

**FAMILY
RESOURCES
SURVEY**

QUESTION INSTRUCTIONS:

**HOUSEHOLD SCHEDULE
BENEFIT UNIT SCHEDULE**

(Northern Ireland)

2003-2004 version

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IDENTIFYING WHERE YOU ARE IN THE QUESTIONNAIRE AND QUESTION INSTRUCTIONS

Parallel Blocks/Sub forms

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**), 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 (i.e. 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 (e.g. 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. On the bar at the bottom of the questionnaire page there is some information which can help you. The first box identifies the 'page' of the computer questionnaire that you are currently at e.g. '8/307' – page 8 of 307.

The third box is the most important as it identifies which sub form (parallel block), 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. 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 in the third box :

FRS39(HHG.P[1].MS)

This means you are in sub form FRS38 (the main questionnaire), 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] (*in this case, Person 1*); and that you are at the question **MS**, about marital status.

FRS39(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

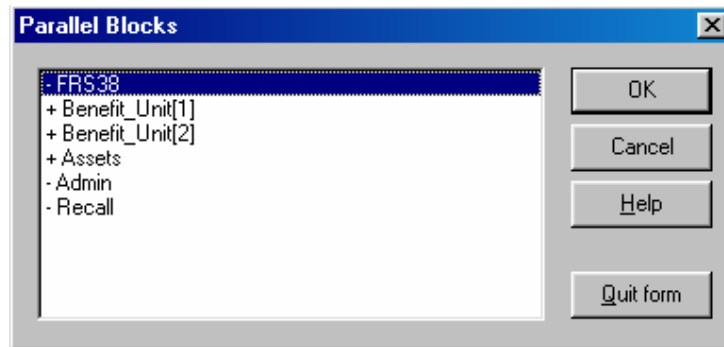
Switching between Parallel Blocks

You can switch between the different parallel blocks/sub forms quickly and easily. At

any time it is possible to do so by pressing . A menu appears, listing all the sub forms (aka parallel fields) for the household. Highlight the block to which you wish to go, and click on it.

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 complete the calls and outcome or nonresponse sections. At each of these points a display screen will instruct you what to do.


The menu that appears when you press  looks something like this:



The household schedule is called FRS39. The number of Benefit Unit schedules shown corresponds to how many there are in the household.

SEARCH (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 respondent (e.g. 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 press . A box opens on screen, headed 'Search Tag'. In the 'Tag' option, type the number of the Jump to which you want to go. Then press <OK>. 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

6.	Rates	Rates	Qrates
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
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 as the year a property was bought by the household being entered as a date 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 'Hard Error' on the top line of the box, soft checks will state 'Active signal'.

At the bottom of the box are the commands 'Close', 'Go To' and, for soft checks only, 'Suppress'.

The error message will summarise the problem and in some cases suggest the action you should take (e.g. 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 highlight the question that you wish to change and click on it or 'Go to', to return directly to that question. (Pressing 'C' for 'Close' 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, select 'suppress'). After suppressing the warning you MUST make a note using  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 . 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 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 <Save>, to save it and return to the questionnaire. A small symbol resembling a paperclip appears beside the question to indicate that it has an accompanying note. (If you wish to discontinue with a note press <Cancel>. If you wish to delete a note at a later date, reopen the note, delete the contents and resave. The symbol will disappear as there is no information contained in the note).

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', e.g. **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 )


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. For example, the number of days/weeks/months, or the start and end dates of the period covered.

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. They are not identified in these paper instructions. You will know when an instruction is available by the inclusion of <HELP> somewhere in the on-screen question text. Press  and the HELP text will appear in a box in the middle of the screen. To return to the question text, press <Close>

If  is pressed when there is no Help instruction programmed, the question text will appear in a box on the screen.

ROTATION OF QUESTIONS YEAR ON YEAR

New information needs continually arise from the Department for Social Development (DSD) and so new questions are often introduced on an annual basis. Whilst every attempt is made to control the length of the questionnaire by removing questions that are no longer required or are no longer topical, it is not always possible to remove data items completely. The rotation of entire question blocks or particular questions therefore helps to keep the questionnaire manageable. Rotating questions means that they are asked in alternate years.

In 2003-2004 the questions being rotated off are the questions dealing with travel to work (**Qtravel**). The questions concerning NHS treatment (**Qwelfare**), which were scheduled to be rotated off the questionnaire this year, are to be retained as they are needed by FRS users to monitor the effectiveness of the new tax credit system introduced this year.

For continuity, the instructions for the questions that are rotated off remain in this document, but are in grey font, rather than black.

HOUSEHOLD SCHEDULE

Starting the Questionnaire

When you open a questionnaire the first thing you see is the following display screen. Here 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 .

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

Questionnaire Version: I_043_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.

DateOK INTERVIEWER: TODAY'S DATE ACCORDING TO THE LAPTOP IS DD/MM/YYYY. IS THIS THE CORRECT DATE?

1. Yes

2. No

If the laptop's date is correct, code 'yes' and the next question, **StartDat** will be automatically filled in. If you code 'no' you will have to enter today's date at **StartDat**. It is important that you check this.

Starting the questionnaire

BStartD **ENTER THE DATE ON WHICH THE INTERVIEW WITH THIS HOUSEHOLD WAS STARTED.**

If you have to enter this yourself, the laptop will accept a number of ways of entering the date but the format that is commonly used is with a slash between day, month, and year, e.g. 19/4/2003. 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 it may cause problems at retrospective questions if done too late.

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 is where we ask for names, simply to make it easier to keep track of whom you are talking to as specific questions arise later in the interview. If respondents prefer not to give their names, you may enter something like Mr, Mrs, HRP, Son, etc. You may wish to reassure the respondents that, after editing the names are wiped off. Do make sure that each person's allocated name is unique to avoid confusion, e.g. 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. Some respondents like to be addressed formally ie, 'Mrs. Jones, Mr. Smith' etc, so please check this with the respondent before starting the questionnaire proper.

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 household reference person (HRP)/ 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 HRP at a separate question later. **Please ensure that you do not however enter a child first in the household grid.** 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 [NAME]'S 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, e.g. 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.

If the respondent is not married and living with their husband and wife

CupChk **May I just check, are you/is [name] living with someone in this household as a couple?**

ASK OR RECORD

1. Yes
2. No
3. SPONTANEOUS ONLY - same sex couple

The aim of this question is to identify the proportion of respondents who are living as **same sex couples**, although this question will also identify those couples of the opposite sex who are cohabiting. Only respondents who are living with their partner in this household should be coded as living together as a couple.

You may code no without asking this question **ONLY** if all members of the household are too closely related for any to be living together in a de facto marital relationship.

Unlike cohabiting members of the opposite sex, **same sex couples** are not included in the same Benefit Unit, but each party will form a benefit unit of their own - the computer will work this out for you.

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 (incl adopted) |
| 3: son/ daughter (incl 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.

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.

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. Other relatives include cousins, nieces, nephews, aunts and uncles. For same sex cohabiting couples, any relatives of one partner should be coded as `no relation' to the other partner.

The list of codes actually shown on the laptop will vary according to the person's gender, e.g. 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 at **ShowBen** for Benefit Unit (BU) definition.

Same sex couples are not included in the same Benefit Unit although they can be recorded as a couple at CupChk.

. 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.

See also the notes on `Treatment of children under 19 on FRS' in the **Benefit Unit Allocation** section.

FtEd

Is [name] presently in full-time education?

INTERVIEWER: INCLUDE CORRESPONDENCE COURSES AND OPEN LEARNING AS WELL AS OTHER FORMS OF FULL-TIME COURSES.

This question is asked of all who are over 3 and under 75.

Any respondent who is registered as a full-time student at an educational establishment should be coded 1 ('Yes') 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, (e.g. 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 an 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 full time education.

See also the notes on 'Treatment of children under 19 on FRS' in the **Benefit Unit Allocation** section.

TEA

At what age did [name] complete continuous full-time education?

ENTER AGE (OR CODE '96' IF STILL IN CONTINUOUS FULL-TIME EDUCATION)
GIVE ESTIMATE IF AGE NOT KNOWN
ENTER '97' IF NEVER RECEIVED FULL-TIME 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 period of education which was taken later in life, e.g. 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 FULL-TIME EDUCATION.

If aged over 25:

ENTER AGE (OR CODE '96' IF STILL IN CONTINUOUS FULL-TIME EDUCATION)

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 still in full time education (**TEA** = 96):

This person is over 25, so is unlikely to still be in CONTINUOUS full-time education (i.e. 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?**

- 1: Nursery School/Nursery Class/Playgroup/Pre-school
- 2: State run Primary (including reception classes)
- 3: Special school state run (e.g. for children with disabilities and special educational needs)
- 4: NOT USED IN NI
- 5: NOT USED IN NI
- 6: Secondary School (State run or assisted)
- 7: Non-advanced further education/6th form/tertiary/further education college
- 8: Any PRIVATE/Independent school (prep, primary, secondary, City Technology Colleges)
- 9: 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.

Nursery School/Class, Playgroup, Pre-school - provides education for children below compulsory school age ie, under 5.

Primary – Include infant, junior and first schools

Special Schools – Provide education for children with special educational needs

Middle Schools – Dependent on age ranges these are deemed Primary or Secondary

- Age ranges for middle deemed primary: 8-12, 9-12, and 9-13.
- Age range for middle deemed secondary: 9-13, 10-13 and 10-14.

For middle schools with an age band 9-13, there is no other identifier for whether the school is deemed primary or secondary. However, DfES advise that most parents will be aware of the classification of the school.

Secondary school (state run or assisted) – includes all courses up to and including 'A' level at **state secondary schools**. Secondary schools include Secondary Modern, Grammar, Comprehensive and Technical Schools.

Non-advanced further education/6th form/tertiary/further education college – includes all courses up to and including 'A' level taken at sixth form, college, tertiary college or further education college, i.e. 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 / Vocational Certificate of Education (VCE)
 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

NVQ/GNVQ

Private and Independent schools are those at which at least some pupils pay fees, for Northern Ireland all pupils at the school should pay fees for this category. 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.

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.

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.

SchChk

If a child aged 16 to 18 is at special school the following check question is asked to ensure they are allocated to the correct Benefit Unit:

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

See also the notes on 'Treatment of children under 19 on FRS' in the **Benefit Unit Allocation** section.

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.

HHG

Household Grid

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 (e.g. if separated), ENTER 2 AND AMEND HOUSEHOLD GRID. (enter code)

1: Married, spouse not in household

2: Other – AMEND HOUSEHOLD GRID

Householder, Household Reference Person, Highest Income Householder

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 an employer provides it free, 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 (e.g. a separated couple), code both the household member and 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 code 97 only has been recorded, an additional question will be introduced because someone within the household must be responsible for both the property and its upkeep.

WhoResp

Although you have mentioned that the rent or mortgage for this accommodation is paid for by someone outside the household, there needs to be someone within the household who is responsible for the property. Who then in this household is responsible for this property?

CODE ALL THAT APPLY

You cannot code children under 16 here.

QHholder **Householder, Household Reference Person, Highest Income Householder**

Highest Income Householder

The next questions are to identify who in the household is the Highest Income Householder.

The definition of Highest Income Householder is as follows. He or she will be either:

- the sole householder (i.e. the person in whose name the accommodation is owned or rented),
- or if there are two or more householders, the one with the highest personal income from all sources,
- or if two or more householders have the same income, the eldest.

The answer is derived from **Hhldr**, or from the next questions which apply if there is more than one householder at that question.

HiHNum You have told me that [names] jointly own or rent the accommodation. Which of you / who has the highest income (from earnings, benefits, pensions and any other sources)?

INTERVIEWER, THESE ARE THE JOINT HOUSEHOLDERS:

1. [name] (Age: nn)
2. [name] (Age: nn)
3. etc

**ENTER PERSON NUMBER – IF TWO OR MORE HAVE SAME INCOME
ENTER 15**

If respondent asks for period to average over - one year. Prompt as necessary for joint householders: is one of them the sole person with paid work or occupational pension.

If 15 is entered:

QHholder **Householder, Household Reference Person, Highest Income
Householder**

JntEldA **ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER
FROM THOSE WITH THE SAME HIGHEST INCOME.
ASK OR RECORD.**
1. [name] (Age: nn)
2. [name] (Age: nn)
3. etc

If 'don't know' or 'refusal' is entered at **HiHNum**:

JntEldB **ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER.
ASK OR RECORD.**
1. [name] (Age: nn)
2. [name] (Age: nn)
3. etc

The Highest Income Householder is derived from **Hhldr**, **HiHNum**,
JntEldA or **JntEldB**, and will represent the Household Reference
Person (HRP).

HRP **THE HOUSEHOLD REFERENCE PERSON IS**
(1) [NAME]
Press 1 and <Enter> to continue

Block QEthnic - Ethnic Groups

NINatID

SHOW CARD A

***What do you consider your national identity to be? Please choose your answer from this card. Choose as many or as few as apply.**

PROBE: Any other?

Show Card (In England)	Show Card (In Scotland)	Show Card (In Wales)	Show Card (In N. Ireland)
1. English	1. Scottish	1. Welsh	1. Northern Irish
2. Scottish	2. English	2. English	2. Irish
3. Welsh	3. Welsh	3. Scottish	3. British
4. Irish	4. Irish	4. Irish	4. English
5. British	5. British	5. British	5. Scottish
6. Other answer	6. Other answer	6. Other answer	6. Welsh
			7. Other answer

If **NatId** = Other answer (code 6, code 7 in N.Ireland) **ASK**

NatOth

How would you describe your national identity?

INTERVIEWER: If someone describes themselves as being half English and half Irish, or any other combination of Welsh, Scottish, Irish or English, code them as 'Mixed British' AND THEN RECORD THE MIX THEY SPECIFY.

1. Mixed British
2. ENTER DESCRIPTION OF ETHNIC GROUP

XNatOth

ENTER DESCRIPTION OF ETHNIC GROUP

NIethGrp

SHOW CARD B

To which of these ethnic groups does [name] consider they belong?

INTERVIEWER: THIS IS A QUESTION OF RESPONDENT'S (OR PROXY'S) OPINION

WHITE

1. White
2. Irish Traveller
3. Any other White background (please describe)

MIXED

4. White and Black Caribbean
5. White and Black African
6. White and Asian
7. Any other Mixed background (please describe)

ASIAN

8. Indian
9. Pakistani
10. Bangladeshi
11. Any other Asian background (please describe)

BLACK

12. Caribbean
13. African
14. Any other Black background (please describe)

CHINESE

15. Chinese
16. Any other (please describe)

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.

If 'any other' ethnic group is entered **EthGrp** (Codes 3, 7, 11, 14 or 16)

EthOth

Please can you describe your ethnic group.

INTERVIEWER: ENTER DESCRIPTION OF ETHNIC GROUP

Benefit Unit allocation

Benefit Unit Allocation

LegDep

INTERVIEWER: [name] IS CLASSIFIED AS A DEPENDANT ADULT OR A CHILD, ie. HE/SHE WILL NOT FORM A Benefit Unit OF HIS/HER OWN. TO PROPERLY ASSESS TO WHICH Benefit Unit HE/SHE BELONGS, PLEASE CODE WHICH OF THE PARENTS RECEIVE Child Benefit FOR [name].

This question is only asked when it is not possible to allocate a child or dependant adult to the appropriate benefit unit from the information collected at the household grid (**Block HHG**).

The allocation of the child or dependant adult to the appropriate Benefit Unit is therefore made by ascertaining who in the household is in receipt of child benefit for this person.

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 SSA groups people into Benefit Units in order to define dependency within families/households and thus eligibility for certain benefits and the amount they are entitled to receive. Many of these are means-tested, being based on income and assets. Benefit Units are the basic unit for analysis of FRS data

Benefit Unit allocation

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; as some of the routing in the household questionnaire will vary according to the allocation, and people must be grouped correctly for the Benefit Unit questionnaires.

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

Definition of a Benefit Unit

A Benefit Unit will 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 SSA rules to be in separate Benefit Units from each other. The program will compute that they are in separate Benefit Units. They should have been coded as 'cohabiting' at the earlier relationship question **R** and as living together at **CupChk**.

Treatment of children under 19 on FRS

Children are treated according to their 'dependency' or otherwise to other household members, which involves factors such as age, educational status and relationships, as follows:

- a) Children under 16: included with parents or legal guardian.

In rare cases a child will not have a parent or legal guardian in the household – e.g. they live with grandparents or an elder sibling. If no one is coded as the child's

Benefit Unit allocation

parent/guardian (Code 7 at the relationship question **R**), or if the child is coded as no adult's son/daughter (Code 3) a HARD check will trigger:

[Name] is under 16, so you MUST recode them as the child (relationship code 3) of an adult in order of priority- the person receiving Child Benefit for them, or the legal guardian, or whoever is responsible for them. (NB if no-one in the household is over age 15, the household is ineligible – outcome code 772)

By changing the relationships in this way, the child will be allocated to another adult's benefit unit. In the extremely rare situation of a person under 16 who is cohabiting with someone, sometimes their partner will appear to be their parent for some questions. However, under 16 year olds cannot be interviewed in their own right in the BU. In the unlikely situation of a child or children under 16 living without an adult, the household would be ineligible for the survey (outcome code 772).

b) Children aged 16 to 18 in full-time further education (i.e. up to A-level or equivalent):

If the children are living with parent/legal guardian, they will be included in same BU as their parents or legal guardians as they should still be receiving Child Benefit for them. These children are 'dependents' in the same way as under 16s.

Some 16-18 year olds in full-time further education won't however have a parent or legal guardian in the household. In these instances a soft check will trigger:

Who in the household is responsible for [name] – is there a legal guardian, or does anyone get Child Benefit for [name]? If so, recode [name] as that person's legal dependent (code 3) or that person as [name]'s parent (code 7). If not, suppress the warning and continue.

If you change a relationship code in such a way, the child will be allocated to the adult's benefit unit as their dependant. If the check is suppressed however, the person will be allocated to their own Benefit Unit. A 16-18 year old in full-time further education who is married or cohabiting will be allocated to the BU of their spouse/cohabitee as their partner.

c) Children aged 16 -18 **not** in full-time further education, and children 19 or over are 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, will be treated as separate Benefit Unit.

e) Foster children under 16: treated as a) above.

Block QAccomDat - Tenure

Tenure

SHOW CARD C

In which of these ways do you occupy this accommodation?

1: Own it outright

2: Buying it with the help of a mortgage or loan

3: Pay part rent and part mortgage (co- ownership)

4: Rent it

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

6: Squatting

Soft Check

If 'DK' or refusal

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

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) and he 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 the 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, e.g. 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 **OthMort3** in the mortgage block). These will only be a short series of questions, unless the mortgage is for the purpose of essential repairs to make the property fit for occupation.

Co- ownership

Co-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 co-ownership arrangements are treated as both renters and owner-occupiers in the interview. They are not local Northern Ireland Housing Executive (NIHE) / housing association tenants even if their arrangement is with a NIHE / 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 Social Security Agency (SSA) (*rent*). They may also think they live rent-free if the SSA pays their mortgage interest. FRS has a check to prevent this:

Soft check

Please check their rent/mortgage is not paid by benefits. Only accommodation 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 e.g. Church of England, Church of Ireland employees, and non-conformist ministers, caretakers, army personnel, council tenants whose accommodation goes with their job, and 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 and there should not now 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).

Rents to Mortgages scheme: these are schemes available to NIHE 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 NIHE at type of landlord (below).

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> <p>If Yes</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. This should include any rooms shared but should exclude those 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. 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 and whether it was built/converted for the purpose of living accommodation. 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?</p> <p>IF NO enter 0.</p>

IF 'YES', ASK: How many? and ENTER NUMBER.

Soft Check

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

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

Bedroom

Thinking just of the accommodation occupied by your household, 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 wholly or partly for business because you are self-employed?

'YOU'= HRP/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...READ OUT...

i) wholly for business?

PtBsRoom

How many rooms are used...READ OUT...

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 or rooms

4: or something else?

The description of the accommodation should refer only to the 'space' used by the household. In the case of an owner-occupier of a house who has converted his property into self contained flats, you should code 'a flat or maisonette' at **MainAcc** and code 'a converted house/some other kind of building' at **TypeAcc** to indicate that the household occupies only part of the house.

Caravans, mobile homes etc should be entered as 'something else' at **MainAcc** and a 'a caravan, mobile home or houseboat' at **TypeAcc**.

Shelter

Is this sheltered accommodation?

INTERVIEWER: HOUSING WITH A WARDEN AND/OR ALARMS**TypeAcc****INTERVIEWER CODE: IS the [accommodation]**

If house or bungalow:

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

If a flat or maisonette:

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

If something else:

- 6: a caravan, mobile home or houseboat**
- 7: or 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 question is asked if the accommodation is either a purpose built or converted flat, maisonette or a room or rooms.

Floor**What is the lowest floor level of the household's living accommodation?****INTERVIEWER: CODE ONE ONLY**

- | | |
|--|--|
| 1: Basement/semi-basement | 6: 4th floor |
| 2: Ground floor/street level | 7: 5th to 9th floor |
| 3: 1st floor (floor above street level) | 8: 10th floor or higher |
| 4: 2nd floor | 9: Don't Know |
| 5: 3rd floor | |

Entry**Are there any physical barriers to entry to the house/flat/accommodation?****CODE ALL THAT APPLY**

- 1. Locked common entrance**
- 2. Locked gates**
- 3. Security staff or other gatekeeper**
- 4. entry phone access**
- 5. none**

YearLive**For how many years have you, (that is [HRP]), lived at this address?****PROBE TO CLASSIFY**

- 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 [HRP]), 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:**

NOTE: CONVENTIONAL HOUSEHOLDS INCLUDE:

- **TENURE IS OWNER OCCUPIER AND A 2ND OR 3RD BENEFIT UNIT IS PAYING RENT**
- **TENURE IS RENT FREE BUT 2ND OR 3RD BU RECEIVES HOUSING BENEFIT**
- **2ND OR 3RD BU MEMBERS PAYING RENT TO THE HOUSEHOLDER(S) IN BU1 ARE ALSO NAMED AS HOUSEHOLDERS (THIS IS SIMILAR TO PART OWNED/PART RENTED TENURE).**

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 HRP 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)

SHOW CARD D

Who is your landlord?

- 1: Northern Ireland Housing Executive
- 2: a housing association, charitable trust or Local Housing Company
- 3: employer (organisation) of a household member
- 4: another organisation
- 5: relative/friend (before you lived here) of household member
- 6: employer (individual) of a household member
- 7: another individual, private landlord or letting agency

Code first that applies.

If property is let through a letting agent or estate agent, the questions refers to the owner not the agent, so please probe to try and find out who actually owns the property.

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

Code 2 (housing associations etc) includes Registered Social Landlords. Nearly all housing associations are now Registered Social Landlords but continue to be known as housing associations.

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 to **Landlord**

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 NIHE or housing association tenant and said earlier that they lived rent-free the following check will trigger:

Soft check

*It is very unusual for NIHE 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 this 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 HHldr, 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?

Tenancy arrangements vary between England, Scotland and Wales.

For England and Wales, if the landlord is not resident and the respondent first became a tenant from 1989 to February 1997 and there is a written agreement, the following questions are asked.

For Scotland this question is asked if the landlord is not resident and the respondent first became a tenant from 1989 onwards and there is a written agreement.

Short1

There is a form of tenancy called an assured shorthold. It had to be

initially for a fixed period and you had to be given a special notice in writing by the landlord that told you it was for an assured shorthold tenancy. Here is an example of a notice to a tenant saying that the tenancy is an Assured Shorthold.
SHOW EXAMPLE OF NOTICE.

Does your 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. There are others, just called 'assured'. 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 for England and Wales if the tenancy began before 1989.

The question is asked in Scotland in cases where the landlord is not resident.

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?

The following question is asked in England, Wales and Scotland if the landlord lives in the building but not in the same flat, the written agreement is not an assured shorthold, or the respondent first became a tenant February 1997 onwards and the written agreement is not an assured shorthold.

OthWay

SHOW CARD E

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: Crown tenancy
- 7: Business or agricultural tenancy
- 8: Assured agricultural occupancy
- 9: Service occupancy
- 10: Asylum-seeker let
- 11: None of these

The above question is asked if the landlord is resident in the building or the tenancy agreement of a certain type.

Accommodation rented with business premises or agricultural land should be coded as Business or agricultural tenancy (code 7). Assured agricultural occupancy (code 8) is accommodation provided to ex-agricultural workers only.

Service occupancy (code 9) is tied accommodation where workers are required to live in order to do their job. This includes accommodation for agricultural workers.

Asylum-seeker let accommodation will be provided through an official support service.

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 used 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 household reference person (and spouse/partner). The rent paid by the members of the other benefit units (even if given to the HRP 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, i.e. 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 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 other services are *paid separately* (i.e. 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 other services are normally *included in the rent*, then the amount paid for other services should be entered at **Rent**.

Rent partly for business

If the rent includes an element for the business part of the property (e.g. 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 NIHE 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 NIHE tenants is normally below £100 per week.

For Non-NIHE Tenants - if rent works out at more than £150 per week:

The answer is much higher than the figures usually given at this question.

Please check that your figure is correct. If so, suppress warning and continue.

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)

NIHE tenants:

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

Non-NIHE tenants:

Are you receiving Housing Benefit or rent allowance, 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, the NIHE is required to operate schemes for granting rent rebates to NIHE 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, rent allowances and rates rebates in Northern Ireland. Benefits are means tested assistance given for housing costs.

Rent rebates are granted to those living in NIHE accommodation and are normally deducted from rent, i.e. the rent payable is reduced.

