

# FAMILY RESOURCES SURVEY

## EDITING INSTRUCTIONS:

HOUSEHOLD SCHEDULE  
BENEFIT UNIT SCHEDULE

INCORPORATING REFERENCE MATERIALS

2007-2008 version

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## An introductory note to editors

The majority of the coding and editing of the FRS is carried out in the field by the interviewers. Signals and hard checks in the Blaise program will prompt them to clarify and query any data discrepancies with the informant, as this is obviously the best time to probe for further information and make decisions from the answers given.

The Blaise program ensures that the correct questionnaire routing is followed through the interview and applies range and consistency error checks where necessary. Consistency errors comprise soft checks and hard checks. Soft checks can be suppressed by the interviewer but hard checks must be resolved. If a soft check is suppressed by an interviewer, they must leave a note to explain the reason for the suppression, as this will enable the editors to take any required action.

As the data checking we would like to do is too complex to be carried out fully in the field, a separate in-house editing process is required to complete the data set for the FRS. Large look-up tables and complex Blaise algorithms necessary for this process would slow the questionnaire program down and overburden both the interviewer and respondent alike. All editing and coding actions that ONS and NatCen propose to carry out are therefore agreed with the client department (DWP).

FRS editors use Blaise IV in CAPI<sup>1</sup> mode for editing. Errors in the data are identified and checks are triggered for editor action as you progress through the questionnaire program.

The editors' role is to tidy up data when it arrives from the field and reduce the amount of missing information in order to improve data quality and accuracy for the client department. There are a number of tasks that the editor/coder is required to carry out on FRS including interpreting interviewer notes and clerical imputation of financial amounts when they can be obtained from other sources, such as fixed benefit rates or council tax bands. It is important that changes to the data are made strictly according to the rules written down in the editing instructions.

There may of course be rare circumstances that are not allowed for in the questionnaire program and which have not been covered in the edit instructions, and in these cases an editing decision will have to be made. However, an editor should **never** assume the answer to a question unless there is an interviewer note clearly stating the circumstances and situation of that particular case or there is an edit instruction informing of the action to be taken. If you are in any doubt you should consult your supervisor as it is important for reasons of consistency that one person keeps a general overview of the editing process and decision making. The supervisor will know if another editor has encountered a similar difficulty or omission, and will know what instruction was given or decision taken.

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<sup>1</sup> Computer Assisted Personal Interviewing

It is also important to notify your supervisor and keep Research informed of any problem areas in the questionnaire program. This will help to improve both the interview and the edit programs in the future. Similarly, you should make a note of any interviewer who appears to be having difficulty administering the questionnaire program or if you find that an interviewer is not using the notepad facility. Their Field Manager/Officer may want to take specific action and offer support to that interviewer.

Furthermore, please note that you should NEVER delete a case unless you have been instructed to do so by Research. In situations where you believe an interview has been conducted with an ineligible household, please refer the matter to Research.

To reiterate, apart from using interviewer notes, this version of the edit instructions outlines the editing actions that should be taken on the FRS. If there is no reference to a particular question or the instructions given do not apply to the particular circumstances, an answer of 'don't know' or 'refusal' with no further information can be accepted.

## **In general**

These edit instructions should be used in conjunction with the question instructions. Please refer to the index in the question instructions relating to question names (shown in bold) used below.

### **Interviewer notes**

The first stage of the FRS edit is to interpret **all** notes made by interviewers using the Blaise notepad facility. A value may be imputed for a variable at any stage in the questionnaire if the interviewer has given accurate enough information in a note to establish what the correct value should be. The number of notes left by an interviewer are printed on the factsheets. In Blaise IV the notes can also be read on-line.

The presence of a note is indicated by a small symbol resembling a paperclip which appears to the left of the answer field where the note was made. Although interviewers are instructed to make the note at the precise question concerned, you may find that sometimes the note has been left at an adjacent question instead. To read a note press <CTRL+M> to get into the notepad and the same keys to come out of it. It is also possible to review all the notes made in the questionnaire in the 'Navigate' menu (<ALT+N>). At this menu, select 'Show all remarks' or 'Show all open answers' (for automated checks) and each note made will appear in sequence - use the arrow keys to move to the next or previous note. The total number of notes in the questionnaire is indicated at the top of the dialogue box.

### **Liquid assets**

If the respondent has assets in the value range of £1,500 to £20,000, further questions will be prompted at the end of their Benefit Unit to elicit the nature and value. The correct values for 'liquid assets' such as shares or National Savings are entered in special editing fields, based on information of the type of asset gathered by the interviewer. These values can be found in the Financial Times or by referring to tables provided by the Department of National Savings.

