

**FAMILY
RESOURCES
SURVEY**

QUESTION INSTRUCTIONS:

**HOUSEHOLD SCHEDULE
BENEFIT UNIT SCHEDULE
ASSETS BLOCK**

April 1998 version

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IDENTIFYING WHERE YOU ARE IN THE QUESTIONNAIRE AND QUESTION INSTRUCTIONS

Parallel Blocks

The FRS interview consists of a Household Schedule, a Benefit Unit Schedule repeated for as many benefit units as there are in the household (see definition of benefit units at **ShowBen** below), and an Assets Block for those respondents with savings between specified levels. Each of these parts, plus the Recall Block and Admin Block, is known generically as a **parallel block**. Sometimes they are called parallel fields.

Blocks of questions

These question instructions are broken down into sections: at the top level by these parallel blocks, then within the Household and Benefit Unit schedules by **blocks of questions** on different subjects. The Assets Block is a separate question block in its own right. Each of these blocks of questions is given a separate chapter, with a unique header at the top of the page.

The blocks of questions correspond to way the interview program is divided up. Each block has a name, a shorthand version of the content of the block. The contents page shows all the block names.

Question names

In a computer assisted interview there are no question numbers as such. Instead 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 shown in bold type to the left of the question text. When you work through the questionnaire on the laptop the name of the question will appear in the lower part of the screen against the space where you will enter the answers. This may be to the left of the answer field (ie where the cursor is) or when a set of questions is being repeated in a table form, above it. In tables, the rows will have an identifier similar to the question name, either to which person the specific question applies, or the number of the loop if the series of questions is being repeated.

Knowing exactly where you are

These parallel blocks, blocks of questions and question names are the reference system used on FRS within the questionnaire and for these instructions, and should be used whenever a specific block and/or question in the program has to be identified (eg if you wish to contact someone at the office with a query, or are asked to do a field report).

There is a quick and easy way to identify exactly where you are in the questionnaire at any time. Pressing the <F9> key will bring up a box on screen containing the full text of the question, and any on-line help instructions that exist for that question.

At the top of the box is a line of text, which identifies which question block and question name you are at. In the benefit unit schedule the specific benefit unit number is also

shown. If the question lies in a table it will also state either which person that specific question applies to, or on which 'loop' of the table you are in. Each part is separated by a full stop. (To get rid of the box and back to the question, press <ESC>). Some question blocks are divided into subblocks, the name of which may also be shown. Some variables are 'between blocks' - for these only the variable name will be shown.

Some examples of what is shown at the top of the box when you press F9:

HHG.P[1].MS

This means you are in block **HHG** (shorthand for 'household grid'); as the grid is a table it indicates **P[n]** that you are in the line for person [number]; and that you are at the question **MS**, about marital status.

QAccomDat.Tenure

You are in block **QAccomDat** (information about the accommodation); unique question **Tenure**.

Benefit_Unit[n].QCurst1.Adult[1/2*].Working

You are in the Benefit Unit schedule for Benefit Unit number [n]; in block **QCurst1** - current employment status; at the question **Working** for adult 1 or 2 in that BU *as appropriate.

MOVING AROUND THE QUESTIONNAIRE

Switching between Parallel Blocks

You can switch between the different parallel blocks quickly and easily. At any time it is possible to do so by pressing <CTRL+ENTER>. A menu appears, listing all the parallel blocks (aka parallel fields) for the household. Use the down/up arrow keys to highlight the block to which you wish to go, and press <ENTER>.

In the normal course of an interview you will only do this at logical points - when you reach the end of the household schedule, or the end of a benefit unit schedule, or the assets block. (Note that you should complete the household schedule before starting a benefit unit schedule, in order that all the information needed for routing is available). You will also use it to select the admin block, at the end of the interview session, or when you want to do SOC/SIC coding or complete the calls and outcome or nonresponse sections. At each of these points a display screen will instruct you what to do.

The menu which appears when you press <CTRL+ENTER> looks something like this:

Go to parallel fields

Parallel fields

- FRS35
- Benefit_Unit [1]
- Benefit_Unit [2]
- + Assets
- Admin
- Recall

OK
Quit form
Cancel

The household schedule is called FRS35. The number of Benefit Unit schedules shown corresponds to how many there are in the household.

JUMP (TAG) FUNCTION

In order to move around the questionnaire quickly it is possible to **jump** to the beginning of certain question blocks 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 you will stay at the same point from which you were trying to jump.

To use the jump function hold down the <F3> key. A box opens on screen, headed 'Search Tag'. Underneath the words 'Tag to search for', type the number of the Jump to which you want to go. Then press <ENTER>. It is not possible to jump to a point in another schedule, except from household to BU1.

List of Jump numbers (note there are gaps in the sequence), with the question or variable name and block it applies to:

<u>Jump No.</u>	<u>Question/variable</u>	<u>Topic</u>	<u>Block</u>
		(Household schedule)	
2.	Hhldr	Householders	Hhldr
3.	Landlord	Landlord	QRenting
4.	HBenefit	Housing Benefit	QRenting
5.	IntroM	Intro to Mortgages	QOwner1

7.	Charge	Property charges	QAccomCharge
9.	Premium	Insurance premiums	QPolicies
10.	UseVcl	Vehicles	QTVehic
11.	NHS	NHS services	QWelfare
13.	NeedHelp	Care	QCare
		(Benefit Unit schedule)	
12.	Grant	Education grants	QEduc
20.	Jump20	Intro to pensions	QPens
21.	Jump21	Intro to state benefits	QBenefit
24.	Jump24	Intro to other income	QOIncA
25.	Jump25	Intro to maintenance	QOIncB
26.	Jump26	Intro to allowances	QOIncB
30.	Jump30	Intro to savings	QAdint
32.	Jump32	Intro to children's savings	QChint
33.	TotSav	Total assets	TotSav

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. Information about the more complex checks is given below the question throughout these instructions

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 the year a property was bought by the household being before any household member was born.

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.

How to deal with checks

When either type of check is triggered, a 'dialogue box' is displayed on screen. Hard checks will state 'Error' on the top line of the box, soft checks will state 'Active signal'.

At the top of the box are the commands 'Go to', 'Cancel' and, for soft checks only, 'Suppress'.

The error message will summarise the problem and in some cases suggest the action you should take (eg to check the figures you have entered). 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.

The lower half of the box will also display the question or questions that have contributed to the triggering of that check. To return to any question that you wish to correct you can use the arrow keys, if necessary, to take the highlight bar down to the question that you wish to change. Then either press <ENTER>, or 'G' for 'Go to', to return directly to that question. (Pressing 'C' for 'Cancel' will return you to the question at which the check was triggered). Once you have changed an answer, press the 'End' key to return to the point at which the check was triggered.

If you wish to suppress the warning, press 'S' (for 'suppress'). After suppressing the warning you MUST make a note using <Ctrl+M> to explain to editors the reasons that you suppressed this check. Once suppressed, a warning will not be re-triggered on subsequent re-entering of the questionnaire. However, you can see the checks that were suppressed: select the Navigate menu (Alt+N), then 'Show all errors', and use the arrow keys to move from one to the next/previous one.

NOTEPAD FACILITY FOR NOTES/REMARKS

Whenever you suppress a soft check, or if you want to draw attention to a situation you are not sure about, or give further information which might be of use to the editors, you must write a note using the notepad facility. Firstly make sure you are at the right question. If you have suppressed a check, the cursor will move to the next question, so before making your remark you must arrow/page back to the question concerned.

The box for making your note is opened by pressing <Ctrl+M>. It works like a wordprocessor. At the end of a line the text automatically wraps round - there is no need to press 'enter'. You may edit your text by using the arrow keys to get to the point you want to make a change, then use the 'delete' key or insert more characters.

Editors read every note made - depending on the type of check and the information you give in the note they might be able to take some action. Even if the note simply states that you have confirmed an answer with the respondent, we can then be sure it is the correct answer. In more complex situations please be as clear as you can. Please only use abbreviations that are well known, not something only you will understand. So that the editors can be sure to whom the note refers, please include their name, as in the household grid.

When you have finished making your note, press <Ctrl+M> again to save it and return to the questionnaire. A small square appears beside the question to indicate that it has an accompanying note. (If you wish to delete the whole note, press <Ctrl+Del>).

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+M>)

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

ON-LINE QUESTION INSTRUCTIONS

Selected parts of these paper question instructions have been incorporated into the interview program. They are mainly key definitions or instructions for specific questions. You will know when an instruction is available by the inclusion of 'HELP <F9>' somewhere in the on-screen question text. They are not identified in these paper instructions.

HOUSEHOLD SCHEDULE

Starting the Questionnaire

When you open a questionnaire the first thing you see is the following display screen, at which you can check that you are in the correct address and household. If correct, choose whether you want to enter the questionnaire or go to the admin block.

First **INTERVIEWER: FOR INFORMATION... You are in the Household questionnaire for**
Address No: 1
Household No: 1
- TO GO DIRECTLY TO 'ADMIN', PRESS <Ctrl + Enter>.
- TO CONTINUE WITH INTERVIEW PRESS '1' AND <Enter>.

Questionnaire Version: I_047_1 (example)
1. Continue

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.

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

ONS interviewers should check the address on the Permission to Recall card provided.

StartDat **ENTER THE DATE ON WHICH THE INTERVIEW WITH THIS HOUSEHOLD 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 98. 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.

Block QNames - Household members

WhoHere **Who normally lives at this address?**

1. Press <Enter> to continue

M[1-14] **ENTER AN IDENTIFIER FOR THIS HOUSEHOLD MEMBER.**

IT DOESN'T HAVE TO BE A NAME - JUST SOMETHING THAT UNIQUELY IDENTIFIES THIS PERSON within the household SO YOU CAN REFER TO THEM LATER IN THE INTERVIEW.

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 'Younger son'. The names will be used to address questions to particular household members, mainly in the Benefit Unit schedule. Names can be up to 15 characters long.

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

More **Is there anyone else in this household?**

- 1. Yes**
- 2. No**

M[number] will be repeated until you answer 'no' to this question.

The head of household / householder does not have to be the first adult to be entered (**M[1]**) in the grid. Household members can be entered in any order. In households consisting of more than one adult you will be asked to identify the HOH at a separate question later

A total of up to 14 adults and children can be recorded in the questionnaire.

Adding People To The Questionnaire

If you later discover that you wish to ADD a person to the Household Grid return to this question (**More**) for the last person, and change from 2 to 1. 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.

Block HHG - Household Grid

Sex INTERVIEWER: CODE SEX.
1. Male
2. Female

This appears to the left of the person's name in the grid.

AgeOf What was [name]'s age last birthday?
IF AGE NOT GIVEN, PROBE FOR AN ESTIMATE. FOR LATER ROUTING,
YOU MUST KNOW WHETHER:
A) MEN ARE AGED 16-64 OR 65+
B) WOMEN ARE AGED 16-59 OR 60+

If respondents refuse to give their age, then give your best estimate.

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?

The aim is to obtain the legal marital status, irrespective of any *de facto* arrangement. The only qualification to this aim is that you should not probe the answer "separated". Should a respondent query the term, explain that it covers any person whose spouse is living elsewhere because of estrangement (whether the separation is legal or not). Ignore temporary absences, eg on oil rig.

A person whose spouse has been working away from home for over six months, for example on a contract overseas or in the armed forces, should still be coded as married and living with husband/wife if the separation is not permanent.

Widows and widowers are asked the following question:

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

Widows are also asked the following question (entitlement to widow's benefits depends on these factors):

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

R [Px]

ASK OR CODE [NAME]'S RELATIONSHIP TO [NAME] (enter code)

1: spouse	10: father/mother-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-son/daughter
7: father/mother/or guardian	16: grand-father/mother
8: step father/mother	17: other relative
9: foster parent	18: or 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.

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. 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, record as much information as possible to allow changes to coding later if appropriate.

Half-brothers/sisters should be coded with step-brothers/sisters.

The list of codes actually shown on the laptop will vary according to the person's gender, eg code 7 will be either 'father' or 'mother'.

On FRS 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. See instructions on page 21 for the definition of a Benefit Unit (BU).

Children under 17 who do not live with a parent or legal guardian should be allocated to the BU of the adult(s) in the household who are responsible for

them. Either code the child as the adult's son or daughter, or code the adult as the child's father or mother. Otherwise the child will be allocated to its own BU.

Same-sex couples on FRS should be coded as cohabiters at this relationships question. However they will not be included in the same Benefit Unit - the computer will work this out for you. There is a soft check if two people of the same sex are coded as cohabiting, in case of keying errors:

Soft Check

A cohabiting partner is usually of the opposite sex.

FtEd

Is [name] presently in full-time education?

This question is asked of all who are over 3 and 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 '97' 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 important to at least get an estimate; if the Don't Know or Missing keys are used at this question the following check appears.

Soft check

This is a 'Key Question': it is very important to get an answer if you possibly can. An ESTIMATE is preferable to DK.

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

2: Nursery/primary/playschool (state run)

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

Secondary school (state run or assisted) - includes all courses up to and including 'A' level at **state secondary or middle schools**.

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

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.

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
- Licentiatehip of the C & G - Professional degree.

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.

If a child aged 17 or 18 is at special school the following check question is asked to ensure they are allocated to the correct Benefit Unit:

SchChk

INTERVIEWER: PLEASE CHECK: IS CHILD BENEFIT STILL RECEIVED FOR THIS PERSON? (IF YES, THIS CONFIRMS THEY STILL BELONG TO SOMEONE ELSE'S BENEFIT UNIT).

1. Yes, child benefit still received
2. No

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 '15th'
(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**

Householder and Head of Household

Hhldr
(Jump 2)

In whose name is the property owned or rented? Anyone else?
CODE ALL THAT APPLY

This question may be multi-coded according to all the people in whose name the property is owned or rented. On FRS, this can include a non-household member (code 97).

If the property is owned or rented by someone outside the household, and that person pays the rent or mortgage and provides it free to the household, code 97 only. An example is a flat occupied by an elderly person which is owned by his/her son

If it is provided free by an employer, code the household member(s) in whose name it is supplied, not 97.

If it is jointly owned by a household member and a non-household member (eg a separated couple), code both the household member and 97.

HoHNum

INTERVIEWER: ENTER PERSON NUMBER OF HEAD OF HOUSEHOLD, USING STANDARD RULES (SEE INSTRUCTIONS).

The names of the adults in the household are listed. The standard definition applies. It is important that the correct person is selected, as the Household questionnaire should be directed at that person or their spouse/partner. It also enables the Benefit Unit of the HOH to be identified, which is necessary to ensure the correct outcome code has been used.

If there is only one adult in the household, the answer is computed.

Block QEthnic - 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

2: Black - Carribean

3: Black - African

4: Black - Other Black Groups

5: Indian

6: Pakistani

7: Bangladeshi

8: Chinese

9: None of these

We need to know what ethnic group the respondent thinks he or she is in (or, if you are taking proxy information, what group the respondent thinks another household member is in). Never attempt any judgement of your own. On FRS this question is not asked of children under 16 or 16-18 in further education.

Benefit Unit Allocation

ShowBen

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

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

B.U. MEMBERS

1. [NAMES OF ADULT(S) & children of BU1]

2. [NAMES OF ADULT(S) & children of BU2] etc

TOTAL NUMBER OF BENEFIT UNITS = [n]

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

Benefit Units

The computer calculates the Benefit Units that people belong to, and they will subsequently be interviewed according to those groupings in the Benefit Unit Questionnaire(s). The DSS groups people into Benefit Units in order to define dependancy within families/households and thus eligibility for certain benefits, and the amount they are entitled to receive, mainly of those which are means-tested, being based on income and assets. It is the basic unit for analysis of FRS data.

It is crucial that the allocation to Benefit Units is done correctly, so check this display carefully, particularly in larger households, in connection with the relationships of all the people in the household grid. If the allocation is not correct, or you are in any doubt, review the relationships, ages, marital and educational status of the household members, and if necessary amend any incorrect answers. It is important that you do this before proceeding; some the routing in the household questionnaire will vary according to the allocation, and people must be grouped correctly for the Benefit Unit questionnaires.

Therefore you need to be familiar with the definitions so that you understand how the allocation is done, and so you know how adults are grouped together for the Benefit Unit part of the interview.

Benefit Unit Allocation

Definition of a Benefit Unit

A Benefit Unit can consist of:

1. A married or cohabiting couple*, with dependant children in the household.
2. A married or cohabiting couple*, with no dependant children in the household.
3. A man or woman with no wife/husband/partner* in the household, but with dependant children.
4. One person only: i.e. a man or woman with no wife/husband/partner* in the household, and with no dependant children.

*Note that same-sex cohabiting couples are considered by DSS rules to be in separate Benefit Units from each other. They should be coded as 'cohabiting' at the earlier relationships question **R**, but the program will compute that they are in separate Benefit Units.

Children are treated as follows:

- a) Children under 16: included with parents or legal guardian.
- b) Children aged 16 to 18 in full-time further education and living with parent/legal guardian: included with parents or legal guardian. The parent(s) should still be receiving Child Benefit for them.
- c) Children aged 16 -18 **not** in full-time further education, and children 19 or over: treated as adults, in a Benefit Unit of their own (or with partner). No Child Benefit will be received for them.
- d) Foster children (16+): if covered by a Local Authority maintenance allowance, treated as separate Benefit Unit; if not, treated as b) or c) above.
- e) Foster children under 16: treated as a) above.