Rent allowances are granted to those living in privately rented accommodation and are normally paid directly 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 SSA 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-NIHE) tenants, the NIHE can refer the case to the Rent Officer. They will then 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	<p>Can I just check, what is the reason for your paying no rent last time? (enter text of at most 60 characters)</p> <p>Asked if Rent is zero, but respondent is receiving no housing benefit or rebate.</p>
HBenAmt	<p>How much Housing Benefit/ rent rebate/ allowance are you allowed? INTERVIEWER: Some respondents may receive more housing benefit than the amount of their rent.</p>
HBenPd HBenChk	<p>How long did this cover?</p> <p>Can I just check, is the amount of [n] for rent that you mentioned earlier, BEFORE or AFTER taking off the Housing Benefit?</p> <p>This question is not asked if Rent=0.00.</p> <p>If the amount of Housing Benefit is greater than the amount of rent</p>
<u>Soft check</u>	<p><i>Housing Benefit is not normally more than rent. However from October 2003 in some areas Housing Benefit may exceed rent. Please double check the figure with the respondent.</i></p> <p>The Standard Housing Allowance Project, commencing in October 2003, will comprise the following areas:-</p> <ul style="list-style-type: none"> Blackpool Brighton and Hove Conway City of Edinburgh Leeds Lewisham North East Lincolnshire Teignbridge Middlesbrough (to be confirmed) <p>If the respondent does not know the amount of housing benefit they receive, the following question is asked, except if no rent was paid.</p>
Rentfull	<p>How much is your FULL rent - that is, BEFORE Housing benefit/rent rebate/ rent allowance?</p>
RentPd1	<p>How long does that cover?</p>
HBWeeks	<p>For how many weeks have you been on Housing Benefit/ rent rebate/ rent allowance (this time)?</p>

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 / Northern Ireland) and other charges included in the last rent. Where possible refer to a rent book or housing benefit statement.

The following question is asked if **Rent** and **RentFull** are answered 'Don't know' or refused.

RentPd2 **How long did this cover?**

SerInc **SHOW CARD J**
Does the rent which you mentioned include any of the services shown on this card? [PLEASE CONSULT THE DOCUMENT]
CODE ALL THAT APPLY
1: Heating
2: Lighting
3: Hot water
4: Fuel for cooking
5: TV licence fees
6: None of these services

AccNonHH **Apart from Housing Benefit, does anyone outside your household pay any rent on this accommodation on your behalf?**

AccPay **Who is that?**
1: Social Security Agency
2: Employer
3: Other organisation
4: Friend/relative
5: Other

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

*Are you sure? SSA only ever pay **arrears** of rent. Double-check, that respondent is not thinking of Housing Benefit. If genuine arrears, suppress this warning.*

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

AccPd **How long did that cover?**

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

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

Block QOwner1 - Owned Accommodation & Mortgages

Overview of the mortgage section

The mortgage section of the questionnaire is divided up into two parts.

The aim of the first set of questions (BuyYear to PurAmt) is to collect information about:

- Mortgages that have been taken out to purchase a property and,
- Re-mortgages or further advances that have been secured on that property.

For any **mortgages** taken out to purchase a property questions are asked about the original amount borrowed, any re-mortgage or extension to the mortgage, payments to the lender and insurance policies covering the repayment of the loan;

For any **re-mortgages and further advances an initial question** is asked to establish the purpose of the re-mortgage or further advance. The full series of questions are only asked if it was to raise money to make essential repairs or if it was just to receive a more favourable interest rate. No further questions are asked for re-mortgages or further advances taken for other purposes because they are not considered to be related to housing costs.

The aim of the second set of questions (IntroM to LoneYear) is to collect information about:

- Any other mortgages secured on the property which have been taken out either to purchase the property or for any other reason. 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:

Re-mortgages, further advances, top-ups, extensions and second mortgages

People can add to or otherwise change their mortgage liabilities by re-mortgaging, 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, it should be dealt with as a single mortgage/loan. Only if separate payments are made covering the different borrowings, should they be dealt with as separate mortgages/loans.

- **Re-mortgages:**

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 re-mortgage at **RMAmt**. The subsequent questions are with reference to the re-mortgage.

- **Further borrowing secured on the property in addition to the mortgage for purchase:**

In addition to re-mortgages, 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, e.g. from £90,000 to £100,000. 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 re-mortgage and a further advance, or two or more than further advances have been taken out, **RM Amt** should include the original mortgage or re-mortgage 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 (e.g. 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 and the **first** mortgage was taken out to buy it.

HOWEVER, 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. Because mortgages are secured on a specific property the old mortgage will have been paid off and a new mortgage started.

If the respondent just says 'two years ago' - please check the year with the respondent before entering into the questionnaire.

Soft Check

If the year entered is longer than the number of years the HRP 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 BuyYear is when the mortgage on THIS PROPERTY was taken out. (If so, suppress 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

Sometimes people take out an additional loan for example, to cover a deposit. This question is asked to find out whether the series of questions about mortgages should be asked once or twice.

Only include loans which are secured on the current property.

PurcAmt

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

Soft Check

If the original amount borrowed is equal to or greater than £250,000
The answer is much higher than the figures usually given at this question. Please check that your figure is correct. If so suppress warning and continue.

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 re-mortgage. 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.

Properties/mortgages partly for business

In cases where the amount borrowed includes the purchase of non-domestic accommodation or land, e.g. 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.

Soft Check

If the original amount borrowed is equal to or greater than £190,000
The answer is much higher than the figures usually given at this question. Please check that your figure is correct. If so suppress warning , ADD NOTE and continue.

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.

BorrAmt-DK

INTERVIEWER: IS THIS DON'T KNOW' BECAUSE THE ORIGINAL MORTGAGE WAS TO BUY DOMESTIC ACCOMMODATION 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 re-mortgage, with the same or 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



IF RE-MORTGAGED MORE THAN ONCE TAKE THE MOST RECENT OCCASION. ONLY INCLUDE EXTENSIONS TO THE MORTGAGE NOT OTHER LOANS SECURED ON THE HOUSE.

DO NOT INCLUDE BUY TO LET MORTGAGES

A re-mortgage is a new mortgage on an existing mortgaged property. The old mortgage is paid off in the process, and the re-mortgage 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, to change to a different type of mortgage (for example a Flexible mortgage) or simply to take advantage of a cheaper interest rate from another lender. If the re-mortgage 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 was borrowed and 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 most recent 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?**

INTERVIEWER: TOTAL SHOULD BE AFTER ALL RE-MORTGAGES AND FURTHER ADVANCES

This amount may be the same as the original loan, depending on whether they were remortgaging to get further advance or changed their mortgage for the same amount.

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

Soft Check

If the original amount borrowed is equal to or greater than £190,000
The answer is much higher than the figures usually given at this question. Please check that your figure is correct. If so suppress warning and continue.

RmPur**SHOW CARD F**

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. to move to a more flexible mortgage
8. some other purpose (SPECIFY IN A NOTE)

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

MortType**SHOW CARD G**

Looking at this card, which one of these options best describes your mortgage?

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, Unit Trust or ISA mortgage**
5. **BOTH an ENDOWMENT (or any interest only) mortgage AND a REPAYMENT mortgage**
6. **an INTEREST ONLY mortgage with MORE than one linked investment** (e.g. pension and unit trust, endowment and ISA)
7. **an INTEREST ONLY mortgage with NO linked investment** (e.g. NO endowment, pension or PEP or ISA)
8. **or another type (not listed above)** **to make a note**

Code 1: Endowment Mortgage

An endowment policy is taken out with either before or at the same time as the mortgage. The endowment policy is designed to end and at the same time as the mortgage. Endowments are often sold by the lender or adviser who arranges the mortgage, they can also be arranged independently. Money paid into the endowment policy is invested in stocks and shares and other investments. Like all stock investments, endowment policies do involve risk and their value can fall and rise. At

the end of a set number of years (the policy 'term'), the policy 'matures'

and they get a lump sum, which is used to repay the mortgage loan.

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.

Endowment mortgages were once very popular, but have fallen out of favour in recent years. This is because many of the circumstances that used to make them attractive have disappeared, such as tax relief on premiums and mortgage interest, high inflation and high interest rates.

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. Monthly repayments are paid to the lender over an agreed number of years (called the mortgage 'term'). Most people choose a term of 20 to 25 years for their first mortgage, but they can be for shorter or longer periods. The payments cover the interest on the loan and also gradually pay off the amount borrowed (sometimes called the 'capital' or the 'principal').

People with repayment mortgages (and pension, PEP, ISA 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

Interest only is paid to the lender and monthly contributions are paid to a personal 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. A pension mortgage can include a stakeholder pension.

Code 4: PEP, Unit Trust or ISA 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.

With an **ISA Mortgage** the borrower pays interest only to the lender and pays monthly contributions into an Individual Savings Account, which is designed to pay off the loan.

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**. 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.

Code 6. An INTEREST ONLY mortgage with more than one linked investment (e.g. pension and unit trust, endowment and ISA)

Some borrowers have more than one investment scheme set up to repay the amount borrowed on an interest only mortgage. For example, an endowment and ISA. This code enables the questionnaire to uniquely identify this type of mortgage arrangement and subsequent questions collect information on all of the investment schemes linked with the interest only mortgage.

Code 7. An INTEREST ONLY mortgage with NO linked investment (e.g. NO endowment, pension, PEP or ISA)

This type of borrower has decided not to take out any type of investment or savings scheme to repay the mortgage as the end of the mortgage term. The unique characteristic of an interest only mortgage is that payments to the lender only cover the interest on the loan. The payments do not repay any of the amount borrowed. The mortgage still usually has a fixed term and the borrower is expected to repay the amount borrowed in one go.

With Interest only mortgages the borrower usually arranges an investment such as an endowment, ISA or PEP to save the money needed to repay the mortgage debt. However, some borrowers **do not** set up an investment or savings scheme. It is this type of borrower that we would like recorded using this code. These borrowers may have a different strategy in place to repay the mortgage or have decided the later sale of the property will release enough capital to repay the borrowed amount. You may come across other schemes people have thought up to repay

their mortgage for example, using proceeds from a maturing life insurance policy or paying off the amount borrowed using the occasional lump sum.

Code 8. Another type or mortgage

Please remember to make a note when using this code. The note should include details of the main features of the mortgage.

Please ensure when using code 8 that the mortgage is unique and is not covered by codes 1-7.

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's mortgage is an Endowment (1), Pension (3), PEP/Unit Trust/ISA (4), both an endowment (or other interest only) and repayment (5), Interest only with one or more linked investment (6), interest only with NO linked investment (7) or another type (8) (i.e. all except those with a **repayment** mortgage) the following question. will be asked

EndwPrin

(Can I just check) How is the repayment of the original loan covered?

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

EndWPrin is also now being asked directly after MortType. This is so the question can act as a check (especially for those with INTEREST ONLY mortgages) to help ensure that MortType has been correctly coded. For example, the respondent may have described their mortgage as an 'Endowment mortgage' (code 1) . At EndWPrin they mention that they are also making payments into an ISA which they intend to use to repay their mortgage when it matures. This means that they have more than one investment or savings scheme linked to their mortgage, so at MortType they should really have been coded as 'an interest only with more than one linked investment' (code 6) rather than an endowment mortgage.

We are only interested in recording saving schemes and investments that the respondent is CURRENTLY making payments into. For example if they have completed contributing to a PEP or ISA then this should not be recorded at this question, so use code 5 and please make a note.

If EndWPrin is coded as 'None of the above' - please open a note and record

details about how the respondent expects to repay the loan.

'Can I just check' will only appear at the beginning of this question when MortType is coded as 'Interest only with NO linked investments' (code 7) or 'Another type of mortgage' (code 8). The question may not seem relevant for these cases, but we want to ask the question to check that MortType is coded correctly.

If the respondent has an ENDOWMENT mortgage - please use code 5, you will be asked for information specifically about the ENDOWMENT mortgage at MenPol. People with ENDOWMENT mortgages are only routed through this question to ensure that MortType has been coded correctly.

Soft check

If the respondent says they will be repaying mortgage using any of the investment/savings listed at EndwPrin (codes 1-4) but at MortType they said they had an 'interest only with NO linked investments' (code 7).

'You described your mortgage as an interest only with NO linked investments, can I just check is this savings/investment scheme linked to your mortgage?' Please amend the answer at MortType as appropriate'

Soft check

If EndwPrin = codes 1- 4 (has some type of investment or savings scheme) AND MortType =8 (other)

'If there is an endowment, pension, ISA or other savings/investment scheme linked to cover the repayment of the original loan, please amend the answer at MortType as appropriate?'

Soft check

If EndwPrin = 5 (none of the above) and MortType does not equal 1 (endowment)

'Please leave a note to describe how the respondent will be repaying their mortgage!'

Soft check

If EndwPrin codes 1 - 4 (has some type of investment or savings scheme) AND MortType=1 (endowment)

'Earlier you described your mortgage as an endowment but you also have another savings/investment scheme linked to the repayment of your mortgage, please amend the answer at MortType as appropriate!'

Soft check

If MortType = 1 (Endowment) and EndwPrin = 1,2,3,4 (Pension/PEP/Unit

Trust/Other scheme)

Or

If MortType = 3 (Pension) and EndwPrin = 2,3,4 (PEP/Unit Trust/Other scheme)

Or

If MortType = 4 (PEP/ISA/Unit Trust) and EndwPrin = 1,4 (Pension/Other scheme)

'This method of capital repayment (at EndwPrin) does not match the type of mortgage recorded earlier (at MortType). Please resolve or make a note.'

MenPol is asked if the respondent holds any type of mortgage except a repayment mortgage.

MenPol

(Can I just check) Are there any endowment policies covering the repayment of this mortgage or loan?

'Can I just check' is only used if MortType = Endowment (1) or both an endowment (or other interest only) and repayment (5).

A response to this question may trigger a 'Soft check' to appear if it contradicts the response at MortType.

Soft check

If MenPol=Yes and MortType=7 (interest only NO linked investments) or 8 (another type of mortgage)

'You described your mortgage as an interest only with NO linked investments or another type of mortgage, can I just check, is this savings/investment scheme linked to your mortgage?

Please amend the answer at MortType as appropriate.'

MorFle

All-in-one accounts are a new type of flexible mortgage which allow a person to link together accounts - for example, a current account, a savings account and a mortgage (as well as other types of loans). There are two types of all-in-one account: current account mortgages and offset mortgages.

INTERVIEWER: Examples include a Virgin-One account, a Woolwich Open Plan or some other all-in-one account.

Is your mortgage an all-in-one account?

1. Yes

2. No

Flexible mortgages

Flexible mortgages are those which 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. People with such mortgages can make over or underpayments each month or can pay off lump sums without incurring charges. Other common features of flexible mortgages are the ability to withdraw lump sums and to take payment holidays. If people overpay it may allow them to pay off the mortgage early, or to take payment holidays later, for example if they have a baby or take a career break.

It is worth noting that increasingly many “traditional” mortgages have flexible features even though they are not strictly flexible mortgages. For example it may be possible to make lump sum payments without restriction. However for a mortgage to be truly flexible it should really have the facility to make overpayments and to make underpayments.

Flexible mortgages can be repayment, endowment or other investment mortgages.

A subset of flexible mortgages are called all-on-one accounts. There are two types:

- **current account mortgages:** mortgage combined with a current account and forms one account, eg: Virgin One Account
- **offset mortgages:** the mortgage is run parallel with a current account and savings account between which money can be transferred and the mortgage debt offset against any savings held (offset) (see diagram), there may be several savings “pots” which together form the total savings eg: Woolwich Open Plan

Current account mortgages and Offset mortgages are described in more detail after **MorAll**.

If the respondent has an all-in-one account

MorAll

SHOW CARDS H & I

Is your all-in-one account mortgage, a current account mortgage or an offset mortgage?

- 1. Current Account Mortgage**
- 2. Offset Mortgage**

Two show cards relate to this question. They are designed to help respondents decide what type of 'all-in-one' mortgage they have.

SHOW CARD H Current account mortgages

Summary...

With a current account mortgage, the borrowers mortgage is combined with their current account to form one account for example, the 'Virgin One Account'.

In more detail...

The main difference between an offset mortgage and current account mortgage is that with a current account mortgage, the borrowers current account and any other accounts are combined with their mortgage account.

The current account mortgage (CAM) combines the borrowers mortgage, current account, savings account, personal loans and credit cards into one account. Their salary is paid into this account, if they don't spend all their income at the end of the month, that amount is taken off what you owe on your mortgage.

For example, if they were paid £2000 after tax each month, then spend £1500 in the month, £500 is left in the account which comes off the mortgage. Since interest is calculated on a daily basis, the interest paid is immediately reduced.

The CAM allows the borrower to make overpayments and underpayments and borrow back money, so can be defined as fully flexible.

Respondents with a CAM will NOT be routed through the last payment questions.

SHOW CARD I Offset mortgages

The Savings account, current account and mortgage are held separately but the balances in all the accounts are taken into consideration when calculating interest for the mortgage repayments.

Summary...

The mortgage is run parallel with a current account and savings account between which money can be transferred and the mortgage debt offset against any savings held (offset).

In more detail....

Offset is a new type of flexible mortgage. It links the mortgage to the borrowers Current and Savings Accounts.

The borrower can save money on interest repayments, because the

interest is calculated on the difference between the combined balance the Current and Savings Accounts and their mortgage balances. This means that the mortgage term could be reduced and the borrower saves money.

Interest is calculated daily, so every day the borrowers Current and Savings Accounts are in credit, the interest calculated on the mortgage will be reduced and the subsequent repayments.

MortEnd

How long is the term of your mortgage?

By this we mean the agreed term since you have remortgaged or extended the original loan.

INTERVIEWER: IF REMORTGAGED AGREED TERM IS FROM THE POINT OF REMORTGAGING

Soft Check

If more than 40 years after the property was bought and the respondent has re-mortgaged (Code 1 at Rmort))

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

The wording of this question has changed slightly from previous years. Instead of asking which year the mortgage will be paid off, we are now asking respondents just to say how long the term of the mortgage is. This change should make it quicker to get a response to this question.

Respondents who have an interest only mortgage with no linked investments should still be able to provide an answer to this question.

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?

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.

If the respondent has an all-in-one current account mortgage the wording of MortLeft will appear as follows:

What is the amount of the negative balance or overdraft on your current account?

Soft Check

If an interest only mortgage and the amount outstanding differs from the amount borrowed/re-mortgaged:

For an interest only mortgage, the amount outstanding should equal the

amount [originally borrowed]/[of the re-mortgage].

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/re-mortgaged

For a repayment mortgage, the amount outstanding should be less than the amount [originally borrowed]/[of the re-mortgage].

If the respondent has an ENDOWMENT or other INTEREST ONLY mortgage the questions MorInPay to MorInPd are asked.

These questions will NOT be asked if the respondent has an all-in-one current account mortgage

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 to give the date, or if the amount was greater than normal to cover past arrears. 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 (1), Pension (3) , PEP/Unit Trust/ISA (4), both an endowment (or other interest only) and repayment (5), Interest only with one or more linked investment (6), interest only with NO linked investment (7) or another type (8) or an endowment mortgage without an endowment policy

MorInUs

Is this the amount you usually pay each time?


1. Yes
2. No

If the amount paid is NOT usual

MorUS

How much are your usual payments on this mortgage or loan?

PRESS HELP

If the last interest payment includes arrears accept the actual amount given but if it was a long time ago make a note using  to give the date, or if the amount was greater than normal to cover past arrears. Payments by people outside the household should be included.

MorInU

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.

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

INTERVIEWER : FOR INTEREST ONLY MORTGAGES INCLUDE COMBINED INTEREST AND ENDOWMENT PAYMENT

If the mortgage is repaid by any of codes 1-4 at **EndwPrin** the question reads

How much was your last contribution to the (pension plan/PEP/ISA/Unit Trust)]?

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 **Can I just check, are there any more savings or investment plans covering the repayment of the mortgage or loan?**

If the respondent has a REPAYMENT mortgage InPrPay - IntrC are asked.. These questions are not asked if the respondent holds an all-in-one current account mortgage.

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  to give the date, or if the amount was greater than normal to cover past arrears. Payments by people outside the household should be included.

IntPrPd **How long did this cover?**

IntrUs**Is this the amount you usually pay each time?**

Many mortgages, regardless of whether they are 'truly' flexible, offer some of the features that are available with flexible mortgages. For example, payment holidays and payment of lump sums. This could mean that someone with a Repayment mortgage may have overpaid or underpaid on the previous occasion.

If amount paid is NOT usual

IntrU**How much are your usual payments on this mortgage or loan?****IntrUPd****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.

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 the respondent has said that there is an endowment policy covering the mortgage. The textfill 'Or death' appears if there is no endowment policy recorded earlier.

People with repayment, pension, PEP, Unit Trust or ISA 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. Sometimes it is known as a 'Whole Life Policy'. It is not always required. 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, 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. From October 1995, interest will not be paid by Income Support benefit for two months for existing borrowers and 9 months for new borrowers.

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, unit trust or ISA 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, Unit Trust or ISA) - ask the respondent to check, particularly if the mortgage is quite old. Sometimes no policy is needed, for example if the mortgage is small, or if the capital can be paid off in another way.

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 is endowment, 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, e.g. 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 given 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/ISA/investment contribution of £n]?
IncMIIncl	INTERVIEWER ASK OR CODE Was it included in the mortgage payment or the [endowment premium/(pension/PEP/ISA/Unit Trust) contribution]?
OutsMort	Does anyone from outside the household pay anything towards THIS mortgage/loan on your behalf, on a regular basis?
OutsPay	Who is that? 1: Social Security Agency 2: Employer 3: Other organisation 4: Friend or relative 5: Mortgage protection/insurance policy 6: Other
	SSA may pay mortgage interest for people on Income Support or Jobseeker's Allowance. These payments are also picked up in the Benefit Unit questions on State Benefits.
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?
	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' = HRP/HOUSEHOLDER, OR SPOUSE/PARTNER
RentFrom	Who was it rented from? PROMPT AS NECESSARY 1: Northern Ireland Housing Executive 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 (e.g. 70 years or more) borrow money and use it to buy an annuity, part of which provides them

QOwner

Owned accommodation - Mortgages

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 respondent has any other mortgage or loan secured on this property, the following question is asked:

OthPur

SHOW CARD K

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 QInsur - Structural/Furniture Insurance

FRS asks questions about house insurance policies to find out the level of provision the 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 on the mortgage/loan include an amount for any insurance on the structure of this accommodation, its furniture or 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 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 respondents 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 [type of insurance] policy?**

StrPd **How long did this cover?**

Block Qrates - Rates

NOW THERE ARE SOME QUESTIONS ABOUT RATES

BillRate **Do you get a bill for rates on this accommodation?**
1. Yes
2. No

NoRate **Why do you not get a rates bill?**
1. Rented accommodation with rates included in rent
2. Rent/Rates free
3. Receive rebate
4. Other reason (please specify)

We need to know why some households do not get a rates bill.

OthReas **Please specify this other reason.**

PayRate **Do you, or someone in this household, pay the rates bill?**
1. Yes
2. No

NoPay **Why don't you pay your rates bill?**

RTConDoc **For your Rates, do you have a bill, or a payment book that you could consult?**
ACCEPT A STATEMENT/BILL FROM THE YEAR 2000-2001 IF NO PAYMENT FOR 2001-2002 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 2001-2002 has been received but no payment has been made yet, don't consult the new bill, try to get last year's instead.

RTAnnual	<p><i>On the statement/bill, what is the total amount payable for the year, after deducting any discounts or benefit?</i></p> <p>'YEAR' = APRIL TO MARCH (12 MONTHS)</p> <p>NOTE: NO RATES ARE PAYABLE IN FEBRUARY AND MARCH EACH YEAR</p> <p>February and March are 'rate free' months each year. Annual rates bills will take this into account.</p>
EstRTAnn	<p>Can you tell me, what is the total amount of rates payable for the year, after deducting any discounts or benefits?</p> <p>INTERVIEWER: PROBE TO ENSURE AMOUNT GIVEN IS AS ACCURATE AS POSSIBLE.</p> <p>IF RESPONDENT UNSURE OF AMOUNT OPEN A NOTE TO STATE VALUE IS AN ESTIMATE.</p> <p>The total amount payable can be ascertained from the rates bill.</p>
RTInstal	<p>(Can I just check) Was that the full payment for the year, or was it an instalment?</p> <p>INTERVIEWER: 'YEAR' = APRIL TO MARCH (12 MONTHS)</p> <p>Households can choose to pay their rates in a 'one-off' payment or spread this out over the year – usually in 10 monthly instalments</p> <p>If an instalment:</p>
RTTime	<p>How often do you pay instalments?</p> <p>'WHOLE YEAR' = APRIL TO MARCH (12 MONTHS)</p> <p>NOTE: THERE ARE USUALLY 10 MONTHLY INSTALMENTS PER YEAR AS FEBRUARY AND MARCH ARE 'FREE' MONTHS.</p> <p>IF PAYMENT GIVEN IS FROM LAST YEAR, ENTER NUMBER OF INSTALMENTS MADE LAST YEAR.</p> <p>We can work out the total amount of rates paid if we have the instalment amount and the period over which this is paid.</p>
<u>Soft Check</u>	<p>If the last payment multiplied by the number of instalments exceeds the highest charge set for the relevant District Council:</p> <p><i>That's [\poundsamount] a year for Rates which seems rather high for a property in this <i>area</i>. Are you sure the amount of Rates paid and Period (number of instalments) are correct. If correct, suppress warning and explain circumstances in a note.</i></p> <p>We can check the accuracy of the answers given by respondents to the rates questions by comparing them to the NRV of the property and the current District Council rates.</p>

RTReb **Are you allowed a Rates Rebate?**

Rates rebate is available to those liable for **rates** 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%. **This should not include discount for prompt payment**

We need to know exactly how much the household pays for their rates – if they get a rebate we can deduct this from the full rate amount.

