 cartons or bottles of free school milk in the last week. This seems rather high. Please check that it is correct.

SmIntro **INTERVIEWER PROMPT: Has any other child had any free school milk during the past seven days ending yesterday?**

If yes, then the questions are repeated for the next person.

If code 3 is entered at **FreeItem** the following questions are asked.

MIPer **Who received the free school meals?**

SmlIt **Thinking just of the PAST SEVEN DAYS ending yesterday - how many meals has [name] had?**

Soft Check If more than 5 meals were received and the child attends a normal state school
That's [x] meals - for this type of school the weekly maximum would normally be 5 (ie one meal per day) - please check.

Soft Check If more than 21 meals were received, regardless of state school type
You have entered that the person received more than 21 free school meals in the last week. This seems rather high. Please check that it is correct.

MLIntro **Has any other child had any free school meals...?**

Block p_Educ - Education grants & loans

The following questions are asked about full or part-time education.

Grant
(Jump 12)

Are [any of] you [including your child/ren under 16] attending a course for which you/they receive an education grant, maintenance grant or scholarship?

If you are interviewing during the summer vacation, try to get information for the academic year that has just been completed.

Currently, undergraduate grants from the state are intended to last from September to June whereas postgraduate grants are intended to last from September through to the September of the following year.

GrPer

Who is receiving the grant or scholarship?

GrtNum

How many grants or scholarships is [name] getting?

For each grant the following questions are asked:

GrScce

**Is the source of the grant...READ OUT (RUNNING PROMPT)...
1:...State 2:...Private 3:...Overseas?**

GrAmt

What is the current annual value of the grant, excluding fees?

The above question is asked if the grant is from the State.

Soft Check

There is a soft check if a respondent is receiving a state grant of more than £5000.

You have entered that the person receives a grant of more than £5000 per year. This seems rather high. Please check that it is correct.

GrtVal

What is the current annual value of the grant including fees?

The above question is asked of those who received private/overseas grants.

GrtDir

How much of this is paid direct to you [(or your child)] by cash or cheque?

At these questions exclude any parental contribution towards making up the grant to the full amount set.

1. State grants will exclude fees, these are paid direct to the educational establishment by the state. Grants from overseas governments or private sources in the UK or overseas will include fees.
2. Private grants include grants from employers, and also HM Forces and the nationalised industries (when they are employers).
3. Exam fees should be accepted at the relevant question.
4. Accept grants for items such as books, stationery, clothing, (excl. clothing vouchers) travelling expenses, instruments and maintenance of relatives.
5. Anyone receiving full-time education but engaged in a vacation job at the time of interview should be shown as receiving full-time education at **FtEd** (Block: HHA).

StartYr **In which year did this course start?**

EndYr **In which year will the course end?**

Soft check *The course is longer than 4 years; please check if this correct.*

The questions then repeat if anyone else is receiving an educational grant.

TopUpL **Are [any of] you attending a course for which you are eligible for a top up loan for students from the Student Loans Company?**

This question will only be asked of those who are aged under 51.

TUPer **Who is eligible for the loan?**

TUBorr **How much altogether will [name] borrow during this academic year, that is the year beginning in September 199[n] and ending in Summer 199[n]?**

INTERVIEWER: THIS IS A QUESTION OF OPINION

1. These loans are additional to the student grants, which have been frozen, and will be repayable over ten years. The loans are administered by The Student Loans Company in Glasgow.
2. The 'academic' year starts in September and ends in May-June of the following year.
3. It is unlikely that any person under 16 will receive a top-up loan.

Soft Check *You have entered that the person is borrowing more than £1695 per year (the current maximum) through a top-up loan. Please check your answer.*

Loan **Do [ANY of] you have any other loan to enable you to attend a course of education?**

The above question covers loans that have been taken out on a private basis.

EdPer **Who is receiving the loan?**

LoanNum **How many loans does [name] have?**

If the respondent has a number of loans to fund education, deal with the largest loan first. If the respondent has more than 2 loans open a note using <Ctrl+F4> and record details of the extra loans.

EdBorr **[Thinking of the [FIRST/SECOND/OTHER] loan(s)], from whom have you borrowed the money?**

1: organisation

2: private individual

EdMonYr **When did you take out the loan?**

Soft Check

There is a check on whether the loan was taken out more than 6 years ago or that a future date has not been entered.

The loan was taken out more than 6 years ago. Please check that this is correct.

You have entered a future date. Please include only loans already taken out.

If the respondent has not yet taken out the loan do not record the information.

EdSum **How much did you originally borrow?**

Soft Check

As before there is a soft check if the respondent has borrowed more than £5,000 purely to fund education. Probe as to whether the total amount included money for other purposes.

EdAmt **How much was your last repayment?**

Soft Check

If a student has borrowed money for a course and is now paying back that loan the repayments must be less than the original loan.

You have entered that the respondent made a repayment which was greater than the value of the loan. Please check that this is correct.

EdPd **How long did that cover?**

EdInt **Does the loan...**
 1: ...carry interest
 2: ...or is it interest free?

LnRpInt **Was your last payment...**
 1: ...just interest
 2: ...or did it include some repayment of capital?

Colleges and universities distribute monies to students to relieve hardship, from what are known as 'access funds'. The following questions ask about receipt of money on a regular basis from an access fund. Lump sum/one off payments should not be included.

Access **Some students get money from an access fund provided by their college or university to relieve hardship. Is [name] presently receiving any REGULAR payment from such an access fund?**
INTERVIEWER: DO NOT INCLUDE LUMP SUM PAYMENTS OR LOANS.

AccAmt **How much did they receive last time?**

AccPd **What period did that cover?**

NHHChild **Have [ANY of] you any children aged 16-24 OUTSIDE this household, who are currently receiving full- or part time education?**
INCLUDE MARRIED CHILDREN AGED 16-24.

The above question is not asked if the WHOLE household is aged 24 or under. Note that if one member of the household is aged 25 or over then the question will be routed on whatever the age of the other respondents.

The next questions find out about any parental contributions to education costs being made by the household.

The reason the question is asked even of those to whom it might not seem appropriate is that it is necessary to include any step-children for which anyone in the household still has a legal responsibility.

NHHName **What is the name of this child?**

Asking the name of the child is only to make later questions clearer and as with the household a first name only is required or anything that will identify this as 'Child1' or 'Child2' to you.

NHHPar **INTERVIEWER: ENTER PERSON NUMBER(S) OF [child]'s**

PARENT(S) IN HOUSEHOLD

- HHEd** Is [child] in...
1: ...full-time education,
2: or part-time education?
- NHHFee** Apart from leisure classes, in the last 12 months have you paid any fees or maintenance for [child] for any educational courses at any level?
- NHHAmt** How much did you pay for [child] last time?
- NHHPd** How long did this cover?
- NHHIntro** **INTERVIEWER PROMPT: Are there any other children aged 16-24 outside of the household who are currently receiving full- or part-time education?**

These questions concern contributions to non-household members

Block q_Cares - Childcare & Help given and received

The following questions are about childcare need and costs.

Wrk

Do [either of] you have any paid work at present?

This question is asked of the parent(s) or adult(s) responsible for any children in the household. If one of them is working then the questions about childcare provision will be asked.

Childcare is of interest to DSS for several reasons: its effect on people's availability to work, entitlement to benefit, the level of provision available and whether it is formal or informal, and the cost or otherwise. If the parent(s) is/are not working they will be asked in the Benefit Unit questionnaire whether looking after children is one of the reasons why.

'Childcare disregard'

The rules regarding certain means-tested benefits in connection with childcare costs were changed in October 1994. If working parents pay a registered childminder or nursery to look after their children under 11, some or all of the money spent may be disregarded - ie not counted as income - when the amount of benefit to which they are entitled is calculated. There is a limit of £60 per week of 'excess income' that can be disregarded if spent on childcare.

The benefits to which the disregard applies are Housing Benefit, Council Tax Benefit, Family Credit and Disability Working Allowance. FRS respondents receiving any of these are asked a question about childcare disregard if they have a child aged 10 or under.

Disp

The next questions are about childcare facilities for [name].

Care

**Does anyone else normally have to look after [names of child] because (either of) you are working?
EXCLUDE ONE-OFF/EMERGENCYOCCASIONS**

ChLook

Who looks after [names of children]? Anyone else?

- 1: Close relative**
- 2: Other relative**
- 3: Friend/neighbour**
- 4: Childminder**
- 5: Nursery/playgroup**
- 6: Creche**
- 7: Other**

Registrd

Can I just check, is the [childminder/nursery] registered, or not?

Soft Check If 'no', 'dk' or refused (if both apply, for both childminder *and* nursery) but 'yes' at either **HBccdis** or **CTccdis**
Please check this answer with respondent: earlier they said they got the 'Child Care Disregard' for the benefit(s) shown below, and this is usually only possible if the childminder/nursery IS REGISTERED.

ChHr1 About how many hours a week child-care do you need for [name of child] i) in term time?

ChHr2 About how many hours a week child-care do you need for [name of child] ii) in holidays?

If there is no distinction between term time and holidays (eg for pre-school children) then enter the same figure at **ChHr1** and **ChHr2**.

Cost Does your child-care for [name] cost you anything?

ChAmt1 How much does it usually cost you per week for [name of child] in term time?

ChAmt2 How much does it usually cost you per week for [name of child] in the holidays?

If the respondent pays for a number of children in one lump sum and cannot separate individual amounts, then divide the total proportionally amongst the children.

Again, if there is no distinction between term time and holidays then enter the same figure at **ChAmt1** and **ChAmt2**.

ChPay Do you make any [other] payment in kind, or other form of compensation?

1: Payment in kind

2: Exchange basis

3: Other

4: No cost or payment of any kind

At this question use code 2 'Exchange Basis' if the respondent is looking after children in direct exchange for their own childcare. If any other form of payment/service is given then use code 1.

The next questions are about receipt of care by household members, and provision of care to people outside the household.

NeedHelp
(Jump 13)

In some households, there are people who regularly receive help or looking after, for example because they are sick, disabled or elderly.

SHOW CARD L

Is there anyone in this household who receives any of these kinds of help or looking after? This could be help from outside, or from anyone who lives here.

GiveHelp

SHOW CARD L

And how about people not living with you: do you/ does anyone in the household provide any regular service or help for any sick, disabled or elderly relative, friend, neighbour or anyone else not living with you?

At this question do **not** include people who provide this service as part of a formal job which is paid by some organisation. However, if the person receiving the service makes informal payments direct to the person providing it then it should be included at this question.

eg - if the elderly friend gives the helper £5 to cover travel expenses the help is still of an informal nature so code 'Yes'.

If a helper is employed by a charity/social services and paid a regular amount to assist a number of people then code 'No' at this question and enter the details as a job.

NeedPer

Who is receiving help or being looked after? Anyone else?

1: to 20: [names of household members]

21: Parent outside household

22: Child outside household

23: Spouse outside household

24: Other relative

25: Friend/neighbour

26: Client of voluntary organisation

27: Other non-household (CODE AND SPECIFY)

Enter all the recipients of help, both within and outside the h/hold, at this question.

For each recipient of help, whether in or outside the household, the following sequence of questions follows.

Freq

How frequently does [name] receive such help?

WhoLook	<p>Who looks after, or provides help for [name]? Anyone else?</p> <p>1: to 10: [names of adults in the household] 11: Child/children in the household 12: Relatives 13: Friends/neighbours 14: Other outside helpers (social services/nurses etc)</p>
Long	<p>How long has [name] received this amount of help?</p>
NeedTask	<p>What kind of things does [name] usually receive help with? For example, does he/she usually receive...</p> <p>SHOW CARD L AND PROMPT EACH ITEM INDIVIDUALLY</p> <p>1: Help with personal care? 2: Physical help? 3: Other sorts of personal help? 4: Help with paperwork or financial matters? 5: Other practical help?</p> <p>Examples of each of these kinds of help is shown on the card.</p>
Hour	<p>About how many hours a week, on average, does [name of helper] spend actually providing help for or looking after [name]?</p> <p>The above question is asked for all those giving help, including non-household members. If less than one hour a week, give the details in a note</p> <p>For the non-household member recipients, only one loop of questions can be asked for each category, eg only one neighbour, or one friend may be recorded. Some of the questions are exclusive to one person (eg how often help is received/for how long) so if help/care is given to, for example, two or more neighbours, open a note for the second/third etc recipients, giving all the details asked for above.</p>

End of the Household Questionnaire

The maximum number of don't knows and refusals (in any combination) allowed at **Amount questions only** is 12 per questionnaire. If when you reach the end of the household questionnaire there are more than 12 dks/refs/missings at amount questions the following warning will be displayed:

RefDK

****INTERVIEWER** - IMPORTANT!**
THERE WERE [NUMBER] 'REFUSAL' AND/OR DK ANSWERS AT '£ AMOUNT' QUESTIONS IN THIS QU'AIRE - TOO MANY TO COUNT AS A FULL INTERVIEW (MAX ACCEPTABLE = 12). PLEASE ASK RESPONDENT(S) TO SUPPLY MISSING ANSWERS EITHER NOW OR LATER.
PRESS 1 AND ENTER TO CONTINUE.

Of course some of these missing answers may be ones where the respondent has said they will look up a figure for you to pick up at a later call. Therefore at this point no soft or hard check is triggered.

Press <1 + Enter> here and then either leave the questionnaire via the admin block, or if the respondent can provide any of the missing answers immediately, go back to the relevant questions. It is not possible for the questions with dk/missing values to be displayed here. (You will not be able to code the household as fully co-operating in the household questionnaire admin block unless the number of dk/missings has been reduced to a maximum of 12.)

There are two questions where a 'dk' will not necessarily count towards the total number. These are **Rent** and **BorrAmt**, the condition being that an amount partly for business cannot be split from the domestic element. See the instructions relating to the follow-ups to these questions when 'DK' is entered, **RentDK** and **BorrAmtDk**.

The final screen redisplayes the names of members of Benefit Units in the household and the total number of Benefit Units.

EndDisp

INTERVIEWER: - END OF 'HOUSEHOLD' SCHEDULE.
NOW ADMINISTER 'BENEFIT UNIT' SCHEDULE(s)
B.U. MEMBERS
1. [names]
2. [names] etc
TOTAL NUMBER OF BENEFIT UNITS = [n]
PRESS <ctrl + Enter> AND THEN CHOOSE Exit via Admin TO RETURN TO THE HOUSEHOLD MENU, OR TO FILL IN THE ADMIN DETAILS.

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**FAMILY
RESOURCES
SURVEY**

**BENEFIT UNIT SCHEDULE
QUESTION INSTRUCTIONS**

April 1996 version

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UNIT QUESTIONNAIRE**

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JUMPS IN THE BENEFIT UNIT QUESTIONNAIRE

As with the Household Questionnaire, it is possible to jump directly to different parts of the questionnaire, providing that the section has been answered by the informant.

The 'Jump Questions' in the Benefit Unit questionnaire are listed below along with the question that follows that jump:

<u>Jump Number</u>	<u>Start of Block</u>	<u>Next Question</u>
1	b_Curst	Working
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25	r_Othin2	MntRec
26	r_Othin2(mid-block)	Allow
27	r_Othin2(mid-block)	Baby
28	r_Othin2(mid-block)	Oddjob
29	s_Chinc	ChEarns
30	t_Adint	Accounts
31	t_Adint(mid-block)	Invests
32	u_Chint	Chinc
33	v_Save	TotSav

After you have opened the benefit unit questionnaire this will be the first screen that appears.

PersDisp

INTERVIEWER: FOR YOUR INFORMATION...

... the person(s) now allocated to this Benefit Unit questionnaire are:

Person 1: [name]

Person 2: [name]

- TO GO DIRECTLY TO 'ADMIN', PRESS <Ctrl + Enter>.

- OTHERWISE, TO CONTINUE WITH INTERVIEW, PRESS '1' AND <Enter>.

Who1/2

INTERVIEWER: DO YOU WISH TO CONTINUE WITH [NAME]?

1: continue

2: suspend

This is an example of the screens used to organise the **concurrent interviewing** practice. By saying that you wish to continue with both respondents it is possible to ask both people the same question or group of questions together.

Alternatively, if one person has to go out, you can choose to 'suspend' their interviewing and continue with the other person. When they return, page back up to this point and change the code to 'continue'; the outstanding questions will then be asked. Once coded 'continue', you cannot suspend the interview later on. This is your only chance!

Block a_Health - Health & Ability to Work

IntroH

THE QUESTIONS THAT FOLLOW ARE ABOUT HEALTH.

Asked of all respondents:

Health

Do you have any long-standing illness, disability or infirmity? By 'longstanding' I mean anything that has troubled you over a period of time or that is likely to affect you over a period of time?

If 'yes' to **Health**:

Hprob

Does this illness or disability limit your activities in any way?

If activities are limited:

LaReg

Local authorities keep registers of disabled people so that they can provide services for disabled people in their area. Are you on the Local Authority register?

(NB. THIS IS NOT THE REGISTER OF DISABLED PEOPLE UNDER THE DISABLED PERSON EMPLOYMENT ACT.)

If on a register:

SpcReg

Are you registered as any of these... READ OUT & PROMPT EACH ITEM INDIVIDUALLY... CODE ALL THAT APPLY

- 1:Blind?**
- 2:Partially sighted?**
- 3:Deaf?**
- 4:None of these**

If activities are limited (**Hprob** = 'yes'):

JcReg

Are you registered disabled with a Job Centre, under the Disabled Persons Employment Act? (CHECK: Do you have a Green Card?)

If there are any children in the Benefit Unit:

CIntro

THE NEXT QUESTIONS ARE ABOUT [NAME OF CHILD]'S HEALTH.

The above questions **Health** to **SpcReg** are then asked of parents about each of their child[ren].

For people of working age the following question is asked:

Rstrct **CARD M** Some people are restricted in the amount or type of work they can do, because they have an injury, illness or disability. Which of these statements comes closest to your own position at the moment?
CODE FIRST THAT APPLIES. INTERVIEWER: THIS IS A QUESTION OF OPINION.
BECAUSE OF INJURY, ILLNESS, DISABILITY ...
1: I am unable to work at the moment.
2: I am restricted in the amount or type of work I can (could) do.
3: I am not restricted in the amount or type of work I can (could) do.

If unable to work:

Injlong **How long have you been unable to work because of this injury/illness/disability**
1: 28 weeks or less
2: More than 28 weeks

If restricted in the amount or type of work:

InjWk **How many hours a week (could you/are you able to) work?**
1: Less than 16 hours a week
2: 16 but less than 24 hours a week
3: 24 but less than 30 hours a week
4: 30 hours a week or more

Block b_Curst - Employment Details

Jump1
(Jump 1)

THE QUESTIONS THAT FOLLOW ARE ABOUT WORK

The above is an example of a 'JumpTo' Screen. These screens normally appear at the beginning of each block and provide a brief preamble to the questions that are about to follow. As covered earlier, these questions are numbered in order to provide points in the questionnaire that you can jump to. The screens are chiefly an Interviewer Instruction but can be used as an opportunity to explain the next block in your own words if necessary. To continue just press <Enter>.

Working

Did you do any paid work in the 7 days ending Sunday the [date/month], either as an employee or as self-employed?

(INTERVIEWER: IF BUSINESS START-UP, CODE AS WORKING.)

On the FRS respondents are coded as working, irrespective of the number of hours worked, provided that the job is regular. Do not count mail order agents or baby sitters as having been in paid work, and exclude one-off/odd jobs - all these are dealt with later. Do however count childminders.

Respondents on a Business Start-up Scheme should always be coded as working.

If a self employed person's enterprise/business/professional practice/farm etc is failing to make a profit or is just being set up they should still be considered to be working

In general, you should take the respondent's definition of whether they are in paid work or not.

If a respondent is working for a company that has gone into liquidation and is being paid for that work, then enter Yes. If they are not being paid then enter code 2.

Training for nurses is now carried out under the Project 2000 scheme and as such, nurses on this scheme should be classed as students. Until the implementation of Project 2000 nurses were viewed as employees of the NHS and received their training as part of their work. With Project 2000 nurses are students foremost and the clinical experience

they undertake is more a work placement than full-time employment. They receive a bursary the level of which will reflect this work.

There may still be a small group of traditional student nurses left. These should be treated as any other student, rather than as working.

Someone who regards themselves as retired, but sits as a director on a couple of boards a year and is paid for this work, should be classified as in paid work.

If the respondent did not work in the 7 days ending last Sunday, the following question is asked.

Train

SHOW CARD N

Were you on any of the government schemes for employment training shown on this card?

CODE ONE ONLY

1: Youth Training (YT)

5: Community Action

2: Training for Work (TFW)

6: Any other training scheme

3: Work Trial

7: None of these

4: Career Development Loans/Youth Credits

The above question is asked of all men and women under 61.