Block QAccomDat - Tenure

Tenure

SHOW CARD B

In which of these ways do you occupy this accommodation?

1: Owns it outright

2: Buying it 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 rent-free 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.

This question is asking for the formal legal tenure of the HRP's household. If for example the HRP is a widow living in a house bought by her son (in his name) who is living elsewhere, she should be coded as living rent-free even though she may regard herself as an owner-occupier. Similarly, a household which is paying a contribution to upkeep but not a formal rent should be coded as rent-free. This could arise, for example, if a parent lived in a granny flat as a separate household but paid a contribution to general expenses.

Owners

Only code people as mortgagors if they have a mortgage for buying their home. 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.

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).

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. People with shared ownership arrangements are treated as owner occupiers in the interview. They are not local authority/housing association tenants even if their arrangement is with a local authority/housing association. Owners who pay a service charge should be counted as owners, not shared owners. Both rent and ownership questions will be asked, unless the mortgage part has been paid off, which is found out at **SOBuy** below.

Rent-Free

People who live rent-free do not always regard themselves as doing so, so particular care is needed in dealing with such cases.

The following types of cases have caused problems. The correct coding is in brackets:

- Someone living in a “granny flat” owned by her son in his name (*private renter living rent-free*)
- Someone living in the property of a deceased partner which is held in trust (*private renter living rent -free*)
- A divorced/separated woman living in the house owned solely by her ex-partner who no longer lives there (*rent-free if owned only in partner’s name; owner if the house is owned in the name of both partners*)

Sometimes respondents 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 (*rent*). They may also think they live rent-free if DSS pays their mortgage interest. FRS has a check to prevent this:

Soft check

Please check their rent/mortgage is not paid by benefits. Only accomm. provided by someone else (employer, relative, etc) is ‘rent-free’.

Rent free households are asked a minimal number of questions later, about their tenancy and the reason they don’t pay any rent.

Tied accommodation

People in tied accommodation should be coded here as renters (code 4) or rent-free (code 5), depending on whether or not they pay any rent. This group includes people whose accommodation goes with their job eg Church of England employees, caretakers, army personnel, council tenants whose

accommodation goes with their job, some farmers. People in tied accommodation are classified as private renters, irrespective of who they are renting from.

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. These schemes started in the 1970s but new legislation was passed in the 1980s so that there should not be any more.

Housing co-operatives: code as renting from a housing association (code 4 here, and code 2 at *Who is your landlord?* below).

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 here and 'local authority' at type of landlord (below).

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.

Home Income Plans and Retirement Home Plans: these are where outright owners raise a loan on the security of the house for a regular income. They should be coded as outright owners.

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. Code as renters.

The following question is asked to those coded 3 (shared ownership) at **Tenure**, in order to check whether it is appropriate to ask the mortgage questions as well as the rent questions.

SOBuy	<p>INTERVIEWER, ASK OR CODE: SHARED OWNERS: Are you still buying your share in this (house/flat), or have you now paid off that mortgage or loan? 1. Still buying 2. Mortgage is paid off</p>
SubLet	<p>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?</p>
SubLetY	<p>Who is that? 1: Close relative 2: Other relative 3: Non-relative</p>
Rooms	<p>How many rooms do you have altogether in your accommodation, that's excluding bathrooms and toilets, but including kitchens?</p> <p>Enter the number of rooms used by the household, including rooms shared but excluding rooms sub-let which are not used by the household.</p> <p>In general, include any room which is habitable or usable by the household all year round.</p> <p>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.</p> <p>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.</p> <p>Halls, landings and alcoves are not separate rooms.</p> <p>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.</p> <p>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.</p>
RoomShar	<p>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.</p>
<u>Soft Check</u>	<p>There is a soft check if you enter code 2 at this question.</p>

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.

- Bedroom** **How many bedrooms do you have in this accommodation?**
- 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.
- BusRoom** **Are any of the rooms you have mentioned used for business because you are self employed?**
'YOU'= HOH/HOUSEHOLDER, OR SPOUSE/PARTNER
- 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.
- OnBsRoom** **How many rooms are used i) wholly for business?**
- PtBsRoom** **How many rooms are used ii) partly for business?**
- MainAcc** **INTERVIEWER CODE: IS THE HOUSEHOLD'S ACCOMMODATION...**
1: a house or bungalow
2: a flat or maisonette
3: a room/rooms
4: other?
- 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.
- 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' or 'a room or rooms' as appropriate at **MainAcc** and code 'a converted house...' at **TypeAcc** below to indicate that the household occupies only part of the house. Caravans, mobile homes etc should be entered under the 'Other' category.
- 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.

The next two questions are asked if the accommodation is either a purpose built or converted flat or the household occupies part of a house or flat.

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

Entry

INTERVIEWER CODE: IS THERE AN ENTRYPHONE?

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 but less than 20 years

7: 20 years or longer

Note that the question relates to address rather than place. It may be possible that an individual is living at a different address from 12 months ago but is living in the same town and county.

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 QRenting - 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

Code first that applies.

If property is let through an agent, the questions refers to the owner not the agent.

If the respondent does not know who the landlord is, use code 7 (other private individual) rather than coding 'Don't know'.

Code 1 (local authority) includes people renting from Housing Action Trusts.

The Housing Association category includes Registered Social Landlords and Housing Companies.

Use Code 5 only if the respondent and landlord were friends **before** they were tenant and landlord, not if they have become friendly since then.

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 the respondent is a local authority or housing association tenant and said earlier that they lived rent-free the following check will trigger:

Soft check

*It is very unusual for Local Authority or Housing Association tenants to be living rent-free. Please check with respondent. Change **Tenure** to renting if 100% Housing Benefit is received, or somebody else pays the rent.*

Furnish

Is the accommodation provided:

- 1: furnished**
2: partly furnished (e.g. curtains and carpets only)
3: or unfurnished?

The category 'partly furnished' no longer has any legal significance: any letting which is not explicitly "furnished" will be classified legally as "unfurnished". We retain "partly furnished" here to ensure respondents do not mistakenly include lettings with, say, curtains but nothing else provided as "furnished". However do not use "partly furnished" simply because the respondent thinks that the furniture is inadequate.

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: From 1989 to February 1997
3: March 1997 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 from 1989 to February 1997 and there is a written agreement, the following questions are asked.

Short1 **There is a form of tenancy called a shorthold. It is for a fixed period and you had to be given a notice in writing by the landlord that told you it was a shorthold tenancy agreement. Here is an example of a notice to a tenant saying that the agreement is an Assured Shorthold. SHOW EXAMPLE OF NOTICE.**

Does your agreement or notice state that it is an assured shorthold or not?

- 1: ...Yes, an Assured Shorthold,**
2: ...Other agreement

If the respondent first became a tenant from March 1997 or later, and there is a written agreement, the following question is asked.

Short2 Most tenancies are assured shortholds which are for a fixed period. There are others, just called 'assured', which are not for a fixed period. For these you have to be given a notice in writing by the landlord that tells you it is NOT an assured shorthold agreement. SHOW EXAMPLE OF NOTICE.

Does your agreement or notice state that it is NOT an assured shorthold?

1: ...Not an assured shorthold

2: ...Other agreement

The law changed in March 1997 to the effect that by default all tenancy agreements are assured shortholds, unless the landlord gave written notice to the contrary.

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?

If the accommodation goes with the job of somebody who is **temporarily** not a member of the household, code Yes.

If the accommodation use to go with the job of someone in the household, but this is no longer the case, code No.

If 'yes' the following question is asked:

AccJbPer**Who is that?****RentDoc**

Do you have a rent book, rent card, Housing Benefit statement or some other rent document that you could consult?

IF HB STATEMENT AVAILABLE PLEASE CONSULT THIS.

1. Housing Benefit Statement

2. Some other document

3. None

There is an example of a Housing Benefit statement in your materials. The statement or Rent Card or other document containing the details should be consulted whenever possible. They will contain useful information for the rent and housing benefit questions.

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

Rent**How much rent does your household currently pay?**

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 blocks of questions, **QLodger** and **QSharer**.

Rent

How much rent do you, that is just [Person 1 in BU 1] (and [Person 2 in BU 1]) currently pay?

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+M> 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.

If a student's rent covers an academic term, and you use code 97, please check whether it includes any holiday period, and state the number of weeks in total covered by the rent.

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
(Jump 4)

Council tenants:

Are you allowed Housing Benefit or rent rebate, to help with paying your rent?

Non-council tenants:

Are you receiving Housing Benefit or rent rebate, to help with paying your rent, either directly or by having it paid to your landlord on your behalf?

If the household is 'shared', this question concerns the adult(s) 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. 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 three methods depending on when the claim for HB was made, when the tenancy began and the age of the claimant.

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. It is also asked of rent-free tenants.

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.

HBenAmt **How much Housing Benefit/ rent rebate/ allowance are you allowed?**

HBenPd **How long did this cover?**

HBenChk **Can I just check, 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.

If the respondent does not know the amount of housing benefit they receive, the following question is asked, except if no rent was paid.

Rentfull **How much is your FULL rent - that is, BEFORE Housing benefit/rent**

rebate?

RentPd1 **How long does that cover?**

HBWeeks **For how many weeks have you been on Housing Benefit/ rent rebate/ allowance (this time)?**

EligAmt **On the (rent book/ card/ statement), what is the amount shown for ELIGIBLE RENT?**

This question is asked if a housing benefit statement is being referred to. Housing Benefit does not pay for certain services which might be included in the rent. 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. It will be either equal to the amount of Housing Benefit, if 100% is allowed, or greater than the Housing Benefit. 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.

All renters are asked questions about water/sewerage (except in Scotland) and other charges included in the last rent. Where possible refer to a rent book or housing benefit statement.

WSInc **Were water or sewerage charges (rates) included in the rent which you mentioned? [PLEASE CONSULT THE DOCUMENT]**

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)?
[PLEASE CONSULT THE DOCUMENT]**

If both services are included in the rent, then enter the combined amount. The amount here should be included in the figure at **Rent**, so if it is greater, there is a soft check.

SerInc	<p>SHOW CARD D</p> <p>Does the rent which you mentioned include any of the services shown on this card? [PLEASE CONSULT THE DOCUMENT]</p> <p>CODE ALL THAT APPLY</p> <p>1: Heating</p> <p>2: Lighting</p> <p>3: Hot water</p> <p>4: Fuel for cooking</p> <p>5: TV licence fees</p> <p>6: None of these services</p>
AccNonHH	<p>Apart from Housing Benefit, does anyone outside your h/h pay any rent on this accommodation on your behalf?</p>
AccPay	<p>Who is that?</p> <p>1: DSS</p> <p>2: Employer</p> <p>3: Other organisation</p> <p>4: Friend/relative</p> <p>5: Other</p>
<u>Soft Check</u>	<p>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.</p> <p><i>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, otherwise amend answer.</i></p>
AccAmt	<p>How much rent did they pay for you last time?</p>
AccPd	<p>How long did that cover?</p>
AccChk	<p>Can I just check, is the amount of [n] for rent that you mentioned earlier, BEFORE or AFTER deducting this payment?</p> <p>This question is not asked if Rent = 0.00.</p>

Block QOwner1 - Owned Accommodation & Mortgages

Overview of the mortgage section

Mortgage arrangements can be very complex, so firstly here is an overview of the FRS requirements before the specific instructions for the questions.

All mortgages or loans *secured on the property* should be recorded. This includes those where the property is owned outright but the owner has taken out a mortgage for another purpose. If there is more than one separate mortgage/loan secured, each one should be recorded individually. The degree of detail required about each mortgage/loan depends on its purpose:

- if it was for purchase, a full set of questions is asked about the original amount borrowed, any remortgage or extension to the mortgage, payments to the lender and insurance policies covering the repayment of the loan;
- if it was not for purchase, a question asks for the reason it was taken out. Only if it was to raise money to make essential repairs does the full series of questions get asked. If it was for any other reason, it is not considered to be related to housing costs, and no further questions are asked.

Alterations to mortgage arrangements

People can add to or otherwise change their mortgage liabilities by remortgaging, or borrowing an extra sum in the form of a 'top-up', 'further advance', 'extension' or 'second mortgage'. These terms may be interpreted or defined differently from lender to lender, who also have their own names for such arrangements, such as 'homeowner loans' or 'home improvement loans'. In cases where such a change has been made you will need to know whether there is one mortgage or more than one secured on the property, and what constitutes a separate mortgage or loan.

FRS uses the terms as below, but whatever names respondents refer to their arrangements by, *the rule of thumb is that if a single payment is made to the lender covering both the original and extra amounts borrowed, deal with it as a single mortgage/loan, but if separate payments are made covering the different borrowings, deal with them as separate mortgages/loans.*

- Remortgages:
are used to raise money by increasing the total amount borrowed, or to take advantage of a cheaper interest rate, usually from a different lender. The old mortgage is paid off and a new mortgage starts, so there is still just one mortgage to be dealt with. The amount originally borrowed is recorded first at **BorrAmt**, then the total amount of the remortgage at **RMAmt**. The subsequent questions are with reference to the remortgage.
- Further borrowing secured on the property in addition to the mortgage for purchase:

In addition to remortgages, people buying their accommodation with a mortgage or loan may borrow extra money, to raise funds for various purposes, in two different ways.

- *Separate second mortgages*

One way is by taking out a new mortgage or loan, completely separate to that for purchase, either with the same lender or a different one. Separate payments will be made to the lender(s) on each mortgage. These mortgages/loans should be dealt with individually - you should not add together the individual amounts borrowed or the payments made.

- *'Further advance' or 'top-up' or 'extension'*

The other way is by extending the original mortgage/loan from the lender, eg from £40,000 to £50,000. The original and extra amounts borrowed are integrated into a single arrangement, with a single regular payment to the lender covering both elements. This kind of arrangement should be dealt with as a single mortgage. The extra money may be borrowed at the same time as that for the purchase of the accommodation, or subsequently. Both these situations should be handled in the same way: the amount (originally) borrowed for the purchase will be recorded first at **BorrAmt**, then the total borrowed including the extra amount a few questions later at **RMamt**. The amount at **MortLeft** (the amount of the loan still outstanding) will be inclusive of the extra sum, and the amount of the last payment to the lender (**MorInPay** / **IntPrPay**) will be the payment made on this total loan.

If both a remortgage and a further advance, or two or more than further advances have been taken out, **RMamt** should include the original mortgage or remortgage plus all subsequent borrowing, and **MortLeft** should include the total outstanding on all borrowing.

- Second mortgage or loan for purchase:

If two or more separate mortgages or loans secured on the property were taken out for purchase of the property (eg a main mortgage and a bank loan to raise a deposit), questions are asked about each one still being repaid.

If the property is being bought with a mortgage or loan (code 2 or 3 at **Tenure**):

BuyYear

In which year did you 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 (if 1 to 5 at **YearLive**):

The respondent has only lived here for less than [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).

PurcLoan

Can I just check, did you take out one loan to purchase this accommodation, or more than one?

1: One

2: Two (or more) loans for purchase

This question is asked to ascertain whether the series of questions about mortgages for purchase should be asked once or twice. Sometimes two loans may be taken out, the second one for example may have been to raise money for a deposit.

PurcAmt

What was the purchase price of [your share in] your house/flat?

IntroM
(Jump5)

**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. If there is more than one mortgage for purchase, they will be repeated.

If there is a completely separate second mortgage secured on the property for any purpose other than purchase, it should be recorded later at **OthMort1**.

BorrAmt

What was the original amount of this mortgage or loan, in [year]?

This should be the amount borrowed (*for this individual mortgage, if there is more than one*) at the time the property was bought. It should exclude any top-up or further advance taken out at the same time or subsequently. If the respondent claims that the mortgage was transferred from a previous property, enter the consolidated/adjusted amount relating to the new property.

Soft Check

If the original amount borrowed is greater than £100,000

The answer is much higher than the figures usually given at this question. Please check that your figure is correct. If so suppress the warning.

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.*

If the mortgage for purchase also included an extra sum for another reason - eg to make improvements or repairs to the property to make it habitable, the extra sum should be treated as a further advance. **BorrAmt** should include the amount for the purchase of the property only, and the total borrowed should be recorded at **RMamt**.

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, and indicate whether amounts given in other housing costs questions (structural insurance, water rates) relate to the whole property or just the domestic part.

BorrAmt-DK

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.

RMort

Since [year of purchase], have you taken out a remortgage, with a different lender, or have you extended the original loan by taking out a further advance or top-up?

INTERVIEWER: IF UNSURE, SEE HELP SCREEN <F9>

IF BOTH, CODE 'YES' AND AT NEXT QUESTIONS CODE FOR WHICHEVER WAS MOST RECENT.

A remortgage is a new mortgage on an existing mortgaged property. The old mortgage is paid off in the process, and the remortgage is a completely separate arrangement. The purpose may be to release part of the capital that has accrued, to increase the borrowing to raise funds, or simply to take advantage of a cheaper interest rate from another lender. If the remortgage

was taken out with the *same* lender as the original one, also include it here.