Soft Check

*Earlier the respondent said they get Housing Benefit or help from the **SSA** with mortgage. They should usually also get **rates rebate**. Please check: is their **rates** bill 'reduced' - does the **Rates Collection Agency** take anything off it? (Apart from Discount). If so, change answer to 'yes'.*

RTDeduc **Was this deducted from your LAST rates payment?**

1. Yes
2. No

RTRebAmt **How much was allowed?**

This will record the amount of rebate allowed.

Soft Check

*Zero amount of **rates rebate**: this contradicts previous answer (at 'RTReb') that benefit WAS received. Please resolve if possible.*

RTRebPd **How long did this cover?**

We can work out the total amount of rebate if we have the amount allowed and the period over which this is paid.

Block QCounTax - Council Tax

(This Block Is Not Applicable To Northern Ireland)

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 persons 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 2002-2003 IF NO PAYMENT FOR 2003-2004 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 of the details being asked.

FRS is interested in the most recent payment (and all subsequent answers should relate to that payment). If the new bill for 2003-2004 has been received but no payment has been made yet, don't consult the new bill, try to get last year's instead.

CTBand **Could you please tell me 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 (e.g. because it's a rented part of larger premises), THEN USE CODE 9.

The council tax bands shown below are included in these instructions purely as a matter of reference. These valuations are not current, they are those that were made in 1991. It is extremely important that respondents *do not* reference the *current* value of their property, to the corresponding council tax bands constructed in 1991.

	England	Scotland	Wales
A	Up to £40,000	up to £27,000	up to £30,000
B	£40,001 - 52,000	£27,001 - 35,000	£30,001 - 39,000
C	£52,001 - 68,000	£35,001 - 45,000	£39,001 - 51,000
D	£68,001 - 88,000	£45,001 - 58,000	£51,001 - 66,000
E	£88,001 - 120,000	£58,001 - 80,000	£66,001 - 90,000
F	£120,001 - 160,000	£80,001 - 106,000	£90,001 - 120,000
G	£160,001 - 320,000	£106,001 - 212,000	£120,001 - 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 – particularly if they are giving their estimation of the current value. The valuations were made in 1991 and will therefore become increasingly out of date. If the band is coded 'DK', it will be obtained from the Local Authority by office staff.

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 accom:
-is NOT valued separately for C.Tax (enter code 9)
- or it IS valued for C.Tax, but respondent DOESN'T KNOW the tax band
(enter Don't Know).
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' can 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 do you/your household currently pay?**
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 2003-2004 has yet been made, accept the last payment from 2002-2003, even if the new bill is to hand.

If the respondent has not paid council tax for any reason, 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. Church of England 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 **including domestic water charge and domestic sewerage charges**. These charges 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, and 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  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 2002-2003, give the number of instalments for that year.) If paid by direct debit, Local Councils usually set the number of instalments to 10 per annum.

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

The annual Council Tax comes to less 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**.

CWatAmt1 **How much is the annual Domestic Water Charge, as shown on the bill? ENTER THE FULL CHARGE, BEFORE ANY STATUS DISCOUNT**

CsewAmt1 **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.

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, for new claims the maximum benefit is limited to that for Band E in that area. Recipients in those bands as at 31 March 1998 will have their benefit transitionally protected, provided they don't move from the address and any break in their entitlement lasts no more than 12 weeks.

Be careful that the respondent does not confuse Council Tax Benefit with status discount (see below). It is possible that both will apply (e.g. 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 DWP 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  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. E.g. 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. 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 L**
[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 (e.g. 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.

Some people, such as those in the list above, are 'disregarded adults' and are invisible for council tax purposes. They are deemed to be unable to contribute to household bills.

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 'disregarded adult' (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* disregarded adults (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?**

See above for the difference between 25% and 50%. 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 I.

Please check with respondent. If discount is definitely 50%, suppress warning and continue.

Block QWaterSew - Water & Sewerage Charges

This Block Is Not Applicable To Northern Ireland

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.

- WaterMet** **Are your water charges metered or not?**
- WaterPay** **Do you pay water rates or charges?**
- SewerPay** **Do you pay sewerage rates or charges?**
Include charges for emptying of septic tanks.
- SewSep** **Do you pay separate or combined water and sewerage rates or charges?**
Asked if Yes to both **SewerPay** and **WaterPay**
- WatTime** **How many times a year do you pay water rates or charges?**
WatTime, **WatAmt**, **WatAnul**, **SewTime**, **SewAnul** and **SewAmt** are asked if sewerage and water rates are paid separately.
- WatAmt** **How much did you actually pay last time?**
- WatAnul** **How much is your *annual* bill?**
- Soft Check If $WatTime \times WatAmt$ does not = **WatAnul** within a £25 range either side:
Interviewer: The annual payment for water rates/charges (WatAnul) is very different from the total for individual payments (WatTime x WatAmt). Please check these figures.
- SewTime** **How many times a year do you pay sewerage rates?**
- SewAmt** **How much did you actually pay last time?**
- SewAnul** **How much is your *annual* bill?**
- Soft Check If $SewTime \times SewAmt$ does not = **SewAnul** within a £25 range either side:
Interviewer: The annual payment for sewerage rates/charges (SewAnul) is very different from the total for individual payments (SewTime x SewAmt).

Please check these figures.

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

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

WsewTime, **WSewAnul** 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 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.

If $WsewTime \times WSewAmt$ does not = $WSewAnul$ within a £25 range either side:

Soft Check

Interviewer: The annual payment for sewerage rates/charges ($WSewAnul$) is very different from the total for individual payments ($WsewTime \times WsewAmt$). Please check these figures.

If water and/or sewerage rates seem unusually high:

Soft Check

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

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

WSewAnul **How much is your *annual* bill?**

WatRb**Are you receiving a rebate for your water or sewerage charges?**

The vast majority of people have to pay the full water and sewerage charges, but there are also a few with a meter who are eligible for assistance under the Vulnerable Groups Scheme (Water Industry Act 1999). Under this scheme, people who qualify receive a bill capped at the average charge for their region, and do not have to pay the measured charge reflecting their genuine water consumption.

To qualify for assistance, the household must be metered. The claimant must also be eligible to receive certain benefits or tax credits (such as Income Support, Working Families' Tax Credit, Jobseeker's Allowance) and fulfill one of the following criteria:

They hold responsibility for three or more children under the age of 16;

Or

They suffer from a specified medical condition which causes the household to use significantly more water (desquamation, a weeping skin disease, incontinence, abdominal stomas, renal failure requiring home dialysis etc);

Or

They have a child with a medical condition outlined above.

Block QaccomCharge - Property Charges

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

Often ground rent, service charges maintenance or factoring charges are not itemised separately. If this is the case and the respondent is not able to split the separate amounts, a combined amount should be recorded for ground rent, service charge, maintenance and factoring charges at category 9. Do not encourage respondents to estimate the separate amounts if they are not certain.

Similarly, if a respondent states that they pay charges separately, but only knows the combined charge, enter the total amount as a combined rate (category 9).

Do not record a combined amount and the separate amounts. Record one or the other.

Charge (Jump 7)

SHOW CARD M

In connection with this accommodation do you pay any of the charges shown on this card?

1: Ground Rent

2: Feu duty

3: Chief Rent

4: Service charge

5: Compulsory or regular maintenance charges

6: Site rent (caravans)

7: Factoring (payments to a land steward)

8: Any other regular payments

9: Combined charges (eg. ground rent, service charge, maintenance charge, factoring etc.)

10: None of these

Soft Check

If combined coded as well as individual charges:

Only code combined charges instead of the separate ground rent, service charge and maintenance charges.

ChargeO

Please specify the other type of payments.

This question is asked if the respondent has answered 'Any other regular payments' at **Charge**.

ChIns **Does this service charge include insurance?**

This question is asked if the answer at **Charge** is 'service charge' or 'combined payment'.

ChrgAmt **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 QLodger – Rent within conventional households

These questions are asked only if there is more than one Benefit Unit in the household and, if the household was defined 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 HRP (or partner) in the 2nd and subsequent Benefit Units:

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

ConvBL

(Can I just check), is [name]

- 1:...a **BOARDER**: that is someone who pays you a **RENT** for board **AND** lodging
- 2:...a **LODGER**: that is someone who pays you a **RENT** for lodging, but not food
- 3:...or 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 [for board and lodging] 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 in that, or is it paid for separately?

Block QSharer - Rent within shared households

If the household has been classed as a 'Shared' household at **HHStat** then the following two questions are asked with regard to people in the 2nd and subsequent Benefit Units.

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 HRP's Benefit Unit at **Rent**, then following check will appear:

Soft check *Are you sure? Enter here only the RESPONDENT'S SHARE of the household rent.*

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 **HHldr** 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, ie 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. This is to allow DWP to gauge the likely level of dependency and non-dependency on state benefits. There are also questions on the premiums paid. Questions about regular income from such policies follow in the Benefit Unit questionnaire.

Premium
(Jump9)

SHOW CARD N

Do ANY of you have any insurance policies which cover you for any of the things shown on this card? (These are not life/death policies). PLEASE INCLUDE ANY INSURANCE PROVIDED BY AN EMPLOYER OR PENSION SCHEME

Do not repeat any policy 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 N

Thinking about (the first/second etc) policy, which of these things does it cover? Any others?

CODE ALL THAT APPLY

PLEASE INCLUDE ANY INSURANCE PROVIDED BY AN EMPLOYER OR PENSION SCHEME

1. Personal accident insurance
2. Private medical
3. Permanent health insurance
4. Critical illness cover
5. Friendly society sickness benefit
6. To provide an income while in hospital
7. Nursing home/long-term care
8. Any other sickness insurance
9. Unemployment/Redundancy

NOTE: Codes 2, 7 and 8 are not followed up with details of payments because these policies do not provide an income.

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.

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.

A Help screen  lists the following:

Friendly society policies for sickness include

Benevolent fund (unless stated to be a charity)
 Burial club
 Beneden Healthcare Society (formerly 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/sickness insurance' or doesn't know what type of insurance the policy provides, probe what the benefits it provides are and (multi-) code them accordingly. E.g. does it pay compensation for the loss of a limb, or for medical treatment, or for a hospital stay, or for loss of earnings, or an income while in hospital? If for loss of earnings, is that permanently, or just the period of loss? If in doubt, make a note.

PolPay**Who pays the premiums?****1: The person(s) 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 (e.g. 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.

The next three questions are not asked if **NumPols** =(Private medical, nursing, other sickness insurance)

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

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****SHOW CARD N**

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 - i.e. 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] Does your household have any of the following items?

...a black and white TV set?

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

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

If the household possesses one or more colour or black and white televisions, and has one or more persons aged 75 or older

TVLic**Do you claim a concessionary television licence?****INTERVIEWER: THESE ARE FREE TV LICENCES FOR THOSE AGED 75 OR OVER.****1: Yes****2: No****ModCons****Does your household have any of the following items in your (part of the) accommodation?****INCLUDE ITEMS STORED BUT IN WORKING ORDER, AND ITEMS UNDER REPAIR**

- ... a TV satellite receiver (not digital)?**
- ...a TV cable receiver (not digital)?**
- ...a Digital TV receiver (terrestrial, cable or satellite)?**
- ... a video recorder/player?**
- ... a deep freeze or fridge-freezer?**
- ... a washing machine?**
- ... a tumble dryer?**
- ... a dishwasher?**
- ... a microwave oven?**
- ... a fixed telephone?**
- ...one or more mobile phones?**
- ...a compact disc (CD) player?**
- ... a home computer?**
- ...internet access?**

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 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.

TV Cable receiver – Include people who have a cable receiver and subscribe to one or more channels provided by a cable network supplier (e.g. NTL). Include access to cable channels even if not owned by households. Do not include households who have cable connection purely for the telephone.

Digital TV receiver – Include all households who have a digital TV receiver, regardless of whether it is terrestrial, cable or satellite.

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 dryers.

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 dryers are separate machines.

Fixed Telephone – Include cordless telephones. A shared telephone in a public hallway is to be included only if the household is responsible for paying the account.

Mobile phones – Do not include cordless telephones. They should be coded as fixed telephones.

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 (e.g. a television screen or a screen made specially for the model)

Include:

home computers and personal computers (e.g. IBM-compatible, BBC, APPLMac), 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.

Internet access – Include all households who have internet access whether through a home computer, TV, Personal Organiser or WAP phone.

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. Please include systems where only part of the property or living accommodation is centrally heated.

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 vehicle, 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 DWP need to know if the respondent has a company vehicle for tax calculations. These questions are not asked if all in the household are aged 75 and over.

UseVcl
(Jump10)

SHOW CARD O

Do you, or any members of your household, at present own or have continuous use of any motor vehicles?

Please choose your answer from this card.

INCLUDE COMPANY VEHICLES – IF AVAILABLE FOR PRIVATE USE

0. None
1. One
2. Two
3. Three
4. Four or more

Include company vehicles – unless no private use is allowed.

Exclude a vehicle which is:

- used solely for business purposes, e.g. 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/light van/motorcycle/other motor vehicle]...

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

Privately owned includes vehicles:

- being bought on hire purchase
- used continuously, i.e. 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 (vehicles leased by an employer should be coded as company vehicles).
- 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 vehicle** is any vehicle for which someone in the household pays company vehicle tax. It includes:

- vehicles supplied by an employer, spouse's employer etc. Company vehicles provided exclusively for company business, i.e. where no private usage is permitted, should be excluded (at the first question on vehicle ownership or continuous use). Vehicles purchased from an employer should be coded as privately owned.

If any members of the household own or have continuous use of four or more motor vehicles

AnyMore

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

Block QWelfare - 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 £8,000. 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 5 codes)

- 1: ... received something on prescription?**
- 2: ... visited the dentist for a 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

Even if these are paid for on a regular basis (e.g. weekly/monthly/quarterly/annual) such as by direct debit/standing order for instance, for disposable contact lenses, only include 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 (these are asked of all in Household not just respondents) 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 If [Name] is 16 or older
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 If [Name] is 16 or older
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 If [Name] is 16 or older
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 are the main reasons for that being free of charge?

1. Entitled through a social security benefit (IS, JSA, WFTC, DPTC)
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, Working Families Tax Credit and Disabled Person's Tax Credit. 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, Working Families Tax Credit and Disabled Person's Tax Credit. 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, Working Families Tax Credit and Disabled Person's Tax Credit. 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 a 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, Working Families Tax Credit and Disabled Person's Tax Credit. 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?**

WhyTrav **What are the main reasons for getting money back for travel costs?**
1. Entitled through a social security benefit (IS, JSA, WFTC, DPTC)
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, Working Families Tax Credit and Disabled Person's Tax Credit 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 (if single person household, Xintro will be skipped):-

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 **QUESTIONS ABOUT FREE SCHOOL MEALS AND WELFARE MILK**
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 / Working Families Tax 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 grant aided school.

A pupil at a grant aided school is eligible for free school meals where the parent is in receipt of Income Support or Income based Jobseekers Allowance or he/she attends a special school and is designated to require a special diet or he/she is a boarder at a special school.

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 for each person separately.

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

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

<u>Soft Check</u>	<p>If a person has received more than 7 pints of welfare milk. <i>Warning: The answer is much higher than the figures usually given at this question. Please check that your figure is correct. If so, suppress warning and continue.</i></p> <p>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.</p>
WMIntro	<p>INTERVIEWER PROMPT: Has anyone else had free welfare milk during the past seven days?</p> <p>If yes, then the questions are repeated for the next person.</p> <p>If code 2 is entered at FreeItem the following questions are asked.</p>
SmkPer	<p>Who received the free school milk?</p>
SmkIt	<p>Thinking just of the PAST SEVEN DAYS ending yesterday - how many cartons or bottles did [name] receive?</p> <p>'Bottles' or 'cartons' generally contain one third of a pint. Therefore, a legitimate answer would be 5 bottles.</p>
<u>Soft Check</u>	<p>The check on school milk is triggered if the child has received more than 6 cartons a week.</p> <p><i>Warning: The answer is much higher than the figures usually given at this question. Please check that your figure is correct. If so, suppress warning and continue.</i></p>
SmIntro	<p>INTERVIEWER PROMPT: Has any other child had any free school milk during the past seven days ending yesterday?</p> <p>If yes, then the questions are repeated for the next person.</p> <p>If code 3 is entered at FreeItem the following questions are asked.</p>
MIPer	<p>Who received the free school meals?</p>

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

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

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

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.

NOTE:

If one of them is in paid work, then **all** the questions about childcare provision will be asked.

If neither parent is in paid work, then all childcare questions are only asked **IF care is being paid for**.

Childcare is of interest to **SSA** 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 look after [names of child(ren)] on a regular basis, excluding care for social occasions?

Cost

Does your childcare for [name] cost you anything?

INTERVIEWER: DO NOT INCLUDE CERTIFICATE OF ELIGIBILITY.

Do not include a certificate of eligibility as a cost for childcare.

ChLook

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

PROBE: Anyone else? CODE ALL THAT APPLY.

- 1: Close relative**
- 2: Other relative**
- 3: Friend/neighbour**
- 4: Childminder**
- 5: Nursery/school/playgroup**
- 6: Creche**
- 7: Employer provided nursery**
- 8: Nanny/Au Pair**
- 9: Before school/Breakfast club/After School or holiday Play Scheme**
- 10: Other**

ChFar **How long does it take to travel from your home to the place where [name] is looked after?**

- 1: Cared for at home
- 2: Less than half an hour
- 3: Half to one hour
- 4: More than one, but less than two hours
- 5: Two hours or more.

If two or more types of care are used, record the travel time to the place of care with the most hours per week.

Registrd **Can I just check, is the [childminder/nursery/creche/employer provided nursery] 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 All using childcare are asked the next 2 questions
You said earlier that you get (Housing Benefit/Council Tax Benefit). Does the benefit take account of the cost of the [childminder/nursery/creche/employer provided nursery]?

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 (e.g. for pre-school children) then enter the same figure at **ChHr1** and **ChHr2**.

ChAmt1 If any childcare used in term time the next question is asked
How much does it usually cost you per week for [name of child] in term time?

IF UNABLE TO ATTRIBUTE COSTS PER CHILD, THEN ENTER AN ESTIMATE BY DIVIDING TOTAL CHILDCARE COSTS BY NUMBER OF CHILDREN.

IF NO DIFFERENCE BETWEEN TERM TIME AND HOLIDAYS, ENTER SAME FIGURE AT BOTH QUESTIONS.

ChAmt2 If any childcare used in term time the school holidays the next question is asked
How much does it usually cost you per week for [name of child] in the

school holidays?

IF UNABLE TO ATTRIBUTE COSTS PER CHILD, THEN ENTER AN ESTIMATE BY DIVIDING TOTAL CHILDCARE COSTS BY NUMBER OF CHILDREN.

IF NO DIFFERENCE BETWEEN TERM TIME AND HOLIDAYS, ENTER SAME FIGURE AT BOTH QUESTIONS.

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

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

ChPay

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

1: Payment in kind

2: Exchange basis

3: Other

4: No cost or payment of any kind

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

The following questions are only asked if the respondent is a lone parent.

CLone

Does anyone else pay for [name of child] to have childcare in term time?

ChAmt3

**How much do others usually pay per week for [name of child]
READ OUT**

1)...to have childcare in term time?

IF UNABLE TO ATTRIBUTE COSTS PER CHILD, THEN ENTER AN ESTIMATE BY DIVIDING TOTAL CHILDCARE COSTS BY NUMBER OF CHILDREN.

IF NO DIFFERENCE BETWEEN TERM TIME AND HOLIDAYS, ENTER SAME FIGURE AT BOTH QUESTIONS.

Soft check

If the figure given is more than £130 per week, the following check is triggered

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

ChAmt4 **How much do others usually pay per week for [name of child]**
READ OUT

1)...to have childcare in the school holidays?

IF UNABLE TO ATTRIBUTE COSTS PER CHILD, THEN ENTER AN ESTIMATE BY DIVIDING TOTAL CHILDCARE COSTS BY NUMBER OF CHILDREN.

IF NO DIFFERENCE BETWEEN TERM TIME AND HOLIDAYS, ENTER SAME FIGURE AT BOTH QUESTIONS.

Soft check

If the figure given is more than £140 per week, the following check is triggered

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

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.

The help can be received by and from anyone, in the same household or outside, including family members, social services, friends and neighbours, voluntary organisations.

At the first two questions it is important to allow the respondent time to read the show card which contains many examples of the kinds of help which are relevant. Quite often the respondent may not consciously think that the kind of things they do for another person as a matter of course constitutes providing care. This show card includes quite menial or trivial things which DWP are keen to capture.

NeedHelp
(Jump 13)

In some households, there are people who receive help or support because they have long-term physical or mental ill-health or disability, or problems relating to old age.

SHOW CARD P

Is there anyone in this household who receives any of these kinds of help or looking after?

INTERVIEWER: INCLUDE HELP FROM WIFE/HUSBAND/PARTNER/OTHER FAMILY MEMBER

GiveHelp

SHOW CARD P

And how about people not living with you: do you/ does anyone in this household provide any help or support for anyone not living with you who has a long-term physical or mental ill-health problem or disability, or problems relating to old age?

EXCLUDE HELP GIVEN AS PART OF A PERSON'S PAID JOB, EG, IF RESPONDENT WORKS FOR SOCIAL SERVICES

See Show card P 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. e.g. - if an elderly

friend gives a 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: Other Parent outside household

17: Child outside household

18: Spouse outside household

19: Other relative

20: Friend/neighbour

22: Client of voluntary organisation

22: Other non-household

Enter all the recipients of help covered by **NeedHelp** and **GiveHelp**, both within and outside the household, 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 (i.e. codes 15 to 22), 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. The exception is that there are two codes for parents outside the household.

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

1. Continuously
2. Several times a day
3. Once or twice a day
4. Several times a week
5. Once a week
6. Less frequently

If 'continuously' or 'several times a day':

DayNight**And does [name] receive help during the daytime; or at night; or both in the day and at night?**

1. Daytime only
2. At night only
3. Both day and night

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

CODE ALL THAT APPLY

1: to 14: [names of household members]

15: Relatives

16: Friends/neighbours

17: Social Services home help or home care worker

18: Private domestic help

19: District nurse, health visitor or other kind of nurse

20: Other outside helpers

Code 20 includes provision of formal care or treatment not covered by other codes, both in the home, such as by visiting specialist teachers (e.g. for pre-school deaf children), and at places such as clinics, hospitals, health centres and day care centres.

Hour**SHOW CARD Q**

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

1. 0-4 hours per week

2. 5-9 hours per week

3. 10-19 hours per week

4. 20-34 hours per week

5. 35-49 hours per week

6. 50-99 hours per week

7. 100 or more hours per week

8. Varies – under 20 hours per week

9. Varies – 20-34 hours per week

10. Varies – 35 hours a week or more

The above question is asked for all those giving help, including non-household members. The hours are banded. The most important break is between codes 4 and 5, or codes 9 and 10, as someone caring for 35 hours or more a week may be entitled to Invalid Care Allowance/Carer's Allowance (depending on other criteria).

For the non-household member recipients, only one loop of questions can be asked for each category, e.g. only one neighbour, or one friend may be recorded (two for parents). Some of the questions are exclusive to one person (e.g. 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  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 adult(s) now allocated to this Benefit Unit schedule are:

Person 1: [name]

Person 2: [name]

INTERVIEWER READ OUT: The Department for Work and Pensions, for whom we are carrying out this survey, was formerly called the Department for Social Security or DSS. I will refer to it as the DWP during this interview.

TO GO DIRECTLY TO 'ADMIN', PRESS  and select.

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

In benefit units of more than one adult, concurrent interviewing is practised. Dependant adults, i.e. 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.

Please pay attention to the name shown in the top left hand part of the screen as this is the person to whom you will be addressing your questions. This is particularly important when the BU contains more than 1 adult as the questions will move from one person to another.

For ease of reference, the text containing questions for person 1 is in black, whereas the text for person 2 is in blue.

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 'long-standing' I mean anything that has troubled you over a period of time or that is likely to affect you over a period of time?**

INTERVIEWER: THIS IS A QUESTION OF OPINION.

If 'yes' to **Health**:

HProb

Does this physical or mental illness or disability (Do any of these physical or mental illnesses or disabilities) limit your activities in any way?

If 'yes' to **Health**:

DisDif

SHOW CARD R

Does this health problem(s) or disability(ies) mean that you have significant difficulties with any of these areas of your life? Please read out the numbers from the card next to the ones which apply to you.

PROBE: Which others?

- 1: Mobility (moving about)**
- 2: Ability to lift, carry or otherwise move everyday objects**
- 3: Manual dexterity (using your hands to carry out everyday tasks)**
- 4: Continence (bladder control)**
- 5: Communication (through speaking, listening, reading or writing)**
- 6: Memory or ability to concentrate, learn or understand**
- 7: Understanding when you are in physical danger**
- 8: Other area of life**
- 9: None of these**

Probe and code at this question all significant difficulties the illness causes the respondent. This is important to allow DWP to capture and analyse the extent to which health problems affect the areas of respondents' lives.

LAReg **Social Services keep registers of disabled people so that they can provide services for disabled people in their area. Are you on the Social Services 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... READ OUT & PROMPT EACH ITEM INDIVIDUALLY.**
CODE ALL THAT APPLY
1: blind?
2: partially sighted?
3: deaf?
4: none of these

CHHealth **QUESTIONS ABOUT CHILDREN'S HEALTH.**

Does [child's name] have any long-standing health problem or infirmity? By long-standing I mean anything that has troubled [child's name] over a period of time or that is likely to affect him/her over a period of time?

INTERVIEWER: THIS IS A QUESTION OF OPINION.

If yes, (**CHHealth** = 1) the following questions are asked:

CHProb **Does this physical or mental illness or disability (Do any of these physical or mental illnesses or disabilities) limit [child's name] in any way?**
INTERVIEWER: THIS IS A QUESTION OF OPINION.

If activities are limited (**CHProb** = Yes):

CDisDif**SHOW CARD R**

Does this/Do these health problem(s) or disability(ies) mean that [child's name] has significant difficulties with any of these areas of his/her life? Please read out the numbers from the card next to the ones which apply.