Training for Work:

This was introduced in April 1993 to replace Employment Training and is open to those aged 18 to 59 who formerly qualified for Employment Training or Employment Action. The allowance is £10 a week more than Unemployment Benefit.

It is designed to meet people's needs either by offering an individually tailored package or practical and directed training to help them acquire the skills and experience needed to compete for jobs. The name ET might not always be used but each trainee should have a training plan which was agreed at the start of his/her training and each should receive a training allowance on top of their weekly benefit.

Youth Training:

This can be delivered in a wide variety of ways. It focuses on unemployed 16 and 17 year olds and (generally) provides a two year integrated programme of training, education, and work experience. All those on YT now have the opportunity to gain a recognised National Vocational Qualification, or credit towards one.

In many parts of England and Wales the responsibility for planning and delivering Employment Training and Youth Training has been

contracted to Local Training and Enterprise Councils (TECs). Two thirds of the board of each TEC are private sector employers; the balance may be leaders from education, trade unions, voluntary organisations and the public sector. In Scotland, training responsibilities are carried out by Local Enterprise Councils (LECs).

Work Trial

Run by the Employment Service, this is aimed at the long term unemployed. Participants receive up to 15 days work experience with an employer in an existing vacancy, and provides them with an opportunity to be recruited permanently. During the Work Trial participants receive the unemployment related benefits to which they are entitled, and appropriate expenses (eg travel). The employer is not allowed to top-up this income or make any other payments. There is no obligation on the employer to take on the participant after the trial not on the participant to accept any offer of employment. The income for respondents coded as being on Work Trial will be picked up in terms of the usual state benefit(s) they receive.

If the Work Trial ended during the reference week:

- if the employer took the respondent on as an employee with immediate effect, code **Working** as 'yes' (and record anticipated pay if necessary)
- if no offer of employment was made, or an offer was refused, or an offer was made and accepted but the employment was to begin after the reference week, code **Working** as 'no', and code 3 at **Train**.

Those on the Business Start-up Schemes operated by local training and enterprise councils (TECs) or, in Scotland, local enterprise councils (LECs), should be treated as self-employed. They have replaced Enterprise Allowance Schemes.

'Job Clubs' and any other such places where stationery, stamps, use of telephones etc are provided free are not training schemes and should not be included.

If on any scheme other than Work Trial:

- PrgAmt** **What was the amount of allowance, including any other payments from your employer, that you last received?**
- PrgPd** **How long does this cover?**
- If did no paid work and was not on a government training scheme:

JobAway

Even though you were not doing paid work, did you have a job or business that you were away from, in the last 7 days ending Sunday the (date/month)?

1: Yes

2: No

3: SPONTANEOUS MENTION: Waiting to take up a new job/business already obtained

The above question is asked in order to deal with any uncertainty that may exist in the minds of people who happened to be off work in the last week (eg on holiday, sick leave, career break, laid off etc).

The important point to remember, if the informant has been absent from their job for a long period (eg. career break, long term sick etc), is whether there is a job for them to return to: ie an arrangement exists with their employer that there is a job for them on their return.

Those who have been accepted for a job but have not yet started should be coded 3.

If the situation is unclear the following guidelines can be used:

1. Employees

For employees a job exists if there is a definite arrangement between an employer and an employee for work on a regular basis (ie every week or every month) whether the work is full time or part time. The number of hours worked each week may vary considerably but as long as some work is done on a regular basis a job can be said to exist.

2. Long term absence from work

If the total absence from work (from the last day of work to the past week) has exceeded six months then a person has a job only if full or partial pay has been received by the worker during the absence.

3. Career Break

In some organisations employees are able to take a career break for a specified period (which may be a number of years) and are guaranteed employment at the end of that period. If a respondent is currently on a career break they should be coded 1 here only if there is an arrangement, between the employer and employee, that there will be employment for them at the end of the break. This is not dependent upon them receiving payment from their employer during this time. The informant's opinion of whether they have a job to go back to should be taken and the answer recorded accordingly.

4. Seasonal Workers

In some industries (eg agriculture, forestry, fishing, construction etc) there is a substantial difference in the level of employment from one season to the next. If this is not the normal season for that type of work then the respondent should be coded 2 as not having a job or if this is the normal season and the respondent has not been working then you should probe as to whether this was a week of holiday/sick leave like any other worker's or whether the respondent does not have a job at present.

5. Casual workers

If a respondent works casually for an employer but has not worked for them during the reference week, they should be coded 2 at **JobAway**, even if they expect to do further work for the employer in the future.

If **JobAway** = 'no':

UnPaid1 **Did you do any unpaid work in that week for any business that you own?**

If not:

UnPaid2 **... or that a relative owns?**

There are people who may have answered 'No' at the paid work question because they are 'unpaid family workers'. These are people whose work contributes directly to a business, farm, or professional practice owned or operated either by themselves or by a relative but who receive no pay or profits (eg. a wife doing her husband's accounts or helping with the family farm or business). Although the individual concerned may receive no pay or profit he or she directly contributes to the 'business' profit. For this reason we are interested in the work done by these people.

Note, however, that this applies **ONLY** when the business is owned or operated by the individual themselves or by a relative. Thus, unpaid voluntary work done for charity, etc. should not be included.

NumJob **How many JOBS, for pay or profit, do you have?**
INTERVIEWER: DO NOT COUNT MAIL ORDER AGENTS OR BABY SITTERS AS PAID WORK, BUT DO COUNT CHILDMINDERS

The above question is asked only of those that are in employment.

1. One job only

An informant should be coded as having one job only if he/she:

- does the same type of work for more than one employer eg domestic duties, gardening, teaching.
- has two jobs but is paid one salary only for both jobs.
- is changing jobs or is going to change jobs, so that not more than one job is held concurrently.

2. More than one job

-If an informant has more than one job it is the status of the MOST REMUNERATIVE which should be entered at **EmpStat**.

-If an informant has arrangements to work with two (or more) different employers concurrently doing different work (even if one relates to casual work), he or she should be coded as having more than one job.

The following question is asked if the respondent has been working in the 7 days ending last Sunday. The information gathered from now to the question **YStart** is used to derive internationally agreed definitions of people's employment status.

EmpStat

Are you working as.

1: an employee, 2: or self-employed (including Business Start-Up)?

An employee is someone who, at the time of interview, has an arrangement with an employer (another person or an organisation) to work for the latter for a wage or salary. This does not include informants who are on an employer's books but who have not yet started work.

Employees who are temporarily away from work due to short-term illness or accident, holidays, strike, being temporarily laid off or short time working should be coded as employees, **as long as they have a job to return to with the same employer**. If they are about to start a new job, code 1 at **Wait**.

If someone is on the books of their husband's/wife's firm for tax purposes, they should be coded at as an employee, regardless of how many hours they work.

Directors

A director of a limited company is always counted as an employee, ie as an employee of his or her own company.

Employees are *not* asked whether they are a director of a limited company, in the job description section, whereas the self-employed are asked. See the instructions at **Dirctr** in block **c_JobDes** for an explanation, and the definition of self-employment below.

Sandwich Student

If a sandwich student has an arrangement to work for an employer, and is **attending college or university at the time of interview**, he or she should be coded as an employee.

Casual or Seasonal Workers

These should be coded as employees if, **at the time of interview**, they are **actually working for an employer**. If they are not working at present code them as not working.

Intermittent Work

People with a regular but intermittent arrangement to work for the same employer (such as many school kitchen staff) should be coded as employees, even during the periods when they are not working.

Resident employees

eg, au pairs, domestics, who are members of the household, should be treated as working in the same way as any other employee.

Clergy

Church of England and non-conformist ministers should be treated as employees. Jehovahs Witnesses are treated as self-employed.

Occupational therapy

Informants who attend a therapy centre etc for physically or mentally handicapped should not be coded as employees. They should be **coded as not having paid work** and then refer to **NoWant**.

Employment outside the United Kingdom

Where the informant is employed abroad, be sure to record the currency they were paid in. If this is not £ sterling enter details in the note-pad.

2: Self employed

The term self-employed covers people who are responsible in their work only to themselves and who do not receive a wage or salary from an employer. Tax is not normally deducted at source but paid direct to Inland Revenue by them ('Schedule D' status). Hence directors and managers are employees of their companies. The self-employed pay Class 2 (regular) and Class 4 (% of profit over a certain level) National Insurance contributions.

Self-employment can be for any number of hours, eg as little as one hour a week, provided that the job is regular.

In addition to persons such as sole or part owners of a business, the following **are** considered to be self-employed: doctors in private practice, farmers, landlords who manage their own property, and people with recurring freelance jobs such as musicians or journalists.

Building and other construction workers who are sub-contracting under the SC60 system (may be known as 'on the lump' or 'on the cards') should be treated as self-employed. These workers are usually paid a wage by the contractor and have the standard rate of income tax deducted from that wage. They are however responsible for their own payment of regular (Class 2) National Insurance contributions.

Informants on any **Business Start-up schemes** must be coded as self-employed, all the relevant self-employed questions should be asked and the allowance received regarded as profit.

Mail Order agents and baby sitters should **not** be treated as self-employed. Instead, their income is picked up separately later in the questionnaire. Childminders **are** treated as self-employed and there are specific questions concerning their income.

The following question is asked if the respondent has not been working in the last 7 days.

Look

Thinking of the 4 weeks ending Sunday the (date/month), were you looking for any kind of paid work or government training scheme at any time in those 4 weeks?

Code 1 (yes) applies only to those who in their own view have been **actively** seeking work or a place on a training scheme in the four weeks before the interview and who are available to start a job or scheme. Actively seeking work means registering with a government employment office, job centre, careers office, private employment agency, answering advertisements, advertising for jobs, etc.

Code 2 (no) applies to those who are (in their own view) not actively seeking work or a place on a training scheme even if they are claiming unemployment benefit.

If the informant was not looking for paid work or a place on a scheme the following questions are asked.

Wait

Were you waiting to take up a job that you had already obtained?

LikeWk **Even though you were not looking for work in the 4 weeks ending Sunday the (date/month), would you like to have a regular paid job at the moment, either full- or part-time job?**

If not looking for work in the last 4 weeks:

Nolk **Are you prevented from seeking work by any of the following..**

- 1: ...Disability or illness
- 2: ...Caring for a disabled or elderly person
- 3: ...Having to look after child/ren
- 4: (None of these)

If caring for a disabled or elderly person:

Nlper **You said you were caring for a disabled/elderly person, who is that?**

- 1: to 20: [names of household members]
- 97: Not a household member

If the respondent would like to work:

NoLook **May I just check , what was the main reason you did not look for work (in the last 4 weeks)?**

- 1: Waiting for the results of an application for a job
- 2: Student
- 3: Looking after the family/home
- 4: Caring for a disabled/elderly person
- 5: Temporarily sick or injured
- 6: Long-term sick or disabled
- 7: Believes no jobs available
- 8: Not yet started looking
- 9: Any other reason

If the respondent was coded 1, 2 or 3 at **Nolk** above, 'ASK OR CODE (eg 3-6)' will appear above this question. It may be clear which of the reasons applies from the answer at that question, but if in doubt, check what the **main reason** was.

The same applies to the next question, asked if the respondent did not want work:

NoWant **May I just check, what was the main reason that you did not want work (in the last 4 weeks)?**

Codes as for **NoLook** except:

- 7: Doesn't need employment
- 8: Retired from paid work

The respondent's answers to these questions should be accepted. If, in exceptional cases, the answer covers more than one coding category - ask which is the main reason and code that one only.

Those who are receiving Unemployment Benefit but consider themselves retired and who have not been actively seeking work within the previous 4 weeks should be coded 7 (Doesn't need employment).

An informant who left work early on a Government Job Release scheme should be treated as retired.

Occupational Therapy

Informants who attend a therapy centre etc should be coded as 4 or 5 depending on degree of sickness, etc.

The benefit from the centre should be entered as code 2 at the question **Allow** in block **r_Othinc2** and treated as a regular allowance from an organisation.

If the respondent was looking for work or a place on a Government scheme in the last 4 weeks the next question is asked.

Start

If a job or a place on a government scheme had been available in the week ending Sunday the (date/month), would you have been able to start within 2 weeks?

If looking for work:

LookWk

Were you looking for

- 1: full-time or
- 2: part-time work/training
- 3: (or have you no preference)?

If waiting to take up a job, the above question is '**Will you be working...?**'.

AccFtPt

About how many hours a week do you mean by that?

- 1: Less than 16 hours a week
- 2: 16 but less than 24
- 3: 24 but less than 30
- 4: 30 hours a week or more

If worked as an employee in last 7 days:

TDayWk

Have you been, or will you be going to work today?

IF NO, ASK: Can I just check, is today normally a working day for you?

- 1: Yes
- 2: No - although this is a normal working day
- 3: No - because NOT a normal working day

The above question is asked of employees only. Code 2:'No', if absent from work on what, for the informant, is a normal working day.

AbsWk

Have you been away from work for more than the last 3 working days?

The above question applies only to employees.

The following questions are asked only of those who have been absent from work for more than 3 days.

AbsWhy

What is the reason for your absence?

- 1: Pattern of shifts
- 2: Illness/accident
- 3: Holiday
- 4: Strike
- 5: Laid off
- 6: Maternity leave
- 7: Paternity leave
- 8: Compassionate leave
- 9: Other - code and explain in a note

AbsPay	<p>Are you receiving ... READ OUT (RUNNING PROMPT)...</p> <ol style="list-style-type: none"> 1. ... full pay from your employer 2. ... part pay or made-up pay 3. ... or no pay <p>If the informant is receiving statutory sick pay only then enter code 3: 'No pay' from the employer. If the informant is receiving statutory sick pay and pay from the employer then code 2: as 'part pay' or 'made up pay'.</p>
Abs1No	How many weeks in all have you been away during this spell of absence?
AbsNo2	How many days in all have you been away during this spell of absence?
<u>Hard check</u>	<p>It will not accept answers between 1 and 3, which should be coded 'No' at AbsWk.</p> <p>If over retirement age (men over 65, women over 60) and not currently working:</p>
Retire	<p>Did you retire within the last 12 months?</p> <p>The next question is asked if the respondent has retired within the last 12 months.</p>
RetPay	<p>How much did you earn from your job, (before tax), in the last 12 months just before you retired?</p> <p>If not working:</p>
LstWrk2	<p>When did you last do any paid work? CODE YEAR</p> <p>Do not count Government Schemes</p>
LstWrk1	When did you last do any paid work? CODE MONTH
LstYr	For how many weeks have you done regular paid work in the last 12 months?
FtWk	<p>Looking back to the time when you finished continuous full-time education how many years since then have you spent</p> <p>a) ... in paid FULL-TIME work?</p>

PtWk**b) ... in paid PART-TIME work?**

At the two questions above you should always try to get an estimate in preference to using the Don't Know or Missing key. Holding two part-time jobs at once still counts as being in part-time work.

Jobs held before completing full-time education, such as student vacation jobs should not be counted for either of these questions.

Include time spent working abroad at both of these questions.

Years spent in National Service count as full-time work.

If a respondent has held full and part-time jobs concurrently enter the total number of years in that job for each question, even if this does appear to be double counting the time.

Soft Check

There is a check between the age of the respondent, the age at which they completed full time education and the number of year that they reply that they have spent in full time work. If the figure seems too high:

That seems rather high considering that the respondent is [x] years old, and left full-time education at the age of [x].

Please check your entry.

As we do not ask adults over 20 their date of birth in the FRS it may be the case that the respondent has rounded the figure up to the nearest year which is acceptable. Otherwise probe whether the respondent has included a period of work that began before completion of full time education.

Claimant

May I just check, were you signed on at an Unemployment Benefit office or Jobcentre in the 7 days ending Sunday the (date/month) ...

READ OUT: CODE FIRST THAT APPLIES ...

- 1: ... to claim Unemployment Benefit;**
- 2: ... to claim Income Support as an unemployed person;**
- 3: ... or to get credits for National Insurance contributions?**
- 4: NO, NOT SIGNED ON at Unemployment Benefit Office or Jobcentre**

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

The above question is asked of all respondents of working age. If they are currently in work, the special preamble is included, "**Some people**

who have jobs are also entitled to claim Unemployment Benefit or National Insurance credits..." The purpose of this is to make it clear that it may be quite possible, and normal, for someone to be working and 'signing on' at the same time.

Note that the question is priority-coded (first to apply)

AnyEd (Can I just check) Apart from leisure classes, and holidays, are you at present receiving any full- or part-time education?

EdHr About how many hours studying does this involve per week?

Include time studying at home.

Edtime Is that
1: just in the daytime
2: just in the evenings
3: or both

AdEduc What type of school or college do you attend?
1: Non-advance further education/6th form/tertiary/further education college
2: Any PRIVATE school
3: University or any other higher education
4: Other (describe in a note)

Block c_JobDes/d_JobDes - Details of employment

The first adult in the BU's job details are entered in **c_JobDes**, the second adult's (if any) in **d_JobDes**.

Jump 2
(for Adult1)

THE FOLLOWING QUESTIONS TO BE ASKED ABOUT THE MOST REMUNERATIVE JOB.

Jump 3
(for Adult2)

If the respondent is currently in work or has worked in the last 12 months, the employment details are asked.

FirmDo

What does/did the firm/organisation you work[ed] for mainly make or do (at the place where you work[ed])?

DESCRIBE FULLY - PROBE MANUFACTURING or PROCESSING or DISTRIBUTING ETC. AND MAIN GOODS PRODUCED, MATERIAL USED, WHOLESALE OR RETAIL ETC

The answer that you need to record should be an **activity**, not a title, name or a vague heading (eg.leisure industry, health care, motor trade).

Ask yourself during the interview: "Has the respondent answered the question clearly, fully and unambiguously?" If not, use a non-biasing probe to extract more detail about the activity of the firm/organisation.

Check '**mainly**' where appropriate.

If the respondent works in **manufacturing** probe for the main product made and main raw material used; for **processing** probe for the main end product; for **distribution** the main product that is distributed and whether it is wholesale or retail; and if the respondent works in an office, what activity is the office responsible for (even if that activity is not actually done at the office). If necessary, summarise the description using the respondent's own words and **ask the respondent if they agree with the summary**.

If a respondent is a teacher, but has another job during the school holidays, teaching should still be coded as the **main** job.

Self-employment status determines the respondent's industry according to their own type of work. Employees of specialist service/contract firms are also coded according to their own industry type. For example:

a cleaner employed by a cleaning contractor should be coded to the cleaning industry and not to the industry which is doing the contracting;

a self-employed plumber working on a building site where the main contractor is a big building firm should be coded to plumbing, not building;

a typist working in an office on a building site and employed by an employment agency should be coded to the industry for building;

a self-employed typist working in an office on a building site should be coded to the industry for typing service, not building;

a typist working in an office on a building site and employed by the building firm should be coded to the industry for building, not typing service.

If there is no depot but there is a contract (including an informal agreement) to supply a particular service, the agency or its employees should be coded to the industry of that service.

ShTitle**ENTER A SHORT TITLE FOR THE INDUSTRY *OPCS ONLY*****Title****What was your (main) job in the week ending Sunday the (date/month) ENTER JOB TITLE**

It is important that where an informant has more than one job details of the most remunerative job - whether as employee or self-employed - are entered first.

Where someone has arrangements to work with two different employers (even if one relates to casual work), enter details of the most remunerative job here and then the subsidiary job at questions when repeated for the subsidiary job.

Respdo**What do/did you mainly do in your job?****Qualif****What training or qualifications are needed for that job?**

Nature**INTERVIEWER: CODE NATURE OF JOB:**

- 1: Childminder
- 2: Doctor or Dentist, in a practice
- 3: All other jobs

Childminders are asked the following question. Doctors and dentists working in a practice (who are self-employed for tax purposes) need special routing regarding employer pension schemes.

Where

Do/Did you do childminding in your own home, or somewhere else?

EType**CARD O**

Please look at this card and tell me which of these best describes your employment situation?

- 1: Employee,
- 2: Running a business or a professional practice
- 3: Partner in a business or a professional practice
- 4: Working for myself
- 5: A Sub-contractor (includes SC60)
- 6: Doing freelance work
- 7: Self-employed in some other way

This is a new question for 1996/7 and replaces **Empee** ('are you an employee or self-employed?'). It gives informants a wider range of employment situations from which to choose, particularly those we define as self-employed but who might not themselves.

Some respondents might say that two or more codes apply but this question should be single coded to the description which the informant thinks best fits the situation. The crucial distinction to be made is between Code 1, which is for employees, and Codes 2-7, which cover various self-employed situations. It does not matter which of the self-employed codes is used - there is no routing dependent on this.

Managers who are employees but, for example, run a branch of a shop should be coded as 'employees' not as working for themselves. If an error is made here, it will become apparent when pay details are asked, and you may need to come back to **EType** to recode.