A 'further advance' or 'top-up' means an extra amount borrowed which was integrated with the original loan so that it is a single arrangement, with just one payment made to the lender. The amount at **MortLeft** should include the extra top-up, and the amount at **MorInPay/IntPrPay** should be a combined amount without you or the respondent needing to add figures together. Do not count any 'top-up' or 'further advance' at this question if separate payments are made; such separate loans are asked about later.

For further information see the guidance notes at the beginning of this mortgage section.

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

If both, or more than one further advance has been taken out, take most recent occasion.

RMamt **What was the total amount of the mortgage, after re-mortgaging/taking out the further advance?**

Enter the total of the original mortgage plus further advance/top-up(s), or the remortgage (plus subsequent further advance/top-up(s) if any).

RmPur **SHOW CARDE**
Which of these items best describe the reasons why you took out a re-mortgage/further advance? Any others? CODE ALL THAT APPLY

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

Code all the reasons that apply. If both a remortgage and a top-up, or more than one top-up, have been taken out, code all the reasons for both.

Lender **Who currently provides this mortgage or loan to buy (your share in) this house/flat: is it...READ OUT (RUNNING PROMPT)...**

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

'Other' includes Insurance company and local authority. If the mortgage was taken out with a building society which has subsequently converted to

a bank, code it as 'a bank'. During the period of conversion, code to the status of the lender on the date of interview, ie only code as a bank when stock market floatation has occurred. Recently the following building societies and other lenders have become public limited companies, and so should now be coded as banks:

Abbey National
 Alliance and Leicester
 Bristol and West
 Cheltenham and Gloucester
 Halifax
 Northern Rock
 Woolwich

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.

MortEnd

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

If more than 40 years after the property was bought ('BuyYear')

Soft Check

Are you sure? The end date would not normally be more than 40 years after the last remortgage. Please check your figures.

MortLeft **What is the amount still outstanding on your mortgage/loan from this source - that is how much do you still have to pay off?**

Soft Check If an interest only mortgage and the amount outstanding differs from the amount borrowed/remortgaged:

For this kind of mortgage, the amount outstanding should equal the amount [originally borrowed]/[of the remortgage].

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

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

Probe that the figures given for the amount outstanding does apply to the total debt on this mortgage only, and does not include any separate arrangement.

MortFlex **Some mortgages give the borrower the flexibility to make certain changes without asking their lender first, such as varying the amount or timing of payments, or taking breaks in some circumstances. Do you have a mortgage of this type?**

This question is asked if the mortgage began after 1994. A 'flexible' mortgage allows the borrower to make certain changes to their mortgage payments without having to renegotiate with their lender. Examples include varying the amount of payments, taking breaks from payments in certain circumstances (eg new baby), or having one or two months without payments which they can take when they like during the year (this is not the same as a mortgage with a 'fixed' break in December and/or the summer, as this is set by the lender). Some flexible mortgages operate like a current account.

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+M> to give the date, or

if the amount was greater than normal to cover past arrears make a note to explain this. Payments by people outside the household should be included.

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:

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 endowment policy 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?**

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+M> to give the date, or if the amount was greater than normal to cover past arrears make a note to explain this. Payments by people outside the household should be included.

IntPrPd **How long did this cover?**

TaxRelf **Has 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/mortgage for purchase, unless it is for home improvements or purposes other than house purchase. The standard rate of relief is 10%. If there are two loans for purchase, MIRAS will only apply to £30,000 of the total amount borrowed.

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

In a small proportion of cases the tax relief is not deducted at source but has to be reclaimed separately. These are mostly complex or unusual arrangements, where not all the borrowing is for house purchase, and self-employed people working at home where part of the value of the property is assigned to the business. Some lenders are not members of a MIRAS

scheme.

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, pension, PEP or unit trust 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 the last mortgage payment? (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 type of cover is coded at **MPCover**, the following question is asked. (The follow-up questions below are only asked once for each type

of cover. If there is more than one policy for the same type of cover, eg 2 death policies, add the payments together at **IncMPAmt** and enter year the oldest one was taken out at **IncMStYr**).

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 **Was this mortgage protection payment included in your last payment on the mortgage/loan [£n] [or in the endowment premium/Unit Trust/PEP/investment contribution of £n]?**

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 THIS 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?**

QOwner

Owned Accommodation - Mortgages

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

If at **PurcLoan** at the start of this section the respondent said they took out more than one loan to purchase the accommodation, the following introduction appears:

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

1. Press <Enter> to continue

Loan2Y INTERVIEWER CHECK: DO THEY STILL HAVE THIS OTHER MORTGAGE FOR PURCHASE? (IF NOW REPAID, USE CODE 2)

1: Yes, still have this mortgage

2: No, mortgage has been repaid

If there is still a second mortgage for purchase, the questions from **BorrAmt** to **OutsIncl** above are repeated.

Mortgages not for purchase

Once the mortgage(s) for purchase have been dealt with, there follow questions about any other mortgage secured on the property which is not for its purchase.

If accommodation is currently being bought, and there is only one mortgage for purchase:

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 secured on this property?

If accommodation is currently being bought, and there are two mortgages for purchase:

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

If the property is owned outright:

OthMort3 May I just check, are you currently using this house/flat as security for a mortgage or loan of any other kind?

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 years 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 **OthMort3** and code 7 at the next question. However, if no interest is being paid on the loan. do not enter it at all.

If the answer to any of **OthMort1/2/3** is yes, the following question is asked:

OthPur**SHOW CARD E**

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

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

If any code other than 6 (essential repairs) was entered, no further questions are asked about the mortgage.

If the mortgage was taken out to make essential repairs, the mortgage questions from **IntroM** to **OutsIncl** are asked, plus the following extra question after **IntroM** (which now states that the next questions are about the loan for essential repairs).

LoanYear

In which year did you take out this mortgage or loan?

Block Q Insur - Structural/Furniture Insurance

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. (Note that a furniture, contents or personal possessions cover is only wanted if it is i) included in the last mortgage payment, or ii) combined with structural insurance).

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?**

If VAT is itemised separately on the policy statement, include it in the amount paid here.

StrPd **How long did this cover?**

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 accommodation?**

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?**

QInsur

House insurance

StrPd

How long did this cover?

Block QCounTax - 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. 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.

CTConDoc **NOW THERE ARE SOME QUESTIONS ABOUT THE COUNCIL TAX**

For your Council Tax, do you have a bill, statement or a payment book that you could consult?

ACCEPT A STATEMENT/BILL FROM THE YEAR 1997/98 IF NO PAYMENT FOR 1998/99 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 1998/9 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**

Could you please tell which Council Tax band this accommodation is in?

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 +

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

Band not known

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.

Accommodation not valued separately

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 <Ctrl+K).
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.

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 does your household currently pay [including Domestic water and sewerage charges] ?**

INTERVIEWER: ACCEPT EITHER ANNUAL AMOUNT, OR MOST RECENT INSTALMENT

The payment entered should be the last council tax payment made by the household. However, the question is with reference to the respondent's *current* status, so for example if they are in receipt of 100% council tax benefit, or for some other reason are non-payers, enter 0, not the amount of the last payment when they were making payments. If no payment for 1998/9 has yet been made, accept the last payment from 1997/8, even if the new bill is to hand.

If the respondent has not paid any tax for any reason then enter 0 and the later questions will probe the reasons (except in Scotland - see below).

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.

Domestic Water Charge and Domestic Sewerage Charge in Scotland

In Scotland, the question includes the phrase in brackets - domestic water charge and domestic sewerage charge should be included in this figure. On bills the total annual amount payable for all three components may be identified as the 'net amount payable' (which may then be divided into instalments).

Council Tax Benefit is not applicable to domestic water or sewerage charges, therefore every household eligible for council tax should pay them. If the household is allowed 100% Council Tax Benefit, the amount paid for water and sewerage charges should be entered at **CTAmt** (either the annual net amount if paid in full, or the last instalment payment). For this reason a soft check is triggered if zero is entered at this question:

Soft Check

No Council Tax paid, but you should record here the last payment of domestic water charge and domestic sewerage charge, which are not paid for by Ctax benefit. If they have not been paid, suppress warning and continue.

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

Enter the amount last paid and then open a note using <Ctrl+M> 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

(Can I just check) 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 1997/8, give the number of instalments for that year.)

Soft Check

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:

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.

If the band is not known or refused, the check will use the highest value.

If the last payment, if necessary multiplied by the number of instalments, is less than the lowest charge in the country, and no discount or rebate is received, the following check is triggered after the later question **CTReb**, (unless it is equal to the amount at **CTAnnual**, if any):

Soft check

This suggests an annual charge that is lower than the cheapest council tax. No discount or benefit is received so there might be a typing error. If it is correct, please give further information in a note.

It might be correct if the amounts paid in each instalment vary.

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 Domestic Water and Sewerage Charges but] after deducting any discounts or benefit?

The reference to Domestic Water and Sewerage Charges appears in Scotland, where there are also the following question with reference to **CTAnnual**.

CWatAmt

**How much is the annual Domestic Water Charge, as shown on the bill?
ENTER THE FULL CHARGE, BEFORE ANY STATUS DISCOUNT**

CSewAmt

**How much is the annual Domestic Sewerage Charge, as shown on the bill?
ENTER THE FULL CHARGE, BEFORE ANY STATUS DISCOUNT OR TRANSITIONAL RELIEF**

The amounts at the above two questions should be the full annual amount levied by the local water authority. If a household is allowed a status discount (see later), it will apply to the main council tax and to the water and sewerage charges. However the bill will probably show the amounts before any discount, but not after.

Similarly, there is a transitional relief scheme for Domestic Sewerage Charge, meaning that the full amount levied, as shown on the bill, will be more than is actually paid. Council Tax Benefit is not allowed for water and sewerage charges. In cases where a status discount *and* 100% Council Tax Benefit apply, this will mean that the amount paid at **CTAmt/CTInstal/CTAnnual** will be less than the amount entered at these questions. Suppress the resulting check and make a note if this happens.

CTReb **Are you allowed Council Tax Benefit or rebate, to help pay your Council Tax?**

Council tax benefit (rebate) is available to those liable for council tax bills who are on low income. The amount allowed will vary according to levels of income and assets. People on Income Support/Income-based Jobseeker's Allowance or equivalent levels of income will be entitled to the maximum rebate of 100%, unless their accommodation is in Band F, G or H. In those bands, the maximum benefit is limited to that for Band E in that area.

Be careful that the respondent does not confuse Council Tax Benefit with status discount (see below). It is possible that both will apply (eg when the household consists of a single person on low income).

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.

In Scotland, benefit is not allowed in connection with Domestic Water Charge and Domestic Sewerage Charge.

Soft Check *Earlier the respondent said they get Housing Benefit or help from the DSS with mortgage. They should usually also get Council Tax Benefit. Please check: is their C.Tax bill 'reduced' - does the Council take anything off it? (apart from Discount). If so, change answer to 'yes'.*

CTRebAmt **How much was allowed?**

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+M> 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 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".

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'.

If the respondent has not paid any Council Tax, and receives no Council Tax Benefit the following question is asked to ascertain the reason.

WhyNoCT

**INTERVIEWER: NO COUNCIL TAX IS PAID, BUT NO BENEFIT RECEIVED.
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: Household has a 'formal exemption' from the tax (all students; MOD property; severely mentally impaired)

6: Other reason (DESCRIBE IN A NOTE)

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.

If the respondent states that 'the landlord pays it' or 'it's included in the rent', check whether this household's accommodation is valued separately for the council tax. If it isn't, such as if it is a bedsit or rooms within a larger house, you should code **CTBand** as 9 - not valued separately.

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.

If no council tax benefit is received:

CTBWait

Are you awaiting the outcome of a claim for Council Tax benefit or rebate?

CTDisc**SHOW CARD G**

[In addition to your benefit / Are] you allowed a discount of 25% or 50% in relation to your Council Tax, for any of the reasons shown on this card?

If the respondent said earlier that they were in receipt of Council Tax Benefit, the textfill 'In addition to your benefit' applies.

The reasons shown on the card are:

There is only one adult living here

This household includes:

- 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

Status Discounts

The council tax assumes two adults per household. In certain types of household, where there are not two people liable for payment of council tax, the bill will be reduced so as not to penalise them unfairly. This is regardless of the income and assets status of the household.

Be careful that the respondent does not confuse a status discount with Council Tax Benefit (see above). It is possible that both will apply (eg when the household consists of a single person on low income).

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.

Probe situations where respondents say that they have been allowed a status discount but there is more than one adult in the 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.

In Scotland, status discount is also allowed for Domestic Water Charge and Domestic Sewerage Charge.

CT25D50D **Can I just check, were you allowed a 25%, or a 50% discount?**

We would expect a single adult household to receive a 25% discount, so if not, the following check is triggered:

Soft check *Are you sure? households with only one adult would normally have a status discount (25% reduction of the bill).*

Soft Check If a respondent claims that they are receiving a 50% discount there is a check to ensure that this is correct.

*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.*

Block QAccomCharge - 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 QWaterSew - 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. They do not apply in Scotland. 'Rates' also refers to meter charges.

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 separately.

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+M> 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 QLodger - Intra-household contributions in conventional households

These questions are asked only if there is more than one Benefit Unit in the household. and if the household was defined earlier as 'conventional', at the question **HHStat** (in block **QAccomDat**).

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. They are asked the following two questions.

CvPay **How much rent did [name] pay last time it was due, after deducting any Housing Benefit?**

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.

QLodger

Intra-Household Contributions (Conventional)

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?

INTERVIEWER: CODE ALL THAT APPLY, or 'General contribution'

1: Housing/rent/mortgage

2: Food

3: Fuel

4: General contribution

Block QSharer - Rent and contributions within shared households

If the household has been classed as a 'Shared' household at **HHStat** then the following questions apply, whether or not the accommodation is rented.. 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?
<u>Hard Check</u>	Code 4 'General Contribution' is an exclusive code, if entered with other codes the following screen appears: <i>You cannot use code 'general contribution' in combination with [Housing, Food, Fuel]</i>
	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 did [name] pay last time it was due, after deducting any Housing Benefit?
	Record this respondent's share of the whole household's rent. If the amount here is more than the share of the rent paid by the HOH's Benefit Unit at Rent , then following check will appear:
<u>Soft check</u>	<i>Are you sure? Enter here only the RESPONDENT'S SHARE of the household rent.</i>

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.

Block QProperty - Income from sub-letting

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, that it since [date]; that's before deducting any income tax that might be due on it?**

This includes the "rent a room" scheme whereby someone renting out a room in their own house will be allowed to receive £3,250 a year gross rent free of tax.

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

Block Q Policies - 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. Thus they can gauge the likely level of dependency and non-dependancy on state benefits. There are also questions on the premiums paid. Questions about income from such policies follow in the Benefit Unit questionnaire.

Premium
(Jump9)

SHOW CARD K:

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

PLEASE INCLUDE ANY INSURANCE PROVIDED BY AN EMPLOYER OR PENSION SCHEME

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

Some occupational or personal pensions include insurance policies, the premiums for which may be deducted from the pension. Please include these.

NumPols

SHOW CARD K:

Thinking about (the 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
Post Office and Civil Service Sanatorium Society
Death levy
Family Service Unit
Firemen's benevolent fund
Hospital Savings Association (HSA)
Hospital Saturday Fund
Medical aid
Mutual aid
Oddfellows

If the respondent has a policy which they describe as 'health insurance' or doesn't know what type of insurance the policy provides, probe what the benefits it provides are and (multi-) code them accordingly. Eg does it pay compensation for the loss of a limb, or for medical treatment, or for loss of earnings? If for loss of earnings, is that permanently, or just the period of loss? If in doubt, make a note.

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

PolPay **Who pays the premiums?**

- 1: One of the persons insured**
- 2: Someone else**
- 3: Both of the above**

Code 3 may apply, for instance, if the premium for one of the persons covered is paid by his employer, and he has added his spouse or children to the policy for which he must pay extra.

If one of the persons insured pays, the next questions are asked. If possible a policy document or other document (eg bank statement) should be referred to. In multi-Benefit Unit households please try to ascertain the amount from the person paying the premiums, if s/he is not answering the household questionnaire.

PolAmt **How much was the last premium on this policy?**

QPolicies

Insurance policies

Include payments made as deductions from pay/pension etc. If code 3 applies at **PolPay** above, include just the part paid by the respondent.

PolPd

How long did that cover?

PolMore

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

Block QModCons - 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.

Include items that are either owned by the household or available for use in the respondent'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.

ConTV[1]

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[2]

... a black and white TV set?

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

Cons

**... a TV satellite/cable receiver?
... a video recorder?
... a deep freeze or fridge-freezer?
... a washing machine?
... a tumble dryer?
... a dishwasher?
... a microwave oven?
... a telephone?**

... a compact disc (CD) player?

... a home computer?

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.

TV Satellite/cable receiver - 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. Include access to any cable TV channels. (If a cable receiver is only used for, for eg, telephone connection, do not include 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. If someone has a fridge but not a deep freezer, code 'no' for "Deep freezer or fridge freezer".

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. Include mobile 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 IBM-compatible, BBC, APPLEMac), even if they are only used for playing games
- computers owned by self-employed people and used for business purposes.

Exclude:

- video games (e.g. Sony play station, SEGA megadrive) (not programmable and no keyboard),
- 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 QT Vehic - 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.