**Exclude difficulties which you would expect for a child of that age.
PROBE: Which others?**

- 1: Mobility (moving about)**
- 2: Ability to lift, carry or otherwise move everyday objects**
- 3: Manual dexterity (using your hands to carry out everyday tasks)**
- 4: Continence (bladder control)**
- 5: Communication (through speaking, listening, reading or writing)**
- 6: Memory or ability to concentrate, learn or understand**
- 7: Understanding when you are in physical danger**
- 8: Other area of life**
- 9: None of these**

Probe and code at this question all significant difficulties the illness causes the respondent. This is important to allow DWP to capture and analyse the extent to which health problems affect the areas of respondents' lives.

LAReg

**Local Authorities keep registers of disabled people so that they can provide services for disabled people in their area. Is [child's name] on the Local Authority register?
(NB. THIS IS NOT THE REGISTER OF DISABLED PEOPLE UNDER THE DISABLED PERSON EMPLOYMENT ACT)**

If Yes

SpcReg

**Is [child's name] registered as...
INTERVIEWER: READ OUT AND PROMPT EACH ITEM INDIVIDUALLY...
CODE ALL THAT APPLY**

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

If they are a dependent child aged 16-18, the following question is asked.

ChDLA

Does [child's name] receive any of the following payments in their own right?

- 1: CARE COMPONENT of Disability Living Allowance (DLA)**
- 2: MOBILITY COMPONENT of Disability Living Allowance (DLA)**
- 3: Neither of these**

For people of working age the following question is asked:

Rstrct**SHOW CARD S**

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.

This affects the routing for subsequent questions about employment.

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

6: Has never worked

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

DSD 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, awards & 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?**
- If the respondent is unsure, then educational qualifications are usually obtained at school, college or university.
- 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?**
- It is not vital to distinguish between educational and vocational qualifications at the two previous questions; the important point is to route anyone with either type to the next question.
- EdAttn3** **Was your highest qualification....**
1. At degree level or above
2. Or another kind of qualification
- 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 of age at leaving continuous full-time education. 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 who have indicated that they are still in full time education at **FtEd**. 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.

The following question is asked of all who were NOT recorded as being in FT Education in the Household Grid

AnyEd

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

Amongst other things, DSD 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).

The following question is asked of all adults who have indicated that they are still in full time education in the household grid at **FtEd**, or if code 96 at **TEA**.

EdAtt

[Earlier we were told that you had enrolled on a full time course or part time course, excluding any leisure courses. Can I first check are you?] And are you...READ...

- 1. still attending**
- 2. waiting for term to (re)start**
- 3. or have you stopped going?**

If codes 1 or 2

EdTyp **Are you [at school or 6th form college], on a full or part time course, a medical or nursing course, a sandwich course or some other kind of course?**

1. school/full time
2. school/part time
3. sandwich course
4. studying at university or college including 6th form college FULL TIME
5. training for a qualification in nursing, physiotherapy or a similar medical subject
6. on a PART TIME course at university or college, INCLUDING day release and block release
7. on an Open College course
8. on an Open University course
9. any other correspondence course
10. any other self/open learning 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 e.g. 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	<p>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)</p> <p>If respondent is aged 16 -20 years and they are in education, the following 3 questions are asked.</p>
EMA	<p>Do you receive an Educational Maintenance Allowance (EMA) as part of the new Government pilot scheme?</p> <p>Although EMA has been piloted for some time, it is expected that it will be introduced on a national basis from September 2004. The pilots will however continue until September 2004 when those that do not exactly match the national scheme will be bought into line.</p> <p>There are many different components to EMA, including travel bursaries or provision of a bus pass rather than receipt of money etc.</p>
EMAamt	<p>How much did you receive last time?</p>
EMAPd	<p>How long did that cover?</p> <p>There are 2 types of EMA payments: Weekly Payments and Bonuses at the end of a term or when the learning agreement has been achieved. Sometimes the weekly payments are not necessarily paid every week, especially at the beginning of the term. These may experience delays and the young person would not necessarily know how many weeks a payment may cover. In cases such as this record the amount and open a note giving as much information as possible.</p> <p>Bonuses are more difficult to collect information about as evaluation suggests some young people do not know they are receiving them and/or what the amount is. You should therefore not include Bonuses at the questions EMAamt and EMAPd, but enter D/K and leave a note.</p> <p>The transport pilots are structured in a more complex way, money is not given to students to cover transport costs but bus passes or discount cards are issued. Then there are also pilots where a combined EMA/Transport scheme run as well, as they receive money for EMA as well as the transport element. Again record their participation in the scheme at EMA, but do not attempt to record monetary or period amounts. Instead record D/K and enter a note.</p>

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

In England and Wales, students are now seldom eligible for a grant. Most are now referred to as scholarships or bursaries. There are also access funds available. The term maintenance grant in particular is not common now.

In Scotland support is primarily through loans but means tested grants are available. These may cover Scots studying in England and Wales who receive these grants.

In both cases, help with fees is provided, although this needs to be excluded from the 'income from grants' recorded in the FRS.

Grant
(Jump12)

Are you receiving a scholarship, bursary [grant] or similar award?
INTERVIEWER: EXCLUDE LOANS
INTERVIEWER: INCLUDE HOLIDAY PERIODS/AWARDS COVERING TUITION FEES ONLY

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

[grant] is included only in Scotland as traditional Maintenance Grants are rarely available in the rest of the UK

Include children on the Assisted Places Scheme here.

GrtNum

How many of these are you getting?
1: One
2: Two
3: Three or more

For each the following questions are asked:

GrtSee

Is the source of the [FIRST/SECOND] award...READ OUT
1:... State
2:... Private
3:... or Overseas?

GrtAmt

What is the current annual value of the award, excluding fees?
INTERVIEWER: RECORD AMOUNT AS 0 IF TUITION FEES ONLY

At the questions **GrtAmt** and **GrtVal**, exclude any parental contribution towards making up the grant to the full amount set. This is collected separately

at **Parental** and **ParAmt** if the student is 25 years of age or younger and in higher education.

1. State awards will exclude fees, these are paid direct to the educational establishment by the state. Awards from overseas governments or private sources in the UK or overseas will include fees.
2. Private awards 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 awards 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.

Soft Check

There is a soft check if a respondent is receiving a state award of £8,000 or more, although some grants can go beyond this figure.
Warning. The answer is much higher than the figures normally given at this question. Please check that your figure is correct. If so, suppress warning and continue.

GrtVal

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

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

GrtDir

How much of this is paid direct to you by cash or cheque?

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 award.

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?**
INTERVIEWER: INCLUDE ALL CONTRIBUTIONS – IF NECESSARY ADD THEM TOGETHER AND CALCULATE AN AVERAGE WEEKLY, MONTHLY OR ANNUAL AMOUNT

If the last payment happened to be irregular, atypical or a one-off, if possible ask the respondent for a more regular or typical average over a period.

ParePd **How long did that cover?**

TopUpL **For your course, are you eligible to receive 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.

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


TUBorr **How much altogether will you borrow during this academic year, that is the year beginning in September 200[n] and ending in Summer 200[n]?**

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.
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.
3. It is unlikely that any person under 16 will receive a top-up loan.

Soft Check *You have entered that the person is borrowing more than £4,590 per year (the current maximum) through a top-up loan. Please check your answer.*

Loan **Do you have any *other* loan to enable you to attend a course of education?**
INTERVIEWER: INCLUDE LOANS COVERING TUITION FEES ONLY.

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

LoanNo	<p>How many loans do you have? IF MORE THAN ONE, THE NEXT QUESTIONS DEAL WITH A MAXIMUM OF TWO LOANS. TAKE LOANS IN ORDER OF AMOUNT. 1. One 2. Two 3. Three or more</p> <p>If the respondent has more than 2 loans open a note using  and record details of the extra loans.</p>
EdBorr	<p>[Thinking of the [FIRST/SECOND/OTHER] loan(s)], from whom have you borrowed the money? 1: organisation 2: private individual</p>
EdMonYr	<p>When did you take out the loan?</p>
<u>Soft Check</u>	<p>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.</p> <p><i>The loan was taken out more than 6 years ago. Please check that this is correct.</i> <i>You have entered a future date. Please include only loans already taken out.</i></p> <p>If the respondent has not yet taken out the loan do not record the information.</p>
EdSum	<p>How much did you originally borrow?</p>
<u>Soft Check</u>	<p>As before there is a soft check if the respondent has borrowed more than £8,050 purely to fund education. Probe as to whether the total amount included money for other purposes.</p> <p><i>Warning. The answer is much higher than the figures normally given at this question. Please check that your figure is correct. If so, suppress warning and continue.</i></p>
EdAmt	<p>How much was your last repayment? INTERVIEWER: CODE 0 IF NO REPAYMENTS YET MADE</p>
<u>Soft Check</u>	<p>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.</p> <p><i>You have entered that the respondent made a repayment which was greater than the value of the loan. Please check that this is correct.</i></p>
EdPd	<p>How long did that cover?</p>

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 [other] 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 only asked if at least one adult in the Benefit Unit is over 40.

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

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.

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

ASK OR CODE:

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

PROMPT IF NECESSARY: Were you working last week?

(INTERVIEWER: 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.

On the FRS do NOT count mail order agents or baby sitters as having been in paid work, and exclude odd jobs - all these are dealt with later. Do however count childminders.

'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 and regular. For example, it includes Saturday jobs and casual work.

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.

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

1. One job only
2. Two jobs
3. Three jobs
4. Four or more jobs

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 e.g. 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 3 at **JobAway**.

If someone is on the books of their husband's/wife's firm for tax purposes, they should be coded at as an employee, regardless of how many hours they work.

Directors

A director of a limited company is always counted as an employee, i.e. 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

e.g., 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 Ireland 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, e.g. 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.

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

NITrain**SHOW CARD O**

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

CODE ONE ONLY

- 1. Jobskills**
- 2. Bridge to Employment**
- 3. Enterprise Ulster**
- 4. Worktrack**
- 5. Graduate training programme**
- 6. New Deal for 18-24 year olds**
- 7. Any other training scheme (specify)**
- 8. None of these**

Jobskills

The Jobskills Programme which has three distinct but inter-linked strands each addressing the needs of a particular group of trainees:-

- Jobskills, which is unique to Northern Ireland, is delivered via contract by approximately 110 Training Organisations, including Further Education Colleges. All funding is channelled via Training Organisations and entry is by Training Credit issued by the Training & Employment Agency's JobCentres.
- The Access strand offers training to 16 and 17 year old entrants with basic skills or special needs and is aimed at ensuring that they have the competencies to be able to progress to higher level training or move into a job. Young people with a disability can enter Access up to their 22nd birthday.
- Traineeship training caters for the vast majority of Jobskills entrants. It is open to unemployed 16 and 17 year olds and focuses on NVQ level 2 training. Young people with a disability can enter Access up to their 22nd birthday.
- Modern Apprenticeship provision is open to young people aged 16 to 24 who are entering employment for the first time and to certain categories of existing employees in that age group. Apprentices follow a training framework developed in conjunction with the relevant industry and approved for delivery under the programme which includes achievement of a NVQ at Level 3 and key skills.

Bridge to Employment

The main objective of the programme is to provide customised training courses to equip unemployed and, in particular, long-term unemployed, with the skills necessary to compete for new employment opportunities on an equal basis with others. Bridge to Employment is co-ordinated by Training Services in conjunction with employers and training providers. Training lasts up to 10 weeks and participating companies are expected to interview all trainees who successfully complete the course. It is aimed at unemployed adults and women returners.

Enterprise Ulster

This is a benefit plus scheme run by the T&EA

Worktrack

Employment which lasts up to 26 weeks and may be full time or part time posts. Clients must be aged 18 – 60 and be unemployed for at least 12 out of the last 15 months, having been continuously unemployed for at least 3 months immediately prior to starting Worktrack or if in receipt of Job Seekers Allowance (JSA) benefit and over 25.

Graduate Training

Schemes covered are

Premiere – Graduate Management Development Programme

Premiere is a fast track comprehensive management development programme aimed at graduates. Training lasts 35 weeks and is delivered by Parity Training Limited. Courses commence in September and November and are located in Belfast, with placements throughout Northern Ireland. Premiere provides the bridge from third level education to a career in management. Applicants must have graduated within the last 3 years. Trainees receive a training allowance and also a travel / accommodation allowance.

Shell Technology Enterprise Programme (STEP)

Aims to help SME's develop their business by utilising the skills of an undergraduate student for eight weeks over the summer on a project based assignment.

Rapid Advancement Programme

Offers 250 graduates from a non-IT discipline the opportunity to 'fast track' their career in a new direction within the IT sector. The programme affords companies the opportunity to sample the skills of high quality graduates during a 3-month work placement.

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.

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

SHOW CARD U

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

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 Voluntary Sector option aims to deliver a range of community benefits, such as improved relations or safety.

Code 5: Environmental task force

The purpose of the Environmental task force is to contribute to the improvement of the local, regional or global environment.

Participants on both options either receive a wage, paid by the provider of the job, or an allowance paid by the Employment Service. 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, the following question is asked:

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 7 days ending Sunday the (date/month)?**

INTERVIEWER: DO NOT COUNT Mail Order Agents OR Babysitters AS PAID WORK, BUT DO COUNT Childminders.

1: Yes

2: No

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

4: SPONTANEOUS MENTION: Retired from Paid Employment – only use if clear that respondent has no wish to be in paid work

If JobAway = 4

Soft Check

Can I just check, are you looking for work, waiting for a job you have already

obtained, or would you like any form of paid employment?

INTERVIEWER: If yes please recode JobAway as 2, if NO suppress.

The word 'like' means here actively wanting and seeking employment.

NB: **If JobAway** = 3, respondents will be asked **Start** (whether able to start job in next 2 weeks) and **YsrtWk** (If not, why not). See both below.

NB: **If JobAway** = 4, respondents will be asked **UnPaid1** and **Unpaid2** before being routed directly to **Retire**.

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 (e.g.. career break, long term sick etc), only code 'yes' if there is definitely a job for them to return to (e.g. 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 (i.e. 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 (i.e. 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 respondent's opinion of whether they have a job to go

back to should be taken.

4. Seasonal Workers

In some industries (e.g. 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. (However 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 (e.g.. 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.

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 question is asked.

Wait **Were you waiting to take up a job that you had already obtained?**

NB: **If Wait = ‘Yes’**, respondents will be asked **Start** (whether able to start job in next 2 weeks) and **YsrtWk** (If not, why not). See both below.

If not looking for work in the last 4 weeks:

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 respondent would not like to have either a full-time or part-time job at the moment.

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**ASK OR CODE**

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 (e.g. 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 5 or 6 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 unable to start work within 2 weeks

YStrtWK **Why would you have not been able to start work within 2 weeks?**

- 1: Must complete education
- 2: Cannot leave present job within 2 weeks
- 3: Looking after family/home
- 4: Temporarily sick or injured
- 5: Other reason

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: Parental Leave |
| 5: Laid off | 10: Other – Code and explain |

NB: Parental leave is unpaid leave up to 13 weeks during the child's first 5 years.

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**.

If less than 1 week, code 0. You will then need to code the number of days sick at the next question **AbsNo2**

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 yes:

Retire1

In which month did you retire?

If under the state retirement age and retired in the last 12 months:

RetReas

SHOW CARD V

Looking at this card, what was your main reason for retiring below the State Pension Age (currently 60 for women and 65 for men)?

1. Because of ill-health
2. Ill-health of a family member, other relative or friend
3. Compulsory redundancy/dismissed
4. I had reached my employer's fixed retirement age
5. I was offered reasonable financial terms to retire early or take voluntary redundancy
6. To spend more time with my family
7. I wanted to give up work/wanted a change
8. Other reason – involving own choice
9. Other reason (none of the above)

There is policy interest in early retirement, in particular in the reasons why people retire early. Early retirement is defined as retirement below the State Pension Age (currently 65 for men and 60 for women). This question aims to obtain a breakdown between early retirement on grounds of ill health, early retirement at the instigation of employers and voluntary early retirement where employees choose to retire for family or other reasons.

If not working, or not 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 a Social Security Office 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 a Social Security Office.

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 (e.g. 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. 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 occupied 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	<p>INTERVIEWER: CODE NATURE OF JOB: 1:Childminder 2:Doctor or Dentist, in a practice 3:All other jobs</p> <p>Childminders are asked the following question. Doctors and dentists working in a practice are self-employed for tax purposes but need special identification regarding the later questions on employer pension schemes.</p>
Where	Do/Did you do childminding in your own home, or somewhere else?
EType	<p>SHOW CARD W 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</p> <p>This gives respondents a wide range of employment situations from which to choose rather than simply 'employee' and 'self-employed', particularly those we define as self-employed but who might not themselves.</p> <p>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.</p> <p>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.</p>

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.

If you have coded someone as the director of a limited company, and coded them as self employed at **Etype**, the following soft check is sprung:-

Soft Check

Directors are usually EMPLOYEES. Please check: Are they on PAYE? Do they/would they get a PAYS LIP? 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.

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	<p>In this job/business, are your National Insurance contributions deducted at source?</p> <p>If NI is deducted at source:</p>
<u>Soft Check</u>	<p><i>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).</i></p> <p>If NI is not deducted at source:</p> <p>The following group of questions are only asked about the respondent's main job.</p> <p>For employees the next three questions are asked.</p>
RspOth	<p>In your job do you have formal responsibility for supervising the work of other employees?</p> <p>DO NOT INCLUDE PEOPLE WHO ONLY SUPERVISE:</p> <ul style="list-style-type: none"> - children, e.g. teachers, nannies, childminders - animals - security or buildings, e.g. caretakers, security guards <p>1: Yes 2: No</p> <p>For the purpose of identifying those respondents with responsibility for supervising the work of others, children, animals and security of buildings are not deemed to be 'other employees'.</p> <p>Sometimes job titles can be misleading. For example, a 'playground supervisor' supervises children not employees and so should be coded 2. Similarly, a 'store manager' may be a store-keeper and not a manager or supervisor of employees.</p>
SVDesc	<p>Please describe the type of responsibility you have/had for supervising the work of other employees.</p> <p>INTERVIEWER: PROBE FOR WHO AND WHAT IS/WAS BEING SUPERVISED</p>
NumEmp	<p>How many people work (worked) for your employer at the place where you work (worked)? Are/Were there...</p> <p>1: 1 – 24 2: 25 –499 3: 500 or more</p>

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.

We are only interested in people working for their employer at the place where they work. 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' (e.g. 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/with partner(s), but no employees
2: with employees

EmpAny

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

Are there...

- 1: 1-24
2: 25-499
3: or 500 or more

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 (e.g. building site), that is their place of work.

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.

If the respondent has spent less than 6 months in the employ of their current employer, the following question is asked.


WatPrev

Were you in paid employment or self-employed immediately before you started this current job?

1: In paid employment/self employed

2: Not in paid employment

And if not in paid employment

WatDid	<p>SHOW CARD X</p> <p>What was the main reason why you were not in paid employment at that time?</p> <p>INTERVIEWER: If the respondent is not working because they are doing voluntary work, travelling, having a year out or career break then this should be coded as didn't need employment.</p> <p>1: Unemployed/looking for work 2: Student/training 3: Looking after the family home/children 4: caring for a disabled or elderly person 5: Temporarily sick or injured 6: Long-term sick or disabled 7: Didn't need employment 8: Retired 9: Made redundant</p>
DispChk	<p>PLEASE CHECK THE FOLLOWING DETAILS WITH [NAME]:</p> <p>EMPLOYMENT STATUS IS/WAS (<u>self employed - [no. of employees]</u>) or (<u>employee</u>)</p> <p>This is derived from the answers at EType, Dirctr, RspOth, SVDesc, (employees) and EmpOwn/EmpAny (for the self-employed). It will be shown with the other job details when SOC coding is done.</p>
NumJob2	<p>When you were last working, how many JOBS did you have for pay or profit?</p> <p>This question is asked of people not currently in employment who therefore did not get asked NumJob earlier.</p> <p>Questions <u>Title</u> to <u>EmpAny</u> are repeated for subsidiary jobs (up to 3 jobs in all)</p> <p>If an informant has (or had) more than one job for pay or profit, details of the subsidiary job(s) will be asked. If the respondent has/had 4 or more jobs:</p>
JobDisp	<p>INTERVIEWER: USE THE NOTEPAD FACILITY  TO DESCRIBE THE FOURTH AND HIGHER ORDER JOBS</p> <p>The next questions are about the hours worked in each job. This includes those on a government training scheme and those in unpaid jobs (the latter just get asked TotUs1).</p>

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, e.g. 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 this job/business - 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 e.g. 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.

For those rare individuals who usually work 97 hours or more per week, code as 97.

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 this job/business, how many hours per week do you usually work - please exclude mealbreaks and overtime?**

For those rare individuals who usually work 97 hours or more per week, code as 97.

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 (e.g. 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.

If the usual hours worked are less than 30 hours, the following questions are asked. This again is to allow the DSD to gauge the number of people who are prevented from taking full time work as they administer informal care to a disabled or elderly relative, or have to look after young children, and also to measure how disability effects the ability to work.

LikeHr	<p>Your usual hours at the moment are [n]. Would you prefer to work more hours, fewer hours, or are you happy with the number of hours you work at the moment?</p> <p>1: More hours 2: Happy with hours 3: Prefer fewer hours</p> <p>If the respondent would prefer to work more hours, the following question is asked</p>
NoMor	<p>Are you prevented working more hours by any of the following..</p> <p>1: ...Disability or illness 2: ...Caring for a disabled or elderly person 3: ...Having to look after children 4: (None of these)</p> <p>Note that if the respondent is caring for a disabled child code 2 should take priority over code 3.</p> <p>If NoMor is coded 2 then the following question is asked:</p>
NMPer	<p>Who is the person you care for?</p> <p>If NoMor is coded 3 then the following question is asked:</p>
NMChc	<p>If some suitable form of childcare were available, would this enable you to work more hours?</p>

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, tips or other payments such as tax credits?**

If the respondent is in receipt of tax credits, these should be included in the net pay figures (**PayAmt** and **Unett**), but excluded from gross wage calculations (**GrWage** and **Ugross**).
- Soft Check If '0' is entered
No pay entered: If respondent has not yet been paid (e.g. 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).

The following question is asked if **PayAmt** is answered 'Don't know' or refused and **PAYE** is not answered 'Don't know' or refused

PayPd1 **How long did this cover?**

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 £46.90 per week. Please check your figures, and amend if necessary. If correct, explain circumstances in a Note 

OthDed **Were there any deductions from your wage/salary such as...**

- 1: ... contribution by you to a pension or superannuation scheme?
- 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: ... Charities
- 9: ... any other deductions which we have not mentioned so far?
- 10: ..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 8 **Deduc** questions, looking like this one, which follow up Codes 1-8 at **OthDed**. If Code 9 is used the following screen appears.

DedOth **OPEN A NOTE**  **AND DESCRIBE THESE 'OTHER' DEDUCTIONS, WITH AMOUNTS. THEN ADD THEM UP AND ENTER THE TOTAL AT THIS QUESTION**

Probe individual deductions carefully, e.g.:

"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.

Regardless of whether a payslip is being consulted, the following question will be asked.

GrWage

What was the GROSS wage/salary - i.e. the TOTAL, BEFORE ANY DEDUCTIONS but excluding any tax credit payments?

INTERVIEWER NOTE: ANY TAX CREDITS RECEIVED SHOULD NOT BE INCLUDED IN THE FIGURE GIVEN HERE.

IF A PAYSリップ IS NOT BEING CONSULTED THEN GROSS WAGE CAN BE COLLECTED FOR A DIFFERENT TIME PERIOD FROM LAST NET PAY.

Evidence has shown that although people on salaries generally know their net monthly pay, they are often only able to give an annual figure for their gross pay.

Should the respondent *not have* a pay slip to hand, the following question is asked to establish what time period the figure of gross salary covers. It is therefore possible for the respondent to supply a monthly figure for net pay, but an annual figure for gross pay.

GrWagPd


How long did this cover?

- 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)**


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 [£n] which is not the same as gross pay of [£n]. This can be due to the payment of Tax Credits. Please check your

figures and probe **if there is a missing amount**. If unable to resolve, suppress check and enter details in a note 

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 

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 Y**
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: Tax Credit
7: 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

Statutory Maternity Pay has an 18 week duration. The first six weeks are paid at 90 per cent of the respondents average weekly earnings (normally based on two months' earnings). This is the higher rate. The remaining 12 weeks are paid at £75.00 a week which is the lower rate. If 90 per cent of the respondents' average earnings is less than £75.00, then they receive £75.00 throughout (code as lower rate).

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 (e.g. 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/number of miles travelled.

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?**

If SMPAmt is recorded as Don't know the following question is asked:

SMPRate **How much was included for Statutory Maternity Pay – CHECK/ASK:
Was it ...
READ OUT (RUNNING PROMPT)
1:...the higher rate?
2:...the lower rate?**

Statutory Maternity Pay has an 18 week duration. The first six weeks are paid at 90 per cent of the respondents average weekly earnings (normally based on two months' earnings). This is the higher rate. The remaining 12 weeks are paid at £75.00 a week which is the lower rate. If 90 per cent of the respondent's average earnings is less than £75.00 then they receive £75.00 throughout (code as lower rate).

MatEmp **When you were getting SMP were you also getting 'made up pay' from your employer?**

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

TaxAmt **How much was included as Income Tax refund?**

See instructions at **InclPay** above.

MileAmt **How much was included for mileage allowance?**

MotAmt **How much was included for motoring expenses?**

HHInc

SHOW CARD Z

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
- 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 £[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

Usual Pay is the amount that the respondent usually expects to receive. If the respondent's last pay was the first time that they had received a change in salary, or new payments or deductions began, and the respondent will be receiving this amount from this point on, then the last pay is treated as usual. For example, if the respondent has just received the first month of a new salary then they should say that it is usual even if it is the first time

they have received it.