### **Recoding Period code 97**

Period code questions indicate what period a monetary amount (expenditure or income) covers. In most cases, though not always, the variable name ends with 'Pd'. If a period code 97 (none of these) has been recorded by an interviewer, it **MUST** be recoded to one of the 'valid' codes (1 to 95) to enable weekly equivalents to be calculated. If a code 97 has been left by an interviewer, the following edit program soft check will be triggered:

"EDITOR: Code 97 must be re-coded into existing list. If you temporarily suppress this check you must come back to resolve it."

Interviewers must make a note when they use this code, to give information to help the editors recode the period. This could be for example, the start and end date of the time period, or the number of days, weeks or months covered. Should you come across an interviewer who is not making the appropriate notes to allow the period code to be re-classified, please refer the matter to their Field Manager/Officer. Use the information in the note, as well as your judgement from the related questions and previous experience to recalculate the period

code and, if necessary, the amount it refers to. The period may be recoded to one week, a calendar month, a year, or any of the other valid codes - whichever is easiest to work out.

If there is no note or other information to go on, and it is not possible to judge what other period code should be used, leave the period code as 97. Any Period Code 97s unamended during editing will be identified and reported to DWP prior to delivery of data, unless they can be resolved as part of the quality assurance process. However, do not rely on this procedure to resolve the matter for you.

### Adjustments for different period codes

When an editing action involves comparing or amending monetary amounts at separate questions, make sure you have accounted for any period code difference between them.

### Amounts applicable to the previous financial year

Because the FRS questionnaire program is written before the new rate of benefits and National Insurance are made available, you may find that interviews carried out in April and possibly May, may refer to rates from the previous financial year (e.g. benefits received, National Insurance contributions paid). **These should be accepted.** You will find that many checks on amounts will refer to the rates in both financial years and allow answers at both old and new rates. If you are checking, amending or imputing answers in such cases, following the set instruction for that question, and assess if possible whether the amount was received/paid in the previous year or the current one. This might be done by referring to interviewer notes or the interview date and period code - for example if the interview date was 10 April, and the last benefit payment covered 4 weeks it is possible that the payment was made in the previous financial year. If you are in any doubt as to whether the old or new rate applies, use the new rate.

### Blank cells

Interviewers should not leave blank cells or spaces. The questionnaire program does not permit interviewers to leave blank cells within the confines of an interview, so if blank cells are discovered they will be the result of an action which is not permissible. This includes instances where interviewers enter a value during the interview and delete it at a later date before saving the case. Blank cells cannot be left in a case as they cause problems both at the data manipulation stage and for delivery. The client is also unhappy to receive cases containing blank data.

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If you discover a case containing a blank cell, treat them in the same manner as if they were 'dk' or 'refusal' and edit accordingly. However, you should also refer the matter to your supervisor, giving the interviewer's name and authority number, so that the Field Manager can be informed to ensure this action does not become common practice.

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## Notes of cases to be kept for referral to Research

Very occasionally you may come across a case where the circumstances reported by the respondents are correct but do not 'fit in with' the questions and/or cannot be resolved by normal interview or edit procedures. Please refer all such cases to the Edit Supervisor who will discuss the matter with Research.

# HOUSEHOLD SCHEDULE

## **Block HHG - Household composition**

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In households where parents are divorced/separated and there is joint custody of the children meaning that the children live part of the week with one parent and part with the other parent, the interviewer should have established the “main residence” of the children by questioning the resident at the sampled address. The resident at the sampled address should therefore make the decision. If this has not been established, then the children should be included and a note made

### Relationship grid

Following the introduction of Civil Partnerships, the relationship to parents of a civil partners parents should be recorded as “mother in law” and “father in law”, where in previous years these were regarded as “no relation” to the other partner.

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## **TEA**

- 1 A person aged 16 or over in full-time education with an age entered at **TEA** should be assumed to have returned to full-time education after a break. **DO NOT DELETE THIS AGE.**
- 2 If **TEA** is 'dk', '!' or blank, LEAVE.
- 3 Estimated ages can be accepted.

## **Block QAccomDat - Tenure/address information**

### **Tenure**

If 'dk' or 'refusal', there should be an interviewer note. Use this to attempt to judge whether the property is owned (outright or with a mortgage) or rented and impute as appropriate. This is a key routing variable for DWP. If imputation is not possible, refer to Research.