UseVcl
(Jump10)

SHOW CARD L

Do [any of] you at present own or have continuous use of any motor vehicles?

Include company cars - unless no private use is allowed.
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.

For each vehicle in turn the following questions are asked:

TypeVcl

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

CAR INCLUDES MINIBUSES, MOTOR CARAVANS, "PEOPLE CARRIERS" AND 4-WHEEL DRIVE PASSENGER VEHICLES.

LIGHT VAN INCLUDES PICKUPS AND THOSE 4 WHEEL DRIVE VEHICLES, LAND ROVERS AND JEEPS THAT DO NOT HAVE SIDE WINDOWS BEHIND THE DRIVER.

1. a car
2. a light van
3. a motor cycle,
4. or some other motor vehicle?

Code 2 (light van) includes pick-up trucks and those 4-wheel drive vehicles, land rovers and jeeps that do not have side-windows behind the driver.

Code 3 (a motor cycle) includes mopeds.

Code 4 (other motor vehicle) includes invalid tricycle.

A "people carrier" is a new type of vehicle with a design somewhere between a saloon car and a minibus.

The next questions are asked about cars and vans.

PrivVcl**Is the [car/van]...**

1. **privately owned,**
2. **or is it a company car?**

Privately owned includes vehicles:

- being bought on hire purchase
- used continuously, ie for private as well as business purposes, by a self-employed respondent 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.
- being privately leased (cars leased by an employer should be coded as company cars).
- hired or purchased through the Motability Scheme, a registered charity enabling disabled persons to hire or purchase a car adapted for their needs.

A **Company car** is any car for which someone in the household pays company car tax. It 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 (at the first question on vehicle ownership or continuous use). Cars purchased from an employer should be coded as privately owned.

AnyMore**Do (any of) you at present own or have continuous use of any more motor vehicles?**

Block Q Welfare - NHS Treatment, Prescriptions, Welfare milk, School milk & meals

NHS treatment and services

The intention of the next few questions is to provide information on the likely population eligible for and making use of the NHS Low Income Scheme, or otherwise receiving help with health costs. The Scheme provides help with NHS charges, free sight tests etc for people on low income and with capital of less than £8000. Successful claimants receive either an HC2 certificate (for full help) or an HC3 (for partial help), for a specified period. These are shown or referred to the dentist, optician, pharmacist or doctor.

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: ... purchased glasses or contact lenses?**
- 5: ... or been to hospital for NHS treatment?**
- 6: (None of these)**

Include items/treatment/tests which were free (except glasses/contact lenses) or paid for. Private dental or hospital 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 or pre-payment certificate, 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.

NHS hospital treatment

Include visits for check-ups, tests, investigations, as in- or out-patients.

There are follow up questions for each item 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?
Who went to hospital?

Next there are questions about whether or not the respondent had to pay for the prescription, dental treatment or eyesight test. If they received partial help, possessing an HC3 certificate, use the 'Had to pay' code. If they paid at the time but then claimed a full refund, use the 'Free of charge' code.

Extra questions to those who received something on prescription:

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

Extra question to those who visited the dentist:

Free **Was the examination or treatment free of charge or did [name] have to pay?**
1: Free of charge
2: Had to pay

Extra question to those who had a eyesight test:

Free **Was the sight test free of charge or did [name] have to pay?**
1: Free of charge
2: Had to pay

In all cases 'Had to pay' includes 'will have to pay', as might be the case if you interview someone mid-way through a course of treatment to be paid for at its end.

If 'free of charge' is coded for any of the above:

WhyFree **What was the main reason for that being free of charge?**
1. Entitled through a social security benefit (IS, JSA, FC, DWA)
2. Because they have a charges certificate HC2
3. Due to a medical condition (or a relative's medical condition)

4. Because they required strong 'complex' lenses

5. Expecting a baby

6. Other reason

More than one reason may be coded. People eligible for full help with payment are given an HC2 certificate.

Codes will appear as 'THIS CODE NOT USED' when they do not apply to the respondent concerned, or to the type of service/treatment received. The question is not asked at all in the following circumstances:

- respondent still at school or under 19 and in further education;
- respondent aged 60 and over and received free prescriptions;
- respondent aged under 18 and received free dental treatment.

Free prescriptions are available to children, 16-18 year olds in full-time education, people 60 and over, pregnant women (and in the first year after the birth of the child), and recipients (and their families) of Income Support, Income-based Jobseeker's Allowance, Family Credit and Disability Working Allowance. Various other people with specified health problems/conditions are also entitled.

Free dental treatment is available to children, 16-18 year olds in full-time education, pregnant women (and in the first year after the birth of the child), and recipients (and their families) of Income Support, Income-based Jobseeker's Allowance, Family Credit and Disability Working Allowance. Various other people with specified health problems/conditions are also entitled.

Free eyesight tests are available to children, 16-18 year olds in full-time education, and recipients (and their families) of Income Support, Income-based Jobseeker's Allowance, Family Credit and Disability Working Allowance. Include at code 3 'Due to a medical condition' people with specified sight or health problems/conditions, including people registered blind or partially sighted and those with diabetes or glaucoma (or who have a relative with glaucoma).

Code 6 - Other Reason

Include here:

- Entitled because War or MOD pensioner;
- Contraceptives supplied free on prescription;
- Instances where the cost was paid by the employer;
- Instances where the cost was paid by a private health scheme (which should be excluded from the main question **NHS**);

- Prescriptions obtained using a pre-payment certificate;
- Free offers (sight tests are sometimes offered free);
- Instances where the service/treatment (other than travel costs) was provided by the hospital services, including prescriptions dispensed by hospital and eye examinations or dental work undertaken in hospital.

Extra question to those who purchased glasses or contact lenses:

Voucher **For the glasses/contact lenses, was an NHS voucher used to help with the cost?**

1: Yes

2: No

NHS vouchers are available towards the purchase of glasses or contact lenses for children, 16-18 year olds in full-time education, and recipients (and their families) of Income Support, Income-based Jobseeker's Allowance, Family Credit and Disability Working Allowance. People who require complex lenses may also be entitled.

Nothing actually changes hands between the patient and optician; opticians display posters stating who is entitled, and the patient ticks a voucher entitlement box when they fill in a sight test form.

The patient can choose either to buy glasses/lenses within the value of the voucher or use it towards paying for a more expensive pair and meeting the rest of the cost him/herself. Some of these people may be eligible for vouchers towards repair or replacement in certain circumstances.

Extra question to those who went to hospital for NHS treatment:

Trav **Did [name] get any money back at the hospital, for travel costs?**

WhyFree **What was the main reason for that being free of charge?**

1. Entitled through a social security benefit (IS, JSA, FC, DWA)
2. Because they have a charges certificate HC2
3. Due to a medical condition (or a relative's medical condition)
4. Because they required strong 'complex' lenses
5. Expecting a baby
6. Other reason

Recipients (and their families) of Income Support, Income-based Jobseeker's Allowance, Family Credit and Disability Working Allowance and certain other people requiring specified treatment are entitled to help with the costs of travelling to and from hospital for NHS treatment. Usually the hospital will give the refund when the visit is made. If a refund was made to parents who qualify themselves, for the travelling costs of a child's visit, code 'yes'. Include both full and partial refunds. (See instructions at the earlier **WhyFree** question for guidance regarding Code 6 'Other reason').

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?

Welfare items

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, Income-based Jobseeker's Allowance, 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 may be 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?**

SmIt **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.

QWelfare NHS Use, Prescriptions, Free welfare/school milk & meals

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

Block QChCare - Childcare

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.
- 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/EMERGENCY OCCASIONS
- 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/creche] registered, or not?**
- If the child is 12 or under, *and* the household is receiving Housing Benefit or Council Tax Benefit or both, *and* the childminder, nursery or creche is registered, the next question is asked:
- BenCCDis** **You said earlier that you get (Housing Benefit/Council Tax Benefit). Does the benefit take account of the cost of the**

[childminder/nursery/creche]?**'Childcare disregard'**

This question refers to childcare disregard. Working parents making a claim for certain benefits may have some of their income 'disregarded' - ie not counted - when the amount of benefit to which they are entitled is calculated, if they pay a registered childminder or nursery to look after their children (subject to age).

The limit of 'excess income' that can be disregarded if it is spent on childcare for children of qualifying age, is £60 per week. (From June 1998 it is £100 for families incurring childcare costs for 2 or more children). Up to 1 June 1998 the qualifying age is up to the September following the child's 11th birthday. From 1 June 1998 it is up to the September following the child's 12th birthday.

The benefits to which the disregard applies are Housing Benefit, Council Tax Benefit, Family Credit and Disability Working Allowance.

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 the school 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?**
INTERVIEWER: DO NOT INCLUDE CERTIFICATE OF ELIGIBILITY

Do not include use of a Certificate of eligibility at this question (for details see under **ChPay** below), but if the parent has to pay extra on top of the vouchers, that payment should be recorded here.

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 school 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: 'Certificate of eligibility' for a nursery place

4: 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.

'Certificate of eligibility' for a nursery place

From September 1997 the Nursery Education Voucher Scheme was replaced by schemes run by Local Education Authorities guaranteeing a free nursery place for all 3-4 year olds. Some LEAs have not yet set up such a scheme. Until they do, parents living in those areas can apply to the government for a 'certificate of eligibility', which is used to help cover the cost of a place in a validated private, voluntary or independent nursery provider.

Block QCare - Help given and received

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 N

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 N

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?

See Card N for examples of the types of help to be included.

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.

QNeedPer

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

CODE ALL THAT APPLY

INTERVIEWER: ENTER CODE(S) AS APPROPRIATE

1: to 14: [names of household members]

15: Parent outside household

16: Child outside household

17: Spouse outside household

18: Other relative

19: Friend/neighbour

20: Client of voluntary organisation

21: Other non-household (CODE AND SPECIFY)

Enter all the recipients of help, both within and outside the h/hold, at this question. Up to 5 codes can be entered.

For each recipient of help, whether in or outside the household, the following sequence of questions follows. However, for people outside the household who receive help from a household member (ie codes 15 to 21), the questions are only looped once per 'category'. Therefore, if, for example, member(s) of the household give help to 2 neighbours, please make a note of the answers for the second one, so that they can be aggregated in the office.

Freq **How frequently does [name] receive such help?**

WhoLook **Who looks after, or provides help for [name]? Anyone else?**

1: to 14: [names of household members]

15: Relatives

16: Friends/neighbours

17: Other outside helpers (social services/nurses etc)

Code 17 includes provision of formal care or treatment both in the home, such as by visiting social workers, nurses, specialist teachers (eg for pre-school deaf children), and at places such as clinics, hospitals, health centres and day care centres.

Long **How long has [name] received this amount of help?**

NeedTask **What kind of things does [name] usually receive help with? For example, does he/she usually receive...**

SHOW CARD N AND PROMPT EACH ITEM INDIVIDUALLY

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?

Examples of each of these kinds of help is shown on the card. Include formal and professional care given by medical staff, physiotherapists, counsellors etc, under code 1, 2 or 3 as appropriate.

Hour **About how many hours a week, on average, does [name of helper] spend actually providing help for or looking after [name]?**

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. 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.

End of the Household Schedule

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> TO SELECT BENEFIT UNIT OR TO FILL IN ADMIN
DETAILS.

ALTERNATIVELY, PRESS <1> AND <ENTER> TO START FIRST BENEFIT UNIT.

1. Continue

Benefit unit schedule

INDEX OF BLOCKS IN THE BENEFIT UNIT QUESTIONNAIRE

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

PersDisp **INTERVIEWER: FOR YOUR INFORMATION...**

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

Person 1: **[name]**

Person 2: **[name]**

- **TO GO DIRECTLY TO 'ADMIN', PRESS <Ctrl + Enter>.**
- **OTHERWISE, TO CONTINUE WITH INTERVIEW, PRESS '1' AND <Enter>.**

In benefit units of more than one adult, concurrent interviewing is practised. Dependant adults, ie those aged 16-18 in full-time further education, are not interviewed in their own right, but their parents are asked some questions about their health, education, income and savings.

Block QHealth - Health & Ability to Work

Asked of all respondents:

Health

NOW THERE ARE SOME QUESTIONS ABOUT 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'):

CHHealth

QUESTIONS ABOUT CHILDREN'S HEALTH.

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

For people of working age the following question is asked:

Rstrict**CARD O**

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: Over 28 weeks, up to 1 year

3: More than 1 year

If more than 1 year:

IncDur

Can I check, in which year did you stop working because of this injury/illness/ disability?

INTERVIEWER: PROBE TO CLASSIFY

1: 1995 or later

2: Stopped work in 1994

3: Stopped work in 1993

4: Stopped work in 1992

5: Before 1992

Even if they have occasionally returned to work AFTER becoming ill or disabled, code the FIRST time they stopped work for this reason.

DSS statisticians need to know which year, in order to help forecasting of the 'Transitional Protection' of benefits relating to incapacity.

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

Blocks QEduc/QChEduc - Education, grants & loans

IntroEd

THE QUESTIONS THAT FOLLOW ARE ABOUT EDUCATION.

All respondents aged 16 or over are asked about their educational attainment.

EdAttn1

Do you have any educational qualifications for which you received a certificate?

The respondent need not have the certificate in their possession now, just must have received one once.

EdAttn2

Do you have any professional, vocational or other work-related qualifications for which you received a certificate?

EdAttn3

Was your highest qualification....

- 1. At degree level or above**
- 2. Or another kind of qualification**

We seek the respondent's opinion at each of these questions. Do not attempt to give any guidance, or express any opinion of your own about any of the terms used. If respondents say they are unsure what counts as "a certificate" or "degree-level" (or any other term), reassure them that we would like them to make their own best judgement of how to answer.

The purpose of these questions is a very broad indication of educational attainment, to replace the old measure, age of leaving continuous full-time education, which is a poor indicator. Methodological work has shown that the most detailed scale involving qualifications on which the general public agrees is one which splits at degree/other qualification/ no qualification. The questions are designed to remind respondents to include vocational as well as academic qualifications.

All adults are asked the next question (except those recorded as still being in education in the household questionnaire, either at **FtEd** or if code 96 at **TEA**, for whom it is computed as 'yes'). For adults currently in education,

there are questions about the type of education and study time, then the resources on which students are living (grants, parental contributions and loans), and repayments of loans.

The parents/guardians of dependant adults in non-higher education will be asked about their receipt of grants or scholarships.

AnyEd **Are you at present receiving any full- or part-time education - including leisure classes and holiday courses?**

Amongst other things, DSS is interested in education status in relation to eligibility for Jobseeker's Allowance (JSA). Under JSA rules, no distinction is made between types of education (full/part-time, vocational/recreational etc). Include attendance on educational trips, educational holidays, residential courses and summer schools. During holiday periods respondents should be coded as receiving education (provided they intend to continue with the course).

EdHr **In your course of education, how many hours tuition do you normally receive each week? Only include time spent in lectures, seminars, and practicals where a tutor is present.**
INTERVIEWER: IF NONE (EG DISTANCE LEARNING), ENTER '0'

Only include 'guided learning hours'. This means time spent actually in contact with a teacher/tutor/lecturer, whether in the lecture theatre, classroom, seminar or practical. It is the way study time is generally defined in Further Education and under JSA rules, so on FRS apply the concept to all types of education. If the number of hours varies, give an average figure. Enter the hours that should be received, if this differs from the number that actually are received eg due to any non-attendance.

Time spent studying in the respondent's own time (at home, in the library etc) should be excluded.

If there are no 'guided learning hours', enter 'zero'. This would include distance learning, such as correspondence courses and Open University. Such learners are treated as part-time students under JSA rules, and thus flexible in their ability to work. (OU students are allowed up to one week per course for summer school, but do not count this in the number of hours above).

If more than 0 guided learning hours:

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)

Respondents in Further, Higher and private education are then asked some questions about income from grants, loans and parental contributions. The grants questions for dependant children will be asked of their parents.

Grant
(Jump12)**Are you receiving an education grant, maintenance grant or scholarship?**
INTERVIEWER: INCLUDE HOLIDAY PERIODS

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.

Include children on the Assisted Places Scheme here.

GrtNum**How many grants or scholarships are you getting?**

IF MORE THAN ONE, THE NEXT QUESTIONS DEAL WITH A MAXIMUM OF TWO GRANTS. TAKE GRANTS IN ORDER OF ANNUAL VALUE (IF MORE THAN 2, GIVE DETAILS OF 3RD ETC IN A NOTE.)

1: One
2: Two
3: Three or more

For each grant the following questions are asked:

GrSce**Is the source of the [FIRST/SECOND] grant...READ OUT (RUNNING PROMPT)...**

1:... State
2:... Private
3:... or 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 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) or **AnyEd**.

6. Assisted Places Scheme: only count money actually received directly. Exclude money paid straight to the school, meaning the fees are reduced.

StartYr In which year did this course start?

EndYr And in which year will the course end?

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

The questions are repeated if anyone else is receiving an educational grant.

Students aged 25 or less and in higher education are asked some questions about contributions made by their parents to their maintenance. This includes living costs such as food and housing, but excludes tuition fees.

Parental Have you received any contribution from your parents in the last 12 months?