If the last pay amount contains unusual or one-off payments or deductions then it is not usual. For example, if their last pay included holiday or back pay, an occasional bonus, irregular overtime or tax or business refunds. Also, if the respondent's salary has changed but they have not yet received the new amount then the pay they just received is not usual. At the usual questions they should record the amount they will receive next time.

Respondents who answer 'no' here are asked the following question.

WhyNoUsl

Why was your pay not usual?

CODE ALL THAT APPLY

- 1: Included a Tax Rebate**
- 2: I am currently being emergency taxed**
- 3: Inclusion of one-off bonus/profit/performance-related payment**
- 4: Inclusion of back pay**
- 5: Unusual payment of deductions/expenses**
- 6: New tax year**
- 7: Just started or finished receiving tax credits/SSP/SMP or change in amount**
- 8: Wage/salary change**
- 9: Change of job**
- 10: Received overtime**
- 11: Other (please code)**

Interviewers should code as many reasons as applicable that make the pay unusual to the above question. If the answer is 'other', please collect verbatim answers. Please note that these answers will be passed onto the DSD, so ensure that you do not collect personal information such as the name of the respondent, their employer etc.

IfWhynoUsl=11

NoUsuOth

Please explain why last pay not usual.

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 but including other payments such as Tax Credits?

UGross

What do/did you usually receive BEFORE all deductions but excluding any tax credit payments?

Upd

How often are/were you usually paid?

InclPay1

SHOW CARD Y

Does/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: Tax Credit
 - 7: None of these

See earlier instructions at **InclPay**.

OthDed1

Which of these are deductions from your usual wage/salary...

READ OUT: PROMPT EACH ITEM INDIVIDUALLY

- 1: ... contribution by you to a Pension or superannuation scheme?
- 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: ...Charities
- 9: ... any other deductions which we have not mentioned so far?
- 10: ..none of these

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

If respondent has already indicated at Udeduc that they are already contributing towards a pension

Soft check

INTERVIEWER: Respondent probably has a company stakeholder pension to which they contribute. They have already included this at Udeduc. Check with the respondent and if they have already told us about this code 0 here and make a note.

(If just started or finished receiving tax credits, SSP, or SMP or change in amounts (WhyNoUsl = 7) or retired in the last 12 months) and InclPay1=1 (Statutory Sick Pay):

USSPAmt

How much was included for Statutory Sick Pay in usual pay?


INTERVIEWER: THIS SHOULD BE SHOWN ON THE PAYSリップ. IF NOT, ENTER 'DON'T KNOW'.

(If just started or finished receiving tax credits, SSP, or SMP or change in amounts (WhyNoUsl = 7) or retired in the last 12 months) and InclPay1=2 (Statutory Maternity Pay):

USMPAmt	<p>How much was included for Statutory Maternity Pay in usual pay? INTERVIEWER: THIS SHOULD BE SHOWN ON THE PAYSリップ. IF NOT, ENTER 'DON'T KNOW'.</p>
USMPRate	<p>If USMPAMT=DK How much was included for Statutory Maternity Pay in usual pay-CHECK/Ask: Was it... READ OUT (RUNNING PROMPT) 1:...the higher rate? 2:...the lower rate?</p>
UTaxAmt	<p>If InclPay=3 (Income Tax Refund) How much was included as Income Tax refund in usual pay?</p>
UMileAmt	<p>If InclPay1=4 (Mileage or motoring allowance) How much was included for mileage allowance in usual pay?</p>
UMotAmt	<p>If InclPay1=5 (Motoring expenses refund) How much was included for motoring expenses in usual pay?</p>
UDeduc	<p>If unusual payment of deductions last time (WhyNoUsl=5), or respondent has retired in the last 12 months, the following 2 questions will be asked of each deduction categorised at OthDed1 How much was usually deducted for [category at OthDed1]</p>
UDedOth	<p>INTERVIEWER: OPEN AN NOTE AND DESCRIBE THESE OTHER DEDUCTIONS WITH AMOUNTS, THEN ADD THEM UP AND ENTER THE TOTAL AT THIS QUESTION</p>
Bonus	<p>In the last 12 months have you received any bonuses such as a Christmas or quarterly bonus, profit-related pay or profit-sharing bonus, or an OCCASIONAL commission? ENTER NUMBER OF BONUSES (MAX 6) AND GIVE DETAILS AT SUBSEQUENT QUESTIONS. IF NO BONUSES, ENTER 0.</p> <p>Include:</p> <ul style="list-style-type: none"> • Honoraria (voluntary fees from professional services) • Profit related pay <p>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</p>

£4,000. There are now over 6,000 schemes covering one and a half million employees.

Do **not** include shares in the company, income in kind or cash value of vouchers to spend in shops at this question.

If a respondent receives a bonus on a regular, say monthly, basis such as for reaching certain sales quota; and their pay is such that they depend on getting this bonus then **do not define it as an occasional bonus at this question**. Instead, include it as part of their total normal wage/salary. If there is any doubt make a note using the notepad facility .

BonAmt ENTER AMOUNT OF BONUS NUMBER [1-6].

To ensure respondents do not include bonuses as part of their monthly salary, the following check is triggered if any bonus is greater than half of their gross salary

Soft Check *Is that a year's bonus? It seems very high. Please check and amend if necessary.*

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:

Soft check *Are you sure? This means the bonus is larger than the usual pay. Please check your figures.*

InKind**SHOW CARD AA****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: Company vehicle**
- 11: Any other payments in kind**
- 12: 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 11:

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 are 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 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 job or business separately. However, someone whose occupation is ‘piecemeal’ and involves different pieces of work being done sequentially or simultaneously, perhaps for different people (e.g. a handyman, gardener, building sub-contractor) should be treated as having one job, provided that the work is of the same nature, 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 (only [x] days), 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 .

Hard Check If either date is in the future:
This must not be a future date. Please amend your coding.

Hard Check Also, we will not accept any dates for accounts longer than 7 years ago.

We cannot accept accounts for more than 7 years ago: If last accounts were more than 7 years ago, enter D/K at this and the next question (SE2) and make a note.

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 **SHOW CARD BB**
Do you draw money from your work account for any non-business purposes, such as any of the things shown on this card?
(CODE 'YES' IF ANY APPLY')

The card shows:

Money from the work account:

- used for payments to yourself and any other personal spending
- used to pay domestic bills (including standing orders)
- transferred to a private account
- used for any other non-business use?

OwnAmt **Thinking of the last 12 months, on average how much have you taken EACH MONTH for these non-business purposes?**

The purpose of these questions 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.

It is appreciated that the figures given here will have to be estimates. If a business has been in operation for less than a year, give the average over the length of time that the business has been operational.

OwnOther **Apart from any drawings from the bank/building society, do you receive any other income from this job/business, for personal use?**

These questions cover income for the business that is not channelled through the bank/building society account. This may be 'cash in hand' for work carried out. Try to get an estimate, but, as this may be a sensitive

topic (because some or all of this money may not be declared as income in the accounts), a refusal can be accepted here.

OwnOtAmt On average, how much is that each month?

Those self-employed who do not have profit/loss accounts, or do not have a separate business account or who do not make *drawings* from a separate business bank account are asked about their *income* from the job. This group of people may include sub-contractors who, while legally self-employed, have income arrangements similar to employees.

SEIncAmt Now I'd like to ask some questions about your income from your job/business: that is, after paying for any materials, equipment or goods that you use(d) in your work.

On average, what was your WEEKLY or MONTHLY income from this job/business over the last 12 months?

By 'income' we mean money from the job/business that 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 that 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 2002-2003 are £2.00 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?**

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).

Soft Check

Amount for National Insurance contribution deviates from standard weekly amount (currently £2.00 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**, e.g. 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 (e.g. 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?**

Block QtaxCred – Tax Credit

From 6 April 2003, the existing tax credits will be replaced by two new tax credits: Child Tax Credit and Working Tax Credit. These tax credits will replace Children's Tax Credit, Working Families' Tax Credit (WFTC), Disabled Person's Tax Credit (DPTC), the money for children in Income Support and income-based Jobseeker's Allowance, and the New Deal 50+ Employment Credit. Child Tax Credit and Working Tax Credit are being introduced to improve the way the Government supports families with children and working people on low incomes.

Child Tax Credit

Child Tax Credit is a payment to support families with children. Parents can claim Child Tax Credit if they are responsible for one or more children, and do not have to be working. Child Tax Credit will provide support for any child up until their 16th birthday, or a young person aged 16-18 years who is either in full time non-advanced education or has left full time education but does not have a job (providing they are not claiming income support or tax credits in their own right). The awarding of Child Tax Credit will not affect a respondent's right to Child Benefit. Families will still be able to claim Child Benefit as they do now and it will continue to be paid as a separate payment.

Child Tax Credit will be paid directly to the person who has main responsibility for caring for the children in the family (into a bank or building society account). The recipient can choose whether to receive the payments weekly or every four weeks. If the respondent qualifies for Income Support or income-based Jobseeker's Allowance, they will be entitled to the maximum amount of Child Credit for their children.

Working Tax Credit

Working Tax Credit is a payment to top up the earnings of working people on low incomes, including those who do not have children. There are extra credits for those recipients in working households where someone has a disability. Working Tax Credit is available to employees and the self-employed, and includes support for the costs of qualifying childcare, thus replacing Childcare Tax Credit.

People who are responsible for a child or young person can claim Working Tax Credit if they are aged 16 or over and work at least 16 hours per week. People without children can claim Working Tax Credit if they are

- i) aged 25 or over and work at least 30 hours a week;
- ii) aged 16 or over, work at least 16 hours a week and have a disability which puts them at a disadvantage in securing employment; or
- iii) either the claimant or their partner are aged 50 or more, work at least 16 hours per week and are returning to work after time spent on qualifying out-of-work benefits.

Working Tax Credit is paid in addition to any Child Tax Credit the recipient may be entitled to and is based on the number of hours normally worked and income (joint income for couples). If the recipient is employed, the employer will usually pay any Working Tax Credit through the payroll (as WFTC and DPTC). If the recipient is self-employed, the payment of the credit will be made directly to them (through a bank, building society, or post office account) in a similar manner as a benefit payment. If the respondents are part of a couple that both work at least 16 hours per week, they can decide who will receive the payments of Working Tax Credit.

Working Tax Credit also makes an allowance for extra financial help towards the costs of approved or registered child care. This is known as the child care element within Working Tax Credit. Respondents will only be entitled to this if they are working at least 16 hours per week. If a respondent is eligible to receive the child care element of Working Tax Credit, this **will always** be paid to the person who is mainly responsible for caring for the child or children, and will form part of their payment of Child Tax Credit (ie, it is not paid as an element of Working Tax Credit).

Version of question TaxCred for April 2003 only;

TaxCred

SHOW CARD CC

Are you at present receiving any of these Tax Credit payments [in your own right]? Please include any lump sum payments under £105 received since April 2003.

CODE ALL THAT APPLY

- 1: Working Families' Tax Credit**
- 2: Disabled Person's Tax Credit**
- 3: Children's Tax Credit (via PAYE)**
- 4: Working Tax Credit (excluding any childcare tax credit)**
- 5: Child Tax Credit (including any childcare tax credit)**
- 6: (None of these)**

TaxCred	<p><i>Version of question TaxCred from May 2003 onwards;</i> SHOW CARD DD Are you at present receiving any of these Tax Credit payments [in your own right]? Please include any lump sum payments under £105 received since April 2003. CODE ALL THAT APPLY 4: Working Tax Credit (excluding any childcare tax credit) 5: Child Tax Credit (including any childcare tax credit) 6: (None of these)</p> <p>If TaxCred = 1 and 2 during April 2003:</p>
<u>Soft Check</u>	<p><i>From April 2003 this Tax Credit is being replaced by Working Tax Credit and Child Tax Credit.</i> <i>PLEASE CHECK: Is respondent still receiving [Name of Tax Credit] while their application is being processed.</i> <i>If NO: return to TaxCred and recode.</i> <i>If YES: Proceed to next question and collect amount and period covered.</i></p> <p>If TaxCred = 3 during April 2003:</p>
<u>Soft Check</u>	<p><i>From 6 April 2003 Children's Tax Credit is being replaced by Child Tax Credit.</i> <i>INTERVIEWER: Recode as Child Tax Credit after April 6th</i></p> <p>If TaxCred = WTC, BUT no child under 19 in household and no adult aged 25 and over working for 30 or more hours per week:</p>
<u>Soft Check</u>	<p><i>Working Tax Credit is normally only paid to households without children if there is an adult in the household who is aged at least 25 and working for 30 hours or more per week.</i></p> <p><i>Are you responsible for a child under 19 who is not here? Or is there an adult in the household who is disabled and is either working for at least 16 hours per week or is expecting to start work in the next 7 days?</i> <i>INTERVIEWER: IF NO SUCH ADULT BUT RECEIVED WTC SUPPRESS AND MAKE A NOTE.</i></p> <p>If TaxCred = WTC, and there is a child aged under 19 in the household BUT no adult who works for 16+ hours per week:</p>
<u>Soft Check</u>	<p><i>Working Tax Credit is normally only paid if there is an adult in the household working for 16 or more hours per week.</i> <i>PLEASE CHECK: Is there an adult expecting to start work within 7 days?</i> <i>INTERVIEWER: IF NO SUCH ADULT BUT RECEIVED WTC SUPPRESS AND MAKE A NOTE</i></p>

Hard CheckIf **TaxCred = 1 and 4:**

INTERVIEWER: It is not possible to receive both Working Families' Tax Credit and Working Tax Credit. Please amend one or the other.

Hard CheckIf **TaxCred = 3 and 5:**

INTERVIEWER: It is not possible to receive both Children's Tax Credit and Child Tax Credit. Please amend one or the other.

If **TaxCred = CTC**, BUT no child aged under 19 in household:

Soft Check

Child Tax Credit is normally only paid if there is a child aged under 19 in the household.

PLEASE CHECK: Did you have a child for whom you are responsible but who is not here at present?

INTERVIEWER: IF NO CHILD BUT RECEIVED CTC SUPPRESS AND MAKE A NOTE.

Routing for WFTC and DPTC (April 2003 only)

If Working Families' Tax Credit received

WFTCLum Do you receive your Working Families' Tax Credit as a lump sum or as a regular payment?

- 1: Lump Sum
- 2: Regular payment
- 3: Received both in last 6 months

INTERVIEWER: IF THE RESPONDENT RECEIVES THEIR TAX CREDIT AS A REGULAR PAYMENT THEN THEY SHOULD HAVE RECEIVED THIS PAYMENT WITHIN THE LAST 4 WEEKS. IF NOT EITHER IT IS A LUMP SUM PAYMENT OR NOT A TAX CREDIT

If Code 3 (received both in last 6 months);

WFTCboth Which payment method was the most recent?

- 1: Lump sum
- 2: Regular payment

If Disabled Person's Tax Credit received

DPTCLum Do you receive your Disabled Person's Tax Credit as a lump sum or as a regular payment?


- 1: Lump Sum
- 2: Regular payment
- 3: Received both in last 6 months

INTERVIEWER: IF THE RESPONDENT RECEIVES THEIR TAX CREDIT AS A REGULAR PAYMENT THEN THEY SHOULD HAVE RECEIVED THIS PAYMENT WITHIN THE LAST 4 WEEKS. IF NOT EITHER IT IS A LUMP SUM PAYMENT OR NOT A TAX CREDIT

If Code 3 (received both in last 6 months);

DPTCboth Which payment method was the most recent?

- 1: Lump sum
- 2: Regular payment

HowTax	<p>Thinking of the last [TaxCred] payment, how was the last [TaxCred] paid to you? PROMPT AS NECESSARY TO CLASSIFY 1: In Wages/pay packet 2: Order book (cashed at Post Office) 3: Giro Cheque 4: Direct to bank/building society account 5: Other <DESCRIBE IN A NOTE> </p> <p>A check is triggered if the respondent answers that their tax credits are paid as part of their wage (HowTax=1), and the sum of PayAmt, Deduc, PAYE and NatIns is equal to GrWage (with a variation of +/- £5)</p>
<u>Soft Check</u>	<p><i>If the respondent receives tax credit through their pay, this should have been included in the figure for net pay. Please check that the respondent included the amount received for the tax credit in their net pay and that they did not include it in the amount they gave for gross pay. Please also check for any deductions which have not been reported and that the amounts reported for tax and national insurance are correct.</i></p>
<u>Soft Check</u>	<p>A check is triggered if respondent received tax credit through pay (HowTax=1) but did not record tax credit as an element of pay (InclPay<>6)</p> <p><i>Respondent is receiving tax credit through their pay but they did not record a tax credit as an element of their net pay at InclPay. Please check and amend.</i></p> <p>If a tax credit is received by a couple, a signal will be prompted to remind interviewers that both partners cannot receive payments. Similarly, a prompt will remind that if a respondent is not working, they cannot receive a tax credit through the pay packet.</p> <p>If HowTax=1 and new or old payslip has been consulted (PaySlip=1 or 2)</p>
TaxPay	<p>Could you consult your payslip for the details 1: Yes 2: No (include unwilling) 3: Details not shown on payslip</p>
BookCard	<p>If HowTax=2 (Order Book) 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 <u>later</u> 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></p>

OrdBklt	<p>If BookCard=1 Please enter order book (card voucher) identifying letters 1: BB – Working Families’ Tax Credit 2: CC – Disabled Person’s Tax Credit 3: Other <DESCRIBE IN A NOTE></p>
<u>Soft Check</u>	<p>If an unlikely order book letter is entered <i>[TaxCredit] is not normally received on this order book number. Ask respondent to check FRONT PAGES of book for Tax Credit name(s). If correct however, suppress warning and make a note.</i></p>
	<p>If HowTax=3 (Giro cheque) GO TO WFTCAmt/DPTCAmt</p>
TaxLettr	<p>If HowTax=4 (Direct to bank/building society account) Do you have a letter from the Inland Revenue that you could consult? 1: Yes 2: No (include unwilling)</p>
TaxStmt	<p>If YES TaxStmt not asked If NO ASK OR CODE ...or is there a bank statement you could consult? 1: Yes 2: No (include unwilling)</p>
WFTCAmt/ DPTCAmt/	<p>How much was received for the [Tax Credit] payment?</p>
WFTCPd/ DPTCPd/	<p>How long did this cover? If WhyNoUsl = 7</p>
UWFTCAmt UDPTCAmt	<p>How much is usually received for the [Tax Credit] payment?</p>
UWFTCPd UDPTCPd	<p>How long did this cover?</p>
	<p>If the Tax Credit received is Working Families’ Tax Credit or Disabled Persons Tax Credit, the following question is asked</p>
CCTC	<p>Does this include a Child Care Tax Credit to help pay for child care expenses?</p>

<u>Soft Check</u>	<p>IF neither adult in BU is in paid work, soft check</p> <p><i>Childcare Tax Credit is normally only recorded if both partners are in paid work, or one is in work and the other incapacitated. Please check and record in a note.</i></p>
ContWFTC	<p>If the Tax Credit received is Working Families' Tax Credit;</p> <p>For how long have you been in continuous receipt of Working Families' Tax Credit?</p> <p>LUMP SUM OR MONTHLY PAYMENT – ENTER TOTAL NUMBER OF WEEKS RECEIVING BENEFIT</p> <p>INTERVIEWER: PERIOD OF CONTINUOUS RECEIPT MAY EXTEND BEYOND 12 MONTHS AND INCLUDE RECEIVING FAMILY CREDIT, WFTC (WHICH REPLACED FC FROM OCTOBER 1999) AND FAMILY INCOME SUPPORT, WHICH PRECEDED FC.</p>
ContDPTC	<p>If the Tax Credit received is Disabled Persons' Tax Credit;</p> <p>For how long have you been in continuous receipt of Disabled Person's Tax Credit?</p> <p>LUMP SUM OR MONTHLY PAYMENT – ENTER TOTAL NUMBER OF WEEKS RECEIVING BENEFIT</p>
<u>Soft Check</u>	<p>To prevent a lump sum wrongly being coded as a continuous payment, the following check is prompted if 26 weeks is entered at WFTCPd or DPTCPd, but the answer at WFTCLum or DPTCLum is 2 (regular payment);</p> <p><i>Please check: Is Working Families' Tax Credit/Disabled Person's Tax Credit a LUMP SUM payment (i.e. covering 26 weeks)? If so, return to WFTCLum/DPTCLum and recode as a lump sum payment or 'Both'.</i></p>

Routing for WTC and CTC (from April 2003 onwards)

If **Working Tax Credit** received

WTCLum

Please look at card EE and tell me in which of these ways you are currently receiving your Working Tax Credit?

Prompt: Do you receive it in any other way? If via employer ask 'Are you receiving regular payments to your bank as well'?

INTERVIEWER: If the respondent receives their tax credit as a regular payment then they should have received the latest payment within the last 4 weeks.

1. Lump Sum under £105 covering payments for the whole year
2. Regular payments via your employer
3. Regular payments via your bank, post office account or Giro

If **WTCLum=2** and **WTCLum=3**

Soft check

Working Tax Credit is normally only paid through these means if you have recently (in the last 8 weeks) had your award increased. Has this happened to you?

INTERVIEWER: If yes suppress check and make a note to explain the circumstances.

If **WTCLum=1 and 2** or **WTCLum=1 and 3**

Soft check

If you have received a lump sum covering the whole year then you should not also be receiving regular payments.

INTERVIEWER: If respondent says have received both check to see if respondent is actually talking about Child Tax Credit. Make a note to explain the circumstances.

If **WTCLum=2** and the sum of **PayAmt**, **Deduc**, **PAYE** and **NatIns** is equal to **GrWage** (with a variation of +/- £5)

Soft check

If respondent receives Working Tax Credit through their pay, this should have been included in the figure for net pay. Please check that the respondent included the amount received for Working Tax Credit in their net pay and that they did not include it in the amount they gave for gross pay. Please also check for any deductions which have not been reported and that the amounts reported for tax and national insurance are correct.

If **WTCLum=2** but WTC was not recorded as an element of pay at **InclPay (InclPay=6)**

Soft check

Respondent is receiving tax credit through their pay but did not record a tax credit as an element of their net pay at InclPay. Please check and amend.

A soft check will also be prompted if the respondent is not working but

claims they are receiving a tax credit through their pay packet.

Soft check

Respondent said they are not working but are receiving a tax credit through their pay packet. Please amend your answer.

If **Child Tax Credit** received

CTCLum

SHOW CARD FF

Please look at card FF and tell me in which of these ways you receive your Child Tax Credit?

INTERVIEWER: If the respondent receives their tax credit as a regular payment then they should have received the latest payment within the last 4 weeks.

- 1. Lump Sum under £105 covering payments for the whole year**
- 3. Regular payments via your bank, post office account or Giro**

If **CTCLum=1 and 3**

Soft check

If you have received a lump sum covering the whole year then you should not also be receiving regular payments.

INTERVIEWER: If respondent says have received both check to see if they are referring to Working Tax Credit not Child Tax Credit.

If respondent is in receipt of **Working Tax Credit** or **Child Tax Credit** the following questions are asked once

TaxNotr

Do you have a Tax Credit Award Notice from the Inland Revenue that you could consult?

INTERVIEWER: This has 'TC602' at bottom left of page 1

- 1. Yes**
- 2. No (unwilling)**

If in receipt of Working Tax Credit but does not have the award notice, but receives the tax credit via pay

TaxPayW

Could you consult your payslip for the details?

- 1. Latest payslip consulted**
- 2. Old payslip consulted**
- 3. Payslip not consulted**
- 4. No payslip provided by employer**

If unable to consult payslip or does not possess one and tax credit is paid direct

TaxStmt

ASK OR CODE...or is there a bank statement you could consult?

- 1. Yes**
- 2. No (unwilling)**

NTCDat	<p>If a Tax Credit Award Notice was consulted (TaxNotr = 1)</p> <p>From the award notice, can you tell me the year from which income was used to calculate your tax credit award?</p> <p>INTERVIEWER: Tax credit awards for 2003/4 will initially be based on income in 2001/2. However, recipients can report 2003/4 income to Inland Revenue within the year, and a new award notice is issued. The information asked about in this question will be in the second column on page 2.</p> <ol style="list-style-type: none"> 1. 2003/4 2. 2001/2 3. One or more applicants receive IS/JSA/MIG so info not on Award Notice <p>If year of award is on Award Notice (NTCDat = 1 or 2)</p>
NTCInc	<p>From the award notice what was the total income (of you and your partner) which was used to calculate your tax credit award?</p> <p>INTERVIEWER: This figure will be the 'Total Income' figure at the bottom of the 'Your Income' section on page 2.</p> <p>If no Tax Credit Award Notice was produced</p>
NTCApp	<p>In your initial application for [Working Tax Credit/Child Tax Credit/Working and Child Tax Credit] you reported family income for April 2001 - March 2002. Since then have you contacted Inland Revenue to report an estimate of income for April 2003 - March 2004?</p> <ol style="list-style-type: none"> 1. Yes - subsequent reporting of income to Inland Revenue 2. No - no subsequent reporting of income to Inland Revenue <p><u>The following questions are asked first for Working Tax Credit and then Child Tax Credit</u></p> <p>If tax credit was a lump sum payment covering the whole year (If NtaxCrd=4 and WTCLum=1 or NtaxCrd =5 and CTCLum=1)</p>
WTCLPay CTCLPay	<p>You said that you received a [Working Tax Credit/Child Tax Credit] lump sum payment covering the whole year. How much was this payment?</p> <p>If amount received for lump sum payment exceeds £104</p>
<u>Soft check</u>	<p><i>Lump sum payments should not exceed £104 for the tax year. Check that this is not a one off payment to correct for previous under payment. These should not be recorded at all.</i></p> <p>If Working Tax Credit or Child Tax Credit is received by regular payment either through the payroll or direct, the following questions are asked</p>

**WTCAmt/
CTCAmt**

How much was received for your last [Working Tax Credit/Child Tax Credit] payment?