If an answer is imputed, enter 'don't know' at all questions subsequently routed as a result.

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If in any doubt, or the **RefDk** display at the start of the Admin block appears as a result of the action taken, refer to Research.

### **Block Orenting - Rented accommodation**

#### **Landlord**

If 'dk' or 'missing', there should be an interviewer note. Use this to judge which of the codes is most likely. This is a key routing variable so DWP need an answer here if possible. If imputation is not possible, refer to Research.

If an answer is imputed, enter 'don't know' at any questions subsequently routed as a result.

If in any doubt, or the **RefDk** display at the start of the admin block appears as a result of the action taken, refer to Research.

#### **Rent**

##### *1. Missing amount of rent*

For local authority and housing association properties only:

If 'dk' or 'Refuse', IMPUTE value, from the Chartered Institute of Public Finance and Accountancy (CIPFA) tables. When doing this, deduct first any Housing Benefit received at **HBenAmt**. If this leaves a negative figure for the rent, assume 100% HB is received and enter 0. Ensure that **HBenChk**=2, to indicate that the rent paid is after deducting housing benefit. In some instances Housing Benefit may be more than the rent.

##### *Rent amount(s) missing in shared households*

If you need to impute rent in a household which is 'shared' (Code 2 at **HHStat**), the rent should be divided between the members of the household. The HRP's (and spouse's/partner's) rent should be recorded at **Rent**, and the rent paid by the other members at **QSharer.SRentAmt** which is repeated for each of them.

If rent is missing for *all* the household members at these questions, divide the amount from CIPFA equally between them. If the HRP is married/cohabiting, the amount to be entered at **Rent** should be twice as much as that entered at each **SRentAmt**. You should also deduct any Housing Benefit received by any household members. For the HRP (and spouse/partner) this is

recorded at **HBenAmt**, and for the other household members this is at **HBothAmt** in their own Benefit Unit schedules. If there are 2 adults in the benefit unit, the amount at **HBothAmt** will be for both of them, so halve it before deducting from their share of the rent.

If the rent is missing for only some of the household members, deduct the total payments made from the CIPFA figure, and divide the remainder among the missing ones (as above).

### Using CIPFA tables

CIPFA list Local Authorities down the side, and a range of information across the top - spanning several pages - in numbered columns. Wherever possible, use figures for the relevant Local Authority. Take the **net rent** for the appropriate type of dwelling (refer to **BedRoom** and **MainAcc/TypeAcc**). CIPFA tables are usually a year behind the survey year (eg for 2007/8 the April 2006 table will be supplied) The figures given will need to be updated by the rate of inflation as provided by the ONS statistics website for April of the survey year. For 2007 this is 3.1%

*If a Local Authority (LA) did not submit figures here's what to do.*

First identify which region the LA is in. The CIPFA book groups counties/districts/Unitary Authorities (UA) by region. Examples: Islington is under London, which is itself in the South East region. Gateshead is under Tyne and Wear, which is in the North Region. Colchester is under Essex, which is in South East Region. The unitary authorities are listed separately next to their region, e.g., Bristol is under Avon, but it is Bristol which appears in South West region.

Second, look up the region in the tables on pages 4&5. This gives average rent figures for different dwelling types in each region. For some regions you need to know whether the LA is a metropolitan or non-metropolitan district. In the main tables, each county or district is grouped, e.g., Gateshead is in Tyne and Wear district, which comes under the Metropolitan Districts heading, whereas Colchester is in Essex which comes under the Non-metropolitan districts heading. All London LAs are in a Metropolitan district. For some of the English UAs it isn't possible to determine whether they are metropolitan or not (eg Kingston Upon Hull), in which case use the 'All Authorities' average rent figure for the region.

### 2. Rent partly for business

If it is 'dk' because it is partly for business (**RentDK=1**), use any information given in an interviewer note to impute the rent for the private accommodation only. In such cases do not abate according to the number of rooms used for business. If insufficient information, impute from CIPFA tables (excluding the rooms used for business) - see instructions above.

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### 3. *Services included in rent*

The general term 'rent' may cover rent only or it may include a combination of water/ sewerage rates and various other services.

3.1 The 'rent only' situation usually applies to tenants living in housing association accommodation or privately rented accommodation where water/sewerage rates/other services are paid separately from the rent. The 'rent, water/sewerage rates/other services' situation usually applies to local authority tenants.