PareAmt	How much did you receive last time?
ParePd	How long did that cover?
TopUpL	<p>For your course, are you eligible to receive a Student Loan?</p> <p>Students may take out a student loan from the Student Loans Company in Glasgow, or some private financial institutions. They are repaid once the borrower starts earning over a certain amount, and have their interest rates kept in line with the RPI which means that in real terms students pay back no more than they borrow.</p> <p>This question will only be asked of those who are aged under 51.</p>
TUBorr	<p>How much altogether will you borrow during this academic year, that is the year beginning in September 199[n] and ending in Summer 199[n]?</p> <p>1. These loans are additional to the student grants, which have been frozen, and will be repayable over ten years. Loans are offered by The Student Loans Company in Glasgow, and some private financial institutions.</p> <p>2. The 'academic' year starts in September and ends in May-June of the following year. During the summer break, the question is textfilled to refer to the forthcoming academic year.</p> <p>3. It is unlikely that any person under 16 will receive a top-up loan.</p>
<u>Soft Check</u>	<i>You have entered that the person is borrowing more than £2085 per year (the current maximum) through a top-up loan. Please check your answer.</i>
Loan	<p>Do you have any <i>other</i> loan to enable you to attend a course of education?</p> <p>The above question covers loans that have been taken out on a private basis.</p>
LoanNum	<p>How many loans do you have?</p> <p>IF MORE THAN ONE, THE NEXT QUESTIONS DEAL WITH A MAXIMUM OF TWO LOANS. TAKE LOANS IN ORDER OF AMOUNT.</p> <p>1. One</p> <p>2. Two</p> <p>3. Three or more</p> <p>If the respondent has more than 2 loans open a note using <Ctrl+M> and record details of the extra loans.</p>
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?**
INTERVIEWER: CODE 0 IF NO REPAYMENTS YET MADE

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. Do you receive any REGULAR payment from such an access fund?

INTERVIEWER: DO NOT INCLUDE LUMP SUM PAYMENTS OR LOANS.

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

AccPd **What period did that cover?**

There follow some questions about repayments of student top-up loans. The first question identifies people not currently in education but who have been eligible for such loans since the scheme began.

OldStud **Have you been a student at a college or university at any time since 1990?**

This question is only asked of respondents under 60. Current students and those who have been a student since 1990 are asked the next questions.

SLRepay **In the last 12 months, have you made any repayments of a Student Loan?**

Students may take out a student loan from the Student Loans Company in Glasgow, or some private financial institutions. They are repaid once the borrower starts earning over a certain amount, and have their interest rates kept in line with the RPI which means that in real terms students pay back no more than they borrow. Do not include repayment of other loans taken out while a student.

SLRepAmt **How much did you pay last time?**

SLRepPd **How long did that cover?**

Block QNHHCh - Children outside the household

NHHChild **Have [either 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.**

This question is not asked if no adult in the Benefit Unit is over 24.

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

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 **Could you tell me the child's first name?**

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 [name of child] in...**
1: ...full-time education,
2: or part-time education?

NHHFee **Apart from leisure classes, in the last 12 months (that is since [date]) 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?**

Block QCurst - Employment Details

Working

NOW THERE ARE SOME QUESTIONS ABOUT WORK

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

IF BUSINESS START-UP, CODE AS WORKING.

You should take the respondent's definition of whether they are in paid work or not, but it must be **paid** work.

'Paid work' at this question means any work for pay or profit done in the reference week. It is to be included, however little time is spent on it, so long as it is paid. For example, it includes Saturday jobs and casual work.

On the FRS, however, 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.

Self-employed people are considered to be working if they work in their own business, professional practice, or farm for the purpose of earning a profit even if the enterprise is failing to make a profit or is just being set up. Respondents on a Business Start-up Scheme should always be coded as working.

Training for nurses is now carried out under the Project 2000 scheme and as such, nurses on this scheme should be classed as students, like any student nurses you may encounter with more traditional arrangements.

Someone who regards themselves as retired, but sits as a director on board meetings (however few) and is paid for this work, should be classified as in paid work. We do NOT expect interviewers to probe routinely for this.

Include people on the Employment option of the New Deal for 18-24 year olds as having done paid work. Do not treat any of the other New Deal options as being in paid work.

If the respondent did work in the last 7 days, but earlier was coded 2 at **InjLong**, the following check is triggered:

Soft check

Are you sure they did paid work last week? Earlier they said they have been unable to work for 28 weeks or more. Please clarify and change one of the answers.

If the respondent is under 61 and did not work in the 7 days ending last Sunday, the following question is asked.

Train**SHOW CARD P**

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

CODE ONE ONLY

- 1: Youth Training (YT)**
- 2: Training for Work (TFW)**
- 3: Work Trial**
- 4: Project Work**
- 5: Career Development Loans / Youth Credits**
- 6: New Deal for 18-24 year olds**
- 7: Any other training scheme**
- 8: None of these**

Training for Work:

This is open to those aged 18 to 59. The allowance is £10 a week more than Contribution-based Jobseeker's Allowance.

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. 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**.

Project work

This programme, for people who have been unemployed for over 2 years, consists of a period of intensive job search help for 13 weeks followed by, for those still unemployed, 13 weeks of mandatory job experience. Those on work experience receive an allowance equal to their benefit plus £10.

Career Development Loans

These allow adults to pay for vocational education or training. The scheme involves certain banks and the Dept. for Education & Employment, which pays the interest on the on the loan during the training time and for up to a month afterwards. The loans amount varies between £200 and £8,000, and can be used towards course fees, books and materials, and living expenses.

Youth Credits are known by different names in different areas. They are given by the young adult to an employer or training provider in exchange for training. Most are plastic cards, but some are like cheque books or vouchers.

New Deal for 18-24 year olds

For details of this scheme, see the instructions below and at the next question, **NewDType**.

There are various other schemes, often piloted in small areas.

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 the respondent earlier said they received an education grant and are on a training scheme the following check is triggered:

Soft check

Earlier they said they had an education grant. This is not possible when on a government training scheme. Were they thinking of their training scheme grant? If so, change 'Grant' to 'no' and press end to return here.

New Deal for 18-24 year olds

The New Deal for 18-24 year olds started nationwide in April 1998. It is open to people in that age group who have been receiving Jobseeker's Allowance for 6 months or more. The aim is to help people to find work and improve their prospects of remaining in employment. It is delivered by partnerships between the Employment Service, local authorities, voluntary organisations, Training and Enterprise Councils (TECs) or, in Scotland, Local Enterprise Councils (LECs) and private companies. Young people are required to take part once they receive notification of a place.

The scheme provides a range of help consisting of the initial Gateway, then one of four options, and a follow-through strategy. The different stages or options are treated in different ways on FRS, so the following question is asked to those coded 6 at **Train**:

NewDType

INTERVIEWER: ASK OR CODE:

Which New Deal option are you on? (CODE MAIN OPTION)

1. The Gateway
2. Employment option
3. Full time education or training
4. Voluntary Sector
5. Environmental task force

Code 1: The Gateway

This is an initial period of counselling, advice and guidance from the Employment Service, in finding employment and improving basic skills. Participants are still seeking employment outside the New Deal. It may last for up to 4 months, but usually participants will have moved to another option after 1-3 months. Participants do not receive an allowance, so are not asked the next question **PrgAmt**, but continue to receive Jobseeker's Allowance. They are routed to the questions about seeking work.

Code 2: Employment option

This option consists of a private sector job with an employer, for up to 26

weeks, and usually becomes possible after 2 months on Gateway, though in a few cases may be sooner. Participants spend the equivalent of a day a week in education or training, either with the employer or elsewhere. Participants are paid a wage by the employer, who receives a subsidy (£60/week if full time, £40 if p/t, plus £750 towards training) in return for taking them on. It is hoped that usually the job would be made permanent after the 26 weeks.

People in this option should be treated the same as those working as an employee, and be asked the occupation & industry and pay questions. They will probably have said they did paid work in the reference week at the question **Working** and therefore not be asked the training scheme question. Just in case someone on this option does come here, however the following soft check is triggered if **NewDType** = 2.

Soft check

The Employment option would normally count as “being in paid work”: please return to previous question ‘Working’ and change answer to ‘yes’.

Code 3: Full time education or training option

This option becomes possible after at least 1 month on Gateway. It is mainly for those without an NVQ / SVQ level 2 or equivalent qualification. It consists of full-time study on an approved course designed to lead to a qualification. This option lasts up to 12 months. (Shorter periods may be undertaken before entering another option). The cost of the training is paid direct to the provider of the education/training.

Participants receive an allowance equal to JSA benefit and ‘passported benefits’. (‘Passported benefits’ means retention of 10p of JSA so that if eligible can still receive Housing Benefit, Council Tax Benefit etc). The allowance should be recoded at the next question. Include any discretionary payments for special clothing/equipment or exceptional travel costs.

People on this option are also asked the questions on seeking work. They should not be counted as receiving JSA in the benefits section.

Code 4: Voluntary Sector

Code 5: Environmental task force

After 3 months on Gateway the participant may start on the Voluntary Sector or Environmental Taskforce options, which last for up to 6 months. Participation consists of full-time work placement including 1 day or equivalent per week on training. The work placement is intended to equip participants with skills and work habits. The purpose of the Environmental task force is to contribute to the improvement of the local, regional or global environment. The Voluntary Sector option aims to deliver a range of community benefits, such as improved relations or safety.

Participants on both options either receive a wage, paid by the provider of the job, or an allowance paid by the ES. The allowance is equivalent to benefit, plus a grant of £400 divided into weekly/fortnightly payments. Either way, the respondent should be treated as being on a training scheme, not in paid work, and the wage or allowance received entered at **PrgAmt**. They should not be in receipt of JSA in the benefits section.

If on any scheme other than Work Trial, or the New Deal Gateway or Employment option:

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 were away from PAID work during the reference week.

If the respondent has been absent from their job for a long period (eg. career break, long term sick etc), only code 'yes' if there is definitely a job for them to return to (eg on holiday, sick leave, maternity leave, career break, laid off etc).

In case where the respondent is unsure whether they actually had a job the following points may be helpful.

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 and they expect to return to work for the same employer (ie a job is available for them).

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 respondents opinion of whether they have a job to go back to should be taken.

4.Seasonal Workers

In some industries (eg agriculture, forestry, fishing, types of construction etc) there is a substantial difference in the level of employment from one season to the next. Between seasons respondents in such industries should be coded 'no' at this question. (Hoever note that the odd week of sick leave during the working season would be treated like any other worker's occasional absence and code 'yes' here).

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 'no' 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?

The people we expect to answer 'yes' here are those whose work contributes directly to a business, farm, or professional practice that they own, but who receive no pay or profits.

Unpaid voluntary work done for charity, etc should not be included.

If not:

UnPaid2

... or that a relative owns?

These are people whose work contributes directly to a business, farm, or professional practice owned 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).

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 main job which should be entered at **EmpStat**. The respondent should decide which is their main job. If they are unable to do so, choose that which was for the largest number of hours.

-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 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 **QJobDes** 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 is under 70 and has not been working or away from a job 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?

"Looking for paid work" may cover a wide range of activities and you should try not to interpret the phrase for the respondent.

In the case of those "looking for" a place on a government scheme the search should be active rather than passive. In other words, a respondent who has not approached an agency but who would consider a place if an agency approached

him or her should be coded 'no'. Looking in the papers for vacancies is an active form of search.

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.

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 **QOIncB** 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

6: Maternity leave

2: Illness/accident

7: Paternity leave

3: Holiday

8: Compassionate leave

4: Strike

9: Other - code and explain in a note

5: Laid off

AbsPay Are you receiving ... READ OUT (RUNNING PROMPT)...

1. ... full pay from your employer

2. ... part pay or made-up pay

3. ... or no pay

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'.

Abs1No How many weeks in all have you been away during this spell of absence?Soft check

If **Abs1No** is more than one week and they said they did paid work in the previous week at **Working**:

Respondent said earlier that they worked in the last week ... but have just said they have been off work for two weeks or more. If they have been off work, change 'Working' to 'No'.

Then you will need to code '7' at **Train** and 'Yes' at **JobAway**.

AbsNo2 How many days in all have you been away during this spell of absence?Hard check

If answer is between 1 and 3: should be coded 'No' at **AbsWk**.

If over retirement age (men over 65, women over 60) and not currently working:

Retire Did you retire within the last 12 months?

If not working, or away from their job, and not retired within the last 12 months:

EverWrk **Have you ever had a paid job, apart from casual or holiday work?**

If yes:

LstWrk2 **Which year did you leave your last PAID job, either as an employee or self-employed?**

This question does not include casual or holiday work. If less than 9 years ago:

LstWrk1 **In which month in that year did you leave?**

LstYr **For how many weeks have you done regular paid work in the last 12 months?**

(Note: the next 2 questions are in a sub-block called **QPens1**):

FtWk **Looking back to the time when you finished continuous full-time education how many years since then have you spent
a) ... in paid FULL-TIME work?**

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.

(Note: the next question is in a sub-block called **QClaim**):

Claimant (Some people who have jobs are also entitled to claim Jobseeker's Allowance or National Insurance Credits.) May I just check, were you signed on at an Employment Service local office or Jobcentre in the 7 days ending Sunday the (date/month) ... READ OUT:
1: ... to claim Jobseeker's Allowance (formerly Unemployment Benefit)?
2: ... (THIS CODE NOT USED)
3: ... to get credits for National Insurance contributions?
4: NO, NOT SIGNED ON at Employment Service local 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 Jobseeker's Allowance 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).

NI credits may be available for each week of incapacity for work, unemployment, attendance on approved training courses or entitlement to Maternity Allowance. Some people working less than 16 hours a week and receiving JSA may get them.

Block QJobDes - Details of employment

I [no] **THE FOLLOWING QUESTIONS TO BE ASKED ABOUT THE MAIN / SECOND / THIRD JOB.
(THIS SHOULD EXCLUDE MAIL ORDER AGENTS AND BABYSITTERS)**

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 *ONS ONLY*

Title

What was your (main) job in the week ending Sunday the (date/month) ENTER JOB TITLE

Respondents with more than one job in the reference week should decide themselves which is their main job. If they are unable to do so the job which was for the largest number of hours should be considered the main job.

Where someone has arrangements to work with two different employers (even if one relates to casual work), enter details of the main job as defined above 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 Q

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 gives respondents a wide range of employment situations from which to choose than simply 'employee' and 'self-employed', 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 EMPLOYEES. 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.

The following group of questions are only asked about the respondent's

main 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. Note that many people who 'work from home' have a base office or depot that they communicate with. It may even be true of some people who work 'at home' (eg telecommuter who retains a desk or

some minimal presence in an office). If in doubt, accept the respondent's view of whether or not there is a wider establishment outside the home that they belong to for work purposes.

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/partner(s), but no employees

2: with employees

EmpAny

How many people do you employ at the place where you work?

1: 1-24 employees

2: 25+ employees

See instructions at **NumEmp** above.

For self-employed people who are subcontracted for any significant (respondent's definition) length of time to work in a particular place (eg building site), that is their place of work.

DispChk

PLEASE CHECK THE FOLLOWING DETAILS WITH [NAME]:

EMPLOYMENT STATUS IS (self employed - [no. of employees]) or (employee - answer at Manage)

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.

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?

Let the respondent decide whether the job is full-time or part-time.

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 QEmpJob - Employee Pay Details

These questions apply to those currently employed. Whenever possible try to get the respondent to refer to a payslip.

ASK THE FOLLOWING QUESTIONS ABOUT MAIN / SECOND /THIRD 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 'Working' and change 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 on the [weekly] amount of NI paid:
Are you sure? That's [£] a week. National Insurance contributions don't normally exceed £nn.nn/week. Please check your figures, and amend if necessary. If correct, explain circumstances in a Note <Ctrl+M>

Charity **Were there any deductions from your wage/salary for charities?**

ChrAmt **How much was deducted for charities?**

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

Code 1: include (extra) payments for widow(er)s and dependants.

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+M> 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 PAYSリップ. PAYSリップ MUST BE WITHIN PAST 3 MONTHS**

- 1: Latest payslip consulted
- 2: Old payslip consulted

3: Payslip not consulted**4: No payslip provided by employer**

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 and enter details in a Note <Ctrl+M>.*

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 and explain why in a note <Ctrl +M>.

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 R**

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 Incapacity 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 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. The amount paid will depend upon length of service, wages/salary and hours worked.

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:

Soft Check *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.*

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?**

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 CARDS**

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 are asked the following questions. Also, people currently out of work who last worked in the previous 12 months are asked the next 4 questions in respect of that employment.

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?**

InclPay1 **SHOW CARD R**
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

See earlier instructions at **InclPay**.

EverOT **Do you ever do any work which you would regard as paid or unpaid overtime?**

“Ever” means whatever the respondent takes it to mean. If the respondent is unable to answer, refer to the last 4 weeks (as in the questions below).

The words “... which you would regard...” are an important part of this question as we are specifically interested in whether the respondent considers that they do any overtime, not whether the employer would officially class it as overtime.

If the respondent does no overtime:

Totus1 **How many hours per week do you usually work in your [main] job - please exclude mealbreaks?**

Accept the answer given. For example for teachers it may very well exceed a basic 27 to 28 hours.