INTERVIEWER: Exclude lump sum payments covering whole year.

If figure for Working Tax Credit is less than £2 per week or more than £182 per week

Soft check

Payments of working tax credit are not normally less than £2 a week OR over £182. Please check the circumstances and explain in a note if necessary.

If figure for Child Tax Credit is less than £2 per week or more than £137 per week

Soft check

Payments of child tax credit are not normally less than £2 a week OR over £137. Please check the circumstances and explain in a note if necessary.

**WTCPd/
CTCPd**

How long did this cover?

1: One week

2: Two weeks - (WTC only. Hidden for CTC)

3: Four weeks

97 None of these (EXPLAIN IN A NOTE)

If respondent indicated that their last wage was not the amount they usually receive because they have just started or finished receiving tax credits, SSP, SMP, or there has been a change in the amount they receive (**WhyNoUsl=7**), the following two questions are asked

**UWTCAmt/
UCTCAmt**

How much is usually received for your [Working Tax Credit/Child Tax Credit] payment?

INTERVIEWER: Exclude lump sum payments covering whole year.

If figure for Working Tax Credit is less than £2 per week or more than £182 per week

Soft check

Payments of working tax credit are not normally less than £2 a week OR over £182. Please check the circumstances and explain in a note if necessary.

If figure for Child Tax Credit is less than £2 per week or more than £137 per week

Soft check

Payments of child tax credit are not normally less than £2 a week OR over £137. Please check the circumstances and explain in a note if necessary.

**UWTCPd/
UCTCPd**

How long did this cover?

1: One week

2: Two weeks - (WTC only. Hidden for CTC)

3: Four weeks

97 None of these (EXPLAIN IN A NOTE)

	If the tax credit being received is Child Tax Credit, the next question is asked
CCTC	Does this payment include a Child Care Tax Credit to help pay for child care expenses?
	IF either adult, or the only adult in the BU does not work, or works for less than 16 hours per week
<u>Soft check</u>	<i>Child Care Tax Credit is normally only recorded if both partners work at least 16 hours per week, or one is in such work and the other incapacitated. Please check and record in a note</i>
	If the tax credit received is Working Tax Credit or Child Tax Credit
NTCorigin	Just before you started receiving [Working Tax Credit/Child Tax Credit], were you or your partner receiving any of the following? Prompt: Which others? SHOW CARD GG CODE ALL THAT APPLY 1: Working Families' Tax Credit 2: Disabled Person's Tax Credit 3: Children's Tax Credit (via PAYE) 4: Income Support 5: Jobseekers allowance (income based) 6: None of these

Routing for all tax credits**TaxFut**

SHOW CARD CC

Are you awaiting the outcome of a claim for Working Tax Credit or Child Tax Credit?IF **TaxCred = 4** and **TaxFut =1**, OR **TaxCred = 5** and **TaxFut = 1** there is a soft check**Soft Check***Present receipt of Tax Credit payments take precedence over future claims. Please delete code at **TaxFut**.***Soft Check**If the first partner of a couple interviewed in the same BU states that they are receiving WTC or CTC as a regular payment or have received a lump sum (**WTCLum = 2** or **CTCLum = 2**), then their partner CANNOT also receive payments of the same tax credit.

Block QTravel - Travelling to Work

Note: this block is rotated off in 2003-2004, i.e. the questions are not asked

The following questions allow the DWP 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**

Some people work **AWAY FROM THEIR HOME**, staying temporarily in lodgings, 'digs' etc near their place of work. If this is the case, code only for their original journey **FROM THEIR HOME** and back and **not** their journey between the lodgings and their place of work.

TtWFrq

On how many days of the week do you usually travel to your usual place of work.

Again, if someone works away from home staying temporarily in lodgings, 'digs' etc near their place of work, the answer to the above question should relate to their original journey from home (and back), and **not** the journey between lodgings and 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: railway train**
- 6: London underground train**
- 7: Light railway/tram**
- 8: walk**
- 9: taxi**
- 10: other**

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

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

Light railway/tram 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?**

A soft check will be triggered if the cost of the season ticket/bus pass/travelcard exceeds £80.00 per week.

Soft Check

This amount is much larger than the amounts usually given at this question. Please check

PssDate	<p>And how long is it valid for?</p> <ol style="list-style-type: none"> 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 <p>If the 'other' code is used:</p>
OthDate	<p>PLEASE SPECIFY...</p> <p>Enter text stating how many days, weeks or months are covered, or enter the start and end dates.</p> <p>If no season ticket, bus pass or travelcard:</p>
Fare	<p>How much does the journey by (AS APPROPRIATE) ...bus/train/tube/light rail ... cost <u>each time</u>?</p> <p>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:</p>
<u>Soft check</u>	<p><i>You've entered £x.00, do you mean x pence? If so change the answer at 'Fare', otherwise suppress check and continue.</i></p>
OneWay	<p>Is that the one-way or return fare?</p> <p>If travel to work by car/van/motorcycle:</p>
TtwPay	<p>Do you pay for ALL, SOME OR NONE of the costs of taking the [car or van/motorcycle] to work?</p> <ol style="list-style-type: none"> 1: Pay ALL 2: Pay SOME 3: Pay NONE
TtwCode	<p>If pays some of the cost: INTERVIEWER: PROBE & CODE</p> <ol style="list-style-type: none"> 1: Respondent is passenger and contributes money to others 2: Respondent is driver and receives money from passengers/employer etc 3: Some other arrangement (neither of the above) <p>It may be multi-coded 1 <u>and</u> 2 if both situations apply within a typical week.</p>

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 and 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. The first question is asked of those respondents under 66 years of age who are currently in work, or who have previously worked. Those respondents over 65 years of age, or those who have never worked, will be routed directly to **StakeP**.

EmpPay

SHOW CARD HH

Now I have some questions about your pension arrangements. Are you [or your employer] paying contributions to any of the pension arrangements shown on this card?

INTERVIEWER, READ OUT AND PROMPT EACH ITEM; CODE 1 & 2 IF BOTH PERSONAL AND COMPANY APPLY, CODE 2 & 3 IF COMPANY AND STAKEHOLDER APPLY ETC

Do you (or your employer) pay contributions to...

INTERVIEWER: If respondent has a stakeholder pension run by their company this should be coded as stakeholder and NOT occupational

1. A personal or private pension fund, or retirement annuity
2. A company or occupational pension scheme run by my employer
3. A stakeholder pension scheme fund
4. None of these

“Superannuation” schemes should be treated as a company or occupational pension (code 2).

Code 1: 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.

Code 2: 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.

Code 3: Stakeholder pensions became available from 6 April 2001 and are intended to provide a low charge, privately funded, supplement to the basic state pension. Many people can pay into them even if they have an existing

occupational pension. You can pay in up to £3,600 each year. Contributions can be made direct to pension providers or often, through an employer. Tax

relief is usually given on contributions. The schemes are regulated so that a limit is set on the amount providers can charge for servicing the pension.

Hard check

If code 2 but not an employee:

Respondent is not an employee so cannot belong to a company or occupational scheme.

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 that the check above doesn't trigger for them.

For all those people not asked EmpPay, ie, those over 65, and those who have never worked, the following question is asked in lieu of EmpPay

StakeP

Now I have some questions about possible pension arrangements. Are you paying contributions into a stakeholder pension fund?

If 'Yes' then only the following questions are asked, **SPDat, SPWho, SPPay, SPPd, and SPMort**. The employer and IR payments/rebates questions are omitted.

If in a company or occupational scheme (code 2 at EmpPay):

EpLong

SHOW CARDII

Which of the time periods on this card best describes how long ago you joined your employer's pension scheme?

- 1: Less than 6 months**
- 2: 6 months, but less than a year**
- 3: 1 year, but less than 2 years**
- 4: 2 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 more**

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

EpType**SHOW CARD JJ****Which of the statements on this card best describe this scheme?****INTERVIEWER, CODE ONE ANSWER ONLY**

1. Contributions are taken out of my pay each week or month
2. The scheme is non-contributory, but I do pay something to make additional provision for myself or my dependants
3. The scheme is non-contributory. No-one takes money off my 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 (e.g. 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 (e.g. 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.

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 phrase 'leave your current job' does not include transferring to another job with the same employer, or with a different employer in the same sector, if membership of the same pension scheme continues; e.g. Civil Servants transferring between departments staying in the PCSPS or teachers moving between local education authorities etc.

	If the respondent works but has not said they are part of an employers pension scheme
EpCur	Does your employer currently run a company or occupational pension scheme for any employees?
	If 'yes':
ChkPen	May I check, do you belong to that scheme?
	If 'yes':
<u>Soft Check</u>	<i>INTERVIEWER: Earlier at EmpPay, the respondent said that they did NOT pay into a company or occupational pension run by their employers.</i>
	<i>Please check with respondent: If they don't have a company/occupational pension, recode ChkPen to 'No' (code 2) by pressing <ENTER> first.</i>
	go back to EmpPay and code 2.
	If Chkpen = Yes
OPGov	In the last 12 months, has any money been paid into this occupational pension by the Inland Revenue (or formerly the DSS), that is a rebate of part of your National Insurance contributions because you are contracted out of SERPS?
	If the respondent or an employer contributes to a personal/private pension [EmpPay =1 (allow for up to 3 of these)]:
PPNumc	How many personal or private (not stakeholder) pensions are you [or your employer] contributing to at present?
	For each of up to 3 personal pensions the following questions are asked.

PPDat

SHOW CARD II

Which of the time periods on this card best describes when you started [this/the first/the second/the third] pension?

INTERVIEWER, ENTER THE YEAR

- 1: Less than 6 months**
- 2: 6 months, but less than a year**
- 3: 1 year, but less than 2 years**
- 4: 2 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 more**

If respondent is an employee:

PPCon

Who contributes to this personal pension – you, or your employer, or both of you?

INTERVIEWER, CODE ONE ANSWER ONLY

- 1. Respondent only**
- 2. Employer only**
- 3. Both contribute**

PPHelp

Did your employer arrange or help to arrange your personal pension?

If the respondent contributes (PPCon=1 or 3) or is not an employee:

PPPay

How much was your last payment?

CODE POUNDS. PENCE

PPPd

How long did that cover?

If in the mortgage questions the mortgage type is pension, the next question is asked (IF ENDWPRIN = PENSION MORTGAGE)

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 the respondent is an employee:

PPGov

In the last 12 months, has any money been paid into this pension by the Inland Revenue (or formerly the SSA), that is a rebate of part of your National Insurance contributions because you are contracted out of SERPS?

INTERVIEWER: SERPS IS THE STATE EARNINGS RELATED PENSION SCHEME

Employees 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 Second Pension (formerly SERPS). If they have, they continue to pay full Class 1 NI contributions but the Inland Revenue rebates the State Second Pension element of those contributions to the personal pension scheme. Pensions for those who have contracted out of the State Second Pension are called 'Appropriate Personal Pensions'.

If the respondent is paying contributions to a stakeholder pension [**EmpPay=3** (only one stakeholder pension is allowed for)]:

SPDat **Which of the time periods on this card best describes when you started this stakeholder pension? SHOW CARD II**

- 1: Less than 6 months
- 2: 6 months, but less than a year
- 3: 1 year, but less than 2 years
- 4: 2 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 more

If a time period is entered which implies the pension was started before April 2001.

Soft check

It is unusual for stakeholder pensions to have started before April 2001. However, in some cases existing pensions were transferred to stakeholder schemes. If this was the case suppress the check and make a note. Otherwise amend the answer.

SPWho **Is this stakeholder pension being taken out for yourself or someone else?**

- 1: Myself
- 2: Someone else

SPCon **Who contributes to this stakeholder pension – you, or your employer, or both of you?**

INTERVIEWER: CODE ONE ANSWER ONLY

- 1: Respondent only
- 2: Employer only
- 3: Both contribute.

SPHelp **Did your employer arrange or help to arrange your stakeholder pension?**

- 1: Yes
- 2: No

If the respondent contributes to their stakeholder pension (**SPCon** = 1 or 3), or is not an employee:

SPPay **How much was your last payment for your stakeholder pension?**

INTERVIEWER: CODE POUNDS AND PENCE

If respondent has mentioned at **OthDed** that they have a deduction from their salary to pay for a pension, and the amount given here is +/- 2% of the figure supplied at **Udeduc**, the following check is triggered

Soft check

INTERVIEWER: Respondent probably has a stakeholder pension to which they contribute. They have already included this at Udeduc. Check with the respondent and if they have already told us about this code 0 here and make a note.

SPPd**How long did that cover?**

If in the mortgage questions the mortgage type is pension, the next question is asked (IF ENDWPRIN = PENSION MORTGAGE)

SPMort

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'.

SPGOV

In the last 12 months, has any money been paid into this stakeholder pension by the Inland Revenue (or formerly the SSA), that is a rebate of part of your National Insurance contributions because you are contracted out of SERPS?

INTERVIEWER: SERPS IS THE STATE EARNINGS RELATED PENSION SCHEME

Employees can have part of their Class 1 National Insurance contributions rebated into the stakeholder pension. They may or may not have 'contracted out' of the State Second Pension (formerly SERPS). If they have, they continue to pay full Class 1 NI contributions but the Inland Revenue rebates the State Second Pension element of those contributions to the stakeholder pension scheme. Pensions for those who have contracted out of the State Second Pension are called 'Appropriate Personal Pensions'.

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 benefits. 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, bank statements, SSA letters or Award Notices 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 Ben7Q**).

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 SSA (e.g. form BR2198 or BR2199) which states the name and amount received of each benefit. A bank statement will be a useful alternative.

A new initiative will commence in April 2003 to pay the majority of benefits directly into a bank, building society or Post Office account. For those respondents who do not have or do not wish to have a current account, banks, building societies and the Post Office will be offering people the opportunity to open a basic bank account solely for this purpose. The account will operate purely to allow benefit to be paid electronically and allow the recipient to draw the benefit from their account. The two new accounts will be either:-

a Bank or Building Society Basic Account or Starter Account or a Card Account at the Post Office.

Giro cheque

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

Administered directly by an employer

For persons in receipt of Working Families' Tax Credit, Disabled Person's Tax Credit or the new Working Tax Credit who are employees and are the nominated recipient of the tax credit, this benefit should be paid directly to them through their wages, rather than as a benefit payment administered by the Inland Revenue. The only cases where tax credits will not be administered by an employer are where that employer does not operate PAYE or there are less than 3 pay periods within the dates the employer is responsible for paying the tax credit.

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 Bereavement 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 such a page, 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	70.95	75.70	01022003
B	9.50	87.90	03042003
G	7.45		


SEE NEXT PAGE FOR DETAILS OF UPDATING INCREASES AND EARNINGS RULE

(SSA LOCAL OFFICE ADDRESS)

In the above example Incapacity Benefit is the only benefit paid on this book. A total amount of £87.90 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 that 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 the respondent has the Award Notice which specified which benefits they have been awarded, this should distinguish the names and 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  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 (e.g. 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 SSA 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/Bereavement Allowance or as part of Widowed Mother's Allowance/Widowed Parents 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 SSA 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, e.g. if the respondent is over state retirement age but is not receiving Retirement Pension or if child benefit is being claimed, but there does not appear to be a child resident in the household.

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 **Ben7Q** (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

SHOW CARD KK

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/Carer's Allowance

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

5: Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) allowance

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

7: Severe Disablement Allowance

8: 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 (but not higher) 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 of a couple
- '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. Since July 1998 it has not been 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 .

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 .

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/Carer's 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 £75 per week after deduction of allowable expenses, or be in full-time education for more than 21 hours per week. If the disabled person dies, Invalid Care Allowance/Carer's Allowance will continue for up to eight weeks. 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

For those respondents widowed after April 2001, Widow's Pension will no longer be payable (replaced by Bereavement Allowance). However, existing widows will continue to receive it. Widow's Pension is a weekly benefit for women aged 45 and over (or 40 and over if widowed before April 1988) paid when their husband died or when their Widowed Mother's Allowance ends. Widows over 60 may opt to keep receiving Widow's Pension until they are 65, instead of Retirement Pension. Include Industrial Widow's Pension: paid to widows of those who died as a result of an accident at work or a prescribed disease.

Widowed Mother's Allowance

Was a weekly benefit for widows of any age who have at least one child for whom they get Child Benefit. This was discontinued in April 2001 and replaced with Widowed Parent's Allowance.

Widowed Parent's Allowance

Replaced Widowed Mother's Allowance in April 2001. Widowed Parent's Allowance extends the benefit to fathers as well as mothers. Payments to widowed fathers will be retrospective in the sense that although payments will only start from April 2001, they will be paid to both existing and new

widowed fathers with dependent children. As with the redundant Widowed Mother's Allowance, there will be both basic and Second State Pension (formerly SERPS) elements payable, and additions for each dependent child.

Bereavement Allowance

For those widowed after April 2001, Widow's Pension will no longer be payable. Instead, there will be a new benefit called Bereavement Allowance. This is time limited and is paid for 1 year only. In addition the State Second Pension (formerly SERPS) element will no longer be payable. Bereavement Allowance will be payable to both widows and widowers who are aged 45 and over, and there will continue to be an age related scale for those widowed aged 45-55.

All these benefits are contributory, taxable and subject to normal income related benefits rules, and are paid on the basis of the contributions of the deceased spouse.

Note that Bereavement Payment (formerly 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 (**Ben5Q**).

Soft Check

If there are any children in the same benefit unit as a widow/widower under 65 who is not recorded as receiving Widowed Parent's Allowance:

Respondent is a widow/widower under 65 with dependent child[ren], but is not getting Widowed Parent's Allowance. Please check that this is correct.

Allowances for The Disabled

On 2 April 2002 the War Pensions Agency was renamed the 'Veterans Agency.' This agency now administers pensions to armed forces/ex-armed forces personnel and their dependents.

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.

War Widow's/Widower's Pension

is payable to widow/ers and children of someone killed in the Armed Forces or who died as a result of injury sustained in the Armed Forces.

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.

If Code 5 - Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) Allowance:

Wid**INTERVIEWER: ASK OR RECORD WHICH ONE WAS RECEIVED:**

- 1: Widow's Pension**
- 2: Widowed Mother's Allowance**
- 3: Bereavement Allowance**
- 4: Widowed Parent'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/Widower's Pension**

If the respondent is aged over 50 and currently working, either as an employee or self-employed, but were out of work before this current job, the following question is asked concerning the New Deal for over 50s.

NDeal

Are you currently receiving payment as part of the New Deal for over 50's?

This New Deal Scheme is available to those who are aged over 50 and who were not working and on benefit for more than 6 months previously.

- If they take a full time job – the New Deal pays an extra £60 per week tax free (known as an Employment Credit) on top of the wage (£40 for part time work)
- The New Deal guarantees a take home wage of at least £180 a week, £9,300 a year if in full time employment
- An in-work Training Grant of up to £750 may also be available when you start work
- Is paid straight into the bank account or by Giro, but not with wages.

Ben2Q**SHOW CARD LL**

And looking at this card, are you at present receiving any of the state benefits shown on this card - either in your own right 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**

Soft check

If a parent states that someone in the household is receiving DLA, it is important to ensure that it is not for the dependent child (aged 16-18) who has already been identified as receiving DLA in their own right. This is because there can be more than one disabled family member and a parent could have 2 disabled children, one under 16 and one 16 –18 years.

Respondent said earlier that [name of 16-18 year old] was receiving DLA Care component/Mobility component. Check if DLA indicated at Ben2Q is for [name] or for someone else. If it is for [name], then delete answer at Ben2Q as this has already been picked up at Block QHealth.

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 two rates, the higher one being for those unable to walk or who are severely restricted, and replaced the old Mobility Allowance.

Motability is a registered charity through which those who receive the higher rate of Disability Living Allowance mobility component 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, a check will trigger. Please enter the amount of the higher rate as displayed in the check.

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 live at home and 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/Bereavement Allowance/Widowed Mother's Allowance/Widowed Parent's Allowance and Attendance Allowance or Disability Living Allowance

Recipients of Retirement Pension, Widow's Pension, Bereavement Allowance, Widowed Mother's Allowance, Widowed Parent's Allowance may also get AA or DLA (but not both); the AA/DLA may be paid separately from the RP/WP/BA/WMA/WPA, 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/Bereavement Allowance/Widowed Mother's Allowance/Widowed Parent'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 / Bereavement Allowance / Widowed Mother's Allowance / Widowed Parent'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 / Bereavement Allowance / Widowed Mother's Allowance / Widowed Parent'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 / Bereavement Allowance / Widowed Mother's Allowance / Widowed Parent'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 (i.e. it is paid as a component of the total RP/WP/BA/WMA/WPA 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/WP/BA/WMA/WPA. 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, £130.23 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 SSA will still know that the RP figure includes AA).

RETIREMENT PENSION AND ATTENDANCE ALLOWANCE						
PENSION DETAILS AB123456A		AA	RP	PAYABLE RATE	FROM	
A	59.80	H 55.30	72.66	127.96	01062002	
B	10.21	H 56.25	73.98	130.23	12042003	
C	2.40					
D	0.25					
H	45.70					

SEE NEXT PAGE FOR DETAILS OF UPGRADING INCREASES AND EARNINGS RULE

(Social Security Agency LOCAL OFFICE ADDRESS)

B2QFut

SHOW CARD LL

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 **B2QFut** questions you should only record **NEW** claims, not repeat claims from current recipients.

Soft Check

If respondents answer that DLA is awarded to 2 different household members

Hard Check

If same household member answers yes to present AND future DLA. In order to evaluate, the following question is asked.

WhoFor

Is the future award of this benefit for the same person who is already receiving a DLA payment?

If the answer to this question is Yes, the following hard check is introduced.

Hard Check

INTERVIEWER: Present DLA circumstances take precedence over future awards for the same household member. Please delete the answer at B2Qfut.

Pension Credit

From October 2003 the Minimum Income Guarantee (MIG) will be replaced by a new Pension Credit that will be administered by the Pensions Service (formerly the Benefits Agency).

There are **two** main elements to Pension Credit:-

1. The **Guarantee Credit**. This is the minimum amount a pensioner can be expected to live on (approximately £100 per week for a single person and £154 for a couple). There will be additional amounts for owner occupier's housing costs, for disability and for caring responsibilities.

2. The **Savings Credit**. This is available only to pensioners aged 65 and over and aims to reward those who have made provision for their retirement over and above the state pension. The **Savings Credit** will give pensioners 60 pence for every £1 of income they have from second pensions, annuities, or savings up to a maximum amount in the region of £13.80 per week for a single person or £18.60 per week for a couple. Where a pensioner's income exceeds the level of the **Guarantee Credit**, every excess pound will reduce the savings credit by 40 pence.

The Pension Credit is designed to be less intrusive than the MIG in that, apart from major changes to personal circumstances, people aged 65 and over will not have to report changes in their circumstances for up to 5 years at a time. However if their income drops, they can ask for their Pension Credit to be increased. Although advanced claims are possible from April 2003, receipt will not commence until October 2003.

The fact that Pension Credit will not be introduced until October means a mid year change to the questionnaire to accommodate this. An update will therefore be sent to replace MIG with Pension Credit where appropriate. The main change will be to the questions Ben3Q and B3Qfut. The change should be relatively straightforward, and the instructions listed below cover both versions of the questionnaire, that is April-September 2003, and the updated version October 2003-March 2004.

Ben3Q

NB - There will only be 1 version of this question but code 2 will be hard checked until October 2003

Ben3Q

SHOW CARD MM

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: Pension Credit**
- 3: Income Support/ MIG (MIG only displayed until 2003)**
- 4: Incapacity Benefit**
- 5: Maternity Allowance**
- 6: Industrial Injury Disablement Benefit**
- 7: None of these**

(Note to users: The output code for Ben3Q does not match the input code due to the mid-year introduction of Pension Credit).

Jobseeker's Allowance (JSA)

From October 1996 Jobseeker's Allowance replaced Unemployment Benefit (UB) and Income Support (IS) for unemployed people (i.e. 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 Training and Employment Agency; 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 more than 16 hours a week and receiving Jobseeker's Allowance. Tactfully check this. (JSA is not usually payable in this situation).

It is possible to work under 16 hours a week and to receive JSA, if the earnings are under certain amounts.

There are also checks if the respondent has answered in the block **Qcurst** that they are signed on at an Social Security 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

/WP/BA/WMA/WPA 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.

Hard Check

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

Pension Credit (from October 2003 onwards)

A new credit which replaces IS/MIG for pensioners. There are two elements to Pension Credit:

The Guarantee Credit - the minimum a pensioner can be expected to live on (around £100 per week for a single person and £154 for a couple). Additional amounts for owner occupier's housing costs, disability and caring responsibilities are included where appropriate.

The Saving Credit - available only to pensioners aged 65 and over which aims to reward those who have made provision for their retirement over and above the state pension. Where a pensioner's income exceeds the level of the Guarantee Credit, every excess pound will reduce the savings credit by 40 pence.

If respondent is under 60, but claims to be in receipt of Pension Credit

Hard Check

Pension Credit is only available to those aged 60 and over

If respondent claims to be in receipt of IS/MIG in October 2003
ONLY

Soft Check

Are you sure? From October 2003 MIG is being replaced by Pension Credit. Are you sure you are still in receipt of MIG?

INTERVIEWER: Respondent may still be in receipt of IS/MIG in October 2003. If so, suppress check and ask questions about MIG.

If respondent claims to be in receipt of IS/MIG from November 2003

Hard Check

INTERVIEWER: From October 2003, IS/MIG for those aged 60 and over was replaced by Pension Credit. Recode respondent as being in receipt of Pension Credit. Tell respondent 'Income Support/Minimum Income Guarantee has been replaced by Pension Credit for all those aged 60 and over from October 2003. I will therefore ask you to answer these questions about Pension Credit.