3.2 The amount which should be entered at **Rent** is the total 'rent' paid after any rebate. This total therefore will not only include rent but it should also include water/sewerage rates and other services if these are normally included in the 'rent'. There is a check in the interview program that the amount entered for rent is at least equal to the amount included in it for water/sewerage.

3.3 If the amount of rent recorded at the variable **Rent** was before deduction of the rent rebate and the respondent does not know the amount of housing benefit they receive (i.e. if **HBenChk=1 and Rent = DK or 'ref'**), DO NOT ABATE THE RENT.

### 4. *Rent and Council tax*

**Rent** should NOT include any amount for Council Tax (or, in Scotland, Domestic Water Charge [DWC] or Domestic Sewerage Charge [DSC]). In some rented accommodation (eg a house divided into bedsits which don't have separate addresses) the landlord may be responsible for paying the council tax/DWC/DSC and may increase the rent to recover it. This is not the same as saying that the rent *includes* council tax/DWC/DSC.

If an interviewer notes that rent 'includes' council tax, **CTBand** ought to be coded 9 - not valued separately. If a council tax payment is entered at **CTAmt**, refer to supervisor.

If the interviewer has noted that the 'rent' includes an element for a garage, whether on the premises or for a garage elsewhere, ACCEPT at this question.

### **HBenAmt**

For Local Authority tenants only, if 'dk' or 'refuse', IMPUTE value from **CIPFA** tables or the Scottish rents list, as for **Rent** above, deducting the amount of rent paid, if any. If Income Support, Pension Credit or Income-based Jobseeker's Allowance is received the respondent will be eligible for 100% housing benefit.

If the household is ‘shared’ (Code 2 at **HHStat**), any housing benefit will be paid to individual benefit units. For HRP (and partner) this is at **HBenAmt**, for the other Benefit Units it will be at **HBothAmt** in their specific Benefit Unit schedule. If any of these benefit units receive HB but the amount is missing, determine the rent from CIPFA, deduct any rent paid by anyone in the household, then deduct any known amount of HB received by any BUs in the household, then divide the remainder between any BUs which receive HB but the amount is missing.

**BorrAmt**

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Where mortgages have been taken out partly to purchase a business or property relating to a business AS WELL AS a domestic property, the interviewer should have tried to obtain the split between the two and recorded the property element. Where the proportion is not known, DK should have been entered at BorrAmt. A note giving details should have been entered. DWP appreciate that it might not be possible to give a split.

**MortLeft**

The edit program warns if **MortLeft** is inconsistent with any amounts borrowed (including a remortgage or top-up) and the type of mortgage. SUPPRESS this warning unless it is clear that one or more values are incorrect by a factor of 10, in which case adjust the amount at **MortLeft**.

**MorInPay/MorUs**

If someone **outside** the household (eg grandson) gives the respondent money to help pay off all or part of the mortgage interest, this payment should be included at **MorInPay**. Details of the payment should be entered at **OutsAmt** and **OutsIncl** should = Yes.

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If all or part of the interest payment is paid **direct** to the mortgage lender by someone **outside** the household (eg DWP), then **MorInPay** should only cover any payment actually made by the respondent. If this direct payment covers all the mortgage interest, it is acceptable for **MorInpay** to be 0. The payment made direct should be entered at **OutsAmt**, and **OutsIncl** should = No.

This should all have been checked in the interview, but read any interviewer notes carefully. If it is unclear as to whether a payment made by someone outside the household was paid directly to the mortgage lender or not, leave the data as it is.

Any mortgage interest paid by DWP should also be included in the Income Support, Pension Credit or Jobseeker's allowance received at the relevant **BenAmt**, and at **GovPay / GovAmt**

If the last interest payment includes arrears, accept the actual amount given.

**IntPrPay/IntrU**

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If someone **outside** the household (eg grandson) gives the respondent money to help pay off all or part of the mortgage, this payment should be included at **IntPrPay**. Details of the payment should be entered at **OutsAmt** and **OutsIncl** should = Yes.

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If all or part of the mortgage payment is paid **direct** to the mortgage lender by someone **outside** the household (eg DWP), then **IntPrPay** should only cover any payment actually made by the respondent. If this direct payment covers all the mortgage costs, it is acceptable for **IntPrPay** to be 0. The payment made direct should be entered at **OutsAmt**, and **OutsIncl** should = No.

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This should all have been checked in the interview, but read any interviewer notes carefully. If it is unclear as to whether a payment made by someone outside the household was paid directly to the mortgage lender or not, leave the data as it is.