Soft Check

If **EType** and the earlier question **Empstat** are answered differently, that is if **EmpStat** = 'employee' and **EType** = any of 2-7, or if **EmpStat** = 'self employed' and **EType** = 1:

These two questions are now in conflict. Select the one you wish to change, or suppress this warning.

The next question is only asked of those coded 2 - 7.

Dirctr**In this job/business are/were you the director of a limited company?**

Directors of limited companies are normally treated as employees because they are legally employees of their company no matter how small it is. Therefore if the respondent has said they are an employee at **EType** there is no need to ask whether they are a director, because they will be on the correct route.

Some directors of limited companies, although legally employees, may manage their affairs as if self-employed. For example, they may not pay themselves a salary but may operate in terms of profit/loss/drawings from the business, or they may act as a consultant to their own limited company, and will be responsible for paying their own income tax and National insurance contributions.

In order to make sure the route which best fits the situation is followed, the following question is asked of directors:

DirNI**In this job/business, are your National Insurance contributions deducted at source?**

If NI is deducted at source:

Soft Check

A company director with NI deducted at source is legally an EMPLOYEE. Important: please return to previous question EType and code as 1, 'employee'. If you suppress this check, you must explain special circumstances in a note.

If NI is not deducted at source:

Soft Check

Directors are usually EMPLOYEEES. Please check: Are they on PAYE? Do they/would they get a payslip? If Yes to either, return to previous question EType and code as 1, 'employee'. (If NO, suppress warning and continue.)

If this check is suppressed, the questions for the self-employed will be asked. However, the person will be regarded as an employee for the purposes of SOC coding.

The next screen is only routed for non-employee jobs and is for the purpose of identifying any farming activity. If 'Yes' a question about profit from the farming will then be asked about after the profit question.

If it is obvious from the job description that no farming activity is entailed, **code** 'no', but if in doubt, **ask** the respondent.

Farmer

INTERVIEWER: ASK OR CODE:

Does this self-employment include any commercial FARMING activity?

INCLUDE ANY CROP/LIVESTOCK PRODUCTION, HORTICULTURE; AS MANAGER, SMALLHOLDER, CONTRACT LABOURER ETC.

As supplied by the Ministry of Agriculture, Fisheries and Food for the guidance of interviewers on the FRS, 'farming' is defined as self-employment which involves the commercial production of 'crops and crop products of agriculture, and animals and animal products'.

The Ministry notes that 'farming stops at the farm gate' so you should not include the industrial processing of agricultural products.

'Crops and crop products' covers the raising of foods (eg cereals, fruit, vegetables) and 'ornamentals' such as flowers and shrubs (eg in a garden centre). Forestry, however, should be excluded.

It is not possible to provide a comprehensive list of such activities and the broad definition above is regarded as adequate. If you have any doubts about individual cases, please make a note for editors.

The following group of questions are only asked about the respondent's most remunerative job.

For employees the next two questions are asked.

Manage

Do/did you have any managerial duties, or are/were you supervising any other employees?

1:manager,

2:foreman /supervisor

3:not manager/supervisor

If a respondent says that they have both managerial and supervisory duties, then code the one which they perceive to be their main duty.

A manager may manage other employees through supervisors or directly, and may have a more general responsibility for policy or long-term planning.

Foremen and supervisors have day-to-day control over a group of workers whom they supervise directly, sometimes doing some of the work they supervise.

Sometimes job titles can be misleading. For example, a 'playground supervisor' supervises children not employees and so should be coded 3. Similarly, a 'store manager' may be a store-keeper and not a manager or supervisor of employees.

NumEmp

How many employees are/were there at the place where you work[ed]?

1: 1 - 24

2: 25 or more

We are interested in the size of the 'local unit of the establishment' at which the respondent works in terms of the total number of employees. The 'local unit' is considered to be the geographical location where their job is mainly carried out. Normally this will consist of a single building, part of a building, or at the largest, a self-contained group of buildings.

It is the total number of employees at the respondent's workplace that we are interested in, not just the number employed within the particular section or department in which he/she works.

If a respondent works from a **central depot** or **office** (e.g. a service engineer) base, the answer is the number of people who work at or from the central location.

Respondents employed by **employment agencies** should record the number of employees at the place where they are working, not the number of employees at the agency. If the respondent worked at a number of different places during the reference week, they should answer in terms of the place at which they worked the longest hours.

If a respondent works for a **sub-contractor** in the same building every day, then the total number of employees working in that building should be recorded. However, if the respondent is employed by a sub-contractor and works in a different building every day, then the total number of employees working for the sub-contractor should be recorded.

Respondents working for a **merchandiser** in the same building every day should record the number of people working in that building. However, if they work in a different place everyday, but have a base that they go back to, which is not necessarily the HQ, then the total number of people working for the merchandiser from that particular base should be recorded.

If a respondent's working arrangements do not fit into any of the above categories then you should take their opinion as to the 'local unit', and

therefore the number of employees, appropriate to their circumstances.

For the self-employed we wish to know how many employees they have. This is so that we can code socio-economic groupings to make the FRS compatible with other surveys.

EmpOwn

Are you working on your own or do you have employees?

1: on own/with partner(s), but no employees

2: with employees

EmpAny

How many people do you employ at the place where you work?

1: No employees

2: 1-24 employees

3: 25+ employees

DispChk

PLEASE CHECK THE FOLLOWING DETAILS WITH [NAME]:

EMPLOYMENT STATUS IS (self employed - [no. of employees]) or (employee - answer at manager)

This is derived from the answers at **EType, Dirctr, Manage** (for employees) and **EmpOwn/EmpAny** (for the self-employed). It will be shown with the other job details when SOC coding is done.

WorkYr

In which year did you start working continuously for your current employer/as a self-employed person?

If a respondent has a contract that is renewed, for example yearly, you should take the respondent's opinion as to how long they have worked continuously for their employer.

For employees we are interested in continuous employment with their current employer. Any previous separate spells of work with their current employer should be ignored.

If the respondent's company or firm changed ownership but his or her conditions of employment did not change it should be treated as one continuous period of employment. However if the respondent was made redundant and then re-employed by the new owners, then it would be the date they were re-employed that would be entered.

As before, people employed by employment agencies should answer with reference to the place at which they are working rather than the agency.

For the self-employed we are interested in the length of time the respondent has been continuously self-employed even if he or she has

been doing different jobs or running different businesses during that time.

If less than 8 years ago:

WorkMth

And which month was that?

FtPt

In your job are you working ...

1: ... full time

2: ... or part time?

At this question we want the respondent's opinion - it does not depend on whether it is more or less an a specified number of hours.

NumJob2

When you were last working, how many JOBS did you have for pay or profit?

This question is asked of people **not** currently in employment who therefore did not get asked **NumJob** earlier.

Questions Title to EmpAny are repeated for subsidiary jobs

If an informant has (or had) more than one job for pay or profit, details of the subsidiary job will be asked.

Block e_Main/h_Main - Employee Pay Details (Main Job)

(Adult 1 in the BU - e_Main, Adult 2 -h_Main)

These questions apply to those currently employed. Whenever possible try to get the respondent to refer to a payslip.

Jump4
(for Adult1)
Jump10
(for Adult2)

ASK THE FOLLOWING QUESTIONS ABOUT MAIN JOB AS EMPLOYEE.

PayDat

On what date were you last paid a wage or salary?

If respondents cannot remember the exact day of the month on which they were last paid enter the 15th of the month. If a respondent has recently started a job and not yet been paid enter the date on which they expect to be paid.

PayAmt

What was your last take home pay, including overtime, bonus, commission or tips?

Soft Check

If '0' is entered

No pay entered: If respondent has not yet been paid (eg just started new job) enter expected pay. If job is normally unpaid, go to Jump Q1 and change 'Working' to 'No'.

PayPd

How long did this cover?

Where the difference between the date of the interview and the date last paid is longer than the pay period given at this question, make a note of the reason in the notepad facility. For example, an informant who is weekly paid may have been given advance holiday pay a fortnight before the interview.

Anticipated pay

If an informant is currently working but has not yet been paid because he or she has recently started a new job, the pay he or she expects to receive should be entered.

Soft Check

If **PayPd** is coded 97 - none of the above -

REMINDER Please make a Note to say what period of time was covered by the payment.

PAYE **How much was deducted from your wage/salary for income tax under PAYE?**

If no tax paid enter 0. If tax is usually paid but none was in this pay period because a tax refund was included, enter 0 here and the tax refund at the subsequent question **InclPay**. (See instructions at that question).

NatIns **How much was deducted as National Insurance Contribution?**

Soft Check There is an upper limit check of £39.36 per week on the amount of NI paid: *Are you sure? That's [£] a week. National Insurance contributions don't normally exceed £39.36/week. Please check your figures, and amend if necessary. If correct, explain circumstances in a Note <Ctrl +F4>*

Charity **Were there any deductions from your wage/salary for charities?**

ChrTaxF **Were any of these made under the tax-free payroll deduction scheme?**

AmtTaxF **How much was deducted under the tax-free payroll deduction scheme?**

ChrOth **Were there any deductions made for OTHER charity schemes?**

AmtOth **How much in total was deducted for these other charity schemes?**

OthDed **Were there any other deductions from your wage/salary such as...**

- 1: ... Pension or superannuation?
- 2: ... AVCs (Additional Voluntary Contributions)?
- 3: ... Union Fees?
- 4: ... Friendly Societies?
- 5: ... sports clubs or specialised pastimes?
- 6: ... repayment of a loan from your employer?
- 7: ... Private Medical Insurance?
- 8: ... any other deductions which we have not mentioned so far?
- 9: none of these

Deduc **How much was deducted for [name of deduction]?**

There are 7 **Deduc** questions, looking like this one, which follow up Codes 1-7 at **OthDed**. If Code 8 is used the following screen appears.

DedOth **OPEN A NOTE <CTRL+F4> AND DESCRIBE THESE 'OTHER' DEDUCTIONS, WITH AMOUNTS. THEN ADD THEM UP AND ENTER THE TOTAL AT THIS QUESTION**

Probe individual deductions carefully, eg:

"Insurance" - Is it life, sickness or accident insurance?

"Benevolent Fund" - is this a payment to a charity or some form of insurance

and, if the latter, what kind?

Please do not enter the initials of any scheme as this can be misleading.

PaySlip

**INTERVIEWER TO CODE WHETHER RESPONDENT IS USING PAYSLIP.
PAYSLIP MUST BE WITHIN PAST 3 MONTHS**

1: Latest payslip consulted

2: Old payslip consulted

3: Payslip not consulted

Use code 3 if the payslip is more than three months old.

If the latest or an old payslip is being consulted then the following question will be asked.

GrWage

What was the GROSS wage/salary - ie the TOTAL, BEFORE ANY DEDUCTIONS - as shown on payslip?

Soft Check

There is a check that the figure given for gross wage for the last period is the approximate sum of the net pay plus all other component reductions. If not: *Net pay and all deductions add up to [£x], which is not the same as the gross pay of [£x]. Please check your figures and probe for the missing amount. If unable to resolve, suppress check <Shift+F3> and enter details in a Note <Ctrl+F4>.*

All the relevant pay components are displayed on the one screen so that the details can be probed further.

A range of £5 either way is allowed to cope with any rounding up of pay that might have occurred. If you cannot resolve the discrepancy it is possible to suppress the check <Shift + F3> and explain why in a note <Ctrl + F4>.

If a tax refund was included in the last net pay, the check will work incorrectly (any tax refund amount is not included in the gross pay, but is in the net pay). If this is the reason that the figures don't add up, suppress the check and make a note. See also instructions at the following question **InclPay**.

The next question is only asked if the *latest* payslip was consulted. If the payslip was older than this, the taxable gross earnings shown would not be accurate at the time of interview.

GrSoFar

And what was the figure for TAXABLE GROSS earnings so far this year, as shown on this payslip?

InclPay

SHOW CARD P

Did your last wage/salary include any of the items on this card? CODE ALL THAT APPLY

1: Statutory Sick Pay

2: Statutory Maternity Pay

3: Income Tax Refund

4: Mileage Allowance or fixed allowance for motoring

5: Motoring expenses refund

6: None of these

Statutory sick pay is received by employees from their employer for the first 28 weeks of sickness in a tax year. After this period, they may receive Invalidity Benefit. The payment is subject to various conditions including length of service.

Note that SSP is only payable from the fourth day of absence from work - do not include any pay that is received from an employer before a respondent is eligible for SSP.

Statutory Maternity Pay is paid by an employer. The amount paid will depend upon length of service, wages/salary and hours worked. It is paid for eighteen weeks to those who have earned enough NI contributions.

Tax refunds

- If the amount of a tax refund received is more than the PAYE in that pay period, the amount for PAYE will normally be shown as 0 on the payslip. The remaining amount of the tax refund payment will be shown separately - enter this as the tax refund at **TaxAmt** below and zero at **PAYE**, and open a note to explain the situation.
- If the amount of a tax refund received is less than the PAYE in that pay period, the PAYE will be reduced by the amount of the refund. There may be no other indication that a tax refund was received and the amount of the tax refund may not be shown. If the respondent mentions that a refund was included, but doesn't know how much it was, enter 'dk' as the refund amount at **TaxAmt** (see below), and open a note to explain that the PAYE was reduced for this reason and any other information which can be given.

The figure for net pay will include the tax refund, but the figure for gross pay will not include it - it only includes earnings.

Mileage allowance is a specified amount paid for each mile the vehicle is used (eg 25p per mile). The mileage will vary from week to week.

Fixed allowance is a specified set amount per week or month etc, paid regardless of the amount the vehicle is used.

Refunds for motoring expenses covers such items as parking fees, repairs etc.

Follow up questions if Statutory Sick Pay included:

<u>Soft Check</u>	<i>Are you sure? Please check that respondent was continuously off sick for at least four days in the pay period. If so, suppress this warning. If not, they cannot have received Statutory Sick Pay.</i>
SSPAmt	How much was included for Statutory Sick Pay?
MadEmp	When you were getting SSP, were you also getting 'made up pay' from your employer? 'Made up' pay is in addition to SSP. Not all employers pay this. Follow-up questions if Statutory Maternity Pay is entered are:
SMPAmt	How much was included for Statutory Maternity Pay?
SMPRate	How much was included for SMP - was it 1:... the higher rate 2:... the lower rate? The above question is asked if SMPAmt = dk.
MatEmp	When you were getting SMP were you also getting 'made up pay' from your employer?
MatStp	How many weeks before your baby was expected did you stop work?
TaxAmt	How much was included as Income Tax refund? See instructions at InclPay above.
MileAmt	How much was included for mileage allowance?
MotAmt	How much was included for motoring expenses?

HHInc**SHOW CARD Q**

Were any refunds for any of the items of household expenditure shown on this card, included in the net pay of £[amount] that you received on [date]?

1: Yes

2: No

The card shows:

‘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)’

HHO

What was covered by the [first/second etc] refund?

Enter a description in the text box.

HHA

What was the amount of the refund for [type of refund]?

Record fully the type and amount of refund included in the last net pay. If a subsistence allowance is received, only the part actually spent on food, lodgings, etc should be included at this question.

HHC

Any other refund?

If yes the questions **HHO** and **HHA** are repeated.

Soft Check

If the net pay is less than the total of any amounts included for SSP, SMP, mileage allowance, motoring expenses and household expenses:

The amount(s) for the item(s) included in pay (see below) come to £[x] which is more than the pay itself, of 3[x]. Please check your figures.

PayUs1 **Your wage/salary after all deductions was £[x]. Is this the amount you usually receive?**

1: Yes

2: No

3: No such thing as usual amount

An informant would be expected to answer 'No' at this question if their last pay included holiday or back pay, an occasional bonus, irregular overtime or tax or business refunds.

People whose last pay was not usual but who have been an employee in the last 12 months are asked the following questions.

UNett **What do/did you usually receive AFTER all deductions?**

UGross **What do/did you usually receive BEFORE all deductions?**

UPd **How often are/were you usually paid?**

QHrs **How many hours a week are you contracted to work - that is excluding unpaid time for meal breaks, and excluding any paid or unpaid overtime?**

IF VARIES, (EG BECAUSE OF SHIFT PATTERNS) TAKE AVERAGE OVER LAST 4 WEEKS.

INTERVIEWER: THIS QUESTION REFERS TO THE CONTRACTED WORKING HOURS IN THE PERSON'S TERMS OF EMPLOYMENT, NOT TO HOURS ACTUALLY SPENT AT WORK.

For the questions relating to hours of work the hours should be recorded to the nearest 15 minutes, e.g. 36 hrs 30 mins would be recorded as 36.5, 40 hrs 45 mins would be recorded as 40.75.

If the work pattern is not based on a week get an average over the last four weeks.

If the respondent has been off sick for a long period take the usual hours worked before going sick.

If a person has started a new job in the reference week the usual hours should relate to what the person expects them to be in the future.

For teachers you should accept the answer given, which may very well be in excess of the normal 27 to 28 hours.

For apprentices, trainees and other people in vocational training exclude any

time spent in school or other special training centres outside their workplace.

Meal breaks should always be excluded from the total, regardless of whether they are paid.

Respondents working on-call

If someone states at the hours questions that they usually work 24 hours a day because they are 'on-call', the average number of hours actually worked should be probed for. Identify how many hours were actually worked in the last four weeks and average these out to give a weekly total for usual hours. This should include only those hours during which the respondent was actually working. Therefore if, for example, a respondent was on-call all night, but was only called out to work for two hours, the actual working hours for this night would be two hours. Once this four week average has established the usual hours, the respondent will then need to be asked how many hours they actually worked in the reference week.

Soft Check

*Zero hours - that can't be right! Please enter the **CONTRACTED HOURS** per week. If no contract, ask for the hours **USUALLY** worked; if this varies, try to get an **AVERAGE** figure.*

EmpOvt

On average how many hours (if any) paid overtime do you usually work in a week?

Include overtime hours only. When an employee works on some kind of flexitime system paid overtime should be registered only if no compensatory time off is taken. When overtime is worked on a seasonal or irregular basis and the respondent has difficulty in providing a 'usual' figure take the average over the last four weeks.

Include hours worked at home if paid.

The following questions appear if the informant is working 29 hours per week or less or if you have coded DK or missing at the previous questions.

LikeHr **Your usual hours at the moment are [n]. Would you prefer to work more hours, or are you happy with the number of hours you work at the moment?**
 1: More hours
 2: Happy with hours
 3: Prefer fewer hours

NoMor **Are you prevented working more hours by any of the following..**
 1: ...Disability or illness
 2: ...Caring for a disabled or elderly person
 3: ...Having to look after children
 4: (None of these)

Note that if the respondent is caring for a disabled child code 2 should take priority over code 3.

If **NoMor** is coded 2 then the following question is asked:

NMPer **Who is the person you care for?**

If **NoMor** is coded 3 then the following question is asked:

NMChc **If childcare were available, would this enable work more hours?**

Bonus **In the last 12 months have you received any bonuses such as a Christmas or quarterly bonus, profit-related pay or profit-sharing bonus, or an OCCASIONAL commission?**
ENTER NUMBER OF BONUSES (MAX 6) AND GIVE DETAILS AT SUBSEQUENT QUESTIONS. IF NO BONUSES, ENTER 0.

Include:

- Honoraria (voluntary fees from professional services)
- Profit related pay

Under qualifying schemes approved by the Inland Revenue, employees may received profit-related pay based on the employer's profits for a profit period, in addition to the employees' earnings. Since April 1991 all profit-related pay has been exempt from tax up to a limit of the lower of 20% of pay or £4,000. There are now over 6,000 schemes covering one and a half million employees.

Do **not** include shares in the company, income in kind or cash value of vouchers to spend in shops at this question.

If a respondent receives a bonus on a regular, say monthly, basis such as for reaching certain sales quota; and their pay is such that they depend on

getting this bonus then **do not define it as an occasional bonus at this question**. Instead, include it as part of their total normal wage/salary. If there is any doubt make a note using the notepad facility <Ctrl + F4>.

BonAmt	ENTER AMOUNT OF BONUS NUMBER [1-6].
	To guard against keying errors there is a check if the amount is more than £10,000.
<u>Soft Check</u>	<i>INTERVIEWER: CONFIRM THAT AMOUNT IS CORRECT. IF SO, SUPPRESS WARNING AND CONTINUE; OTHERWISE AMEND ANSWER.</i>
BonTax	Was this amount ...1: before tax 2: after tax?
	If the last pay was not usual:
UBonInc	Did the usual net pay include any of this bonus or commission?
UBonAmt	How much was included?
InKind	CARD R Which, if any, of the benefits shown on this card have you made use of, or received, from your present employer in the last 6 months? 1: Luncheon Vouchers 2: Free meals (including free canteen at work) 3: Subsidised canteen 4: Free or subsidised goods 5: Free or subsidised medical insurance for self or family 6: Shares or share options 7: Payment of school fees for family members 8: None of these
Lv7Dy	Thinking of JUST THE LAST 7 DAYS , have you used any Luncheon Vouchers?
LVAmt	What is the total value of the vouchers used?
	Only luncheon vouchers issued <u>free</u> by the informant's employer should be entered here.
<u>Soft Check</u>	If the respondent has used more than £15 worth of Luncheon Vouchers in the past week. <i>Are you sure? you have entered that Luncheon Vouchers worth more than £15 were used in the last 7 days. Please check that this is correct. If so, explain circumstances in a Note <CTRL+F4>.</i>
FreeMI	Thinking of JUST THE LAST 7 DAYS, have you received any free meals

from your employer?