For the questions relating to hours of work the hours should be recorded to the nearest 15 minutes, with part hours as decimals eg 36 hours 30 minutes would be recorded as 36.5, 40 hours 45 minutes would be recorded as 40.75.

If the work pattern is not based on a week, get an average over the last 4 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 apprentices, trainees and other people in vocational training exclude any time spent in school or other special training centres outside their workplace.

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.

If the respondent works overtime:

Usuhr **Thinking of your main job, how many hours per week do you usually work - please exclude mealbreaks and overtime?**

PotHr **How many hours PAID overtime do you usually work per 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 is taken off. When overtime is taken 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.

UotHr **How many hours UNPAID overtime do you usually work per week?**

Include unpaid hours worked at home (eg teachers preparing lessons) as well as unpaid hours worked at the workplace.

All employees are asked the following question:

AgreeHrs **Your total usual hours come to [n]. Is that about right, or not?**

1: Yes, right

2: No

If not right, the total must be agreed with the respondent.

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 you to 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 BONUSSES (MAX 6) AND GIVE DETAILS AT SUBSEQUENT QUESTIONS. IF NO BONUSSES, 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** includes 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+M>.

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? If this amount exceeds the usual net pay the following check is triggered:
<u>Soft check</u>	<i>Are you sure? This means the bonus is larger than the usual pay. Please check your figures.</i>

InKind **CARD T** 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 (incl. store vouchers)
- 5: Childcare provisions and/or childcare vouchers
- 6: Free or subsidised medical insurance for self or family
- 7: Shares or share options
- 8: Payment of school fees for family members
- 9: Provision of a phone for personal use as well as work
- 10: Any other payments in kind
- 11: None of these

If code 6:

InsType **Can I check, does your medical insurance include ‘permanent health insurance’ or ‘critical illness cover’?**

1. Permanent health insurance
2. Critical illness cover
3. Both
4. Neither
5. Don’t know

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

Critical illness cover pays a lump sum on diagnosis of a critical or terminal condition. Policies can cover many conditions but core conditions include cancer, coronary artery by-pass surgery, heart attack, kidney failure, major organ transplant and stroke.

If code 10:

OthPerk **INTERVIEWER: DESCRIBE OTHER BENEFITS**

For any subsidiary employee jobs, the questions are repeated, up to the ‘hours worked’ questions.

Block QSelfJob - Self-employed earnings

The next questions are only routed on for the self-employed (including directors of limited companies who handle their finances as if self-employed).

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 designed in order to reflect how people think of their employment situation and to make it clearer to informants which figures 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 statisticians 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

QUESTIONS ABOUT JOB AS SELF-EMPLOYED

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 '15th'.

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+M>.

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: Tax Return (self-employment section)**
- 4: Some other document (describe in a note)**
- 5: No document consulted**

At this question code which, if any, document is consulted. The profit or loss figure is entered at the next question.

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 documents are:

- 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/tax return, 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.
- the Self-Assessment Tax Return submitted by the self-employed person. Self-employed people have to complete supplementary pages (pages SE1-SE4).

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 Code 3 at **ProfDocs**:

FROM TAX RETURN, ENTER THE 'TOTAL TAXABLE PROFIT' FROM BOX 3.89

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 the informant consults their Self-Assessment Tax Return the figure required from this is that in Box 3.89 of the Self-Employment pages.

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.*

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	<p>CARD U</p> <p>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')</p> <p>The card shows:</p> <p><u>Money from the work account:</u></p> <ul style="list-style-type: none"> - 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	<p>Thinking of the last 12 months, on average how much have you taken EACH MONTH for these non-business purposes?</p> <p>The purpose of these questions is 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.</p> <p>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.</p>
OwnOther	<p>Apart from any drawings from the bank/building society, do you receive any other income from this job/business, for personal use?</p> <p>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.</p>
OwnOtAmt	<p>On average, how much is that each month?</p> <p>Those self-employed who do not have profit/loss accounts, or do not have a separate business account or who do not make <i>drawings</i> from a separate business bank account are asked about their <i>income</i> from the job. This group of people may include sub-contractors who, while legally self-employed, have income arrangements similar to employees.</p>
SEIncAmt	<p>Now I'd like to ask some questions about your income from your job/business: that is, after paying for any materials, equipment or</p>

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. It will not necessarily be the same as the annual profit divided into weekly or monthly amounts. 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 1998/9 are £6.35 per week, if profit/earnings exceeds a set level. (If paid by standing order/direct debit, the monthly equivalent may vary slightly as it is calculated on a daily basis). 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 (allowing for variations which occur if the contribution is paid by standing order/direct debit).

Amount for National Insurance contribution deviates from standard weekly amount (currently £6.35 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?**
[Please only include tax paid on income from self-employment.
INTERVIEWER; IF UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'DON'T KNOW']

Enter the total amount paid for this job, within the last year. It may or may not relate to the profit given earlier. Add together all payments made in the year - it is quite usual for payments to be made every 6 months.

The textfill 'Please include....' appears when the self-assessment tax return has been referred to. Under self-assessment people can choose to calculate their own tax due. If the respondent has income from other sources to include on their tax return (eg from investments, pensions etc), the tax due will be calculated on the whole income. If at all possible, the respondent should give tax paid only on self-employed earnings, but if this is not possible, enter 'don't know'.

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 main self-employed job.

EverOT **Do you ever do any work which you would regard as paid or unpaid overtime?**

“Ever” means whatever the respondent takes it to mean. If the respondent is unable to answer, refer to the last 4 weeks (as in the questions below).

The words “... which you would regard...” are an important part of this question as we are specifically interested in whether the respondent considers that they do any overtime, not whether the employer would officially class it as overtime.

Some self-employed respondents may say that non-productive time, eg book-keeping, is paid and some may say it is unpaid overtime. You must accept whatever the respondent regards the overtime as.

If the respondent does no overtime:

Totus1 **How many hours per week do you usually work in your [main] job - please exclude mealbreaks?**

Accept the answer given. For example for teachers it may very well exceed a basic 27 to 28 hours.

For the questions relating to hours of work the hours should be recorded to the nearest 15 minutes, with part hours as decimals eg 36 hours 30 minutes would be recorded as 36.5, 40 hours 45 minutes would be recorded as 40.75.

If the work pattern is not based on a week, get an average over the last 4 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 apprentices, trainees and other people in vocational training exclude any time spent in school or other special training centres outside their workplace.

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.

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.

If the respondent works overtime:

Usuhr **Thinking of your main job, how many hours per week do you usually work - please exclude mealbreaks and overtime?**

PotHr **How many hours PAID overtime do you usually work per week?**

Include overtime hours only. When overtime is taken 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.

UotHr **How many hours UNPAID overtime do you usually work per week?**

Include unpaid hours worked at home (eg teachers preparing lessons) as well as unpaid hours worked at the workplace.

All employees are asked the following question:

AgreeHrs

Your total usual hours come to [n]. Is that about right, or not?

1: Yes, right

2: No

If not right, the total must be agreed with the respondent.

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?

If caring for a child or children:

NMChc

If some suitable form of childcare were available, would this enable you to work more hours?

The questions are repeated for subsidiary self-employed jobs.

Block QTravel - 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.

TtwFar

NOW THERE ARE SOME QUESTIONS ABOUT TRAVEL TO WORK

About how far do you have to travel to your usual place of work?

INTERVIEWER: GIVE ONE-WAY DISTANCE OR AVERAGE OF OUTWARD AND RETURN JOURNEYS

- 1: work at, or from home/live at work**
- 2: Varies - no usual place of work**
- 3: Under 1 mile**
- 4: 1 but under 2 miles**
- 5: 2 but under 5 miles**
- 6: 5 but under 10 miles**
- 7: 10 but under 15 miles**
- 8: 15 but under 20 miles**
- 9: 20 but under 25 miles**
- 10: 25 but under 50 miles**
- 11: 50 but under 100 miles**
- 12: 100 miles and over**

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?

PROBE FOR MAIN METHOD

- 1: car/van (include minibus/works van)**
- 2: motorbike/moped/scooter**
- 3: bicycle**
- 4: bus (include coach, private bus)**
- 5: train (formerly part of BR)**
- 6: L.T. Underground**
- 7: Light Rail**
- 8: walk**
- 9: other**

Train includes all train services formerly operated by British Rail and the underground service in the Merseyside conurbation.

L.T. Underground covers those train services operated by London Transport (not all of which operate under the ground).

Light Rail includes:

- Docklands Light Railway
- Manchester Metro Link
- Tyne and Wear Metro
- Glasgow Underground System
- South Yorkshire Supertram
- Blackpool trams
- Croydon Tramlink
- Leeds Supertram
- Greater Nottingham Light Rapid Transit
- Midlands Metro

If travel to work by bus, train, tube or light rail:

TtwPss **Do you have a season ticket, bus pass or travelcard?**

If 'yes':

PssAmt **How much does the season ticket/bus pass/travelcard cost?**

PssDate **And how long is it valid for?**

1. 1 week
2. 1 month
3. 3 months/school term
4. 6 months
5. 1 year
6. More than 1 year
7. Unlimited
8. Other

If the 'other' code is used:

OthDate **PLEASE SPECIFY...**

Enter text stating how many days, weeks or months are covered, or enter the start and end dates.

If no season ticket, bus pass or travelcard:

Fare **How much does the journey by (AS APPROPRIATE) ... bus/train/tube, or works bus/company transport ... cost each time?**

Enter amount in £ and pence. To guard against erroneous keying of whole pounds instead of pence for short journeys costing less than £1, the following soft check is triggered if the journey is under 5 miles but the single or return

	fare entered is more than £14.00:
<u>Soft check</u>	<i>You've entered £x.00, do you mean x pence? If so change the answer at 'Fare', otherwise suppress check and continue.</i>
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	INTERVIEWER: PROBE & CODE 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)
	It may be multi-coded 1 <u>and</u> 2 if both situations apply within a typical week.
	If TtwCode is coded 1:
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 QPens - 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 company or occupational pension scheme run by your employer?

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 or superannuation 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 **When did you join your present employer's pension scheme?**

Enter the year. In the case of someone who has changed employer but remained in the same pension scheme, enter the year they first joined. Such a situation might apply to for example, teachers who have moved from one education authority to another but remain in the national pension scheme.

EPTYPE

SHOW CARD W

Which of the statements on this card best describes this scheme?

CODE ONE ONLY

- 1: Contributions are taken out of your 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% of pay 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

KeepPen **Now I have one final question about this pension scheme. If you were to leave your current job, could you still keep the pension and pay contributions into it, or would that not be possible?**
1. Yes
2. No, not possible

The purpose of this question is to identify whether this is a ‘Group Personal Pension’ scheme, which is provided by an employer but is more portable than traditional occupational pensions. Strictly speaking, a Group scheme is a collection of individual personal pensions, but many people who have one will consider it to be a company or occupational scheme rather than a personal pension, and will go down that route in the questionnaire. You should NOT attempt to re-route them however; accept whatever answers the respondent gives you.

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 company or occupational pension scheme run by your present employer?**

If yes:

EpRghts

SHOW CARD V

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 an occupational or company pension scheme run by a PREVIOUS EMPLOYER?

In the case of someone who has changed employer but remained in the same pension scheme, code no here but enter the total length of time they have been in the scheme at the earlier question **EpLong**. Such a situation might apply to for example, teachers who have moved from one education authority to another but remain in the national pensin scheme.

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 V

(Thinking just of the most recent pension scheme,) Which of the statements on this card best describes what has happened to 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.

Only include pensions if contributions are being paid in now, or will be in future. Otherwise, if no further contributions will be made, treat as a 'previous' personal pension.

If the respondent answers 'Yes' the following questions are asked:

PPNum **How many such pensions do you currently have?**

- 1: One
- 2: Two
- 3: Three or more

PPDat **When did you start this pension?**
ENTER THE YEAR. IF MORE THAN ONE, GIVE DATE FOR 'MAIN PENSION'.

PPType**SHOW CARD X**

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 Y

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 QBenefit - State & Other Benefits and Pensions

Jump21

THE QUESTIONS THAT FOLLOW ARE ABOUT STATE BENEFITS

All adult respondents are asked whether they are in receipt of any state benefit. For each benefit received there follow questions about the method of payment, amount last received and for certain benefits other follow up questions.

Throughout this section, please encourage respondents to find payments books, receipts, or DSS letters relating to benefits received. It is very important that as accurate information as possible is obtained, in what is a complex system.

Definitions of each benefit (excluding a few uncommon ones) are given below, under the question at which their receipt is recorded (**Ben1Q to Ben5Q**).

Receipt Of Benefits: Methods Of Payment And Combined Benefits

There are several methods by which benefits are paid.

Direct to bank/building society account

When benefits are paid in this way, if possible ask the respondent to refer to a letter or notification from the DSS(eg form BR2198 or BR2199) which states the name and amount received of each benefit. A bank statement will be a useful alternative.

Giro cheque

The recipient can cash this at a Post Office, or pay it into a bank or building society account.

Benefit payment card

These credit-card like cards are being introduced on a benefit by benefit basis, and will gradually replace payment by girocheque and order book. They are used at Post Offices. A receipt is given which should be referred to

if possible.

Order book

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.

In most cases you can find which benefits are payable from the information given on the inside page of the respondent's order book. Sometimes the information is not given until the second page when someone receives Income Support.

In books not used to pay Income Support, on the first or second page inside the book the first line of text should indicate which benefit or combination of benefits are in payment. In books used to pay income Support, the different benefits payable should be clearly stated.

On the left hand side the rates a person may get for the particular benefit(s) in payment are given. In the case of benefits other than Income Support, these rates will have a code letter (such as A-T for the components of Retirement Pension and Widow's Benefit, which are recorded on FRS when an order book is consulted).

On the right hand side the actual amount paid for each benefit is given. Below is a mock up of a such a page, just showing the basic information you need to look for. It is not intended to be an exact replication of a real book. The figures and dates are fictional.

INCAPACITY BENEFIT		PAYABLE	FROM
BENEFIT DETAILS AB123456A		RATE	
A	62.45	75.70	010297
B	8.30	77.35	030497
G	6.60		
SEE NEXT PAGE FOR DETAILS OF UPDATING INCREASES AND EARNINGS RULE			
(DSS/Benefits Agency LOCAL OFFICE ADDRESS)			

In the above example Incapacity Benefit is the only benefit paid on this book. A total amount of £77.35 is received from 3 April, made up of different elements shown on the left. In some books two or more rates may

be shown for the same benefit, those before and after the annual uprating which occurs in April, or after an adjustment to the person's entitlement. You should enter the rate which applied to the last payment received. Enter the total amount received at **BenAmt** (the name of the question asked for each benefit about the amount received), *but only if it is for that benefit only - see the section below on combined benefits.*

Combined Benefits

When more than one benefit is paid on the same order book, you should try to identify the separate amounts received for each benefit, to enter at the appropriate **BenAmt** questions. However, it is sometimes difficult to identify the individual amounts.

If you are unable to separate an amount covering a combination of benefits, whether paid by order book or by another method, you must not enter the total amount received at any of the **BenAmt** questions. What you should do is enter 'dk' at **BenAmt** for EACH BENEFIT concerned, and make a <Ctrl+M> note at each. The note should state the following:

- the name of the household member concerned;
- the names of the individual benefits covered by the payment;
- the total amount received;
- the period covered;
- any other information which might be useful (eg whether paid at lower or higher rate).

This information will be used by the office editors, who will try to split the amount based on set procedures, or if this is not possible the data will be supplied to DSS to do the split.

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.

Components of benefits

Some benefits are made up of different components, such as Retirement Pension. There may be a basic pension plus various other additions, premiums or allowances according to individual circumstances. The components are shown as letters on the left hand of an order book. In these cases the benefit is still thought of as a whole and the total amount of all the components, shown on the right of an order book, should be entered at

BenAmt for that benefit.

Please also refer to the later notes about Attendance Allowance and Disability Living Allowance being paid as a component of Retirement Pension/Widow's Pension or as part of Widowed Mother's Allowance, at **Ben2Q**.

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.

There are also checks relating to eligibility for certain benefits, eg if the respondent is over state retirement age but is not receiving Retirement Pension.

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.

Note about questions Ben1Q to Ben5Q (which benefits are received) :

When there are two adults in the benefit unit, the question is put to the first adult, then immediately put to the second person as "**And [name], what about you?**". The exception is when one of the follow-up questions **Wid, War, DC, DM, AA, or JSAType** (see below) is required, in which case that will come first.

Ben1Q**CARD Z**

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

2: Guardian's Allowance

3: Invalid Care Allowance

4: Retirement Pension (National Insurance), or Old person's pension

5: Widow's Pension or Widowed Mother's allowance (National Insurance)

6: War Disablement Pension or War Widow's Pension (and any related allowances)

7: Severe Disablement Allowance

8: Disability Working Allowance

9: None of these

Child Benefit

This benefit is received for each child under 16 and for any child aged 16-18 still in full-time further education. It is usually (but not necessarily) paid to the child's mother. It is not paid for foster children. There are three rates:

- higher rate for the only, elder or eldest child
- 'LP' rate for the only, elder or eldest child of a lone parent
- lower rate for subsequent children.

The 'LP' rate incorporates an additional element to replace One Parent Benefit, which was abolished from April 1997. From April 1998 it is not available to new claimants.