Income Support/Minimum Income Guarantee (MIG)

Income Support is for people aged 16 or over whose income is below a certain level. MIG is a higher income threshold delivered through Income Support for those aged 60 or over. **From October 2003, MIG will be replaced by Pension Credit.**

To get Income Support you must be:

- sick or disabled OR
- a lone parent or foster parent OR
- getting Invalid Care Allowance/Carer's Allowance for looking after someone.

To get MIG you must be:

- aged 60 or over

You cannot get Income Support/MIG (for those 60 and over) 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/MIG 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 or MIG and Jobseeker's Allowance the following check is triggered.

Soft check

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

In case respondents confuse Income Support/MIG 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/MIG.

If respondents claim they are not in receipt of housing benefit but are receiving income support

You and/or [name] said you are not in receipt of housing benefit, but one of you is receiving Income Support. Can I just check, is this correct?

Similarly, if respondents said they were in receipt of housing benefit but are not receiving income support

You and/or [name] said you are in receipt of housing benefit, but neither of you is receiving Income Support. Can I just check, is this correct?

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:

JSAType

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

SHOW CARD MM

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

(enter at most 5 codes)

1: Jobseeker's Allowance

2: Pension Credit

3: Income support/ MIG (MIG Displayed only until October 2003)

4: Incapacity Benefit

5: Maternity Allowance

6: Industrial Injury Disablement Benefit

7: None of these

If a respondent is under 60 years old and says that they have applied for Pension Credit

Soft Check

Only those aged 60 and over are eligible for Pension Credit.

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 [1-5], 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 .

See under **Ben2Qfut**

Ben4Q**SHOW CARD NN**

In the last 12 months, have you received any of the things shown on this card, in your own right?

1: A grant from the Social Fund for funeral expenses

2: A grant from Social Fund for maternity expenses/Sure Start Maternity Grant

3: A Social Fund loan or Community Care grant

4: None of these

A 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/MIG, Working Families Tax Credit, Disabled Person's Tax Credit, 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 Income-based JSA, Income Support, Working Families Tax Credit or Disabled Person's Tax Credit, and have savings under £500. The grant is a one-off payment of £100.

Sure Start Maternity Grant – is administered by the social fund in the same way as a maternity grant. The difference is that the sure start grant will be £200.00. Also to receive the grant the customer has to receive advice from a health professional. The new forms will have a place for the health professional's signature and the grant will not be awarded without this. In all other ways it is the same as a maternity grant.

Social Fund Loans - are repayable interest free loans:

Budgeting Loans are to help spread the cost of budgeting for items such as a cooker, a bed. Applicants must have been on Income Support/MIG/JSA for at least 26 weeks. Certain criteria must be met.

Crisis Loans are to help people who cannot meet their immediate short-term expenses in an emergency. Awards are discretionary.

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/MIG. Awards are discretionary.

The next question is asked to all if one member of the household is aged 60 years or over

WintFuel

In the last 12 months have you received winter fuel payment in your own right?

Winter Fuel Payment

A one-off payment to help towards winter fuel bills each year. Paid to all households that include someone aged 60 or over who is ordinarily resident in the United Kingdom.

NOT to be confused with cold weather payments which is an award to families on Income Support/MIG, income based Job Seekers Allowance or have a child under 5, when the temperature falls below zero for 7 consecutive days.

WintFAmt **How much did you receive?**

If WintFuel and amount recorded is more than £200

Soft Check *Payments are not normally higher than around £150 per year. Please check the amount*

If check above is suppressed

BackWF **Is this a backdated claim?**

1: Yes

2: No

Ben5Q

SHOW CARD OO

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

1: A Back to Work Bonus

2: 'Extended payment' of Housing Benefit/rent rebate, or Council Tax Benefit (4 week payment only)

3: Bereavement Payment– paid in lump sum

4: Child Maintenance Bonus

5: Lone Parent's Benefit Run-On

6: Any National Insurance or State benefit not mentioned earlier

7: None of these

A Back to Work Bonus

Claimants who have been on either Income Support/MIG/Pension Credit or Jobseeker's Allowance for at least 13 weeks and who work for less than 16 hours a week may 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/MIG/Pension Credit or JSA.

Extended Payment of Housing Benefit/Council Tax Benefit

People who leave benefit because they start work or increase their part-time hours or earnings may be eligible for continuation or run-on of Housing Benefit or Council Tax Benefit (or both). They must have been in receipt of JSA(IB) or Income Support/MIG for 26 weeks. This extended payment has to be claimed separately from the 'normal' Housing benefit/Council Tax Benefit and is added on as 4 extra weekly payments. It can be received any time over the past 6 months.

Bereavement Payment (formerly Widow's Payment)

A lump sum paid immediately after the spouses' death provided that he/she had paid enough NI contributions. As the amount received is a fixed rate (£2000) there is no follow up question asking the amount. In addition, a widow or widower may receive Widowed Parent's Allowance, Bereavement Allowance or Widow's Pension (see earlier question).

Child Maintenance Bonus

Child Maintenance Bonus is available to Income Support/MIG and JSA (IB) recipients who have a dependant child. They must also receive child maintenance for that child. While they are on benefit they can accrue a bonus up to a maximum of £1000.00. The bonus accrues weekly at the amount of maintenance received to a maximum of £5 per week. The bonus is only payable if the customer comes off benefit to start full time work. It is very similar to the back to work bonus.

Lone Parent's Benefit Run-On

The Lone Parent's Benefit Run-On entitles a lone parent who leaves Income Support/MIG or Job Seeker's Allowance (Income Based) to go into work to an extra 2 weeks IS. This is provided that the lone parent has been on IS/MIG or JSA(IB) continuously for at least 26 weeks, that they have been a lone parent throughout that period, and that the work is for at least 16 hours a week and expected to last for at least 5 weeks.

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.

OthName **INTERVIEWER: ENTER THE NAME OF THIS 'OTHER' N.I. OR STATE BENEFIT**

In Benefit Units other than that of the Household Reference Person, 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 and/or rates rebate or allowance. Are you receiving Housing Benefit, either directly or by having it paid to your landlord on your behalf?

If respondent claims they are in receipt of Housing Benefit but neither they, nor their partner, are in receipt of Income Support

Soft check *You said you are in receipt of housing benefit but neither of you is receiving Income Support. Can I just check this is correct?*

If respondent or their partner are in receipt of Income Support but claim they are not receiving Housing Benefit

Soft check *You said you are not in receipt of housing benefit but one of you is receiving Income Support. Can I just check this is correct?*

If respondent is in receipt of Housing Benefit:

HBothAmt **How much Housing Benefit/rent rebate/rent allowance 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/rent allowance?**
- 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** **Thinking about your [name of benefit], how is it paid to you? PROMPT AS NECESSARY TO CLASSIFY**
- INTERVIEWER: All bank and post office accounts should be included under code 2 (including BASIC accounts/post office card accounts)**
- 1: Order book (cashed at Post Office)**
2: Direct to current bank/building society/post office 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.

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
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/MIG/Pension Credit (with Attendance Allowance/DLA)
11	Income Support/MIG/Pension Credit
12	Industrial Injuries Disablement and Death Benefits
13	Non-contributory Retirement Pension (with AA where payable) Attendance Allowance only Invalid Care Allowance/Carer's 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 (i.e. IS only, IB with IS) (with AA/DLA where payable) Pension Credit with IS

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 current account bank/building society/BASIC account or post office card account) the questions **BenLettr** to **ConDisp** follow. Benlettr is also asked for ALL in receipt of Pension Credit.

BenLettr BENEFIT NAME:
Do you have a letter from the SSA that you could consult?
1: Yes
2: No (Include unwilling)

For tax credits, another useful document to consult if available is the Award Notice which sets out which benefit(s) are to be paid and the amount(s). 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 SSA, Award Notice, 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 for [benefit name]?
(IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'Don't Know' FOR BOTH/ALL SUCH BENEFITS)
IF PENSION CREDIT RECEIVED FOR GUARANTEE CREDIT AND SAVINGS CREDIT ENTER TOTAL RECEIVED HERE

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. An Award Notice should itemise

in this way. If it is not possible to identify individual amounts, enter 'don't know' for both/all benefits concerned. Never enter a combined benefit amount, i.e. 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 (e.g. 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 knows' 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 SSA.

BenPd**How long did this cover?**

For some benefits there are checks if the amount received (or weekly equivalent) either differs from the set rate or rates for that benefit, or in the case of income-related benefits, if it falls outside the normal range of payments.

It is important to probe or check these where possible, to ensure that the correct benefit type has been recorded, or the correct figure entered. Please see instructions at some individual benefits above.

If doing this does not resolve the check, please make a note for the editors. The note should either confirm that the benefit type and amount is confirmed as correct – and if a document was consulted, say this - or give as much information as possible to enable the editor to amend it if necessary, for example if a certain rate is received (standard, low, middle, high) but they don't know exactly how much it

is.

If respondent receives Pension Credit and the weekly amount is more than £250

Soft Check

Are you sure? The maximum normally received for Pension Credit is £250 per week

ADDITIONAL QUESTIONS FOR RETIREMENT PENSION, WIDOW'S PENSION, BEREAVEMENT ALLOWANCE, WIDOWED MOTHER'S ALLOWANCE, WIDOWED PARENT'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 SSA 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/MIG/Pension Credit 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 are 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/Bereavement Allowance/Widowed Parent's Allowance/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 nor 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:/CARER'S 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 QUESTIONS FOR DISABILITY LIVING ALLOWANCE (CARE COMPONENT/MOBILITY COMPONENT) & FOR ATTENDANCE ALLOWANCE

WhoRec

Who (do you/will you) receive it for?

IF CURRENT HOUSEHOLD MEMBER, ENTER PERSON NUMBER(S). OTHERWISE ENTER 97.

This may be multi-coded 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 Allowance/Carer's Allowance 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 Jobseeker's Allowance for (this time)?**

If for more than 97 weeks, enter 97.

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

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

If yes:

MduPwk **Are you getting 'made-up' pay [READ OUT(RUNNING PROMPT)]**

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/MIG/PENSION CREDIT:

ISWeeks **INCOME SUPPORT/MIG/PENSION CREDIT: How many weeks have you been receiving Income Support/MIG/Pension Credit for (this time)? ENTER, TO NEAREST WHOLE WEEK (IF 97 OR MORE, ENTER 97)**

If Income Support/MIG/Pension Credit is paid in combination with another benefit, e.g. Retirement Pension, enter the amount for Income Support only, if it can be separately identified. If the amount for Income Support/MIG/Pension Credit cannot be separately identified, enter 'don't know'.

Household bills paid direct by Income Support/MIG/Pension Credit should be shown at the appropriate questions asking if the SSA pays directly for any items of household expenditure.

Usual **INCOME SUPPORT/MIG/PENSION CREDIT: Is that the amount you usually get?**
1: Yes
2: No
3: No such thing as usual amount

BUsAmt **INCOME SUPPORT/MIG/PENSION CREDIT: How much do you usually get?**

If not Code 2 - usual:

If there are any children under 16 (or 16-18 in full time non-advanced further education) in the BU of the respondent receiving Income Support/MIG/Pension Credit:

Maint **Can I just check, does your Income Support/MIG/Pension Credit include any payment from the Child Support Agency for your child(ren)?**
INTERVIEWER: THIS MAY BE THROUGH A COURT ORDER, CSA ASSESSMENT OR WRITTEN MAINTENANCE AGREEMENT.

The DSD want to know about all cases where child support is received, which includes people on Income Support/MIG/Pension Credit who don't themselves receive any extra money. A parent on Income Support/MIG/Pension Credit 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 Income Support/MIG/Pension Credit, the Income Support/MIG/Pension Credit 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 Income Support/MIG/Pension Credit.

If respondent is in receipt of Pension Credit and has consulted the award notice/notification letter, the following questions are asked

PComp	<p>PENSION CREDIT: INTERVIEWER: ASK RESPONDENT TO CONSULT AWARD NOTICE FOR THE LETTERS RELATING TO THEIR PENSION CREDIT COMPONENTS ...CODE ALL THAT APPLY...</p> <p>1: Guarantee Credit received 2: Savings Credit received</p>
PCelG	<p>If guaranteed element received as part of Pension Credit And what is the amount received for the guaranteed element? INTERVIEWER: ENTER AMOUNT FROM AWARD NOTICE RECEIVED FOR THE GUARANTEED ELEMENT</p> <p>If savings element received as part of Pension Credit</p>
PCelG	<p>And what is the amount received for the savings element? INTERVIEWER: ENTER AMOUNT FROM AWARD NOTICE RECEIVED FOR THE GUARANTEED ELEMENT</p> <p>If the amounts recorded in Pcelg AND Pceles do not equate to the total amount of Pension Credit received</p>
<u>Soft check</u>	<p><i>The Savings and Guarantee elements of pension credit should add to make the total amount of PC received.</i> INTERVIEWER: If the amounts cannot be reconciled make a note to explain the circumstances.</p> <p>ADDITIONAL QUESTIONS FOR INCOME SUPPORT/MIG/PENSION CREDIT AND JOBSEEKER'S ALLOWANCE</p>
NIGOVPay	<p>SHOW CARD PP Is the SSA paying directly for any of the things shown on this card? If yes, which? (INTERVIEWER: THESE ARE PAID FOR BY DEDUCTIONS FROM INCOME SUPPORT/MIG/PENSION CREDIT/JOBSEEKER'S ALLOWANCE.)</p> <p>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: Rates arrears 8: Fines 9: Maintenance payments 10: Yes – but don't know which 11: No – none of these</p> <p>Code 6 includes sewerage charges.</p>
GOVAmt	<p>How much (in total) is the SSA paying for this/these things?</p>

GOVPd **How long does this cover?**

DSSBefor **Just now, you said that you got [£amount] Income Support/MIG/Pension Credit/Jobseeker's Allowance last time. Was that BEFORE or AFTER taking off what the DWP pay for directly?**
1: BEFORE deducting what SSA pay for directly (i.e. respondent's gross entitlement)
2: AFTER deducting what SSA pay for directly (i.e. net amount received by resp).

ADDITIONAL QUESTIONS IF RECEIVING JOBSEEKERS ALLOWANCE/INCOME SUPPORT/MIG/PENSION CREDIT OR IF ON GOVT TRAINING SCHEME:

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

BTWAmnt **Thinking about your Back to Work Bonus, how much did you receive?**

BTWAcc **Some people who receive [Jobseeker's Allowance/Income Support/MIG/Pension Credit] / [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'?**

INTERVIEWER NOTE: ELIGIBLE RESPONDENTS WILL BE EITHER ACCRUING A BACK TO WORK BONUS OR HAVE RECEIVED IT ONCE THEY COME OFF BENEFITS. THE BONUS IS PAID THROUGH THE FINAL BENEFIT PAYMENT AND SO THERE MAY BE CASES WHERE SOMEONE IS STILL ON BENEFITS, AND SO WILL BE ASKED IF THEY ARE ACCRUING, BUT HAVE ALREADY RECEIVED THEIR BONUS. WE WOULD EXPECT THE RESPONSE TO BTWACC TO BE NO.

IF RECEIVED A BACK TO WORK BONUS:

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

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

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 **Thinking about the money you received from the Social Fund, 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**SHOW CARD QQ**

In the last 12 months (that is since [date]), have you received any regular payments from any of these insurance schemes?

1: Unemployment/redundancy insurance

2: Trade Union sick pay or strike pay

3: Private medical scheme

4: Personal accident insurance

5: Permanent health insurance

6: Hospital savings scheme

7: Friendly society sickness benefit

8: Critical Illness Cover

9: Any other sickness insurance

10: None of these

The SSA interest here is in *regular* income from an insurance policy, in the event of change in employment status or health, rather than, for example, to pay for medical treatment/expenses. One off / lump sum payments should be excluded.

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** previously.

BenPd**How long did/does this cover?**

Only regular income over an extended period should be included at these questions, not one-off / lump sum payments for medical treatment, compensation etc. which are considered to be windfall amounts by SSA. If the amount is a one off payment, the appropriate code should be removed from **Ben7Q**.

Soft check

INTERVIEWER: the question asks about REGULAR payments, so the period code should not be LUMP SUM or NONE OF THESE. Please check your answer and if necessary explain in a note.

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 that are contractual should be excluded, e.g. 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

SHOW CARD RR

Are you at present receiving an income from any of the sources shown on this card?

- 1: An employee pension from a 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: A share of an employee or personal pension from an ex-spouse/partner**
- 8: 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 then 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).

Legislative changes came into force for couples who instigate divorce proceedings from 1 December 2000. This involves the sharing of any occupational or personal pension incomes between both partners after divorce as part of the asset and income settlements. In situations such as these code 7 should be recorded at **AnyPen**.

The following question is asked if 'An annuity' (code 5) is entered at **AnyPen**.

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 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?

If yes:

PTAmt **How much tax was deducted at source?**
(enter a number between 0 and 99997)

The following question is asked if **PenPay** is answered 'Don't know' or refused and **PtAmt** is **not** answered 'Don't know' or refused

PenPd1 **How long did this cover?**

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?**

The following question is asked if **PenPay** is answered 'Don't know' or refused and **PoAmt** is **not** answered 'Don't know' or refused

PenPd2 **How long did this cover?**

PoSour **Was the deduction made at source?**

PoInc **Was the [AMOUNT] mentioned, before or after the deduction?**

If the net amount of the pension/annuity at **PenPay** is less than 30% of the gross:

Soft Check *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 **SHOW CARD SS**
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.

Sleeping partner in a business: this includes income from, for example, being a Lloyd's name.

If codes 2, 3 or 4:

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?**

ENTER AMOUNT IN £

If code 1 at Royal:

PropRent **SHOW CARD TT**
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 (i.e. buildings), and is intended to cover mainly:

- i) property where one of the respondents is a private landlord
- ii) income from e.g. 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 would be spent or transferred into one of the savings or investment types that are recorded.

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

Whilst we cannot accept NEGATIVE amounts, if **PropRent** £amount is given, we ask

RentProf **Is that a profit or a loss from the property?**
1: Profit
2: Loss

This caters for losses on properties.

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/MIG,] 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 SSA (separately from any Income Support/MIG 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 (e.g. they might be with the ex-partner).

c) if payments *are* being made by an ex-partner to SSA, 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/MIG follow up question **Maint**. The textfill '**Apart from the maintenance included in your Income Support/MIG**' appears if **Maint** = yes. If the respondent receives maintenance as part of Income Support/MIG AND any other maintenance payments paid separately, code 'yes' and ask the follow-up questions with regard to the non-Income Support/MIG 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/MIG. 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/MIG] 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.

MntGOV Do you receive these payments yourself, or are they paid via the SSA or the Child Support Agency?
IF BOTH i.e. 2+ PAYMENTS RECEIVED, CODE BOTH
1: Paid to self
2: Paid via SSA/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 SSA 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 SSA/CSA

MntAmt How much did you receive last time?

MntPd	How long did this cover?
<u>Soft Check</u>	If period code 97 - 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?
	If no:
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 is INTERVIEWER: THIS IS A MATTER OF OPINION. 1: ...MORE than you'd have expected 2: ...LESS than you'd have expected 3: ...or about the same as you'd have expected?
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 <u>made</u> 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 SSA/CSA?
	As for the section on receipt of maintenance, include here any payments made via the SSA/Child Support Agency.
MrR	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

MrKid **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?**

MrUAmt **How much do you usually pay?**

MrUPd **How long does this cover?**

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.

If this is more than £200 a week there is a check

Soft check

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

MrCt **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?

INTERVIEWER: THIS IS A QUESTION OF OPINION. IF IN DOUBT, PROBE FOR AMOUNTS AND COUNT A CHANGE GREATER THAN +OR – 10% AS ‘YES’.

1: Yes – went UP

2: Yes – went DOWN

3: No – didn’t change (much)

MrChWhy	<p>Why is that? What other reasons? INTERVIEWER: THIS IS A QUESTION OF OPINION. CODE ALL THAT APPLY, THEN DESCRIBE MORE FULLY IN A NOTE. 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</p>
M	<p>Are you currently making any maintenance payments to anyone else?</p> <p>If the answer is 'Yes', the questions starting with MrR are repeated.</p>
AbsIntro	<p>THE QUESTIONS THAT FOLLOW ARE ABOUT ALLOWANCES FROM AN ABSENT PARTNER</p> <p>The following questions appear only if the respondent is married and coded as separated at MS or married and living with spouse, but the spouse is not recorded in the HHG (SPOut = 1).</p>
AbsPar	<p>Have you received any allowances from your husband/wife while he/she has been away?</p>
ApAmt	<p>How much in total have you received from your husband/wife while he/she has been away?</p> <p>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.</p>
ApPd	<p>How long did this cover?</p>
OtAbsInt	<p>THE QUESTIONS THAT FOLLOW ARE ABOUT ALLOWANCES MADE TO AN ABSENT PARTNER:</p> <p>The following questions appear only if the respondent is married and coded as separated at MS or married and living with spouse, but the spouse is not recorded in the HHG (SPOut = 1).</p>
OtAbsPar	<p>Have you paid any allowances to your husband/wife while he/she has been away?</p>

OtApAmt **How much in total have you paid to your husband/wife while he/she has been away?**

Details of any allowance paid to 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 allows money to be drawn from a joint account, the amount drawn should be recorded.

OtApPd **How long did this cover?**

ApDir **(In addition to the allowance you mentioned) does your husband/wife pay direct for any household expenses, excluding mortgage payments mentioned earlier?**

ApHH **Please describe these expenses.**

ApdAmt **How much did he/she pay?**

Jump 26 THE QUESTIONS THAT FOLLOW ARE ABOUT ALLOWANCES:

ApPd **How long did this cover?**

Allow **SHOW CARD UU**
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

If the respondent is a student who has received a parental contribution at the earlier question **PareAmt**, do not double count the income by also including it here. If there is an amount at **PareAmt**, the above question begins '(Apart from any income already mentioned)'.

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 any income tax paid to Inland Revenue which is not covered elsewhere in the questionnaire.

Do not include tax deducted at source from pay, pensions, annuities, accounts and investments, or tax paid in relation to self-employment, which are all recorded at the questions on those sources of income (even if only implicitly indicated as being 'after tax' and no tax amount is recorded).

Include payments direct to Inland Revenue, such as those declared on a Self-Assessment Tax Return; for example higher rate tax payers are responsible for paying the second 20% on investment income (the first 20% being deducted by the bank, share company etc). Tax on employment earnings not paid through PAYE should be covered here (e.g. a payment demanded due to previous underpayment).

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 SSA ('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.

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 £6.75.

OddJob **QUESTIONS ABOUT OCCASIONAL WORK AND ODD JOBS**

SHOW CARD VV

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. Note that it doesn't matter whether the work was carried out in the 4 weeks - it is the receipt of income in that time which counts.

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, e.g. 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 income did you receive 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 income did you receive 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?
INTERVIEWER: IF RESPONDENT HAS MORE THAN 1 'ODD JOB' ANSWER FOR ONE JOB AT A TIME HERE.

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.

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, Trust or other allowance?

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?

**ChPdErn /
ChPdTst**

How long did this cover?

If child is aged 16-18, in full-time further (not higher) education and receives income or earnings from a spare time job, Trust or other allowance, the following questions are asked.

ChEMA

Does [name] receive an Education Maintenance Allowance (EMA) as part of the new Government pilot scheme?

ChEMAamt

How much did [name] receive last time?

QCHinc

Childrens' Income

ChEMApd

How long did that cover?

NOTE TO INTERVIEWERS: EMA is a Department for Education and Skills (formerly Department of Education and Employment) scheme to see if financial incentives will encourage school retention rates after age 16. Up to £30-40 per week can either be paid directly to the student or to a parent – generally the mother.

Block QAdint - Adults' Savings and Investments

AnyAcc Now there are some questions about accounts with banks, building societies, the post office, supermarkets, or other organisations. These could also be internet or telephone banking facilities.

Do you have now, or have you had at any time in the last 12 months any accounts? This could be in your own name only, or held jointly with someone else.

INCLUDE INTERNET/PHONE ACCOUNTS.

INCLUDE ACCOUNTS HELD IN THE REPUBLIC OF IRELAND

1. Yes –any account
2. No
3. Don't Know/Refuse

THROUGHOUT THE SECTION ACCOUNTS AND /OR HOLDINGS IN THE REPUBLIC OF IRELAND ARE TO BE INCLUDED.

This first question simply identifies whether the respondent has (had) any of the types of account listed at the later questions. If 'yes', the next question identifies which types. See below for further details of what does and doesn't count as an account.

Accounts

SHOW CARD WW

Which of these accounts do you have now, or have you had in the last 12 months? CODE ALL THAT APPLY

INCLUDE ACCOUNTS HELD IN THE REPUBLIC OF IRELAND

1. Current account with a bank, building society, supermarket/store 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. ISA (Individual Savings Account)
6. Basic Bank Accounts including introductory/starter and Post Office card accounts
7. Savings account, investment account/bond, any other account with a bank, building society, supermarket/store or other organisation
8. None of these

(enter at most 7 codes)

Note that code 6 is for the collection of basic bank/building society accounts and Post Office card accounts. These accounts differ from normal current accounts in that they are designed purely to allow the administration of benefits. Many will not offer the facilities associated with a current account such as an overdraft etc.

Note that code 7 includes bank and building society savings bonds, but **not** National Savings and Investments Bonds, with profit or distribution bonds or insurance bonds, which are dealt with later on.

Code 8 - none - is not possible, as the question is only asked if the respondent has any account. If the respondent has no account of the types at this question after all, recode AnyAcc to 'no'.

Include current and savings accounts with supermarkets (e.g. Sainsbury's Bank) or telephone banks (e.g. First Direct), or internet banking at 1 or 7. Do not count credit accounts where money is paid into it in advance (e.g. by direct debit) for goods, but can't be withdrawn. A current account by definition is an account used for day to day transactions. There is immediate access to the money – usually by a card for cash machine withdrawal and/or a cheque book.