INTERVIEWER:

INCLUDE: -free canteen at work

- meals where cost was paid or reimbursed by employer

FrM7Dy

How many free meals have you received in the last 7 days?

Any free meals to resident employees, eg au pairs or farm workers, should not be entered here.

Any free food supplied by employers to employees, eg milk, eggs or potatoes should not be recorded here.

Block f_Sub1/i_Sub1 - Employees' First Subsidiary Job

If the respondent has a subsidiary job then the questions contained in e/f_Main are repeated (except **InclPay, HHInc, HHO, HHA, HHC, QHrs**) with reference to the first subsidiary job.

Jump6
(Adult1)
Jump12
(Adult2)

**THE QUESTIONS THAT FOLLOW ARE ABOUT FIRST
SUBSIDIARY JOB AS EMPLOYEE**

Block g_Sub2/j_Sub2 - Employees' Second Subsidiary Job

If the respondent has a second subsidiary job then the questions contained in e/h_Main are repeated a further time to cover this job.

If the respondent has more than 2 subsidiary jobs then open a note using <Ctrl and F4>. Give a full job description and pay details.

Jump8
(Adult1)
Jump14
(Adult2)

**THE QUESTIONS THAT FOLLOW ARE ABOUT SECOND
SUBSIDIARY JOB AS EMPLOYEE**

Block k_Mainsf - Self-employed earnings (main job)

The next questions are only routed on for the self-employed (including directors of limited companies who handle their finances as if self-employed).

Jump 16 **ASK THE FOLLOWING QUESTIONS ABOUT MAIN JOB AS
[Adult1&2] SELF-EMPLOYED
THIS SHOULD EXCLUDE Mail Order Agents AND Babysitters**

It is often difficult for self-employed people to give precise details about their income but please try to complete these questions as fully as possible. The questions have been redesigned for 1996/7 in order to reflect better how people think of their employment situation and to make it clearer to informants the figures that are required. The questions also reflect the fact that a group of the self-employed (particularly sub-contractors) have pay arrangements similar to employees.

There are two separate users of the FRS data: the staticians who use the profit and loss information, and other analysts who are interested in the current income situation. The new questions provide information for both these needs.

JobBus Can I check, do you think of yourself more as having a job, or a business?
INTERVIEWER: USE ANSWER (OR 'Occupation' etc) LATER, AS APPROPRIATE AT 'Job/business'.

This question is for your convenience as it will enable you to ask subsequent questions using the description most applicable to the informant.

The questions are meant to cover each separate job or business separately. However, someone whose occupation is 'piecemeal' and perhaps involves different pieces of work being done sequentially or simultaneously, perhaps for different people (eg a handyman, gardener, building sub-contractor) would be treated as having one job, as long as the work is all of a kind, or accounts are not kept separately for the different pieces.

-
- BusAccts** **In this job/business are annual business accounts prepared for the Inland Revenue for tax purposes?**
INCLUDE IF PREPARED BY ACCOUNTANT
1: Yes
2: No
3: Not yet but will be
- If profit and loss accounts have been prepared but not yet submitted to the Inland Revenue, code yes. The question refers to both accounts prepared by the informant or an accountant. Those self-employed who may not consider themselves as 'being in business', such as sub-contractors and those working for themselves, may still employ an accountant to sort out their tax etc. These accounts should be referred to when possible.
- If accounts have not yet been prepared but will be, the profit/loss question will be by-passed.
- Sole** **Are you working on your own account or are you in partnership with someone else?**
1: Own account (sole owner)
2: In partnership
- It is important to record only the informant's share in the following questions, **not** the total for the partnership/company. If in partnership the display below appears:
- PartDisp** **INTERVIEWER: READ OUT**
The questions that follow are about just YOUR OWN SHARE of the business - that is, NOT including your partner's share.
- For those who keep business accounts the following questions are asked:
- SE1** **What is the most recent period for which accounts have been prepared for the Inland Revenue?**
ENTER BEGINNING OF PERIOD. IF DAY OF MONTH NOT KNOWN, ENTER '??'.
- SE2** **INTERVIEWER: ENTER END OF PERIOD (for which accounts have been prepared)**
- The most usual period for accounts is 12 months. A common error is to enter 13 months instead of 12. If a period of less than 12 months is keyed, the following check will appear:
- Soft Check *That seems a rather short period, please check your entry.*

Periods of less than a year are acceptable if confirmed as such.

Hard Check If the last date for a self-employed profit code is earlier than the first date:
The end date is earlier than the beginning date. Have you transposed them?
Here it will always be necessary to go back and change the dates to which the profit or loss refers.

Soft Check If the end date is more than 12 months after the start date:
Are you sure? This is more than 12 months. Please amend your coding, or explain in a note <CTRL + F4>.

Hard Check If either date is in the future:
This must not be a future date. Please amend your coding.

ProfDocs **What was (your share of) the profit or loss figure shown on these accounts for this period? It would be helpful if you could refer to a document, such as the annual accounts, or the Notice of Tax Assessment from the Inland Revenue.**

INTERVIEWER: FIRST, CODE DOCUMENT CONSULTED (1st to apply)

1: Notice of Tax Assessment

2: Annual accounts (include. summary)

3: Some other document (describe in a note)

4: No document consulted

Because self-employed accounts contain several figures which refer to profit and loss, it is important that, wherever possible, you ask that documents are consulted. However, be careful that the respondent will not incur any charge by their accountant for providing information.

The most informative document is the Inland Revenue notice of tax assessment (Form 300 CODA or SHIP). This is the form prepared by the Inland Revenue after submission of the accounts, and is sent to the self-employed person fairly quickly afterwards (usually 2-3 months). It sets out the income, deductions, any allowances, the amount on which tax is chargeable and the tax payable. An example of a completed Form 300 CODA is given to you to show the respondent.

At this question code which, if any, document is consulted. The profit or loss figure is entered at the next question.

If no documents are available it is important to try to obtain as accurate a figure as possible.

Profit1 **INTERVIEWER; NOW, ENTER THE £ PROFIT LOSS AMOUNT:**

If Code 1 at **ProfDocs**:

FROM NOTICE OF ASSESSMENT, ENTER THE 'INCOME' FIGURE (AT TOP OF FORM)

If Code 2 at **ProfDocs**:

FROM ACCOUNTS, ENTER THE 'ADJUSTED' PROFIT/LOSS (IF NOT SHOWN, ENTER THE 'NET' FIGURE)

If the informant consults a notice of assessment (form 300 CODA or SHIP) then the figure to be entered is that shown on the completed example, under the heading *Income and deductions*.

If the informant consults business accounts then the figure required is that labelled 'Adjusted Profit/Loss, and if that is not shown, the figure labelled 'Net Profit/Loss should be used.

If no accounts are available then the figure required is that after deducting all expenses and wages, but before the deduction of Income Tax and National Insurance.

The allowance received by those on business start-up schemes should be included when calculating the profit - in some cases the allowance (which usually is from £20-90 a week) may be the only profit.

Profit2

DID THE ANSWER AT THE PREVIOUS QUESTION REFER TO PROFIT OR LOSS?

1: Profit/earnings

2: Loss

ProfTax

Can I just check, is that the figure before deduction of income tax?

1: Yes (before tax)

2: No (after tax)

If the profit figure given is as defined at **Profit1** ('Income and deductions' or 'Adjusted profit/loss' or 'Net profit/loss') the answer to this question should be 'Yes (before)'. In case there is doubt, or no document was consulted, the question is asked of all who have profit. If the profit is *after* tax:

ProfNI **And is the figure before or after you paid any lump sum (Class 4) National Insurance payments based on taxable profits?**

IF NO LUM SUM NI PAID, ENTER '3'.

1: Before

2: After

3: Not applicable (no lump sum NI)

This question refers only to Class 4 NI, a lump sum calculated according to profit level. It may be paid as a combined amount with income tax. Regular, Class 2 NI contributions ('the stamp') should not be counted here.

PrBefore **What was (your share of) the profit BEFORE tax [and lump sum National Insurance deductions]?**

The question is worded according to whether the profit was before tax but after NI, or before tax and NI. There is a check if the figure here is lower than the profit figure:

Soft Check

Profit BEFORE Tax/Ni is less than net profit - that can't be right! Please check your figures.

If the self-employment includes any commercial farming activity, ie **Farmer** in the job description section is 'Yes', and a profit is given, the following question is asked.

SFFarm **Roughly what percentage of that profit or earnings came from farming/horticulture, as compared to any other activities associated with the business?**

'FARMING' = ACTIVITY DIRECTLY RELATED TO PRODUCTION IN AGRICULTURE OR HORTICULTURE. DO NOT COUNT OTHER 'FARM' ACTIVITIES, eg BED + BREAKFAST, CAMP/CARAVAN SITE, FARM SHOP. IF UNSURE PLEASE MAKE A NOTE. INCLUDE SET-ASIDE AS FARMING. IF EXACT FIGURE NOT KNOWN, PROBE FOR ESTIMATE TO NEAREST 10%.

WhyNoPro **Why was the respondent unable to give a profit or loss figure?**

1: Docs with accountant/Inland Revenue

2: Other reason

This question is asked if the profit/loss amount was not known.

Next we want to get a picture of the current income from the job or business. A straightforward way is to ask for information on money drawn from a business bank or building society account.

WorkAcc **Do you have separate bank or building society accounts for your work and your private finances?**

This question is to identify whether the respondent has one or more bank or building society accounts which contains *only* money relating to the business/job. If a business/work account also contains money from a source not connected to the business/job, this question should be coded 'no'. If coded 'yes':

OwnSum **CARD S**
Do you draw money from your work account for any non-business purposes, such as any of the things shown on this card?
(CODE 'YES' IF ANY APPLY)

The card shows:

Money from the work account:

- used for payments to yourself and any other personal spending
- used to pay domestic bills (including standing orders)
- transferred to a private account
- used for any other non-business use?

OwnAmt **Thinking of the last 12 months, on average how much have you taken EACH MONTH for these non-business purposes?**

The purpose of these questions are to get a picture of current monthly income from self-employment. They ascertain how much money is being drawn from the business for the personal use of the informant and their household. Money drawn solely for business purposes should be excluded as should, where possible, business elements of domestic bills.

It is appreciated that the figures given here will have to be estimates. If a business has been in operation for less than a year, give the average over the length of time that the business has been operational.

OwnOther **Apart from any drawings from the bank/building society, do you receive any other income from this job/business, for personal use?**

These questions cover income for the business that is not channelled through the bank/building society account. This may be 'cash in hand' for work carried out. Try to get an estimate, but, as this may be a sensitive topic (because some or all of this money may not be declared as income in the accounts), a refusal can be accepted here.

OwnOtAmt **On average, how much is that each month?**

Those self-employed who do not have profit/loss accounts, do not have a separate business account or who do not make *drawings* from a separate business bank account are asked about their *income* from the job. This group of people may include sub-contractors who, while legally self-employed, have income arrangements similar to employees.

SEIncAmt **Now I'd like to ask some questions about your income from your job/business: that is, after paying for any materials, equipment or goods that you use(d) in your work.**

On average, what was your WEEKLY or MONTHLY income from this job/business over the last 12 months?

By 'income' we mean money from the occupation which is used for personal, domestic, non-business use, in other words' what the respondent has to live on. Again the figures given here may be estimates. Sometimes they will have the equivalent of a payslip, or their invoices, or some other document which may be referred to - though it is the *average* monthly or weekly income which is required, not the *last* payment received.

SEIncWM **INTERVIEWER: ASK OR CODE**
Was that weekly or monthly income?

CheckTax **May I just check, is either income tax, or your regular National Insurance contribution DEDUCTED AT SOURCE?**
(INTERVIEWER: THIS IS 'CLASS 2' NI)
1: Income tax deducted
2: regular NI deducted
3: no, neither deducted

Some self-employed, especially those who are sub-contractors, may have Income Tax or National Insurance payments deducted at source by whoever contracts them. Only one may be coded.

Different tax and NI arrangements can apply in different situations. Actors under contract, for example, have NI but not tax deducted at source. Construction industry sub-contractors (without a '715' exemption certificate) are given Inland Revenue form SC60 by the contractor showing the details. They have tax but not regular NI deducted at source. The questions should cover all these different circumstances.

The self-employed may pay both Class 2 regular National Insurance

contributions (the 'stamp') and/or Class 4 lump sum National Insurance contributions, which are based on the profit made on the business. For SC60 workers the tax deducted will typically include an amount for Class 4 contributions. In such cases code 1 only. At the end of the sub-contractor's accounting period figures will be submitted to Inland Revenue showing the income and the amount of tax and Class 4 NI paid over the period. IR will then notify the person of the amount of tax and NI Class 4 payable and whether a balance needs to be paid by or credited to him/her.

These questions cover Income tax and Class 2 regular NI payments only.

TaxDAmt **How much income tax was deducted last time?**

TaxDPd **How long did this cover?**

NIDAmt **How much National Insurance was deducted last time?**

NIDPd **How long did this cover?**

ChkIncom **May I check, is your average weekly/monthly income of £[x] before or after income tax/regular National Insurance was deducted?**

The next questions are asked of all currently working self-employed except those who receive an income and have regular NI contributions deducted at source. They cover only regular Class 2 NI contributions (the 'stamp').

SeNIReg **Do you pay a regular National Insurance contribution?**

SeNIRAmt **How much was your last National Insurance payment?**

The self-employed pay regular contributions (Class 2), which in 1996/7 are £6.05 per week, if profit/earnings exceeds £3430. Do not include lump-sum contributions (Class 4, on profits between two set annual amounts) here; they are asked about separately at **SeNILump**.

SeNIRPd **How long did this cover?**

Soft Check

If the last payment is more or less than the standard contribution.
Amount for National Insurance contribution deviates from standard weekly amount (currently £6.05 for self-employed). Please check.

All the self-employed are asked about tax paid in the last 12 months. For those who have already reported Income Tax deducted at source, this is the tax in addition to this amount that has been paid direct to the Inland Revenue. This might include tax outstanding from a previous set of accounts.

Payments of tax direct to the IR by the self-employed often include a lump sum Class 4 National Insurance payment based on the profits of the business. If the lump sum NI amount cannot be separated from the tax, then include the total amount as tax and record 'Don't Know' for the amount of NI lump sum.

SeTax

Have you made any income tax payments relating to this job/business in the last 12 months?

Include any income tax payments *made* in the last year covering this job, even if they do not relate to the amount given at **Profit2**, eg to a previous year's figures.

Income tax on other sources of income will be asked about later.

SeTaxAmt

How much did you pay altogether in the last 12 months?

Enter the total amount paid for this job, within the last year.

SeNIinc

Does that figure include a LUMP SUM (Class 4) National Insurance contribution based on taxable profits?

If 'yes':

SeNIAMt

How much was the National Insurance lump sum payment?

Those whose tax payment did not include a Class 4 NI contribution are asked separately about these payments:

SeNILump

In the last 12 months have you paid any lump sum NI contributions based on taxable profits?

SeNiLAmt**What was your total lump sum payment in the last 12 months?**

The next two questions are asked of those not currently working but who worked as self-employed in the last year.

SeLwks**In the last 12 months, for how many weeks have you been self-employed?****SeEnd****On what date did you cease to be self-employed?**

The following questions are only asked about the most remunerative self-employed job.

QhrsSelf**How many hours a week do you USUALLY work, EXCLUDING meal breaks**

Self-employed people often find it difficult to give precise figures. It is important, however, that we have information about their hours worked to compare these with the hours worked by employees. If necessary, encourage them to work things through on a daily basis and get as accurate a figure as possible.

Soft Check

Zero hours - that can't be right! Please enter the hours USUALLY WORKED per week; if this varies, try to get an AVERAGE figure.

The following questions are asked if the informant works for 29 hours per week or less or if you have entered dk or missing at the previous questions.

LikeHr**Your usual hours at the moment are [n]. Would you prefer to work more hours, or are you happy with the number of hours you work at the moment?**

If would prefer more hours:

NoMor**Are you prevented from working more hours by any of the following...**

- 1: ...disability or illness?
- 2; ...caring for a disabled or elderly person?
- 3: ...having to look after children?
- 4: None of these

If caring for a disabled or elderly person:

NmPer**Who is the person you care for?**

k_Mainsf

Main Self-employed earnings

If caring for a child or children:

NMChc

If some suitable form of childcare were available, would this enable you to work more hours?

Block l_Subsf1 - First Subsidiary Self-employed Job

Jump 17 **ASK THE FOLLOWING QUESTIONS ABOUT SECOND JOB AS**
[Adult1&2] **SELF-EMPLOYED**
THIS SHOULD EXCLUDE Mail order Agents AND Babysitters

This block applies to both adults if they have a subsidiary self-employed job. Certain questions in k_Mainsf are repeated with reference to the subsidiary job.

Block m_Subsf2 - Second Subsidiary Self-employed Job

Jump 18 **ASK THE FOLLOWING QUESTIONS ABOUT SECOND JOB AS**
[Adult1&2] **SELF-EMPLOYED**
THIS SHOULD EXCLUDE Mail order Agents AND Babysitters

This block applies to both adults if they have a second subsidiary self-employed job. Again, the relevant questions in k_Mainsf are repeated.

Block n_Travel - Travelling to Work

The following questions allow the DSS to monitor changing patterns in how far people are prepared to travel every day to work.

Jump19 **THE QUESTIONS THAT FOLLOW ARE ABOUT TRAVEL TO WORK COSTS**

TtwFar **About how far do you have to travel to your usual place of work? 1:**
work at, or from home/live at work
2: Varies - no usual place of work
3: Under 1 mile
4: 1 but under 3 miles
5: 3 but under 5 miles
6: 5 but under 10 miles
7: 10 but under 25 miles
8: 25 miles or more

TTwFrq **On how many days of the week do you usually travel to your normal place of work.**

TTwMod **How do you usually travel to work?**
1: Walk/bicycle
2: Car/van (including lifts)
3: Motorcycle (including lifts)
4: Bus/train/tube
5: Works bus/company transport
6: Other

If travel to work by bus/train/tube or works bus/company transport:

TtwPss **Do you have a season ticket, bus pass or travelcard?**

If 'yes':

PssAmt **How much does the season ticket/bus pass/travelcard cost?**

PssDate1 **On what date did it start?**

PssDate2 **And when is it valid till**

Soft Check There are soft checks if the season ticket is valid for over 1 year or less than 1 week.

	If no season ticket, bus pass or travelcard:
Fare	How much does the journey cost?
Oneway	Is that the one-way or return fare?
	If travel to work by car/van/motorcycle:
TtwPay	Do you pay for ALL, SOME OR NONE of the costs of taking the [car or van/motorcycle] to work?
	If pays some of the cost:
TtwCode	<p>INTERVIEWER: PROBE & CODE</p> <p>1: Respondent is passenger and contributes money to others 2: Respondent is driver and receives money from passengers/employer etc 3: Some other arrangement (neither of the above)</p> <p>It may be multi-coded 1 <u>and</u> 2 if both situations apply within a typical week.</p> <p>If TtwCode is coded 1:</p>
TtwCost	How much do you pay per week?
	If TtwCode is coded 2:
TtwRec	How much do you receive per week?
	If TtwCode = 1 <u>and</u> 2, both questions are asked, with added text "When you are a (driver/passenger)..."

Block o_Pens - Pension Schemes

Jump20

THE QUESTIONS THAT FOLLOW ARE ABOUT PENSION PROVISIONS.

The FRS contains questions on company and private pension schemes to aid the DSS in predicting how many people may or may not be wholly dependant on state pensions in the future.

There are questions on the following pension arrangements, routed according to employment status and previous answers in the pensions section:

- Occupational pensions:
 - current membership of a pension/superannuation scheme run by a present employer;
 - previous membership of a pension/superannuation scheme run by a present employer;
 - membership of a pension/superannuation scheme run by a previous employer;
- Personal pensions:
 - current membership of private/personal pension schemes;
 - previous membership of private/personal pension schemes.

Schemes run by present employer

The questions **EmpPens** to **EpRights** are asked of people who are currently employees. Doctors and dentists working in practice, who count as self-employed, but are able to contribute to an employer pension scheme, should be coded 2 at the question **Nature** in the job description block in order to be correctly routed here.