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+M>.

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+M>.

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.

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

This 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

This 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

This 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 there is a code for it 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 5 - 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 6 - 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 AA

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. If the amount entered is after deducting money paid direct to Motability, please make a note to that effect, and state whether the respondent is eligible for the higher or lower rate.

The following consistency check is triggered if the respondent receives DLA but said earlier that they had no health problems at **Health**.

Soft check

Does the respondent really mean Disability Living Allowance? Earlier they said they had NO long-standing illness or disability.

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).

Receipt of both Retirement Pension/Widow's Pension/Widowed Mother's Allowance and Attendance Allowance or Disability Living Allowance

Recipients of Retirement Pension, Widow's Pension and Widowed Mother's Allowance may also get AA or DLA (but not both); the AA/DLA may be paid separately from the RP/WP/WMA, or as a component of it. In either case, the AA/DLA should be coded at **Ben2Q**.

If the respondent is receiving both Retirement Pension/Widow's Pension/Widowed Mother's Allowance *and* Attendance Allowance or DLA(Care) and/or DLA(Mobility) the following check questions are asked as appropriate.

- AA** **Is this Attendance Allowance paid as part of your [Retirement Pension / Widow's Pension / Widowed Mother's Allowance] or do you receive it separately?**
1: Paid as part of pension
2: Paid separately
- DC** **Is this Care Component of DLA paid as part of your [Retirement Pension / Widow's Pension / Widowed Mother's Allowance], or do you receive a separate payment?**
1: Together with pension
2: Separate payment
- DM** **Is this Mobility Component of DLA paid as part of your [Retirement Pension / Widow's Pension / Widowed Mother's Allowance], or do you receive a separate payment?**
1: Together with pension
2: Separate payment

If the AA or DLA is paid as part of one of these benefits (ie it is paid as a component of the total RP/WP/WMA payment), the follow up questions for AA/DLA (how it is paid, amount received etc) are not asked, and the amount should be included in **BenAmt** for RP. If the AA is paid separately the follow

up questions will be asked for both benefits.

To illustrate, below is a mock up of an order book page showing receipt of AA as a component (H) of RP. In this case, RP should be coded at **Ben1Q**, AA should be coded at **Ben2Q**, and the question **AA** should be coded 1. At the **BenAmt** for RP, £115.68 should be entered. As an order book is consulted, the amounts for the components shown, A,B,C,D and H will be recorded at **PenComp/PenQ**. No separate **BenAmt** question for AA will be asked. (If no order book was consulted, the same procedure would be followed, only the amounts of the components would not be asked. However DSS will still know that the RP figure includes AA).

RETIREMENT PENSION AND ATTENDANCE ALLOWANCE						
PENSION DETAILS		AB123456A	AA	RP	PAYABLE RATE	FROM
A	57.60		H 44.90	68.26	113.16	010696
B	9.89		H 45.70	69.98	115.68	120497
C	2.24					
D	0.25					
H	45.70					

SEE NEXT PAGE FOR DETAILS OF UPGRADING INCREASES AND EARNINGS RULE

(DSS/Benefits Agency LOCAL OFFICE ADDRESS)

Ben2QFut

CARD AA

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 BB

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: Jobseeker's Allowance

2: Income Support

3: Family Credit

4: Incapacity Benefit

5: Maternity Allowance

6: Industrial Injury Disablement Benefit

7: None of these

Jobseeker's Allowance (JSA)

From October 1996 Jobseeker's Allowance replaced Unemployment Benefit (UB) and Income Support (IS) for unemployed people (ie people actively seeking work but who weren't eligible for Unemployment Benefit). Recipients of those benefits were automatically transferred to JSA.

The basic rules for receipt of JSA are that the claimant must be out of

work or working less than 16 hours a week; be capable of work, available for work (usually of at least 40 hours a week) and actively seeking work; have a Jobseeker's Agreement with the Employment Service; be aged 18 or over and under state pension age; and any studying must only be part-time.

See under **JSA Type** below for further details of JSA.

Soft Check

If a person coded as working claims to be receiving Jobseeker's Allowance the following check is triggered:

Respondent is coded as working and receiving Jobseeker's Allowance. Tactfully query with respondent whether he/she is working or unemployed.

It is possible to work under 16 hours a week and to receive JSA, if the earnings are under certain amounts. If the respondent is working more than 15 hours the following check is triggered:

Soft check

Tactfully query with respondent - people receiving JSA can only work 15 hours per week (on average). Are they receiving some other benefit, or usually working fewer hours? If the answer is correct suppress the warning and make a Note.

There are also checks if the respondent has answered in the block **QCurst** that they are signed on at an Employment Service office in order to receive Jobseeker's Allowance, but is not coded at receiving this at **Ben3Q**, or that they are not signed on but are receiving it at **Ben3Q**.

Soft Check

Are you sure? Respondent said earlier they were claiming Jobseeker's Allowance. If so, they should be coded here also. Please resolve the discrepancy, or explain it in a note.

Soft Check

Earlier they said they were NOT signed on to claim JSA. Either change answer at 'Claimant' to show receipt of JSA (then press 'end' to get back here), or change this answer.

Income Support

Income Support is for people aged 16 or over whose income is below a certain level. To get Income Support you must be:

- sick or disabled OR
- a lone parent or foster parent OR
- 60 or over OR

- getting Invalid Care Allowance for looking after someone.

You cannot get Income Support if you work for 16 hours a week or more on average (or if your partner works for 24 hours a week or more on average). Income Support can be paid to top up other benefits, or earnings from part-time work, or if there is no money coming in at all. The amount depends on age, whether the person has a partner, dependant children, whether anyone has a disability, weekly income and savings. The savings limit for the claimant (and partner if any) is £8,000.

If the respondent is coded as receiving both Income Support and Jobseeker's Allowance the following check is triggered.

Soft check

Please check: you cannot normally receive both Jobseeker's Allowance and Income Support at the same time. If correct, suppress the warning to continue and explain the reason in a Note.

In case respondents confuse Income Support with (income-based) JSA the following check will be triggered if they said earlier that they were seeking work:

Soft check

Are you sure? People who are looking for work (recorded earlier) would normally be receiving Jobseeker's Allowance, not Income Support.

Family Credit

To get Family Credit a respondent 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 respondent 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 paid to people who have been medically assessed as incapable of working and who cannot get Statutory Sick Pay from an employer. 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. For new claimants, entitlement ends at state pension age.

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.

Maternity Allowance

may be paid to those women who are not entitled to Statutory Maternity Pay, for 18 weeks, starting from the 11th week before the baby is due.

Industrial Injuries Disablement Benefit

For those disabled as a result of an accident at work or as a result of a prescribed industrial disease. It can be received even if the recipient continues/returns to work.

Do NOT include receipt of Reduced Earnings Allowance (REA), at this question. It should be recorded at the 'any other state benefit' code at Ben5Q. See the later instruction at that question for the definition of REA.

If anyone is receiving Jobseeker's Allowance (code1), the following question is asked:

JSA Type

There are two types of Jobseeker's Allowance. Is your Allowance...

1.'contributory', that is based on your National Insurance contributions,
2. or is it 'income based' Jobseeker's Allowance; which is based on an assessment of your income?

There are two types of JSA:

- **Contribution-based**, which is dependent on the claimant having paid enough Class 1 National Insurance contributions in the previous two years. (Those who formerly received Unemployment Benefit were transferred to this type of JSA.) It is payable for up to 6 months.
- **Income-based**, which is dependent on the level of the claimant's income or savings. (Those who received Income Support as an unemployed person were transferred to this type of JSA.)

Only one type may be awarded at a time. Once the maximum time on contribution-based JSA has passed the claim will be reviewed to see if the person is eligible for income-based JSA. A claimant who satisfies the contribution conditions but whose income does not meet their needs will be awarded income-based JSA, which will include an element based on the contribution record. It is not possible to receive JSA and Income Support simultaneously.

There are fixed age-related rates for the allowance. For income-based JSA only, the claimant may get extra for an adult dependant and various other premiums. Payment is by giro cheque or direct to a bank account.

Small amounts may be earned from part-time work before affecting the benefit, the maximum that can be earned varying from £5 to £15 a week depending on which type of JSA is received, marital status, the number of hours worked by a partner, dependant children and other criteria.

There are some checks relating to the type of JSA.

If the person was self-employed in their last job, and is coded as getting contribution-based JSA:

Soft check

Only people who have recently been employees can receive contributory JSA. Please check if they have been an employee in the last 3 years.

If the person has been out of work for over 6 months but says they are

receiving contribution-based JSA:

Soft check

Are you sure it is contribution-based JSA? Earlier they said they had not worked in over 6 months. Only Income-based JSA is payable after 6 months out of work. Check with respondent and explain in a note if correct.

B3QFut

CARD BB

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: Jobseeker's Allowance**
- 2: Income support**
- 3: Family credit**
- 4: Incapacity Benefit**
- 5: Maternity Allowance**
- 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+M>

See under **Ben2QFut**.

Ben5Q

CARD DD

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: A Back to Work Bonus**
- 6: 'Extended payment' of Housing Benefit/rent rebate, or Council Tax Benefit (4 week payment only)**
- 7: Widows Payment - paid in lump sum**
- 8: Any National Insurance or State benefit not mentioned earlier**
- 9: 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-based

JSA, Income Support, Family Credit, Disability Working Allowance, Housing Benefit, Council Tax Benefit or income-based Jobseeker's Allowance.

A Grant from the Social Fund for maternity expenses - this may be made to women who receive receive Income-based JSA, Income Support, Family Credit or Disability Working Allowance.

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 spreads 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.

A Back to Work Bonus

Introduced in October 1996, this enables claimants who have been on either Income Support or Jobseeker's Allowance for at least 13 weeks and who work for less than 16 hours a week to build up entitlement to a lump sum payment, which will be paid to them when they come off the benefit and move into work. It will accrue on earnings above the disregard level. A statement of how much has accrued will be sent to the claimant every 13 weeks. The amount of bonus payable ranges from £5 to £1,000 per benefit claim and will usually be paid with the claimant's last receipt of IS/JSA.

Extended Payment of Housing Benefit/Council Tax Benefit

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.

Widow's Payment

A lump sum paid immediately after the husband's death provided that

he had paid enough NI contributions. As the amount received is a fixed rate (£1000) there is no follow up question asking the amount. In addition, a widow may receive either Widowed Mother's Allowance or Widow's Pension (see earlier questionearl).

Any National Insurance or State benefit not mentioned earlier includes:

- Cold Weather payments;
- Earnings Top-Up: being piloted in some areas from October 1996, this may be paid to lower paid people working more than 16 hours a week.
- Reduced Earnings Allowance: this might be paid to a person disabled as a result of an accident at work or an industrial disease before October 1990, if their earning capacity fell as a consequence. The allowance is tax-free.
- any other benefit

Do NOT include the Christmas Bonus paid automatically to recipients of certain benefits in December. It does not need to be recorded anywhere. The name of the benefit should be stated at the text question **OthName** below.

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.

Three questions follow about 'any other benefit' (code 8):

- OthName** ANY N.I. OR STATE BENEFIT NOT MENTIONED EARLIER
INTERVIEWER: ENTER THE NAME OF THIS 'OTHER' N.I. OR STATE BENEFIT
- OthPres** Are you receiving [name of benefit] at present?
- OthWeeks** For how many weeks in the last 6 months have you received [name of benefit]?

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 (blocks **QLodger** and **QSharer**) 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>

For details, see the instructions at the start of the state benefits section.

If the benefit is paid by girocheque or 'other' method, the next question will be the amount received.

If paid by order book or benefit payment card:

BookCard **[BENEFIT NAME]: Do you have the [order book] / [receipt (from the Post Office)] to hand, so you could consult it?**

- 1: Yes, consulted now
- 2: To be consulted later
- 3: Respondent unwilling/refused
- 4: Held by non-household member
- 5: Unable to find it
- 6: Other reason for not consulting <DESCRIBE IN A NOTE>

If coded 2, 3, 4, 5 or 6 the questions move on to the amount of benefit received. If coded 2 there will be a reminder (**OBRemind**) at the end of the questionnaire that the book is to be consulted and the details entered here later. When the book is to hand, change this question to code 1, and enter the book number at the next question.

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.

The table below shows which benefits are paid on which order book ("Post Office Accounting Groups") numbers

PO Accounting Group No.	Benefits
5	Child Benefit Guardian's Allowance
6	War Pension
7	Disability Living Allowance
8	Family Credit
10	Non-contributory Retirement Pension with Income Support (and combined Attendance Allowance where payable) Retirement Pension with Income Support (and combined Attendance Allowance where payable) Income Support (with Attendance Allowance/DLA)
11	Income Support
12	Industrial Injuries Disablement and Death Benefits
13	Non-contributory Retirement Pension (with AA where payable) Attendance Allowance only Invalid Care Allowance Retirement Pension (with AA where payable) Widow's Benefit (with AA/DLA where payable) Maternity allowance Childs Special Allowance
14	Incapacity Benefit (with AA where payable) Overall Requirements (ie IS only, IB with IS) (with AA/DLA where payable) Disability Working Allowance

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 state the following:

- the name of the household member concerned;
- the names of the individual benefits covered by the payment;
- the total amount received;
- the period covered;
- any other information which might be useful (eg whether paid at lower or higher rate).

'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, WIDOW'S PENSION & WIDOWED MOTHER'S ALLOWANCE:

Usual **Is that the amount you usually get?**

BUsAmt **How much do you usually get?**

BUsPd **How long does this cover?**

If an order book or DSS statement/letter is being consulted, the components of the pension shown on the document are recorded at a question called **PenComp** and the amount for each is 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 **PenComp** and the **PenQs** are not routed.

PenComp [NAME OF BENEFIT]
INTERVIEWER: ASK RESPONDENT TO CONSULT ORDER BOOK (FRONT SECTION), FOR THE LETTERS RELATING TO THEIR PENSION COMPONENTS.
... CODE ALL THAT APPLY ...
 1. **A Basic pension**
 2. **B Basic pension increments**
 3. **C Graduated pension (incl any increments)**
 4. **D Age addition**

-
5. E Increase of Pension for an adult
 6. F Increase of Pension for child(ren)
 7. G Invalidity addition
 8. H Attendance Allowance
 9. J Additional pension (before contracted out deduction)
 10. K Contracted out deduction
 11. L Additional pension payable (after any contracted out deduction)
 12. M Additional pension increments
 13. N Uprating of contracted out deduction increments
 14. P Care Component (High)
 15. Q Care Component (Middle)
 16. R Care Component (Low)
 17. S Mobility Component (High)
 18. T Mobility Component (Low)

(P to T at the different rates of DLA). For those components coded:

PenQ**And what is the amount for ...****[Name of code]**Soft Check

If the sum of the components A - T differs from the amount of Retirement Pension/Widow's Pension/Widowed Mother's Allowance 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. **BenAmt** should be equal to or greater than components A+B+C+G+H+(J-K)+M+N+O+P+Q+R+S+ T.

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.

During the run up to the annual uprating of benefit amounts in April, the amounts for components may actually be those after the uprating rather than those included in the last amount of pension received. In such cases, suppress the check.

ADDITIONAL QUESTIONS FOR INVALID CARE ALLOWANCE:

ICAPer

Who is the person you care for that qualifies you for the allowance?

1: - 14: [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 13 in the Benefit Unit attending a registered childminder, nursery or creche. For details of 'childcare disregard' see the instructions at the childcare questions in the household schedule.

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.

This may be multicoded if the respondent receives both for himself and someone else.

For adults in receipt of Disability Living Allowance self-care component the following question is asked:

GetICA

ASK OR CODE: Is there anyone getting Invalid Care All. for looking after you?

Include another household member or someone outside the household. The previous question will also appear later if a person is in receipt of attendance allowance.

ADDITIONAL QUESTION FOR JOBSEEKER'S ALLOWANCE:

JSAWeeks

How many weeks have you been receiving it for (this time)? Please include any time on Unemployment Benefit or Income Support, if you

were transferred to Jobseeker's Allowance in October.

ADDITIONAL QUESTIONS FOR INCAPACITY BENEFIT RELATING TO MADE-UP PAY, IF RESP. CURRENTLY WORKING:

MadEmp **Are you getting 'made up pay' from your employer in addition to the Incapacity Benefit you are receiving?**

MduPwk **Are you getting 'made-up' pay**
1: every week from your employer
2: or only some weeks?

If only some weeks:

MduPNo **For how many weeks are you getting 'made-up' pay?**

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.

Usual **INCOME SUPPORT: Is that the amount you usually get?**

If not usual:

BUsAmt **INCOME SUPPORT: How much do you usually get?**

If there are any children under 16 in the BU of the respondent receiving IS:

Maint **Can I just check, does your Income Support include any payment from the Child Support Agency for your child(ren)?**

DSS want to know about all cases where child support is received, which

includes people on Income Support who don't themselves receive any extra money. A parent on IS whose ex-partner pays child support to the CSA has their benefit reduced pound-for-pound. If the money is simply passed on to them separately from the IS, the IS is reduced by the same amount. Alternatively they can opt to take the child support as *part of their benefit*, the advantage being that even if the partner stops paying, the parent still gets their full benefit (it's up to the CSA to collect the money). Code 'yes' if the latter situation applies, code 'no' if the money is passed on separately from IS.