A savings account is not normally used for day to day transactions and there is often a minimum deposit and a notice period for withdrawals.

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. No new TESSAs can now be taken out, but those taken out before 6 April 1999 will be able to run their course. 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 have been deposited over the 5 years. Investors could make regular savings of up to £150 a month and/or invest a lump sum each year. Up to £3,000 could be saved in the first year and up to £1,800 in each later year provided the £9,000 maximum is not exceeded.

Up to March 1999, at the end of the five year term the investor would have been able to open a follow-on TESSA, investing the capital from the matured first TESSA, up to the maximum £9,000 at once. Again the term for these is 5 years.

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, 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, i.e. that the interest on the savings account is not entered at the TESSA interest or vice versa.

TOISAs (TESSA-only ISAs):

From 6 April 1999, savers were able to transfer the capital from a maturing TESSA into the new Individual Savings Account (ISA). See below for details of ISAs.

TOISAs can be opened any time within 6 months of a TESSA maturing and from £10 to £9,000 of the maturing capital can be reinvested. TOISAs should be recorded as an ISA, not as a TESSA.

Individual Savings Accounts

Introduced on 6 April 1999, Individual Savings Accounts, or ISAs, are intended to develop and extend the savings habit and ensure that tax relief on savings is fairly distributed. UK residents aged 18 or over are eligible to hold them. There are annual ceilings on investment, and income from ISAs is tax-free.

ISAs are provided and managed by financial institutions such as banks, building societies and insurance companies. There are 3 components:

- Cash
- Securities (stocks, shares, unit/investment trusts, bonds, gilts)
- Life Insurance.

These components may be held singly or collectively in various ways. Each year there are two options for opening an account:

- one 'Maxi' ISA, with a single manager: this must include the securities component; the other two are optional; or
- up to three separate 'Mini' ISAs, with different managers, one for each component.

All ISAs should be recorded at this question. Securities ISAs should not be recorded at the question on stock market investments held, **Invests**. The cash component can include some National Savings products.

Investment limits:

There are subscription limits in each tax year the maximum is £5,000 overall. How it is applied depends on the type of ISA.. ISA managers must ensure that:

- Maxi ISA subscriptions do not exceed £5,000 (in 1999-2000 and 2000-2001 this is £7,000) of which no more than £1000 (£3000 in 1999-2000 and 2000-2001) may be in a cash component and no more than £1000 may be in a life insurance component;
- Mini ISA subscriptions do not exceed £3000 in a securities component, £1000 in a cash component (£3,000 in 1999-2000 and 2000-2001) and £1000 in a life insurance component.

If the respondent has an ISA the following question is asked:

ISAType

There are different types of ISA. Do you have...

INTERVIEWER: READ OUT, CODE ALL THAT APPLY...

1. ...Cash in an ISA?
2. ...Stocks and shares (in an ISA)?
3. ...Life Insurance (in an ISA)?

See above for details of these types. A TOISA or TESSA-ISA counts as a cash ISA.

A Life Insurance ISA component holds insurance premiums either paid as a lump sum or as regular deposits. There is no income from these, nor does SSA count it as savings, so if the respondent has this component without either or both of the others, no further questions will be asked.

For each type of account coded at **Accounts** the following are asked:

AccInt

How much interest have you received altogether from any [Current/National Savings Bank Ordinary/National Savings Bank Investment/TESSA/ISA/Basic Bank Account/Savings/other] accounts in the last 12 months?

IF ACCOUNT HELD IN THE REPUBLIC OF IRELAND OPEN NOTE TO STATE IF AMOUNT IS IN EUROS.

INTERVIEWER: FOR ANY JOINT ACCOUNTS, ONLY GIVE THIS RESPONDENT'S SHARE OF THE INTEREST

This question is repeated for all named accounts. Include all interest, whether credited to the account, paid by cheque or to into another account, or withdrawn by the account holder. 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.

For current accounts *only*, this instruction is displayed:

IF ACCOUNT HAS BEEN HELD FOR 12+ MONTHS, AND INTEREST IS MONTHLY, ACCEPT MOST RECENT MONTH'S INTEREST AND MULTIPLY BY 12 FOR ONE YEAR'S WORTH.

Normally we expect you to probe for all interest received/credited during the year; however interest on current accounts may be as little as a few pence per month, and to look up 12 statements is burdensome, so it is acceptable here to multiply the last or a typical month's interest by 12. If the account has been held for less than a year, multiply by the appropriate number of months or add individual monthly interest together. This instruction does not apply to other accounts. Include interest from Republic of Ireland accounts and open a note to state if amount is recorded in Euros- otherwise the amount will be assumed to be pounds Sterling.

Joint Accounts:

In the **QAdint** block of the Benefit Unit SSA requires information on individual incomes. Interest and dividends should be split between joint account holders. This should be possible except when, rarely, tax is deducted from one holder's interest but not another, and only the total interest after tax is known; In such cases enter 'Don't Know' at **AccInt** 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. Books/statements vary in what they show. If the full amount of interest is credited each year, take this amount (excluding bonuses). If interest after tax and the tax are shown separately, take the sum.

ISA interest

The income from cash components (including TOISAs or TESSA ISAs) and securities components should all be recorded here. Add together separate amounts from different components/accounts if necessary. No interest is paid on the life insurance component.

AccTax

Can I just check, is that interest after tax or before tax?

IF BEFORE TAX, ASK: have you signed a form to get the interest without paying tax?

1: After tax

2: Before tax – but tax payable

3: Before tax – signed form to get interest without tax

INTERVIEWER: IF REGISTERED AS A NON-TAXPAYER, USE CODE 3.

Normally, 20% tax is deducted from interest payments by banks and building societies etc. However, there are two reasons why a figure for interest *after* tax may not be entered at **AccInt**:

Code 2: use this if gross interest is entered at the previous question but tax has been/will be paid on it. For example, tax is deducted at source but the statement/passbook/other document only shows the gross interest and the tax deducted, not the net interest.

Code 3: people whose income is below the income tax threshold can sign a form so that tax is not deducted. The form does not need to be re-signed each year.

If the respondent does not know whether tax is deducted, this can normally be established from the presence or absence of an entry for tax in the passbook or statement. For joint accounts with two holders, the form can be signed by just one holder; tax is then deducted at 10%. Establish which person signed the form, and code this question accordingly for each. Make a note if the interest can be split in the correct proportion between them, of the total amount.

The question is not asked for TESSAs or ISAs.

Invests

NOW THERE ARE SOME QUESTIONS ABOUT INVESTMENTS

SHOW CARD XX

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: Profit sharing**
- 6: Company Share Options Plans**
- 7: Member of Share Club**
- 8: NONE OF THESE**

Securities held in an Individual Savings Account (ISA) should be recorded at the **Accounts** question as an ISA, not here.

Profit savings plans attached to occupations should be coded 3. Such plans include the Moneyspinner account, the Gold and Silver accounts and the Platinum Bond which are available to the police nationally through Police Mutual.

With Profit Bonds and Distribution Bonds should also be included under code 3 (stocks, shares, bonds, debentures, other securities).

With Profit Bonds are life assurance policies that invest in the With Profit Fund of a life assurance company and have no fixed maturity date. An investor in a With Profits fund benefits from the profits made by the With Profits fund. The fund comprises equities, ie shares, gilts, property and corporate bonds. Profits are distributed to policyholders in the form of Annual Bonuses which once added cannot be taken away, except where an encashment is made in the early years. When setting its bonus rate the insurance company seeks to smooth out the fluctuations of the stock market to produce steady growth.

Distribution Bonds are a lump sum investment which has a very small amount of life cover. It invests in a Distribution life fund, which is a fund that pays out the dividends and yields from investments held instead of reinvesting them with the fund.

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?

IF ACCOUNT HELD IN THE REPUBLIC OF IRELAND OPEN NOTE TO STATE IF THE AMOUNT RECORDED IS IN EUROS.

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. Include all interest/dividend, whether paid by cheque or to into another account, reinvested or withdrawn by the account holder. 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.

InvTax

Can I just check, is the interest (Govt gilt edged stock/war loans) after tax or do you have an arrangement to get the interest before tax?

1: After Tax

2: 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 YY

Do you at present have any money in any of the investments shown on this card?

- 1: Capital Bonds (National Savings and Investments)**
- 2: Index-linked Certificates (National Savings and Investments)**
- 3: Fixed Interest Certificates (National Savings and Investments)**
- 4: Pensioner's Guaranteed Income Bonds (National Savings and Investments)**
- 5: Save-as-You-Earn (National Savings and Investments/Bank/Building Society)**
- 6: Premium Bonds (National Savings and Investments)**
- 7: Income Bonds (National Savings and Investments)**
- 8: Deposit Bonds (National Savings and Investments)**
- 9: FIRST Option Bonds (National Savings and Investments)**
- 10: Yearly Plan (National Savings and Investments)**
- 11: Fixed Rate Savings Bonds (National Savings and Investments)**
- 12: Guaranteed Equity Bonds**
- 13: None of these**

National Savings has changed its name to National Savings and Investments.

With Profit Bonds and Distribution Bonds should not be recorded at this question. They should be recorded at the previous question about investments (Invests) under category 3.

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 and Investments Bond. It offers a fixed rate of interest for either 1, 2 or 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.

National Savings and Investments **SAYE** were withdrawn in 1994. Since then Building Societies have provided them. There are also some current SAYE schemes which are designed to allow people to save money to purchase share options tax free. Under this scheme, investors agree to pay a fixed amount each month over 3, 5 or 7 years (min £5, max £250 per month). The interest rate is fixed regardless of which bank or building society is providing the scheme. These schemes are only permissible with the approval of the Inland Revenue.

FIRST Option Bonds/Fixed Rate Savings Bonds – FIRST Option Bonds were withdrawn from sale on 21/10/1999 and replaced with Fixed Rate Savings Bonds. People who held FIRST Option Bonds from before October 1999 can keep them and receive interest at the rate for a one year Fixed Rate Savings Bond. Fixed Rate Savings Bonds can be purchased with the interest

guaranteed for 1, 3 or 5 years. Interest can be credited annually or monthly and is paid into a bank or building society account. The minimum holding is £500 and the maximum holding is £1,000,000.

Guaranteed Equity Bonds - offers potential for stock market growth with no risk to capital. The bond is a 5 year investment giving a return linked to the performance of the UK's quoted top 100 companies. If the FTSE increases in value the investment will increase up to a maximum of 65%. If it loses value, the investor will get their original sum back. Minimum investment is £2,000 and the maximum is £1,000,000.

Block QChint - Children's Savings and Investments

Jump 32

THE QUESTIONS THAT FOLLOW ARE ABOUT CHILDREN'S SAVINGS

ChSave

Thinking of your child [name], does he/she have any savings in a bank or building society account; or any National Savings, such as Children's Bonus Bonds; or any stocks and shares, or other investments?

INCLUDE ACCOUNTS HELD IN THE REPUBLIC OF IRELAND

1. Yes
2. No

For DSD it is sufficient to know that the child has any type of accounts or investments – they don't require the types held, or the income from them. They do need a rough idea of the total amount held, so if the answer is 'yes':

Totsave

SHOW CARD ZZ

Thinking of [child]'s savings, in total roughly what would you say is the current value held by [name of child]?

1. Less than £1,500
2. From £1,500 up to £3,000
3. From £3,000 up to £8,000
4. From £8,000 up to £20,000
5. From £20,000 up to £25,000
6. From £25,000 up to £30,000
7. From £30,000 up to £35,000
8. From £35,000 up to £40,000
9. Over £40,000
10. Does not wish to say

The total amount is asked of each individual child and should not be an aggregate figure for dependants.

Unlike adults, children with savings in the £1,500 to £20,000 range are not asked for details of them in the Assets questions.

Total Assets / Changes in Income

The first question TotInt is only asked if respondents are unable to give interest from ALL their investments / savings

TotInt Over the last 12 months, what was the overall amount of interest and dividends you received AFTER TAX from investments and savings?

Totsav
Jump 33 **SHOW CARD ZZ**
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]? [i.e. name & name]
INTERVIEWER: EXPLAIN AS APPROPRIATE: For current account(s), TAKE BALANCE AS AT END OF PREVIOUS MONTH / PAYMENT PERIOD. (IGNORE OVERDRAFTS).
INCLUDE HOLDINGS AND/OR ACCOUNTS HELD IN THE REPUBLIC OF IRELAND AND OPEN NOTE TO STATE IF THE AMOUNT RECORDED IS IN EUROS.

1. Less than £1,500
2. From £1,500 up to £3,000
3. From £3,000 up to £8,000
4. From £8,000 up to £20,000
5. From £20,000 up to £25,000
- 6 From £25,000 up to £30,000
7. From £30,000 up to £35,000
8. From £35,000 up to £40,000
9. Over £40,000
10. 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 (i.e. code 2, 3 or 4 is used), they will be routed into the assets questions after the next few questions. For an explanation of the reason the question is asked and why the bands are split as they are, see the General Notes at the beginning of the Assets 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.

Total Assets/Changes in income

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 **twelve** months ago. The question should be addressed to the benefit unit as a whole, including children, not to its individual members.

IncChnge

SHOW CARD AAA

Now I'd like you to compare your present income with your income of twelve 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 12 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 higher or lower, the next question is asked. For respondent ease, note that they now have the option of quoting the amount their income has increased/fallen by either annual, monthly or weekly amounts.

IncHiLow

About how much [higher or lower] is your PRESENT income, compared to 12 months ago?

INTERVIEWER; PROBE TO CLASSIFY

	Annual	Monthly	Weekly
1: Up to	£2,500	£200	£50
2: From	£2,501-£5,500	£201-£450	£51-£100
3:	£5,501-£8,000	£451-650	£101 - £150
4:	£8,001-£10,000	£651-£800	£151 - £200
5:	£10,000 or more	£801 or more	£201 or more

1: Up to £2,500 higher/lower

2: From £2,501-£5,500 higher/lower

3: £5,501-£8,000 higher/lower

Total Assets/Changes in income

- 4: £8,001-£10,000 higher/lower
- 5: £10,001 or more higher/lower

Total Assets/Changes in income

For those in receipt of tax credits where an Award Notice was not consulted and the Inland Revenue have not been informed of an income change, the following question is asked:

IncOld

SHOW CARD BBB

I would like you to think about your total household income between April 2001 and March 2002. Which one of the categories on this card best describes your annual household income?

	Annual	Monthly	Weekly
1:	0 - 5000	0 - 400	0 - 100
2:	5001 - 11000	401 - 900	101 - 200
3:	11001 - 13000	901 - 1100	201 - 250
4:	13001 - 15000	1101 - 1250	251 - 300
5:	15001 - 19000	1251 - 1600	301 - 350
6:	19001 - 23000	1601 - 1900	351 - 450
7:	23001 - 50000	1901 - 4150	451 - 950
8:	50001 - 58000	4151 - 4850	951 - 1100
9:	58001 - 66000	4851 - 5500	1101 - 1250
10:	66001 or above	5501 or above	1251 or above

	Annual
1:	0 - 5000
2:	5001 - 11000
3:	11001 - 13000
4:	13001 - 15000
5:	15001 - 19000
6:	19001 - 23000
7:	23001 - 50000
8:	50001 - 58000
9:	58001 - 66000
10:	66001 or above

The above question is asked of each benefit. Again the respondent has the option of quoting the amount their income has increased/fallen by either annual, monthly or weekly amounts. Please draw the respondent's attention to the fact that the financial year in question is **April 2001 - March 2002**.

If **TotSav** is coded 1, 5, 6, 7, 8 or 9 (i.e. the respondent will not be asked the liquid assets questions) the following question is asked about each National Savings and Investment issue they said they had at **OtInvA**.

Total Assets/Changes in income

NSAmt

SHOW CARD CCC

You said you /that [name of child] has [name of National Savings and Investment issue]; in which group on this card does your/their amount of investment fall?

- | | |
|-------------------|----------------------|
| 1: £1 -50 | 7: £2,001 – 3,000 |
| 2: £51 –100 | 8: £3,001 – 5000 |
| 3: £101 – 250 | 9: £5,001 – 10,000 |
| 4: £251 – 500 | 10: £10,001- 20,000 |
| 5: £501 –1,000 | 11: £20,001 – 30,000 |
| 6: £1,001 – 2,000 | 12: £30,001 or over |

If the adult members of the benefit unit are not eligible to be asked further questions concerning their assets (they possess assets of a value less than £1,500 or assets with a value greater than £20,000), the final questions below (**Pprox** to **Finish**) follow immediately.

If the adult members of the benefit unit are eligible to enter the Assets questions, those questions **Pprox** to **Finish** appear at the end of the Assets questions instead.

The assets block is no longer a separate parallel block, but is now integrated into the benefit unit. Whether the questions are on route in the interview will still depend upon the respondent having the appropriate value of assets (£1,500 -£20,000) to make the assets questions accessible.

There are a number of advantages in incorporating the assets block into the benefit unit. The questions flow naturally on and do not involve going into a separate parallel block. This makes it easier for interviewers and makes the interview flow better for respondents. There is less chance of overlooking the assets questions. Also, the assets questions come up in the same format as for the benefit unit questions so there is no risk of overwriting previous details in those households where more than one BU is routed to these assets questions.

Block QAssets – Benefit Unit’s Assets

General Notes

These questions are included in order to enable SSA 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, as indicated at the question **TotSav**.

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 e.g. Housing Benefit which allows a Benefit Unit to have total capital of up to £16,000. For some benefits there is a lower capital threshold, above which the amount of benefit may be ‘tapered’ or gradually reduced as the amount of savings increases; there is also an upper capital limit of £8,000. So the broad band has been split into narrower bands (£1,500-£3,000, £3,000-£8,000 and £8,000-£20,000). The effect of any future changes to these thresholds can be modelled.

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 SSA 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 and Investments, 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 questions refer 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 and Investments 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**, i.e. 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 £3,000 band, the £3,000 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, ISAs and TESSAs (coded at **Accounts**), then all stocks & shares, unit & investment trusts (at **Invests**), then each National Savings and Investments issue (at **Otinva**). 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.

Routing to the assets questions is automatic if the total value of assets entered at **TotSav** is between £1,500 and £20,000. If the assets questions are on route, the questions detailed below will need to be asked according to whether the respondent has each type of asset:

Savings

THERE ARE NOW A FEW QUESTIONS ABOUT SAVINGS AND INVESTMENTS

For every person who is asked the Assets questions, you will finish with the personal outcome code and be prompted to then ask the recall (name, address, future surveys etc.) questions.

If Current Account and Basic Account coded at Accounts
(Accounts = 1 AND 6)

KindACC

ASK

Which accounts shall we deal with first...READ...

1. ...Current Accounts
2. Basic Accounts

AnyMon

Now I'd like to ask you about your current/basic account(s):

At the end of last (month / pay period), did you have any money left in your current/basic 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

Individual Assets at BU level

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 name only, or held jointly with someone else?**
1: In [respondent]'s name only
2: Joint account

MuchLeft **Roughly how much was left in the [first/next] account at the end of last (month / pay period)?**
INTERVIEWER: FOR ANY JOINT ACCOUNTS ONLY GIVE THIS PERSON'S SHARE OF THE BALANCE

If a respondent is not paid monthly or is paid just before the end of the month then the figure needed is the amount that was in the account just before the respondent was paid.

More **Do you have any more [basic bank] accounts which had money in them at the end of last month/pay period?**
INTERVIEWER: THIS INCLUDES ANY JOINT ACCOUNTS

If the answer is yes then the questions **AccName / Muchleft** will be repeated.

If Accounts = 1 & 6 on FIRST iteration and More = No

Hard Check **'Earlier you said you had a Basic Bank Account AND a Current account but you have only told me about one of these.'**

INTERVIEWER: Please Change Answer Here to Yes

Intro **Now I'd like to ask you about your [names of accounts coded at 'Accounts'], that you mentioned earlier.**
Do you still have these accounts?

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

These questions are in the form of a table for each member of the benefit unit separately.

Throughout this section, if a respondent no longer holds any of the named investments then the subsidiary questions are not asked. If the respondent still has **any** of the named assets then you must always code 1.

Individual Assets at BU level

KindOf	ASK OR CODE: Which accounts shall we deal with first? [LIST OF SAVINGS ACCOUNTS CODED AT 'ACCOUNTS'] (enter number between 2 and 7)
AccDisp	[displays type of account which will be deal with next]
AccName	Is this account in your name only, or held jointly with someone else? 1: Sole account 2: Joint account
MuchAcc	If joint, only enter this respondent's share of the balance at the next question. The question isn't asked for TESSAs and ISAs. How much is in the [account]? ENTER WHOLE £s ONLY. For an ISA, include the cash (including a TESSA ISA) and securities holdings as appropriate – separately if they are held as mini-ISAs, or combined if held as a maxi-ISA. DO NOT INCLUDE any savings held as Life Insurance. For securities, take the value shown on the most recent statement.
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 [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 very 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. Give the name of the issuing or managing company plus the full name of the investment itself. For privatised utilities it is not enough simply to enter for example 'water shares' - name the company e.g. 'Thames Water'. If shares are only part-paid, or ordinary, or preference, 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?**

When the investment is a Government Gilt-edged stock, the following question is asked

PIPeriod **What is the period of the plan?**

1: Up to 5 years (shorts)

2: 5-15 years (mediums)

3: Over 15 years (longs)

4: Undated.

War loans should be coded as undated.

More **Do you 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 your Index-linked and Fixed Interest National Savings and Investments 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 hold?**

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?**

Hard Check If not same type to that recorded at **OtInva**:-

ERROR

Previously in the Benefit Unit questionnaire, you recorded some ('Index linked' OR 'Fixed Interest') National Savings Certificates. If the respondent has any ('Index Linked' OR 'Fixed Interest') National Savings Certificates, please go back and change in the BU questionnaire, or else change here (at IdxFix).

Issdate **In which month and year did you 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 and Investments Certificates?**

Index-linked National Savings and Investments Certificates are now available to 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.

SAYEPd	What is the period of your SAYE Scheme? Under the current SAYE Scheme savers can choose a 3, 5 or 7 year period. So on recent SAYE Schemes (since 1998) you would only expect answers of 3, 5 or 7.
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 and Investments (up to 1994) or a Bank or Building Society scheme. Under bank or Building Societies Schemes you agree to make a regular payment of £5-£250 over 3, 5 or 7 years.
Intro	Now I'd like to ask you about your Guaranteed Equity Bond(S), that you mentioned earlier. Do you still have these? 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 IF has Guaranteed Equity Bond
GEBTyp	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
GEBDat	When did you start this Guaranteed Equity Bond? INTERVIEWER ENTER DATE
GEBPd	Is your Guaranteed Equity Bond Scheme five, six or seven years? INTERVIEWER: Under the current GEB Scheme, savers can choose a 5, 6 or 7 year period. 1: Five years 2: Six years 3: Seven years 4: Other period (Make a note of other period)
Amount	How much do you regularly pay?

Pd	How long does this cover?
AmtNow	Approximately how much is there in the GEB now?
More	Do you have any more GEB schemes?
Prem	Now I'd like to ask you about PREMIUM BONDS What is the total value of your premium bonds?
Intro	Now I'd like to ask about your NATIONAL SAVINGS AND INVESTMENTS 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 you have some National Savings and Investments Income Bonds. How many National Savings and Investments Income Bonds do you have?
NSIBVal	What is the total value of the National Savings and Investments Income Bonds that you hold? National Savings and Investments 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 and Investments 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
CapDep	INTERVIEWER CODE: Is this bond a Capital bond or a Deposit Bond?
<u>Hard Check</u>	If not same type to that recorded at OtInva :- ERROR <i>Previously in the Benefit Unit questionnaire, you recorded some Deposit Bonds, but no Capital Bonds (or vice versa). If the respondent has any Capital Bonds (Deposit Bonds), please go back and change in the BU questionnaire, or else change here (at CapDep).</i>

BondDat	Thinking of the first/next bond, in which month and year did you acquire it? ENTER DATE, USING '15th' FOR DAY OF MONTH
<u>Soft Check</u>	If the bond is a Deposit Bond and the bond date is 1989 or later <i>Deposit bonds were withdrawn from sale in 1988. Please check that the date has been entered correctly and that the correct type of bond has been entered.</i>
<u>Soft Check</u>	If the bond is a Deposit Bond and the interview date is July 2002 onwards <i>Deposit bonds were all redeemed in June 2002. Please check that the correct type of bond has been entered.</i>
BondVal	What was the original value of the bond? If the bond is a Capital Bond
BondSer	What is the series number of the bond?
More	Do you have any more National Savings and Investments 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 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 Yearly Plan?
Intro	Now I'd like to ask about your FIXED RATE SAVINGS 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
Issue	What is the [first/next] issue that you hold?
BondDat	In which month and year did you acquire that issue? ENTER DATE, USING 15 TH FOR DAY OF MONTH
BondVal	What was the original value of the bond?

Individual Assets at BU level

BondPd **What is the period of your Fixed Rate Savings Bond?**

- 1: One year
- 2: Three years
- 3: Five years

BondType **Do you receive a monthly income from the bond, or is the interest added to the bond?**

- 1: Monthly Income
- 2: Interest added to Bond

QEnd Final questions

PProx
[per. no.]

INTERVIEWER: IS THE INTERVIEW WITH [NAME] A PERSONAL INTERVIEW OR A PROXY INTERVIEW?

1: Personal

2: Proxy

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.

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.

(1) NOW PRESS SUB FORMS, SELECT 'RECALL' TO ASK THE 'PERMISSION TO RECALL' QUESTIONS'.

IF THERE IS NO RECALL BLOCK DISPLAYED IN THE PARALLEL BLOCKS GO TO THE NEXT BENEFIT UNIT OR THE ADMIN BLOCK.

0. Press <SUB FORMS>

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

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