EmpPens

Thinking of your present job, do you currently belong to a pension or superannuation scheme run by your employer which will give you a pension when you retire?

The following extra text appears for doctors/dentists in a practice:
SELF-EMPLOYED DOCTORS/DENTISTS: "YOUR EMPLOYER" = the NHS

Employees may be a member of an employer's pension scheme on a voluntary basis. Some employers require employees to be members of their

scheme unless they 'opt out' whilst others require them formally to 'opt in' before they can become members.

If yes:
EpLong **How long have you belonged to your present employer's pension or superannuation scheme?**

Enter to the nearest whole number of years.

EPTYPE **SHOW CARD U**
Which of the statements on this card best describes this scheme?
1: The scheme is contributory - the contributions are taken out of pay each week or month
2: The scheme is called non-contributory but you do pay something to make additional provision for yourself or your dependents
3: The scheme is non-contributory - no-one takes money off your pay each week or month

It may be helpful to consult a payslip if available.

Code 1: If the scheme is fully contributory, a typical contribution would be about 8% of gross pay. Sometimes an extra contribution of perhaps 1% or 2% for dependents (eg widows/widowers pension) may be made.

Code 2: applies if the employee does not contribute to the basic pension -the employer pays it all - but does pay a contribution of perhaps 1% or 2% for extra benefits for self or dependents (eg widows/widowers pension). Such an arrangement applies to Civil Servants and some other public servants.

Code 3: applies if the employee does not contribute to the pension at all.

For the purpose of the above question 'contributions' do not include Additional Voluntary Contributions, which are covered at the next question. If the respondent is in a non-contributory scheme, but pays AVCs, code 2 or 3 as appropriate (depending on whether s/he is contributing to extra benefits for self/dependents).

Ep1Avc **Some people who are members of their employer's pension schemes pay extra contributions, known as Additional Voluntary Contributions or AVCs, in order to increase their final pension.**
Do you pay any type of Additional Voluntary Contributions?

AVCs may be paid to top up regular occupational pension contributions in order to increase the pension income. The maximum total pension contribution allowed, including any AVCs, is 15% of earnings .

If yes, the following question is asked about which type of AVC it is. The respondent ought to know as they will either have asked their employer to

arrange it, or will have made arrangements through an insurance company or other financial organisation.

AVCType **Can I just check, is the AVC arranged through your employer, or is it a ‘Free-Standing’ AVC that is separate from your employer’s pension scheme?**

IF RESPONDENT HAS BOTH, CODE 1 & 2.

1: Employer’s AVC

2: Free-Standing AVC

3: Not sure which type

The following questions are asked of those employees who do not currently belong to their employer’s Pension Scheme .

EpPres **May I just check, have you ever belonged to a pension scheme run by your present employer?**

If yes:

EpRghts

SHOW CARD T

Which of the statements on this card best describes what has happened to the pension rights you built up in your present employer’s pension scheme?

1. I am now drawing that pension

2. The pension is ‘frozen’, that is, left behind with the employer to be paid when I retire

3. My rights were transferred to a personal pension scheme, or another scheme

4. My contributions were returned to me in cash

5. I got nothing, and will get nothing

6. (None of these)

Schemes run by a previous employer

The next question is asked of all adults unless they have **never** worked.

EpPrev **Have you ever belonged to a pension scheme run by a PREVIOUS EMPLOYER?**

If yes:

EpPrNum **How many pension schemes run by previous employers have you belonged to?**

Then there is a question about what has happened to the rights which were built up in that scheme:

EpPrRgts**SHOW CARD T**

(Thinking just of the most recent pension scheme,) Which of the statements on this card best describes the pension rights you built up in that scheme?

1. I am now drawing that pension
2. The pension is 'frozen', that is, left behind with the employer to be paid when I retire
3. My rights were transferred to a personal pension scheme, or another scheme
4. My contributions were returned to me in cash
5. I got nothing, and will get nothing
6. (None of these)

If code 3:

EpTran**Were your pension rights transferred into ... READ OUT...**

- 1: ...your present employer's scheme
- 2: ...a personal pension scheme
- 3: ...or into some other pension scheme?

Code 1 is only an option for those who are now, or have been, a member of their present employer's pension scheme.

Current and previous membership of personal pension schemes

All respondents are asked about personal pensions.

PerPen

(Now I'd like to ask you about personal pension schemes rather than employers' pension schemes.)

Some people arrange pensions for themselves - that is, a private personal pension. (This is sometimes called a 'self-employed pension' or a 'Section 226 Retirement Annuity'.)

Do you currently have, or are you currently making contributions to any personal pension?

These pensions may be taken out by self-employed persons or by employees who either do not have a company pension scheme or have opted out of it to set up their own 'personal pension'. The arrangement will normally be directly between an individual and a pension provider such as a bank, building society or insurance company.

If the respondent answers 'Yes' and is Self-Employed in their main job the following question is asked:

PPNum **How many such pensions do you currently have?**

- 1: One**
2: Two
3: Three or more

PPDat **When did you take out this pension?**

IF MORE THAN ONE, GIVE DATE FOR 'MAIN PENSION'. IF DAY OF MONTH NOT KNOWN, PUT ??.

All who are coded '1' at **PerPen** are asked:

PPType **SHOW CARD V**

Which, if any of the statements on this card apply to your personal pension?

(enter at most 3 codes)

- 1. Part of my National Insurance contributions are transferred, or rebated, to my personal pension each year**
- 2. My pension allows me to contract out of the State Earnings Related Pension Scheme (SERPS)**
- 3. I arranged the pension for myself while self-employed**
- 4. (None of these)**

Codes 1 and 2 are relevant to employees, who can have part of their Class 1 National Insurance contributions rebated into the personal pension. They may or may not have 'contracted out' of the State Earnings Related Pension Schemes (SERPS - see **EmpPens**). If they have, they continue to pay full Class 1 NI contributions but the DSS rebates the SERPS element of those contributions to the personal pension scheme. Pensions for those who have contracted out of SERPS are called 'Appropriate Personal Pensions'. Codes 1 and 2 may be coded together.

Code 3 will mainly apply to the self-employed. Code 3 in combination with code 1 and/or 2 is feasible because the pension may have been arranged by someone who is currently an employee but used to be self-employed and has kept the personal pension.

If respondent is an employee:

-
- PPEmCon** **In the last 12 months have any contributions been paid into this pension ... READ OUT ... CODE ALL THAT APPLY ...**
1: ... by you yourself,
2: ... by the DSS, that is the National Insurance rebate,
3: ... or by an employer?
4: (no contributions in the last 12 months)
- This question may be multi-coded.
- If respondent is self-employed:
- PPOtCon** **Have you made any contributions to this pension in the last 12 months?**
- If either **PPEmCon** or **PPOtCon** = 1:
- PPPay** **How much did you contribute last time?**
- PPPd** **How long did this cover?**
- If the household has a pension mortgage (in the household questionnaire):
- PPMort** **INTERVIEWER:**
THIS HOUSEHOLD HAS A PENSION MORTGAGE:
HAS THE PAYMENT JUST MENTIONED ALREADY BEEN RECORDED EARLIER,
IN THE MORTGAGE SECTION OF THE HOUSEHOLD QUESTIONNAIRE?
- Simply code 'yes' or 'no', no further action is required.
- If respondent does not currently have a personal pension:
- PPEver** **Have you ever belonged to a personal pension scheme?**
- If 'yes' we need to find out what has happened to the pension:
- PPOut** **SHOW CARD W**
Which, if any of the statements on this card best describes what happened to that personal pension?
CODE ONE ONLY.
IF MORE THAN ONE PENSION, CODE FOR MOST RECENT.
1. I am now drawing the pension
2. I am not making any contributions myself, but my National Insurance rebates are still being paid by the DSS
3. My pension rights were transferred to an employer's pension, or to another personal pension
4: (None of these)

Block p_Ben - State & Other Benefits and Pensions

Jump21

THE QUESTIONS THAT FOLLOW ARE ABOUT STATE BENEFITS

All state benefit questions are put to all respondents.

Throughout this section, please encourage respondents to find payments books for any benefits.

There are two types of benefit payment books in general use, one used to pay Income Support only or Income Support plus other benefits; the other used to pay all other benefits.

It is important that the amount entered for each benefit covers that benefit only and is not the total for a combination of benefits, eg Income Support and Retirement Pension.

In the Income Support payment book, the inclusion of another benefit is usually identified on page 3 of the payment book.

In the other benefit book, the amounts for the various benefits are shown on page 3 of the book by a code letter. The key to these code letters is on page 2 of the book. Some respondents may have both types of book.

If you are unable to separate an amount covering a combination of benefits, enter 'dk' at the 'how much did you receive' for EACH BENEFIT and make a <Ctrl+F4> note each time, giving the names of the individual benefits covered and the total amount received. When a 'dk' is entered at any **BenAmt** question a check question will follow, asking whether it is a 'dk' because separate amounts for the benefit cannot be established. If that is the reason, the 'dk' will not be included in the total of 'dks' and refusals for the questionnaire.

Instead of receiving payment by book or giro an increasing number of people who are not on Income Support are receiving their benefit by direct transfer into their bank or building society accounts. These informants will have been sent forms BR2198 or BR2199 advising them of the amount of benefit they are receiving. Please consult these if no breakdown of the benefit is given in the payment books.

Checks in the Benefits Block

There are range checks on every benefit in this block. The ranges are based on the amounts known from latest DSS publications on benefit levels. All the checks are soft and may be suppressed if the respondent is convinced, or can produce documentation to show, that they are receiving the queried amount. If you are interviewing in April the checks will allow amounts from the previous financial year.

Note that all benefits are paid on a weekly or number of weeks basis. In other words, no benefit should usually cover a calendar month.

Ben1Q

CARD X Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient?

- | | |
|---|--|
| 1: Child Benefit | 6: Widow's pension or Widowed Mother's allowance (National Insurance) |
| 2: One Parent Benefit | 7: War disablement pension or War Widow's pension (and any related allowances) |
| 3: Guardian's Allowance | 8: Severe disablement allowance |
| 4: Invalid Care Allowance | 9: Disability Working Allowance |
| 5: Retirement pension (National Insurance), or Old person's pension | 10: None of these |

Child Benefit

can be received for each child under 16 or for a child aged 16-18 still in full time further education. It is usually paid to the child's mother. It is not paid for foster children.

Soft Check

If a woman or single man has children in the household there is a check that s/he is receiving child benefit:

Respondent is a woman/man with dependent child(ren), yet has not been recorded as receiving Child Benefit. Please check whether this is correct. If so, explain circumstances in a note <CTRL + F4>.

Soft Check

Or if the father answers that he is claiming Child Benefit when he is married or cohabiting..

Respondent is a father receiving Child Benefit. Normally the mother receives the Child Benefit. Please check whether your answer is correct. If so, explain circumstances in a note <CTRL + F4>.

It could be that the father's partner is not the mother or stepmother of the child and it is the man that claims the benefit.

One Parent Benefit

This can be paid to single parents as an increase to Child Benefit. However, single parents on Income Support probably won't also be getting One Parent

Benefit. They may say they get it, but in fact they are more likely to be receiving the **Lone Parent Premium** instead. This is not a separate benefit at all, but a component of Income Support.

Guardian's Allowance

This is a weekly payment for someone who takes an orphan into the family. In exceptional circumstances this may be paid if one of the child's parents is still alive but cannot care for the child.

Invalid Care Allowance

This is a weekly paid benefit to those spending at least 35 hours a week caring for a severely disabled person. They must not earn more than £50 per week after deduction of allowable expenses, or be in full-time education. It should be coded to the person **doing the caring**.

Retirement Pension

is a taxable weekly benefit for women on reaching 60 and men on reaching 65. The basic pension rate is the same for men, women who have paid their own NI contributions at the standard rate, and for widows on their husband's NI contributions. Married women who are not entitled to a pension on their own contributions may receive a pension on their husband's contributions.

Those who have paid NI contributions as an employee after April 1978 may also receive an **additional earnings related pension**. Those who have been in a contracted-out occupational pension scheme may receive a **guaranteed minimum pension**, which is the minimum amount that must be paid under such a scheme. Guaranteed minimum pension is also known as **contracted-out deduction**. Those who decide not to claim their pension on reaching retirement age can earn **additional pension increments**.

Old Person's Pension or over 80s pension

is for those people aged 80 or over who are entitled to State Retirement Pension of less than the amount payable on a spouse's contributions, or to none at all.

Soft Check

There is a soft check that retired men over 65 and women aged 60 - 65 should be receiving some sort of pension. For women aged 60 - 65 the check will only trigger if Widow's Pension is also not received.

The respondent is aged above 65 (male) or above 60 (female) and yet there is no NI Retirement Pension (Or Widow's Pension) or Old Person's Pension recorded for him/her. Please check whether this is correct.

There is a separate check if a woman over 65 is not receiving retirement pension:

The respondent is a woman aged above 65 but there is no NI Retirement Pension or Old Person's Pension recorded. Please check if your answer is correct. If so, explain circumstances in a note.

Widow's Pension

is a weekly benefit for women aged 45 and over (or 40 and over if widowed before April 1988) paid when their husband died or when their Widowed Mother's Allowance ends. Widows over 60 may opt to keep receiving Widow's Pension until they are 65, instead of Retirement Pension. Include Industrial Widow's Pension: paid to widows of those who died as a result of an accident at work or a prescribed disease.

Widowed Mother's Allowance

is a weekly benefit for widows of any age who have at least one child for whom they get Child Benefit.

Note that Widow's Payment should not be included here; it is a lump sum payment and should be included under the code 'Any National Insurance or State Benefit not mentioned earlier' at the later question on lump sum state benefits and Social Fund grants (**Ben5Q**).

Soft Checks

If a widow under 65 (and not getting NI Retirement Pension) is not coded as getting widow's pension or widowed mother's allowance one or other of the following checks will appear.

If there are no children in the benefit unit:

Respondent is a widow under 65 but is not getting Widow's Pension. Please check that this is correct.

If there are any children in the benefit unit:

Respondent is a widow under 65 with dependent child[ren], but is not getting Widowed Mother's Allowance. Please check that this is correct.

Allowances for The Disabled

War Disablement Pension

is payable to people disabled as a result of service in the Armed Forces during the First World War or at any time since 1939. The amount received depends on severity of disablement and rank.

Severe Disablement Allowance

may be received by people of working age who have been unable to work for 28 weeks or more because of illness or disablement, but cannot get Incapacity Benefit because they have not paid enough NI contributions.

Disability Working Allowance

is an income-related benefit. Its aim is to promote disabled peoples' independence by supporting those who are in work or would like to work, but whose earning capacity is low, by topping up those earnings with benefit. Applicants must also be getting Disability Living Allowance or have an invalid three-wheeler from DSS or must have claimed another disability benefit within the last 56 days.

If Code 6 - Widow's Pension or Widowed Mother's Allowance:

Wid**INTERVIEWER: ASK OR RECORD WHICH ONE WAS RECEIVED:****1: Widow's pension****2: Widowed Mother's Allowance**

If Code 7 - War Disablement Pension or War Widow's Pension:

War**INTERVIEWER: ASK OR RECORD WHICH ONE WAS RECEIVED:****1: War Disablement Pension****2: War Widow's Pension****Ben2Q****CARD Y**

And looking at this card, are you at present receiving any of the state benefits shown on this card - either in your own name, or on behalf of someone else in your household?

1: CARE COMPONENT of Disability Living Allowance**2: MOBILITY COMPONENT of Disability Living Allowance****3: Attendance Allowance****4: None of these**Disability Living Allowance

has two elements and is directed at the care needs and mobility needs of **disabled people of working age and below**. The **care component** has three rates and has replaced Attendance Allowance for those under retirement age. The **mobility component** has replaced the old Mobility Allowance.

- Motability is a registered charity through which those who receive the mobility component of Disability Living Allowance may hire or purchase a car at a reduced rate. Either part or the whole of the allowance is paid to Motability. The full amount received including any paid direct to Motability should be recorded.

Attendance Allowance

is a benefit for people disabled **at or after age 65** who need looking after because of their physical or mental disablement. Attendance Allowance is not related to any income, savings or NI contributions and can be paid in conjunction with other benefits including Income Support. There are two

rates - a lower one for people who need looking after by day **or** night, and a higher one for people who need looking after by day **and** night. Attendance Allowance for those disabled before they were 65 was replaced in April 1992 by Disability Living Allowance (Care component).

If the Attendance Allowance is paid as part of Retirement Pension, it should not be separately coded here. The amount of Retirement Pension recorded later should include the AA. If AA is paid as a separate amount (though possibly on the same order book), it should be recorded here.

Soft Check

If Retirement Pension coded at **Ben1Q** and Attendance Allowance at **Ben2Q**

INTERVIEWER: please check with respondent: is Attendance Allowance paid as part of their NI Retirement Pension? If so, DON'T CODE IT HERE. But if Allowance is paid SEPARATELY, suppress warning and continue.

Ben2QFut

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

(enter at most 3 codes)

1: CARE COMPONENT of Disability Living Allowance

2: MOBILITY COMPONENT of Disability Living Allowance

3: Attendance Allowance

4: None of these

Note that the text "(the other) allowances" will be selected if at least one benefit was entered at **Ben2Q**.

Soft Check

If any benefit entered at **Ben2Q** is also entered at **B2QFut**:

At the previous question the respondent claims to be currently in receipt of Benefit number [1-4], so he/she is not likely to await the outcome of a claim for the same benefit. Please check your answers. If correct, explain circumstances in a Note.

Respondents currently receiving a benefit may also be in the process of reclaiming it for a further period. However at the **BnQFut** questions you should only record NEW claims, not repeat claims from current recipients.

Ben3Q

CARD Z

Now looking at this card, are you at present receiving any of these benefits in your own right: that is, where you are the named recipient?

1: Unemployment Benefit

2: Income support

3: Family credit

4: Incapacity Benefit

5: Statutory Sick Pay

6: Industrial Injury Disablement Benefit

7: None of these

Unemployment Benefit

People out of work are entitled to claim Unemployment Benefit if they have worked for an employer, have paid full NI Class 1 contributions and are actively seeking work. Self-employed people and married women who pay reduced NI contributions cannot claim. The benefit is taxable and may be reduced if the person is receiving an occupational pension.

If an informant is on short time they can receive a wage and unemployment benefit.

Those who consider themselves retired but who are receiving unemployment benefit should remain coded as retired in previous sections of the questionnaire.

Soft Check

If a person coded as working claims to be receiving Unemployment Benefit the following check is triggered:

Respondent is coded as working and receiving Unemployment Benefit. Tactfully query with respondent whether he/she is working or unemployed.

Soft Check

Also, if the respondent is currently self-employed, or has been in the last 12 months a soft check is triggered:

Respondent is coded as self-employed (now, or in previous job) and receiving Unemployment Benefit. This is not normally possible. Please check that your answer is correct. If so, explain circumstances in a note.

As both of these are soft checks it is possible to suppress the warning and continue if it does turn out to be the case.

Soft Check

There are also checks if the respondent has answered in the block b_Curst that they are signed on at a UB office or Job Centre in order to receive Unemployment benefit or Income support, but is not coded at receiving this at **Ben3Q**.

Are you sure? Respondent said earlier they were claiming [name of benefit]. If so, they must be coded here also. If you suppress this warning, please explain in a note.

Income Support

This is for people whose income is below a certain level and who are not

working for 16 hours or more a week. They must be available for work and looking for a job, unless they are sick, disabled, a lone parent, 60 or over, getting ICA, or pregnant. Income Support is means tested; the amount depends on age, whether the person has a partner, dependent children, whether anyone has a disability, weekly income and savings (the capital limit is £8,000, including the claimant's partner's.)

Soft Check

If Income Support is coded and One Parent Benefit was coded at **Ben1Q**:
Please check: is their 'One Parent Benefit' paid separately, or as part of Income Support? If as part of IS, it is 'Lone Parent Premium'; remove One Parent Benefit from earlier question. The Premium should be included in amount received for IS.

Family Credit

To get Family Credit an informant must have at least one child under 16 (or under 19 if he or she is in full time education up to GCE A level or equivalent standard). The informant or his or her partner must be working at least 16 hours a week on a low or moderate wage to qualify.

The amount received depends on the income of the informant or his or her partner, how many children they have and their ages.

Only include Family Credit paid regularly at this question. Lump-sum Family Credit payments should be entered at **Ben5Q**, and there is a check if both regular and lump sum payments are coded.