ADDITIONAL QUESTIONS FOR INCOME SUPPORT AND JOBSEEKER'S ALLOWANCE

DSSPay

CARD EE

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/JOBSEEKER'S ALLOWANCE.)

- 1: Mortgage interest**
- 2: Rent arrears**
- 3: Fees for nursing home/residential care**
- 4: Gas or electricity bills**
- 5: Service charges for heating/fuel**
- 6: Water charges**
- 7: Council Tax arrears**
- 8: Fines**
- 9: Maintenance payments**
- 10: Yes - but don't know which**
- 11: No - none of these**

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/Jobseeker's Allowance 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 QUESTIONS IF RECEIVING JOBSEEKERS ALLOWANCE/INCOME SUPPORT OR IF ON GOVT TRAINING SCHEME:

See also earlier instructions at **Ben5Q** for details of Back to Bonus.

BTWAcc **Some people who receive [Jobseeker's Allowance/Income Support] / [are on a training scheme] can build up a special bonus called the 'Back to Work Bonus'. Are you building up a Back to Work Bonus'?**

BTWstmt **Do you have a statement showing the amount of the bonus?**

AccruAmt **How much have you built up for a Back to Work Bonus?**

ADDITIONAL QUESTION IF RECEIVED A BACK TO WORK BONUS:

BTWAmt **How much did you receive?**

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 **Ben3Q**, 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, if there is a child under 13 in the Benefit Unit attending a registered childminder, nursery or creche. For further details about 'childcare disregard' see instructions at the childcare questions in the household schedule..

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?

ADDITIONAL QUESTIONS FOR 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)?**

ADDITIONAL QUESTIONS FOR 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 FF**
In the last 12 months (that is since [date]), have you received any payments from any of these insurance schemes?
1: Unemployment/redundancy insurance
2: Trade Union sick pay or strike pay
3: Private sickness scheme
4: Accident insurance
5: Hospital savings scheme
6: Friendly society
7: None of these
- Code 1 covers any income from an insurance policy which provide benefits in the event of loss of earnings due to redundancy or unemployment. Do not include any redundancy payments from an employer, which are picked up later.
- 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 QOInCA - Income from Pensions, Trusts, Royalties and Allowances

Jump 24 **THE QUESTIONS THAT FOLLOW ARE ABOUT OTHER INCOMES.**

If the respondent is not currently working but has been an employee in the last year, or if they are working but have been with their current employer for less than a year, they are asked the following:

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 GG
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?

QOIncA **Income from Pensions, Trusts, Royalties & Allowances**

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 HH**
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 4 codes)
1: Rent from any property
2: Royalties e.g. from land, books or performances
3: Income as a sleeping partner in a business
4: An occupational pension from an overseas government or company, paid in FOREIGN CURRENCY
5: None of these

There is a soft check if the respondent also receives income from subletting (question **SubRent** in the household schedule), to ensure no double counting occurs.

RoyYr **Thinking of your [royalties/income as a sleeping partner/pension paid in foreign currency] how much have you received in the last 12 months?**

PropRent **SHOW CARD II**
How much rent have you received before tax from other property in the last 12 months, AFTER paying for any of the things on this card?

The card includes the following expenses related to the letting of property, which are allowable against tax:

1. Repairs, maintenance and renewals (do not include capital improvements).
2. Interest on a loan to purchase the property.
3. Rent, rates, insurances paid on the property.
4. Legal and professional costs relating to the purchase.
5. The cost of services provided (cutting grass, maintenance etc).

If the accommodation is furnished, there is a 10% allowance on rent for wear and tear of the furnishings. Other allowances may be taken into account for tax purposes.

The 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.

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

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.

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.

The following sources of income should NOT be included on FRS:

- (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.

Life assurance/insurance/endowment policies with a savings element should not be included. The assumption would be that on maturation the money

QOIncA **Income from Pensions, Trusts, Royalties & Allowances**

would be spent or transferred into one of the savings or investment types that are recorded.

Block QOIncB - Maintenance, Allowances and Other Sources of Income

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: [apart from the maintenance included in your Income Support,] 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
2: No
3: USE THIS CODE if it's clear that there are 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 either directly, or passed on by a court, the CSA or DSS (separately from any Income Support payment - see below).

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, because otherwise it would be deducted from benefit. This situation is covered in the benefits section, at the Income Support follow up question **Maint**. The textfill '**Apart from the maintenance included in your Income Support**' appears if **Maint** = yes. If the respondent receives maintenance as part of Income Support AND any

other maintenance payments paid separately, code 'yes' and ask the follow-up questions with regard to the non-IS payment.

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, unless it is paid as part of Income Support. In such cases this question will only be asked if the respondent is receiving a separate maintenance payment at **MntRec**, and will include the textfills in [].

MntCt [Apart from the payments included in your Income Support] Do you have any sort of court order or Child Support Assessment, requiring a previous partner to make [any other] 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?
<u>Soft Check</u>	If period code 13 - none of the above: <i>REMINDER Please make a Note to say what period of time was covered by the payment</i>
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?**

If this is more than 3 times the last payment the following check is triggered:

Soft check *This is more than three times the amount paid last time. This might be correct, but please check that the respondent does normally pay this (higher) amount.*

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:

The following questions appear only if the respondent is married and the partner is absent.

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 JJ**
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.

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.**

These questions pick 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.

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.

QOIncB

Maintenance, Allowances, Other Income

NIAmt **How much was the last contribution you made?**

NIPd **How long did this cover?**

There is a range-check against the standard weekly NI rate for the non-employed (Class 3 contributions) - currently £6.25.

OddJob

QUESTIONS ABOUT OCCASIONAL WORK AND ODD JOBS

SHOW CARD KK

During the last 4 weeks, have you received any money from the kinds of work shown on this card, which we have not yet covered?

CODE ALL THAT APPLY

1: Babysitter

2: Mail order agent

3: Odd job, occasional work or professional advice

4: No to all

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 babysitting, acting as a mail order agent, or 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.

Follow up questions for babysitters:

BabPay **How much did you earn in the last 4 weeks for babysitting?**

BabNow **Have you done this work in the last 7 days, since [date]?**

Follow up questions for mail order agents:

MailPay **How much did you earn in the last 4 weeks as a mail order agent?**

MailNow **Have you done this work in the last 7 days, since [date]?**

These questions should not include income in the form of goods acquired from a mail order club.

Follow up questions for odd jobs:

OJTyp **ODD JOBS / OCCASIONAL WORK**
Now thinking about the odd job, what kind of work did you do/advice did you give?

OjNow **Did you do this job in the last 7 days, since [date]?**

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.

QOIncB

Maintenance, Allowances, Other Income

Block QChinc - Children's Income

KidInc

QUESTIONS ABOUT CHILDREN'S EARNINGS

Do [either/any] of your children, [names], receive any income or earnings either from a spare time job or from a Trust?

The above question is asked when there is more than one child in the Benefit Unit. If 'yes', or if there is only one child in the BU, the following is asked for each child:

ChEarns

INTERVIEWER, ASK OR CODE: Does [name] receive an income...

1: From a spare time job

2: From a Trust

3: From both a spare time job and a Trust

4: Neither of these

At this question exclude child benefit, cash gifts and pocket money.

Follow up questions for each kind received:

**ChYrErn /
ChYrTst**

SPARE TIME JOB or TRUST

Has s/he had this income throughout the last 12 months?

If not:

**ChWkErn /
ChWkTst**

For how many weeks has s/he had it?

**ChAmtErn /
ChAmtTst**

How much did s/he get last time?

**ChdErn /
ChPdTst**

How long did this cover?

Block QAdint - 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 LL

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 or other organisation
2. National Savings Bank (Post Office) - Ordinary Account
3. National Savings Bank (Post Office) - Investment Account
4. TESSA (Tax-Exempt Special Savings Account)
5. Savings account, investment account/bond, any other account with a bank, building society or other organisation
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.

Include current and savings accounts with supermarkets (eg Sainsbury's Bank) or telephone banks (eg First Direct), at 1 or 5.

Life assurance/insurance/endowment policies with a savings element should not be included. The assumption would be that on maturation the money would be spent or transferred into one of the savings or investment types that are recorded.

Tax Exempt Special Savings Accounts

These 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 follow-on TESSA, 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 follow-on TESSA-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 follow-on TESSA 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 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/TESSA/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. If possible the respondent should refer to a statement, pass book, or bank statement.

Joint Accounts:

In the **QAdint** 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.

TESSA interest

Only one TESSA can be held, and only in one person's name. Interest credited for the first 4 years of a TESSA: only the interest credited in the last 12 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.

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.

The question is not asked for TESSAs.

Invests

NOW THERE ARE SOME QUESTIONS ABOUT INVESTMENTS

SHOW CARD MM

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: Unit Trusts/Investment Trusts**
- 3: Stocks, shares, bonds, debentures, other securities**
- 4: PEP (Personal Equity Plan)**
- 5: NONE OF THESE**

AccInt

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)

Enter the TOTAL amount of interest or dividend from ALL these investments that has been received in the last 12 months, including those no longer held. The following documents will be helpful:

- Dividend note (interim or final): from the company which issues the stocks or shares. This comes with the cheque and will also state the holding details. Check how many dividends are paid per year so that all payments are collected.

- Annual statements for Unit Trusts and PEPS: similar to 'dividend notes' above, from the fund manager.

The next question is only asked about Government Gilt-edged stock/war loans.

AccTax

Can I just check, is that interest after tax or do you have an arrangement to get the interest before tax?

INTERVIEWER: GOVT. GILTS BOUGHT VIA NATIONAL STOCK REGISTER ARE BEFORE TAX; OTHERWISE THE INTEREST COULD BE BEFORE OR AFTER TAX. WAR LOAN IS BEFORE TAX.

OtInvA

SHOW CARD NN

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 QChint - Children's Savings and Investments

Jump 32 THE QUESTIONS THAT FOLLOW ARE ABOUT CHILDREN'S SAVINGS

ChInc SHOW CARD OO
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: Bank or Building Society account
4: Government gilt-edged stock
5: Unit Trusts
6: Stocks, shares or securities
7: None of these

AccInt **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 PP
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

Totsave

Thinking of [child]'s [named assets] roughly what would you say is the current value held by [name of child]?

SHOW CARD QQ

- 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**

These questions are used to determine whether the adults in the household will be asked for details of their child/ren's investments, in the Assets Block. 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 Bank, 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.

Total Assets / Changes in Income

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 QQ

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), you will need to go into the assets block after the next few questions.

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 RR
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 SS

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 |

END OF THE BENEFIT UNIT SCHEDULE

If the adult members of the benefit unit are not eligible to enter the Assets block, the final questions below (**PProx** to **Finish**) follow immediately.

If the adult members of the benefit unit are eligible to enter the Assets block, those questions below appear at the end of the Assets block instead. The following display appears at this point:

Finish2 **NOW GO INTO THE ASSETS BLOCK:
PRESS CTRL + ENTER AND SELECT 'ASSETS'**

There is one assets block for all household members. The instructions for it follow the section below.

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.

OBRemind **REMINDER: in Benefits section, don't forget that you're due to
CONSULT AN ORDER BOOK! (Now press 1 and enter to continue.)**

Once this has been followed up, change the code at the relevant **OrdBk** to the relevant code.

PProx
[per. no.] **INTERVIEWER: IS THE INTERVIEW WITH [NAME] A PERSONAL
INTERVIEW OR A PROXY INTERVIEW?
1: Personal
2: Proxy**

Thank **THANK RESPONDENTS FOR THEIR HELP.
THEN:
to finish, press <1> and <Enter>.
(enter code)
1: continue**

Finish1 **END OF QUESTIONNAIRE FOR THIS BENEFIT UNIT.**

End of the Benefit Unit Schedule

(1) NOW PRESS CTRL+ENTER, SELECT 'RECALL' TO ASK THE 'FUTURE QUESTIONS'.

0. Press <Ctrl+Enter>

After completing the recall questions for a benefit unit, then either select the next benefit unit schedule if any, or go to admin.

Assets Block

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)

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.

Reasons for collecting this level of assets detail

It is not sufficient to rely only on the respondent's estimate of the current value of certain individual investments, like stocks and shares or the various types of National Savings, as these might be out of date or otherwise inaccurate. Back in the office, the current value of these investments is added to the data, using the Financial Times and other sources. Hence we require the name of each individual share holding etc. (We ask for the respondent's valuation in case it is not possible to do this imputation). The calculation of the total amount held is therefore more accurate. The questions on accounts/investments held and income or interest received from them are of limited use in assessing the total amount of assets. Those questions refer to the last 12 months, whereas the assets block refers to the current situation, which may have changed. The income received may not be up to date, and may be estimated. For some National Savings products, it would be difficult for the respondent to calculate the interest.

Joint accounts and other holdings should be dealt with in the same way as in

the block **QAdint**, 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.

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. It is important to record ALL accounts or investments currently held of EACH type that they said they had earlier.

Entering the Assets block

After selecting the Admin Block from the <Ctrl+Enter> menu, you will see the following:

Savings

THERE ARE NOW A FEW QUESTIONS ABOUT SAVINGS AND INVESTMENTS

If you are entering the Assets block for the first or only time in a household, simply follow the routing in the normal way. If you are entering it for the second/third/fourth etc time, you may need to get past the answers previously entered for members of other Benefit Units. If this is the case, press the <PgDn> key, until the cursor is at the first question that should be directed at the member(s) of the Benefit Unit you are now dealing with.

For every person who goes into the Assets block, you will finish with the personal outcome code (see **End of the Benefit Unit Schedule** above) and be prompted to then ask the recall questions.

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

	<p>else? 1: In [respondent]'s name only 2: Joint account</p>
MuchLeft	<p>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</p> <p>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.</p>
More	<p>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</p> <p>If the answer is yes then the questions AccName / Muchleft will be repeated.</p>
Intro	<p>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?</p> <p>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</p> <p>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.</p>
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	<p>[displays type of account which will be deal with next]</p>
AccName	<p>Is this account in your own name only, or held jointly with someone else? 1: Sole account 2: Joint account</p>

If joint, only enter this respondent's share of the balance at the next question.

MuchAcc **How much is in the [account]?**
ENTER WHOLE £s ONLY.

More **Do you have any more [LIST OF SAVINGS ACCOUNTS CODED AT 'ACCOUNTS']?**

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 type, then the third type, and so on. 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**.

Intro **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?

- 1: STILL has any such assets
- 2: ALL such assets now disposed of
- 3: Does not wish to give details of such assets

Again, these questions are set out as a table, and all investments are asked of each individual in turn.

NameOf **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 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

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 all unit trusts, investment trusts, PEPs, stocks and 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.

The following documents should be referred to if possible:

- the share certificate, if it is held by the respondent;
- a statement from a 'nominee' (stockbroker or bank or other financial institution) who looks after all the stock/share/unit trust/PEP holdings for their customer. The statement (which may be quarterly, 6-monthly or annual) should give the latest details of each holding (company name, type and number of shares, units etc).
- Dividend note (interim or final): from the company which issues the stocks or shares. This comes with the cheque and will also state the holding details.
- Annual statements for Unit Trusts and PEPS: similar to 'dividend notes' above, from the fund manager.

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 AT THE NEXT QUESTION.

IdxFix **INTERVIEWER CODE: Is this issue Index-linked or Fixed-Interest?**

- Issdate** **In which month and year did [name] acquire that issue?**
ENTER DATE, USING '15th' FOR DAY OF MONTH
- Issval** **What was the total value of the certificate when you acquired it?**
- More** **Do you have any more issues of National Savings Certificates?**
- Index-linked National Savings Certificates are now available anyone and are a form of inflation-proofed 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.
- Intro** **Now I'd like to ask you about your Pensioner's Guaranteed Income Bond.**
- INTERVIEWER CODE
1: TO CONTINUE
2: THIS CODE NOT USED
3: Does not wish to give details of such assets
- PGIBVal** **What is the total value of the Pensioner's Guaranteed Income Bond that you hold?**
- I** **Now I'd like to ask you about your Save-As-You-Earn (S.A.Y.E) schemes 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
- T** **Thinking of the [first/next] scheme is this a NATIONAL SAVINGS scheme, or is it with a BANK or BUILDING SOCIETY?**
- 1: National Savings
2: Bank/Building Society
- IssHold** **Which issue do you hold?**
- Sayedat** **In which month and year did you start the S.A.Y.E. ?**
ENTER DATE, USING 15th FOR DAY OF MONTH

There is a soft check if the date entered is after November 1994, as the scheme ended then, though schemes taken out prior to that date remain valid.

Amount	How much do you regularly pay?
Pd	How long does this cover?
AmtNow	Approximately how much is there in the S.A.Y.E. now?
More	Do you have any more S.A.Y.E. schemes?
	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 '15th' FOR DAY OF MONTH
BondVal	What is the total value of the bond?
CapDep	INTERVIEWER CODE: Is this bond a Capital bond or a Deposit 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

BondDat **Thinking of the [name of] bond, in which month and year did
[name of child] acquire it?**

BondVal **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, though with interest added the value may be higher.

**There then follow the 'End of the Benefit Unit schedule' questions as set
out above before the start of the Assets block.**

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