Incapacity Benefit

is a benefit introduced in April 1995, replacing Sickness Benefit and Invalidity Benefit. All those who used to receive Sickness Benefit or Invalidity Benefit were automatically transferred to Incapacity Benefit. It is paid to people who have been medically assessed as incapable of working and are employed, or who cannot get Statutory Sick Pay from their employer, or are self-employed, unemployed or non-employed. If a person is/was receiving Statutory Sick Pay, Incapacity Benefit replaces it after 28 weeks. It is a contributory benefit; it is not means-tested. There are three basic rates:

- the short term lower rate for the first 28 weeks of sickness;
- the short term higher rate for weeks 29-52;
- and the long term rate from week 53.

Extra benefit may be paid for dependant adults and children. Claimants over state pension age receive higher rates.

Soft Check

If currently working.

Respondent says he/she is currently receiving Incapacity Benefit whilst being employed. This is not normally possible. Please check that your answer is correct. If so, explain circumstances in a note.

Soft Check

If both Incapacity Benefit and Statutory Sick Pay are entered.

Respondent says he/she is currently receiving both Statutory Sick Pay and Incapacity Benefit. This is not normally possible. Please check that your answer is correct.

Statutory Sick Pay

Employed people who are sick for at least 4 days in a row may receive SSP, paid by the employer. The benefit is paid for a maximum period of 28 weeks in a tax year.

Soft Check

Whenever this code is used this check appears.

Are you sure? Please check that respondent was continuously off sick from work for at least four (consecutive) days. If so, suppress this warning. If not, they cannot have received Statutory Sick Pay.

Industrial Injury Disablement Benefit

For those disabled as a result of an accident at work or as a result of a prescribed industrial disease.

B3QFut**CARD Z**

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

(enter at most 6 codes)

- 1: Unemployment Benefit**
- 2: Income support**
- 3: Family credit**
- 4: Incapacity Benefit**
- 5: Statutory Sick Pay**
- 6: Industrial Injury Disablement Benefit**
- 7: None of these**

Soft Check

If any benefit entered at **Ben3Q** is also entered at **B3QFut**:

At the previous question the respondent claims to be currently in receipt of Benefit number [1-4], so he/she is not likely to await the outcome of a claim for the same benefit. Please check your answers. If correct, explain circumstances in a Note <CTRL + F4>

See under **Ben2QFut**.

Ben4Q

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

- 1: Maternity Allowance**
- 2: Statutory Maternity Pay from your employer or former employer**
- 3: Neither of these**

This question is asked only of women aged under 55.

Maternity Allowance

may be paid to those who are not entitled to Statutory Maternity Pay for 18 weeks, starting from the 11th week before the baby is due.

Statutory Maternity Pay

is paid by the employer for up to 18 weeks from the beginning of the 11th week before the week in which the baby is due. However, the mother can decide to work until the end of the 7th week before the baby is due and still receive payments for the full 18 weeks. A woman receiving SMP should be recorded as being in work as an employee.

Ben5Q

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

INTERVIEWER: 'Family Credit lump sum' IS ONE PAYMENT COVERING 26 WEEKS.

- 1: Family Credit - paid in lump sum
- 2: A grant from the Social Fund for funeral expenses
- 3: Grant from Social Fund for maternity expenses
- 4: A Social Fund loan or Community Care grant
- 5: (Code not used until October)
- 6: 'Extended payment' of Housing Benefit/rent rebate, or Council Tax Benefit (4 week payment only)
- 7: Any National Insurance or State benefit not mentioned earlier
- 8: None of these

Grant from the Social Fund for Funeral Expenses - a lump sum to help cover the cost of a simple funeral to those who receive Income Support, Family Credit, Disability Working Allowance, Housing Benefit or Council Tax Benefit.

A Grant from the Social Fund for maternity expenses - this may be made to those who receive Income Support, Family Credit or Disability Working Allowance.

Hard Check

if Grant from Social Fund for maternity expenses and informant is male.

Community Care Grant from the Social Fund - are to help people in particular groups, e.g. elderly or disabled people. They must be eligible for Income Support.

Social Fund Loans - are repayable interest free loans:

- Budgeting Loans are to help spread the cost of budgeting for items such as a cooker, a bed. Applicants must have been on Income Support for at least 26 weeks
- Crisis Loans are to help people who cannot meet their immediate short-term expenses in an emergency.

Extended Payment of Housing Benefit/Council Tax Benefit

From April 1996, people who start working full-time after a period of unemployment during which they received either Housing Benefit or Council Tax Benefit (or both) will be eligible for a one-off, lump sum continuation or run-on of the benefit. This extended payment has to be claimed separately from the 'normal' Housing benefit/Council Tax Benefit. It covers 4 weeks.

Any National Insurance or State benefit not mentioned earlier' includes:

- Cold Weather payments;

- Widow's Payment: a lump sum paid immediately after the husband's death provided that he had paid enough NI contributions. In addition, a widow may receive either Widowed Mother's Allowance or Widow's Pension (see earlier questionnaire).

Hard Check

if Family Credit entered here and at **Ben3Q**:

Family Credit now entered TWICE - here, and at Ben3Q. If the FC is a LUMP SUM payment (paid in advance, covers 26 weeks), change answer at 'Ben3Q'. If NOT a lump sum, change current answer.

In Benefit Units other than the Head of Household's, there follow questions about receipt of Housing Benefit/rent rebate. If the benefit unit consists of two adults, these questions should be asked of the benefit unit as a whole, rather than to the members individually. The questions are asked to those who were asked about the rent they pay in the intra-household contributions section (block **j_Bengive**) in the household questionnaire.

HBothBU

NAME [and NAME]

Some people qualify for Housing Benefit, that is a rent rebate or allowance. Are you receiving Housing Benefit, either directly or by having it paid to your landlord on your behalf?

If 'yes':

HBothAmt

How much Housing Benefit/rent rebate was allowed last time?

HBothPd

How long did this cover?

HBothWk

How many weeks have you been receiving it for (this time)?

If no Housing Benefit is received:

HBotWait

Are you awaiting the outcome of a claim for Housing Benefit/rent rebate?

FOR EACH BENEFIT IN TURN RECORDED AT BEN1Q - BEN5Q, QUESTIONS ABOUT HOW THE BENEFIT IS PAID, AMOUNTS RECEIVED AND OTHER FOLLOW-UP QUESTIONS FOR SPECIFIC BENEFITS ARE ASKED. DOCUMENTARY EVIDENCE IS VERY IMPORTANT IN THIS SECTION IN ORDER TO GET AS ACCURATE INFORMATION AS POSSIBLE

HowBen **How is [name of benefit] paid to you? PROMPT AS NECESSARY TO CLASSIFY**

- 1: Order book (cashed at Post Office)**
- 2: Direct to bank/building society account**
- 3: Giro cheque**
- 4: Benefit payment card**
- 5: Other <DESCRIBE IN A NOTE>**

Code 4: Benefit payment cards will start to be issued in the summer of 1996, and will be replacing order books and girocheques. An update for these instructions will be issued nearer the time.

If the benefit is paid by girocheque or 'other' method, the next question will be the amount received.

If paid by order book:

BookCard **[BENEFIT NAME]: Do you have the order book to hand, so you could consult it?**

- 1: Yes, consulted now**
- 2: To be consulted later**
- 3: Respondent unwilling/refused**
- 4: Unable to find it**
- 5: Other reason for not consulting <DESCRIBE IN A NOTE>**

If coded 2, 3, 4 or 5, the questions move on to the amount of benefit received. If coded 2 there will be a reminder at the end of the questionnaire that the book is to be consulted and the details entered here later.

If coded 1:

OrdBkNo **[BENEFIT NAME]: INTERVIEWER: ENTER ORDER BOOK NUMBER, FROM TOP RIGHT-HAND CORNER OF COUNTERFOIL (IE VOUCHER)**

Soft Check

If an unlikely order book number is entered:
[Benefit name] is not usually received on this order book number. Ask respondent to check FRONT PAGES of book, for benefit name(s). If correct,

however, suppress warning and make a note.

CombBk INTERVIEWER : CHECK - ARE ANY OTHER BENEFITS PAID ON THIS BOOK?
(If yes: PLEASE ENSURE THEY WERE RECORDED EARLIER AT Ben1Q, etc)

CombBk should only be coded 'No' when the benefit concerned is the only one paid on that particular order book. When two or more benefits are paid on the same order book, this question should be coded 'Yes' for each benefit covered, even if the other(s) have already been recorded.

If **HowBen** = 2 (paid direct to bank/building society) the questions **BenLettr** to **ConDisp** follow.

BenLettr **BENEFIT NAME:**
Do you have a letter from the DSS or Benefits Agency that you could consult?
1: Yes
2: No (Include unwilling)

If no letter is consulted:

BankStmt **[BENEFIT NAME]: ASK OR CODE: ... or is there a bank statement you could consult?**
1: Yes
2: No (Include unwilling)

If a letter from the DSS/Benefits Agency or a bank statement is consulted, ensure that all benefits shown on it are recorded at **Ben1Q** etc.

BenAmt **[BENEFIT NAME]:**
How much did you get last time?
(IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'Don't Know' FOR BOTH/ALL SUCH BENEFITS)

An amount should only be entered if it is solely for the benefit named on-screen. In cases where two or more benefits are paid in combination, check any documentation and if it lists individual benefit amounts, enter them as appropriate. If it is not possible to identify individual amounts, enter 'don't know' for both/all benefits concerned. Never enter a combined benefit amount, ie covering more than one benefit coded at **Ben1Q** to **Ben5Q**, at any single **BenAmt**. If 'dk':

BenAmtDK INTERVIEWER: IS THIS 'DON'T KNOW' BECAUSE IT'S PAID IN COMBINATION WITH ANOTHER BENEFIT, AND YOU CANNOT ESTABLISH A SEPARATE AMOUNT?
 1: Yes INTERVIEWER: Leave your 'Amount' answer as 'Don't know' and ENTER THE COMBINED BENEFIT FIGURE IN A NOTE, with explanations as needed.
 2: No

If 'Yes', the note should include full details of both (or all) benefits covered and the full amount. 'Don't know' should also be entered at **BenAmt** for the other benefit(s) concerned, and a note made cross-referencing the other(s). The 'don't know's in these circumstances are not included in the count of Dk/refusals in the questionnaire. It is important to give accurate details so that office editing can be done to apportion the total amount if possible. In cases where combined amounts cannot be apportioned at the edit stage, the combined figure is given to DSS.

BenPd **How long did this cover?**

ADDITIONAL QUESTIONS FOR RETIREMENT PENSION

Usual **Is that the amount you usually get?**

NotUsAmt **How much do you usually get?**

NotUsPd **How long does this cover?**

If an order book or DSS statement/letter is being consulted, amounts for any components of the pension shown on the document are asked in a series of questions called **PenQ**. The exception is Order Book 10, meaning that Income Support is also received and which does not show the components, so the **PenQs** are not routed.

PenQ **What amounts - if any - are shown at the front of the Order Book for...**
 CODE A (Basic pension)?
 CODE B (Basic pension increments)?
 CODE C (Graduated pension)?
 CODE G (Invalidity addition)?
 CODE H (Attendance Allowance)?
 CODE J (Additional pension)?
 CODE K (Contracted out deduction)?
 CODE L (Additional pension - after contracted out deduction)?
 CODE M (Additional pension increments)?
 CODE N (Upgrading of contracted out deduction increments)?
 INTERVIEWER: ENTER THE AMOUNT, OR 0 IF NOTHING SHOWN FOR THIS CODE LETTER. IGNORE ANY CODE LETTERS NOT ASKED ABOUT HERE.

Soft Check If the sum of the components A - N differs from the amount of Retirement Pension at **BenAmt** by more than a certain amount:
Pension components do not add up to the weekly pension. The components

*add up to £[n] but the pension is £[n] (NB: L=J-K).
Please check Period Code and all amounts
. If still a discrepancy, explain circumstances in a Note.*

The total benefit amount and the individual component amounts are displayed to help you check. The calculation does not simply add up the amounts in all the **PenQs**, rather **BenAmt** should be equal to or greater than: components A + B + C + G + H + (J-K) + M + N.

Component J (Additional pension) less component K (Contracted out deduction - not paid to the respondent) results in component L (Additional pension after contracted out deduction). Component L is therefore excluded from the above calculation or it would be double-counted. (Hence the reference in the check to 'NB: L=J-K'). However it is still to be recorded so that neither you or the respondent question why it isn't asked for.

SoftCheck

If Attendance Allowance is coded at **Ben2Q**, and an amount for it is entered at component H: *Attendance Allowance is recorded twice, both as part of a pension (Order Book Code H) and on its own. If your answer at PenQ for Code H (£[x]) is correct, please go back to Ben2Q and delete code '3'.*

For this check to be triggered, the earlier check if Attendance Allowance is coded at **Ben2Q** and Retirement Pension is coded at **Ben1Q** would have had to be suppressed (see page 47). The details entered would therefore be contradictory, earlier meaning that the two benefits were paid *separately*, but here meaning that AA was paid *as part of* Retirement Pension.

ADDITIONAL QUESTIONS FOR INVALID CARE ALLOWANCE

ICAPer

Who is the person you care for that qualifies you for the allowance?

1: - 20: [Names of household members]

21: Relative (outside household)

22: Friend/neighbour

23: Client of voluntary organisation

24: Other non-household member

ADDITIONAL QUESTION FOR DISABILITY WORKING ALLOWANCE

CCDis

Does your DISABILITY WORKING ALLOWANCE include an extra allowance for any childcare expenses, such as for a childminder or a nursery?

This question is only asked if there is a child under 11 in the Benefit Unit. Some of the money spent by working parents on a childminder or nursery may be 'disregarded' - ie not counted as income - when the amount of DWA to which they are entitled is calculated. Up to £60 per week of childcare expenses may be disregarded.

ADDITIONAL QUESTIONS FOR DISABILITY LIVING ALLOWANCE (CARE COMPONENT/MOBILITY COMPONENT) & FOR ATTENDANCE ALLOWANCE

WhoRec **Whom (do you/will you) receive it for?**
**IF CURRENT HOUSEHOLD MEMBER, ENTER PERSON NUMBER(S).
 OTHERWISE ENTER 97.**

For adults living on their own, in receipt of Disability Living Allowance self-care component the following question is asked:

GetICA **Is there anyone getting Invalid Care All. for looking after you?**

The previous question will also appear later if a person is in receipt of attendance allowance.

ADDITIONAL QUESTIONS FOR INCAPACITY BENEFIT, STATUTORY SICK PAY, RELATING TO MADE-UP PAY.

Note: if SSP was entered in the Pay section (**e/h_Main**), the follow-up questions will not be repeated here.

MadEmp **Are you getting 'made up pay' from your employer in addition to the [name of benefit] you are receiving?**

MduPwk **Are you getting 'made-up' pay**
1: every week from your employer
2: or only some weeks?

MduPPD **For how many weeks are you getting 'made-up' pay?**

Statutory Sick Pay can often be paid to cover a number of days. If the respondent has been paid for 3 days or less code this as 0 weeks and if 4 days or more code this as 1 week. Similarly round combinations of weeks and days up or down to the nearest whole week.

ADDITIONAL QUESTIONS ASKED FOR INCOME SUPPORT:

ISWeeks **INCOME SUPPORT: How many weeks have you been receiving it for (this time)?**

ENTER, TO NEAREST WHOLE WEEK (IF 97 OR MORE, ENTER 97)

If Income Support is paid in combination with another benefit, eg Retirement Pension, enter the amount for Income Support only, if it can be separately identified. If the amount for IS cannot be separately identified, enter 'don't know'.

Household bills paid direct by Income Support should be shown at the appropriate questions asking if the DSS pays directly for any items of household expenditure.

BenUs **INCOME SUPPORT: Is that the amount you usually get?**

If not usual:

BenAmt **INCOME SUPPORT: How much do you usually get?**

DSSPay **CARD CC Are the DSS paying directly for any of the things shown on this card? If yes, which?**

(INTERVIEWER: THESE ARE PAID FOR BY DEDUCTIONS FROM INCOME SUPPORT.)

- | | |
|---|--------------------------------|
| 1: Mortgage interest | 7: Council Tax arrears |
| 2: Rent arrears | 8: Fines |
| 3: Fees for nursing home/
residential care | 9: Maintenance payments |
| 4: Gas or electricity bills | 10: Yes - but don't know which |
| 5: Service charges for heating/fuel | 11: No - none of these |
| 6: Water charges | |

Code 6 includes sewerage charges.

DSSAmt **How much (in total) is the DSS paying for this/these things?**

DSSPd **How long does this cover?**

DSSBefor **Just now, you said that you got [£amount] Income Support last time. Was that BEFORE or AFTER taking off what the DSS pay for directly?**

- 1: BEFORE deducting what DSS pay for directly (ie respondent's gross entitlement)
2: AFTER deducting what DSS pay for directly (ie net amount received by resp).

SFRepay Are you at present making any repayments on any Social Fund loan(s)?

RepayAmt How much in total do you repay per week?

SFInc Just now you said that you got [amount of income support] last time. Was that **BEFORE** or **AFTER** taking off your Social Fund loan repayments?

1: BEFORE taking off amount for loan repayment

2: AFTER taking off amount for loan repayment

ADDITIONAL QUESTION FOR FAMILY CREDIT

If received regularly (code 3 at **Ben3Q**):

ContinFC For how long have you been in CONTINUOUS receipt of Family Credit?

ENTER NUMBER OF WEEKS.

Soft Check

If Family Credit entered at **Ben3**, and 'Period' (at **BenPd**) = code 7 (six months) or code 12 (one off/lump sum):

Please check: is Family Credit a LUMP SUM payment (ie. covering 26 weeks)? If so, return to 'Ben3Q' and remove code 3. Then go to 'Ben5Q' and enter code 1.

If received as lump sum (code 1 at **Ben5Q**):

FCLumpQ How much was the lump sum?

The next question is asked for both regular and lump sum payments.

CCDis
(regular)

or
FCLCCDis
(lump)

Does your FAMILY CREDIT [- LUMP SUM] include an extra allowance for any childcare expenses, such as for a childminder or nursery?

This question is only asked if there is a child under 11 in the Benefit Unit.

Some of the money spent by working parents on a childminder or nursery may be 'disregarded' - ie not counted as income - when the amount of FC to which they are entitled is calculated. Up to £60 per week of childcare expenses may be disregarded.

ADDITIONAL QUESTIONS FOR MATERNITY PAY, SOCIAL FUND, ANY OTHER STATE BENEFIT

Note: if SMP was entered in the Pay section (e/h_Main), the follow-up questions will not be repeated here.

- MatRat** **SMP During the first 6 weeks, were you paid higher/lower rate?**
- MatEmp** **Apart from SMP, are you also getting 'made-up' pay?**
- MatStp** **SMP How many weeks before your baby was expected did you stop work?**
- BenAmt** **What is the total amount you have received in the last 6 months?**

ANY OTHER NI OR STATE BENEFIT IN THE LAST 6 MONTHS:

- OthPres** **Are you receiving (...THIS BENEFIT...) at present?**
- OthWeeks** **For how many weeks in the last 6 months have you received (THIS BENEFIT)?**

SOCIAL FUND LOANS OR COMMUNITY CARE GRANTS:

- SFType** **ASK OR CODE: Was that a loan, or a grant?**
1: Social Fund loan
2: Social Fund Community Care grant

If a grant:

- SFGrNum** **How many such grants have you had in the past 6 months?**

- SFGrAmt** **About how much did you receive altogether?**

If a loan:

- SFLnType** **Was it a Budgeting loan or a Crisis loan?**
IF BOTH CODE 1 AND 2

For each type separately:

LoanNum [TYPE OF LOAN]
How many such loans have you had in the past 6 months?

LoanAmt [TYPE OF LOAN]
About how much did you borrow (altogether)?

If more than one loan of the same type, enter total.

ADDITIONAL QUESTIONS ON EXTENDED PAYMENT OF
HOUSING BENEFIT AND COUNCIL TAX BENEFIT

ExtHBCTB EXTENDED PAYMENT OF 4WKS HB/CTB

ASK OR CODE: Did you receive an extended payment of Housing Benefit,
or Council Tax Benefit, or both?

IF 'BOTH': Were they paid together, or separately?

- 1: Housing Benefit only
- 2: Council Tax Benefit only
- 3: HB and CTB, paid together
- 4: HB and CTB, paid separately

ExBenAmt HB/CTB/HB+CTB EXTENDED PAYMENT

How much was the extended payment?

Enter the lump sum payment covering 4 weeks.

Ben7Q CARD DD
In the last 12 months (that is since [date]), have you received any of the
things shown on this card?

- 1: Trade Union sick pay or strike pay
- 2: Friendly society benefits
- 3: Benefits under private sickness scheme
- 4: Benefits under accident insurance
- 5: Benefits under hospital savings scheme
- 6: None of these

Pres Are you receiving (...THIS BENEFIT...) at present?

NumWeeks For how many weeks in the last 12 months have you received (..THIS
BENEFIT..)?

BenAmt **How much did you get last time?**

BenAmtDK **INTERVIEWER: IS THIS 'DON'T KNOW' BECAUSE IT'S PAID IN COMBINATION WITH ANOTHER BENEFIT, AND YOU CANNOT ESTABLISH A SEPARATE AMOUNT?**

See instruction under **BenAmtDK** on page 54 above.

BenPd **How long did/does this cover?**

Block q_Othin1 - Income from Pensions, Trusts, Royalties and Allowances

Jump 24 **THE QUESTIONS THAT FOLLOW ARE ABOUT OTHER INCOMES.**

RedAny **In the last 12 months, have you received any redundancy payments?**

RedAmt **How much did you receive?**

Any termination payments which are contractual should be excluded, eg where an employee's contract of employment covers a period of two years and includes provision for a termination payment at the end of the two years.

The total redundancy pay received including statutory redundancy payments and any other payments made on termination of employment, such as those made under the employer's own redundancy scheme; ex gratia payments to which the employee had no contractual agreement and money in lieu of notice.

AnyPen **CARD EE Are you at present receiving an income from any of the sources shown on this card?**

- 1: An employee pension from your previous employer
- 2: Widow's employee pension (PENSION FROM PREVIOUS EMPLOYER OF DECEASED SPOUSE OR RELATIVE)
- 3: A personal pension
- 4: A pension as a member of a Trade Union or friendly society
- 5: An annuity (includes home income plan or equity release)
- 6: A trust or covenant
- 7: None of these

This question relates not only to a private pension received by the informant from their own previous employer but also to a private pension from the employer of a deceased spouse or other relative. Also include receipt of pensions from a *current* employer.

An occupational pension from an overseas government or company should be accepted at this question, if paid in sterling.

If paid in foreign currency, the pension should be treated as unearned income and entered at Royal.

Regular income from an insurance policy or from equity release (and not purchased from pension funds) should be included under 'annuity'. Under equity release schemes (such as Home Income Plan, Reversion schemes, Retirement Home Plan) elderly property owners may take out a loan secured on their home and use it to buy an annuity, part of which provides them with an income. Such a loan/mortgage should be recorded as a second mortgage in the household questionnaire (provided interest on the loan is being paid).

PenLump **ASK OR CODE:**
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

The above question is asked if 'An annuity' (code 5) is entered at **AnyPen**.

THE FOLLOWING QUESTIONS ARE ASKED FOR EACH PENSION/ANNUITY/TRUST MENTIONED ABOVE.

EmpInt **The next set of questions relate to...**
[TYPE OF PENSION]

PenPay **How much was the last payment?**

PenPd **How long did this cover?**

PenTax **Was tax deducted at source?**

PTAmt **How much tax was deducted at source?**
(enter a number between 0 and 99999)

PTInc **Was the [amount] mentioned earlier, before or after tax was deducted?**

PenOth **Were there any other deductions?**
INTERVIEWER: IF ANY DEDUCTIONS - please explain the purpose of the deduction in a note.

PoAmt **How much was the deduction?**

PoSour **Was the deduction made at source?**

PoInc **Was the [AMOUNT] mentioned, before or after the deduction?**

Soft Check If the net amount of the pension/annuity at **PenPay** is less than 30% of the gross:

The 'take-home' pension is only £[x], but the gross pension is £[x]. Please check your figures as the deduction of £[x] for tax/others seems rather large.

Another **Do you have any other pensions of this type?**
If the respondent does have another pension then the relevant questions are repeated.

ADDITIONAL QUESTION FOR TRUSTS OR COVENANTS

TRights **Do you have an absolute right to take income or capital from the trust, or do you have to apply to trustees for their permission each time you want money from it?**
1: Absolute right to INCOME ONLY
2: Absolute right to CAPITAL ONLY
3: Absolute right to BOTH
4: Only at DISCRETION OF TRUSTEES

Royal **CARD FF**
In the last 12 months, that is since [date], have you received any income not yet mentioned from any of the sources listed on this card? (enter at most 3 codes)
1: Royalties e.g. from land, books or performances
2: Income as a sleeping partner in a business
3: An occupational pension from an overseas government or company, paid in FOREIGN CURRENCY
4: None of these

RoyYr **How much have you received in the last 12 months?**
The above question follows if 1, 2 or 3 are coded at **Royal**.

The following sources of income should NOT be included here:

- (i) Sale of house, stocks and shares or any other assets.
- (ii) Maturing life policies, cash-in or life assurance.
- (iii) Pools or lottery wins.
- (iv) Legacies.
- (v) Cash gifts from friends or relatives inside or outside the household.
- (vi) Honoraria (An honorarium is earned income and should be entered at Bonus).

Items (i) to (vi) are regarded as 'windfall' income and should not be included in the survey.

Block r_Othin2 - Maintenance, Allowances and Other Sources of Income

The following questions appear only if the respondent is married and the partner is absent.

Jump 25

THE QUESTIONS THAT FOLLOW ARE ABOUT MAINTENANCE.
N.B INTERVIEWER: ALL QUESTIONS ABOUT MAINTENANCE ARE ASKED FOR ADULT 1, BEFORE SWITCHING TO ADULT 2 (where required)

MntRec

Now, I'd like you to think about maintenance and separation allowances: are you **RECEIVING** any formal or informal money payments from a previous partner?

(- either on behalf of yourself, or any CHILDREN -).

It doesn't matter whether they're through a court or not.

- 1: Yes 3: USE THIS CODE if it's clear that there are
2: No NO PREVIOUS PARTNER(S) & NO CHILDREN from
ANY previous liaison/partnership

Use Code 1: 'Yes' if:

any payments are being received from a previous partner.

Use Code 2: 'No' if:

- a) There is any previous partner who might therefore potentially be liable to make or, indeed, to receive, maintenance payments or,
- b) if the respondent has any children from a previous partnership or liaison (however brief). Such children do **not** need to be members of the household, or in the custody of your current respondent (eg they might be with the ex-partner).
- c) if payments *are* being made by an ex-partner to DSS, but the respondent doesn't actually receive any money, eg. because otherwise it would be deducted from benefit.

Use Code 3 only when the respondent explicitly states that there are **NO** circumstances (former partners, or children by previous liaisons) which could make the respondent potentially liable either to **PAY** or to **RECEIVE** maintenance. This will prevent any further question on this topic coming up for this respondent.

There follow some questions about any maintenance being received by the respondent.

MntCt **Do you have any sort of court order, requiring a previous partner to make money payments (whether you're actually receiving any or not)?**
The above question will always appear even if people are **not** receiving maintenance payments at present. This is because it is possible, for example, to have a court order for maintenance payments which is being disregarded.

MntDSS **Do you receive these payments yourself, or are they paid direct to the DSS or the Child Support Agency?**
IF BOTH ie 2+ PAYMENTS RECEIVED, CODE BOTH
1: Paid to self
2: Paid via DSS/CSA

Maintenance payments are increasingly handled by the Child Support Agency. If a respondent answers that a payment is made via the CSA or the DSS both of these should be coded as 2.

It is possible to code both situations, in which the subsequent questions **MntAmt** to **MntFor** will be asked for each arrangement, and there will be a display screen as follows for each in turn.

SIntro **THE FOLLOWING QUESTIONS ARE ABOUT THE MAINTENANCE PAID TO THE RESPONDENT ('PAID TO SELF')**

Or:

DIntro **THE FOLLOWING QUESTIONS ARE ABOUT MAINTENANCE PAID VIA THE DSS**

MntAmt **How much did you receive last time?**

MntPd **How long did this cover?**

Soft Check If period code 13 - none of the above:
REMINDER Please make a Note to say what period of time was covered by the payment

MntUs **Is that the amount that you usually receive?**

MntUsAmt **How much do you usually receive?**

MntPd **How long does this cover?**

MntTotal **In general, would you say that the amount of maintenance you receive is**
 1: ...MORE than what the court ordered
 2: ...LESS than what the court ordered
 3: ...or about the same as what the court ordered?

MntFor **Who are the payments for?**
 1: Self only
 2: Child(ren) only
 3: Self and children

Then there are some questions about any maintenance payments being made by the respondent.

MntPay **Are you currently MAKING any formal or informal maintenance payments to a former partner, or any children from a former marriage or partnership, either directly, or through the DSS?**

As for the section on receipt of maintenance, include here any payments made via the DSS/Child Support Agency.

MrRel **Now I'd like to ask you, in turn, about each set of maintenance payments that you make...
 Thinking of the first payments, who are the payments for? CODE ONE ONLY.**

INTERVIEWER: CHECK AS APPROPRIATE: Can I just check, are all of these people covered by the same payment?

ENTER HERE ONLY THOSE PEOPLE COVERED BY THE SAME PAYMENT. START A FRESH LINE FOR EACH SEPARATE SET OF PAYMENTS.

1: Former partner only
 2: Child(ren) only
 3; Former partner + children

MrKids **How many children are covered by this payment?**

MrAge **How old was the [youngest] child, last birthday?**

MrAmt **How much was your last payment?**

MrPd **How long did this cover?**

MrUs **Is that the amount you usually pay?**

- MntUAmt** **How much do you usually pay?**
- MrUPd** **How long does this cover?**
- MtCt** **Are these payments covered by a court order?**
- MrV** **Since you started making these maintenance payments, has the amount you usually pay varied much?**
IF YES: Has it gone up or down?
1: Yes - went up
2: Yes - went down
3: No - didn't change (much)
- MrChWhy** **Why is that? What other reasons?**
1: ORDER FROM COURT -amount of order changed
2: CHILD SUPPORT AGENCY - amount changed
3: MY CIRCUMSTANCES - was able to pay MORE
4: - could only afford to pay LESS
5: RECIPIENT'S CIRCUMSTANCES - needed MORE/reduced income/greater liabilities
6: - needed LESS/fewer liabilities/increased income
7: OTHER - moved/lost contact
8: - broken off contact/refuse to continue payments
9: - all other answers
- M** **Are you currently making any maintenance payments to anyone else?**
- If the answer is 'Yes', the questions starting with **MrRel** are repeated.
- Jump 26 THE QUESTIONS THAT FOLLOW ARE ABOUT ALLOWANCES.
- AbsPar** **Have you received any allowances from your husband/wife while he/she has been away?**
- ApAmt** **How much in total have you received from your husband/wife while he/she has been away?**
- ApPd** **How long did this cover?**
- Details of any allowance paid by an absent spouse or a spouse who is not a household member to anyone present in the household should be recorded here.
- If the spouse who is present in the household draws money from a joint account the amount drawn should be recorded.

ApDir (In addition) does your husband/wife pay direct for any household expenses?

ApHH Please describe these expenses.

ApdAmt How much did he/she pay?

ApdPd How long did this cover?

Allow CARD GG
Are you currently getting any of the regular allowances shown on this card?

IF YES: What allowances have you received?

CODE ALL THAT APPLY

INCLUDE - ALLOWANCE FROM A MEMBER OF THE ARMED FORCES OR MERCHANT NAVY.

EXCLUDE - ALLOWANCE FROM A SPOUSE WHO IS EITHER TEMPORARILY ABSENT OR A NON-HOUSEHOLD MEMBER. (ALREADY COVERED IF RELEVANT)

1: a regular allowance from a FRIEND/RELATIVE outside the household

2: a regular allowance from an ORGANISATION

3: an allowance from a local authority for a FOSTER child

4: an allowance from a local authority for an ADOPTED child

5: None of these

AllPay How much was the last payment?

AllPd How long did this cover?

At these questions do not record an amount which should be received but in fact is not.

Exclude any allowance from an absent household member.

Overseas grants should also be included here.

-
- Jump27 THE QUESTIONS THAT FOLLOW ARE ABOUT OTHER INCOME.
- Baby** **During the last 12 months that is since [date], have you received any money as a mail order agent or baby sitter?**
 1: Babysitter
 2: Mail order agent
 3: No to both
- BabPay** **How much did you earn in the last 12 months?**
- BabNow** **Are you doing this work at present?**
- These questions should not include income in the form of goods acquired from a mail order club.
- OthTax** **(Apart from any payments you may have mentioned earlier,) have you made any (other) INCOME TAX payments during the last 12 months?**
 EXCLUDE CAPITAL GAINS TAX
- OtAmt** **How much did you pay?**
INTERVIEWER: Describe the source of income in a Note.
- This question picks up income tax paid on sources of income other than employee or self-employed jobs, which were dealt with in the pay/profit sections earlier.
- Exclude any payment of Value Added Tax (VAT), Capital Gains Tax or an amount set aside for payment of income tax.
- RefTax** **Has Inland Revenue refunded any income tax DIRECT to you in the last 12 months?**
- RefAmt** **How much was refunded?**
- RefPay** **Was this as a refund of tax deducted under PAYE?**
 Tax refunds received through pay are not to be included at this question but should be entered at **TaxInc** in Block **e/h_Main**.
- Direct refunds of tax previously paid by employees under Pay As You Earn (PAYE) are normally due to change of circumstances, eg unemployment, redundancy, retirement, mortgage or marriage.
- RefUe** **Was this refund in respect of either unemployment or redundancy?**
NIReg **Do you pay a regular National Insurance contribution?**

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

This question is only asked of those who are not in work as employees or self-employed, whose contributions are recorded in the pay/profit blocks.

There is a range-check against the standard weekly NI rate for the non-employed (Class 3 contributions).

NIAmt How much was the last contribution you made?

NIPd How long did this cover?

NILump Have you made any LUMP SUM payments of NI contributions to the Inland Revenue or DSS during the last 12 months?

Do not include the self-employed's lump sum (Class 4) contributions here - they are covered in the profit block. Employed and non-employed persons may make lump sum payments if they are paying for missing contributions.

The purpose of this question, therefore, is to pick up lump sum contributions paid by the non-employed or others, and not deductions from wage or salary or contributions by the self-employed.

NILAmt How much did you pay?

NILWhy What was the reason for this direct payment?

Jump 28 **THE QUESTIONS THAT FOLLOW ARE ABOUT ODD JOBS**

OddJob During the last 4 weeks, have you received any money for odd jobs or any occasional fees for work or professional advice which we have not yet covered?

IF THE JOB IS A REGULAR COMMITMENT DO NOT ENTER HERE

For the exact dates included in the FOUR WEEK period, use your calendar.

The purpose of this question is to account for any income received from an 'odd job' which would not have been accounted for at the employee, subsidiary employee or self-employed questions.

An 'odd job' is defined as a job which is undertaken once only at one specific point in time and without any regularity or continuity. It is therefore non-recurring. **Also if a respondent had a job that only lasted a short period of time, probe as to whether the original intention of the work was that**

it would be regular, even if this did not turn out to be the case.

If a job is carried out repeatedly, even at irregular intervals and regardless of the number of hours worked, it should be treated as a regular job, eg service in the Territorial Army.

Note: Students' holiday jobs should not be shown here but should be coded according to the situation at the time of interview.

OJTyp **What kind of work did you do/advice did you give?**

OjNow **Are you doing the job at present?**

OjReg **Is the job done on a regular basis?**

Soft Check If both **OjNow** and **OjReg** = Yes.
Is this in fact a regular job? If so, GO BACK to the 'work' section and enter it there as a 1st, 2nd or 3rd job at 'Working' or 'NumJob'. Then press END and delete odd job details, but if odd job is genuine, suppress warning and write a Note.

OJamt **How much did you receive for that job?**

Soft Check *Exceeds £1000! Is this a regular job? If so, GO BACK to the 'work' section and enter it there as a 1st, 2nd or 3rd job at 'Working' or 'NumJob'. Then press END and delete odd job details, but if odd job is genuine, suppress warning and write a Note.*

If you come across either of these checks, probe as to the nature of the job. If it is a regular commitment, however infrequent, you should return to the question **Working** or **NumJob**, as appropriate, at the beginning of the questionnaire, to increase the total number of regular jobs. Next you can press <End> to skip straight to the new questions that need to be asked about this job. When you have filled in description and pay details press <End> again and you will return to this check. Then delete the odd job.

There is no period code because by definition an odd job is one-off.

OJOther **Did you receive any money for any other odd jobs in the last 4 weeks?**

The questions will repeat if there are any other odd jobs.

Block s_Chinc - Children's Income

Jump29 **THE QUESTIONS THAT FOLLOW ARE ABOUT CHILD/REN'S EARNINGS**

ChEarns **Is [child] currently receiving any income or earnings either from a spare time job or from a Trust?**
IF BOTH, CODE 1 AND 2
1: From a spare time job
2: From a Trust
3: Neither of these

At this question exclude child benefit, cash gifts and pocket money.

Follow up questions for each one coded:

ChYr **Has [NAME] had this income throughout the last 12 months?**

If not:

ChWk **For how many weeks has [NAME] had it?**

ChAmt **How much did [NAME] get last time?**

ChPd **How long did this cover?**

Block t_Adint - Adults' Savings and Investments

Jump30

THE QUESTIONS THAT FOLLOW ARE ABOUT SAVINGS.

Accounts

Now I'd like to ask you about any accounts you may have with organisations like Banks or Building Societies. - SHOW CARD HH

Do you have now, or have you had at any time in the last 12 months any of the kinds of account or other investment shown on this card? They can be in your own name only, or held jointly with someone else. CODE ALL THAT APPLY

(enter at most 5 codes)

- 1: Current account with a bank or building Society**
- 2: National Savings Bank (Post Office) - Ordinary Account**
- 3: - Investment Account**
- 4: TESSA (Tax-Exempt Special Savings Account)**
- 5: Savings account, investment account/bond, any other account with a bank, building society, etc**
- 6: None of these**

Note that code 5 includes bank and building society savings bonds, but **not** National Savings Bonds, which are dealt with later on.

Tax Exempt Special Savings Accounts came into being in January 1991. A TESSA lasts for 5 years and provided the capital is left in the account for this period any interest earned will be tax free. During the term the most that can be withdrawn without loss of the tax advantages, is the total interest credited to the account net of basic rate tax.

For a person's first TESSA, up to £9,000 may be deposited over the 5 years. Investors may make regular savings of up to £150 a month and/or invest a lump sum each year. Up to £3,000 may be saved in the first year and up to £1,800 in each later year provided the £9,000 maximum is not exceeded.

Since the start of 1996 TESSAs have started to mature. At the end of the five year term the investor may open a TESSA II, and can invest up to the maximum £9,000 at once (provided it is within six months of the first TESSA maturing).

Only one TESSA may be held at a time. A person must be 18 or over before they can take out a TESSA.

Note that some banks/building societies offer feeder accounts - these are savings accounts where money is automatically paid into a TESSA each year. If a respondent has one of these, only enter both codes 4 & 5, and make sure the interest on each account (and amount invested in the liquid assets section, if applicable) is entered at the relevant question, ie that the interest on the savings account is not entered at the TESSA interest or vice versa.

There is also a range of TESSA II-related investments on offer, such as TESSA-PEPs. If the matured original TESSA contains more than £9000 after all the interest due has been credited, a TESSA II will be opened with a lump sum of £9,000, while the remainder is invested in stocks, shares, unit trust, PEPs or other investment. If a respondent has one of these packages, keep the TESSA and investment elements separate when recording interest and capital holdings.

For each type of account (except TESSA) coded at **Accounts** the following are asked:

AccIntr

How much interest have you received altogether from any [Current/National Savings Bank Ordinary/National Savings Bank Investment/Savings/other] accounts in the last 12 months?

INTERVIEWER: FOR ANY JOINT ACCOUNTS, ONLY GIVE THIS RESPONDENT'S SHARE OF THE INTEREST

This question is repeated for all named accounts. The total amount of interest credited in the last year from all accounts of the type mentioned in the question wording should be entered, so probe how many accounts of that type the respondent has.

Joint Accounts:

In the **t_Adint** block of the Benefit Unit DSS requires information on individual incomes. Interest and dividends paid should be split between joint holders where at all possible. It is possible for one joint a/c holder to pay tax on the interest while the other does not pay tax; in such cases if it is not possible to split the interest proportionately, enter 'Don't Know' at **AccIntr** for each person and open a note stating the total amount of interest and the reason why it cannot be split.

AccTax **Can I just check, is that interest after tax - or do you have an arrangement to get the interest before tax?**

1: After tax

2: Before tax

INTERVIEWER: IF REGISTERED AS A NON-TAXPAYER, USE CODE 2. OTHERWISE CODE 1.

Accounts holders who are not liable to tax may be paid, or credited with, interest from building society or bank accounts in full. With only a very few exceptions, these account holders will be required to complete a certificate enabling the building societies or banks to pay interest without any deduction for tax.

It is important to query any case where an informant states that they receive interest before tax but where tax has been deducted from income at any other question. Most employees, for example, will only be able to receive interest after tax.

For any joint a/cs where one receives interest before tax and the other after tax, code each person appropriately.

TessaInt **Thinking about your TESSA, or TAX EXEMPT SPECIAL SAVINGS ACCOUNT, how much interest - if any - have you received on your TESSA in the last 12 months?
(IF NONE enter 0)**

Interest credited for the first 4 years of a TESSA: only the interest credited in the last months *net of tax* should be entered. Books/statements vary in what they show - some may give only the net figure, some may also show the tax part of the gross interest, but this is not actually credited to the account.

When the TESSA matures, the interest net of tax for the fifth year will be credited, plus the 25% of the gross tax for each of years 1 - 5 which was withheld. If you interview within 12 months of a TESSA maturing, it is the total of the fifth year net interest plus the balance of the gross for years 1 - 5 which should be entered here.

Jump31 **THE QUESTIONS THAT FOLLOW ARE ABOUT INVESTMENTS.
1: Press <Enter> to continue.**

Invests**SHOW CARD II**

Do you have now, or have you had in the last 12 months any money in any of the investments shown on this card?

They can be in your own name only, or jointly with someone else.

- 1: Government Gilt-edged stock (including war loan)
- 2: THIS CODE NOT USED
- 3: Unit Trusts/Investment Trusts
- 4: Stocks, shares, bonds, debentures, other securities
- 5: PEP (Personal Equity Plan)
- 6: NONE OF THESE

InvIntr

How much interest [or dividend] have you received altogether from any [GILT EDGED STOCK-WAR LOAN/ UNIT TRUSTS /OTHER STOCKS,SHARES,SECURITIES / PEP] in the last 12 months?

INTERVIEWER: FOR ANY JOINT INVESTMENT, ONLY GIVE THIS RESPONDENT'S SHARE OF THE INTEREST (IF NONE, ENTER 0)

The next question is only asked about Government Gilt-edged stock/war loans.

InvTax

Is the interest received AFTER or BEFORE tax?

INTERVIEWER: GOVT. GILTS BOUGHT VIA NATIONAL STOCK REGISTER ARE BEFORE TAX; OTHERWISE AFTER. WAR LOAN IS BEFORE TAX.

Otinva**SHOW CARD JJ**

Do you at present have any money in any of the investments shown on this card?

- 1: National Savings Capital Bonds
- 2: Index-linked National Savings Certificates
- 3: Fixed Interest National Savings Certificates
- 4: Pensioner's Guaranteed Income Bonds
- 5: Save-as-You-Earn (Bank/Bldg. Soc. / National Savings)
- 6: Premium Bonds
- 7: National Savings Income Bonds
- 8: National Savings Deposit Bonds
- 9: FIRST Option Bonds
- 10: Yearly Plan
- 11: None of these

Note that questions concerning Government savings relate to the present and not the past 12 months.

The **Pensioner's Guaranteed Income Bond** is a National Savings Bond. 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 60 years and over. It may be held jointly.

Block u_Chint - Children's Savings and Investments

- Jump 32 **THE QUESTIONS THAT FOLLOW ARE ABOUT CHILDREN'S SAVINGS**
- Chinc **SHOW CARD KK**
In the last 12 months, has your child [name of child] received any income from any of the sources on this card?
1: National Savings Bank (Post Office) Ordinary account
2: National Savings Bank (Post Office) Investment account
3: Building Society account
4: Bank account
5: Government gilt-edged stock
6: Unit Trusts
7: (other) stocks, shares or securities
8: None of these
- Chint **How much interest [/dividend] has [name of child] received from any [name of investment]s in the last 12 months?**
ENTER 0 FOR NONE
- Otinvc **SHOW CARD LL**
Does [name of child] at present have money in any of the investments shown on this card?
1: National Savings Capital bonds
2: Index-linked National Savings Certificates
3: Fixed Interest National Savings Certificates
4: Children's Bonus Bonds
5: (THIS CODE NOT USED)
6: Premium Bonds
7: National Savings Income Bonds
8: National Savings Deposit Bonds
9: (THIS CODE NOT USED)
10: Yearly Plan
11: None of these
- Totsav **Thinking of [child]'s [named assets] roughly what would you say is the current value held by [name of child]?**
SHOW CARD MM
1: Less than £1,500
2: From £1,500 up to £8,000
3: From £8,000 up to £20,000
4: Over £20,000
5: Does not wish to say

As with Adults in the household, these questions are used to determine whether the adults in the household will be asked for details of their child/ren's investments. The total amount is asked of each individual child and should not be an aggregate figure for dependants. Again, the assets questions will only be routed on if the estimated savings amount to over £1,500 up to £20,000 (ie if either code 2 or 3 is used) . As usual, it is very important to check relevant documents at these questions on investments and it is worth noting that here you will need the respondents to look at Building Society or Post Office books that belong to the child or teenager.

Details of children's assets are sometimes taken into account when deciding exactly how much of a benefit an adult may receive. Although a child's assets can never determine whether an adult gets a particular benefit or not, in some cases there can be a partial reduction according to the size of their investments.

Block v_Save - Total Assets

Totsav
Jump 33

Thinking of your [names of all assets possessed by respondent] roughly what would you say is the current value held by you [and partner/spouse]? [ie name & name]

SHOW CARD MM

INTERVIEWER: EXPLAIN AS APPROPRIATE: For current account(s), TAKE BALANCE AS AT END OF PREVIOUS MONTH / PAYMENT PERIOD. (IGNORE OVERDRAFTS).

- 1: Less than £1,500**
- 2: From £1,500 up to £8,000**
- 3: From £8,000 up to £20,000**
- 4: Over £20,000**
- 5: Does not wish to say**

This question is asked of adults. Note that if the respondent has a current account which fluctuates over pay periods, the amount required is the figure left in the account at the end of the pay period, just before the respondent is paid again. If the respondent is overdrawn on any accounts **do not** take this amount away from the total amount, simply count it as a zero asset.

If the total assets of the respondent (and partner) are between £1,500 and £20,000 (ie code 2 or 3 is used), they will be routed in to the assets block.

The respondent may refuse to give any assets information and it will not count against the total number of refusals accepted in each schedule.

Also a respondent may be prepared to say into which band their assets fall but give no further information. In this situation code the appropriate band and then at the beginning of each group of assets questions use the 'Does not wish to give details' code.

The next questions are to compare the benefit unit's current regular income with that of three months ago. The question should be addressed to the benefit unit as a whole, including children, not to its individual members.

IncChnge**SHOW CARD NN**

Now I'd like you to compare your present income with your income of three months ago. By income I mean money coming in regularly from any source, such as the ones on this card.

[Thinking of both you/ and your child(ren), name(s)], would you say your PRESENT income is higher, lower, or about the same as your income of 3 months ago?

1: Present income higher

2: Present income lower

3: About the same

This is a question of opinion.

'Regular' income is from jobs, pensions, benefits, maintenance and savings & investments. Exclude one-off sources of income such as grants, loans, redundancy payments, and living off capital.

If the present income is lower, the next question is asked.

IncLowr

About how much lower per week is your PRESENT income, compared to 3 months ago?

INTERVIEWER; PROBE TO CLASSIFY

1: Up to £50 per week lower

2: From £51 up to £100 pw lower

3: £101 - £150 pw lower

4: £151 - £200 pw lower

5: £201 or more pw lower

If **TotSav** is coded 1 or 4 (ie the respondent will not be asked the liquid assets questions) the following question is asked about each National Savings investment they said they had at **Otinva** or **Otinvc**.

NSAmt**CARD OO**

You said you /that [name of child] has [name of NS investment]; in which group on this card does your/their amount of investment fall?

1: £1 -50

7: £2001 - 3000

2: £51 -100

8: £3001 - 5000

3: £101 - 250

9: £5001 - 10000

4: £251 - 500

10: £10001- 20000

5: £501 -1000

11: £20001 - 30000

6: £1001 - 2000

12: £30001 or over

Block w_Assets - Liquid Assets

General Notes

These questions are included in order to enable DSS to estimate eligibility for certain benefits. To achieve this they need to study the personal holdings of certain types of assets. The purpose of these questions is to provide more detailed information on the current values of the assets held by informants but is only needed where the total value of the assets is between £1,500 and £20,000. This is estimated to be a broad band in which people who may not be in receipt of benefits now may at some point in the future be eligible for eg Housing Benefit which allows a Benefit Unit to have total capital of up to £16,000. For some benefits the capital limit is £8,000 so the broad band has been split into two bands (£1,500-£8,000 and (£8,000-£20,000)

Joint accounts and other holdings should be dealt with in the same way as in the block **t_Adint**, ie for each account apportion the amount held by the individual and enter that figure on the person's line.

Where the respondent has estimated that they are in the £1,500 to £8,000 band or the £8,000 to £20,000 band but later questioning shows that this is not the case, there is no need to adjust the response at **Totsav** or delete any later answers.

Although it is true that people outside this Assets band might already be or in the future have need for benefits, the sample gained by the DSS using the £1,500 to £20,000 range is sufficiently large for analysis.

Note that it is only possible to enter the Assets block if both members of a Benefit Unit are marked as present (at the Continue/suspend screen). If you are expecting an Assets block and instead are taken to the end of the questionnaire, check back to the continue/suspend question at the start of the questionnaire.

Current accounts are dealt with first, followed by all savings accounts and TESSAs (coded at **Accounts/Chinc**), then all stocks & shares, unit & investment trusts (at **Invests/Chinc**), then each National Savings investments (at **Otinva/Otinvc**). Each account or investment is dealt with individually.

AnyMon **Now I'd like to ask you about your current account(s):
At the end of last (month / pay period), did you have any money left in
your current account, after your household expenditure?
INTERVIEWER: THIS INCLUDES ANY JOINT ACCOUNTS**
1: Yes - money in (one or more) account(s)
2: No - no money in any current account
3: No longer has any current accounts

If there was any money left in any current account at the end of the last pay period the next three questions are asked. If more than one current account is held by an individual, each will be dealt with separately.

AccName **Is this account in your own name only, or held jointly with someone
else?**
1: In [respondent]'s name only
2: Joint account

MuchLeft **Roughly how much was left in the [first/next] account at the end of last
(month / pay period)?
INTERVIEWER: FOR ANY JOINT ACCOUNTS ONLY GIVE THIS PERSON'S
SHARE OF THE BALANCE**

If a respondent is not paid monthly or is paid just before the end of the month then the figure needed is the amount that was in the account just before the respondent was paid.

More **Do you have any more current accounts which had money in them at
the end of last month/pay period?
INTERVIEWER: THIS INCLUDES ANY JOINT ACCOUNTS**

If the answer is yes then the questions **AccName** / **Muchleft** will be repeated.

Intro **Now I'd like to ask you about [your/child's] [names of accounts coded
at 'Accounts'], that you mentioned earlier.
Do you still have these accounts?**

1: STILL has any such accounts/assets
2: ALL such accounts/assets now disposed of
3: Does not wish to give details of such assets

These questions are in the form of a table for each member of the benefit unit separately.

Throughout this section, if a respondent no longer holds any of the named investments then the subsidiary questions are not asked. If the respondent still has **any** of the named assets then you must always code 1.

KindOf	<p>ASK OR CODE: Which accounts shall we deal with first?</p> <p>[LIST OF SAVINGS ACCOUNTS CODED AT 'ACCOUNTS'] (enter number between 2 and 7)</p>
AccDisp	[displays type of account which will be deal with next]
AccName	<p>Is this account in your own name only, or held jointly with someone else?</p> <p>1: Sole account 2: Joint account</p> <p>If joint, only enter this respondent's share of the balance at the next question.</p>
MuchAcc	<p>How much is in the [account]? ENTER WHOLE £s ONLY.</p>
More	<p>Do you have any more [LIST OF SAVINGS ACCOUNTS CODED AT 'ACCOUNTS']?</p> <p>In this section each individual account is dealt with separately. Only code 'No' here once you have repeated the questions for each account listed. If more than one type of account/bond is held, probe each time you ask More whether they have any more of the type you have just dealt with; if not then ask if they have any of the second/third etc type. It is possible that a type of account listed is no longer held, in which case move on to the next one listed or code 'no' at More.</p>
Intro	<p>Now I'd like to ask you about your [or child's] [name of shares, bonds, units coded at 'Invests'] that you mentioned earlier. Do you still have such assets?</p> <p>1: STILL has any such assets 2: ALL such assets now disposed of 3: Does not wish to give details of such assets</p> <p>Again, these questions are set out as a table, and all investments are asked of each individual in turn.</p>
NameOf	<p>Now I'd like to deal with each investment in turn. What is the name of the [first/second] investment? PROMPT AS NECESSARY: - for GILTS: Please describe it as fully as possible. - for UNIT TRUSTS/INVESTMENT TRUSTS/PEPs etc: Please given the name</p>

of the company AND the name of the fund, policy, bond etc
- for STOCKS/SHARES: Please given the full name of the company, and
describe the shares as fully as possible
(enter text of at most 40 characters)

Government Gilt-Edged stock is sold by auction by the Treasury each year and has a fixed interest rate over a fixed term. If a respondent has such stock, it is necessary to establish which year the investment is due to mature.

It is important that other unit trusts or shares are identified as clearly as possible so that their current value may be checked against the Financial Times at the Edit stage. For privatised utilities it is not enough simply to enter for example 'water shares' - name the company eg 'Thames Water'. If shares are only part-paid, mention this. If necessary, open a note to continue the description.

HowMany **How many shares/bonds/units do you hold?**

For joint holdings, give this respondent's share only. For PEPs, enter '1'.

HowHold **Approximately how much is the value of that holding?**

More **Do you /does [name] have any more [shares, bonds, units etc]?**

The same instructions apply as at **More** for savings accounts above.

The following questions relate to Index Linked and Fixed Interest National Savings Certificates:

Intro **Now I'd like to ask about [name's] Index-linked and Fixed Interest National Savings Certificates, dealing with each issue in turn.**

INTERVIEWER CODE:

- 1: TO CONTINUE
- 2: (THIS CODE NOT USED)
- 3: Does not wish to give details of such assets

Issue **What is [first/next] issue that you [your child] hold[s]?**
INTERVIEWER: IF ISSUE NUMBER NOT KNOWN, ESTABLISH WHETHER
INDEX LINKED OR FIXED INTEREST.

Issdate **In which month and year did [name] acquire that issue?**
ENTER DATE, USING ?? FOR DAY OF MONTH

Issval **What was the total value of the certificate when you acquired it?**

More	<p>Do you have any more issues of National Savings Certificates?</p> <p>Index-linked National Savings Certificates are now available anyone and are a form of inflation-protected savings by index linking to the Retail Price Index. Index linking is assumed as long as the money is not withdrawn for 12 months. If the money is kept in for five years there is an additional bonus.</p>
Intro	<p>Now I'd like to ask you about your Pensioner's Guaranteed Income Bond.</p> <p>INTERVIEWER CODE 1: TO CONTINUE 2: THIS CODE NOT USED 3: Does not wish to give details of such assets</p>
PGIBVal	<p>What is the total value of the Pensioner's Guaranteed Income Bond that you hold?</p>
I	<p>Now I'd like to ask you about your Save-As-You-Earn (S.A.Y.E) schemes dealing with each one in turn.</p> <p>INTERVIEWER CODE: 1: TO CONTINUE 2: (THIS CODE NOT USED) 3: Does not wish to give details of such assets</p>
T	<p>Thinking of the [first/next] scheme is this a NATIONAL SAVINGS scheme, or is it with a BANK or BUILDING SOCIETY?</p> <p>1: National Savings 2: Bank/Building Society</p>
IssHold	<p>Which issue do you hold?</p>
Sayedat	<p>In which month and year did you start the S.A.Y.E. ? ENTER DATE, USING ?? FOR DAY OF MONTH</p>
Amount	<p>How much do you regularly pay?</p>
Pd	<p>How long does this cover?</p>
AmtNow	<p>Approximately how much is there in the S.A.Y.E. now?</p>
More	<p>Do you have any more S.A.Y.E. schemes?</p>

Save As You Earn can be arranged either through National Savings or a

Building Society scheme whereby a person agrees to make sixty regular monthly contributions (from a £5.50 minimum to a £50 maximum) over a minimum of 3 years.

- Prem** **Now I'd like to ask you about PREMIUM BONDS**
What is the total value of your [child's name]'s premium bonds?
- Intro** **Now I'd like to ask about your NATIONAL SAVINGS INCOME BONDS.**
INTERVIEWER CODE:
1: TO CONTINUE
2: (THIS CODE NOT USED)
3: Does not wish to give details of such assets
- NSIB** **You said that [name] has some National Savings Income Bonds.**
How many National Savings Income Bonds does [name] have?
- NSIBVal** **What is the total value of the National Savings Income Bonds that**
[name] holds?
- National Savings Income Bonds are currently limited to holdings between £2,000 and £25,000 in multiples of £1,000.
- Intro** **Now I'd like to ask you about your National Savings CAPITAL and**
DEPOSIT bonds, dealing with each issue in turn..
INTERVIEWER CODE
1: TO CONTINUE
2: THIS CODE NOT USED
3: Does not wish to give details of such assets
- BondDat** **Thinking of the first/next bond, in which month and year did you**
acquire it?
ENTER DATE, USING ?? FOR DAY OF MONTH
- BondVal** **What is the total value of the bond?**
- More** **Do you have any more National Savings Capital or Deposit Bonds?**
- Deposit Bonds were withdrawn from sale in 1988, but pre-1988 Bonds are still valid. Capital Bonds offer a guaranteed rate of interest over a period of 5 years. Currently Capital Bonds can be purchase in multiples of £100. The minimum holding for each of these two investments is £100.
- Prem** **Now I'd like to ask you about your FIRST OPTION BONDS**
What is the total value of your FIRST Option bonds?
- Prem** **Now I'd like to ask you about your YEARLY PLAN**

What is the total value of your [child's name's] Yearly Plan?

Intro **Now I'd like to ask you about [name of child]'s Children's Bonus Bonds, dealing with each one in turn..**

INTERVIEWER CODE

1: TO CONTINUE

2: This code not used.

3: Does not wish to give details of such assets

CBBDat **Thinking of the [name of] bond, in which month and year did [name of child] acquire it?**

CBBVal **What is the total value of the bond?**

More **Does [name of child] have any more Children's Bonus Bonds?**

The minimum holding for Children's Bonus bonds is £25 and the maximum is £1000.

Block x_End - End of the Questionnaire

If there are more than 12 don't knows and refusals in total at **amount questions only** in the benefit unit questionnaire (except in the **w_Assets** block), the following warning will be displayed here.

RefDK

INTERVIEWER - IMPORTANT!

THERE WERE [NUMBER] 'REFUSAL' AND/OR DK ANSWERS AT AMOUNT QUESTIONS IN THIS QU'AIRE - TOO MANY TO COUNT AS A FULL INTERVIEW (MAX ACCEPTABLE = 12). PLEASE ASK RESPONDENT(S) TO SUPPLY MISSING ANSWERS, EITHER NOW OR LATER.

Some of these may be missing answers where the respondent will obtain an answer for you to pick up at a later call. Therefore at this point no soft or hard check is triggered. Press '1' and '<enter>' here and then either continue to the end of the questionnaire and leave via the admin block, or if the respondent can provide any of the missing answers immediately, go back to the relevant questions. It is not possible for the questions with dk/missing values to be displayed here.

You will not be able to code any individual outcome as 'Full Personal' or 'Full Complete Proxy' in the BU admin block unless the number of dk/missings has been reduced to a maximum of 12.

Address

REFER TO ADDRESS LABEL:

CHECK THAT LABEL GIVES RESPONDENT'S FULL CURRENT ADDRESS.

IF NOT, AMEND ADDRESS AND CODE 'Address Changed'.

1: Address confirmed

2: Address changed

OPCS interviewers should check the address on the Permission to Recall card provided.

Soft Check

If in the benefits block any of the **OrdBk** questions were coded 2 (order book to be consulted later), a reminder appears at this point.

REMINDER: in Benefits section, don't forget that you're due to CONSULT AN ORDER BOOK! (Now suppress this warning and continue.

Once this has been followed up, change the code at the relevant **OrdBk** to the relevant code.

-
- Telephon** (Can I just check), is there a telephone in (your part of) this accommodation?
- TelNo1** A few interviews on any survey are checked by a supervisor to make sure people are happy with the way the interview was carried out. In case my supervisor needs to contact you, it would be helpful if we could have your telephone number.
- IF GIVEN, WRITE TELEPHONE NUMBER ON A.R.F. (SCPR)/RECALL CARD (OPCS)**
- 1: Number given
2: Number refused (incl. ex-directory)
- Future1** **ASK OF [name]**
In the future it is possible that there may be other surveys on some of the subjects that have been covered in this one. If so, would it be alright to contact you again?
1: Yes
2: No
3: Depends/Maybe
- Future2** **ASK OF [name]**
And would that be alright for you?
- Thank** **THANK RESPONDENTS FOR THEIR HELP.**
THEN:
to finish, press <1> and <Enter>.
- (enter code)
1: finish

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