Any mortgage interest paid by DWP should also be included in the Income Support, Pension Credit or Jobseeker's allowance received at the relevant **BenAmt**, and at **GovPay / GovAmt**

If the repayment of the principal/capital element has been waived because the person has become unemployed, redundant etc., but the interest element is still being paid then this should be treated as an 'interest-only' mortgage and the payments transferred to **MorInPay**.

## IncMPAmt

If 'dk', refusal or missing: Check what the policy/ies cover at **MPCover** and impute the premium(s) as follows. If there are separate policies each premium is recorded separately.

*Death only policies:*

impute 6.5% of the mortgage payment at **MorInPay** or **IntPrPay**

*Redundancy and/or sickness policies:*

impute 6.5% of the mortgage payment at **MorInPay** or **IntPrPay**

*Combined death, redundancy and/or sickness:*

impute 13% of the mortgage payment at **MorInPay** or **IntPrPay**

If this, or any of these, payment(s) (supplied or imputed) was included in the last mortgage payment, or in the last contribution to an endowment policy or other payment plan, ie. **IncMP** is 1, DO NOT DEDUCT THIS AMOUNT FROM **MorInPay** or **IntPrPay**, or **MenPolAm**.

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## OutsMort to OutsIncl

These questions refer to mortgage payments made by someone outside the household. See the previous edit instructions at **MorInPay** and **IntPrPay**.

## Block QCounTax - Council tax

### CTBand

If 'dk' or 'refusal', the band should be obtained from the Local Authority (LA) in which the address lies. If the LA is unable to tell you the band, leave the answer as recorded unless there is evidence that the accommodation is not valued separately for council tax (eg bedsits). In such cases you should recode to '9'. This should have been checked in the interview, so read any interviewer note carefully.

#### *Appeals*

If an appeal has been lodged against the Council Tax band valuation, interviewers have been instructed to make notes for the factsheets.

If the appeal is still pending enter the band which is on **the original bill**.

If the appeal has been settled and an amended bill has been received enter the band on **the new bill**.

### CTLVChk

If disablement relief has been allowed, the council tax bill is calculated on the band below the one at which the property was originally valued. For DWP, **CTBand** should show the band at which the property was originally valued. If the band recorded by the interviewer at **CTBand** is the *lower* one, **CTBand** should be changed to band above it (eg from 'C' to 'D') and this question changed to code 2, 'before'. If you have obtained the band from the LA, ensure that this is coded 2.

Make sure that any imputations of council tax payments (**CTAmt**, **CWatAmt**, **CSewAmt**) or benefit (**CTRebAmt**) are based on figures for the band lower than the one at **CTBand**.

### CTAmt

Interviewers should be recording the last council tax payment made, even if this is from the previous year (ie 2006-2007). For consistency, all the information in the council tax section should relate to the same year. If a bill for the new year has been received but no payment has yet been made, all details recorded should relate to the previous year, even if no bill from that year was consulted. The only exception to this is if the household has never paid any council

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tax for this address, so if they have just moved in it is acceptable to record **CTAmt** as 0. See also instructions relating to **WhyNoCT**.

If 'dk' or 'ref' is entered or the amount has obviously been rounded, and the CT band is known, impute the set charge for the band in the local authority, deducting first any status discount which applies (see **CTDisc** and **CT25D50D**), and second any council tax benefit allowed (see **CTRebAmt**). Make sure the amount is consistent with the frequency of payment at **CTInstal/CTTime**. The set charge is shown in the text of the check for English and Welsh addresses, and in the display screen **CTChk** at the end of the section. Do not impute if there is an interviewer note to explain an odd amount eg it includes arrears. For Scottish addresses - see instruction below.

If the respondent receives Income Support, Pension (guarantee) Credit or Income-based Jobseeker's Allowance, they will be eligible for 100% benefit, so enter 0 here (except when the address is in Scotland - see instruction below). If benefit is received but the amount is not known, and the respondent is not eligible for 100% benefit, do not impute **CTAmt**.

If the bill was reduced because there is a disabled person in the household (**CTLVBand** = Yes), make sure that any imputations done are based on figures for the band lower than the one at **CTBand**. The set charge displayed at **CTChk** will show the original band.

#### Scotland:

Note that in Scotland, Domestic Water Charge (DWC) and Domestic Sewerage Charge (DSC) should be included at **CTAmt**. No council tax *benefit* applies to these charges, so there should virtually always be a payment at **CTAmt**, even if the respondent receives 100% benefit. The exception would be if the respondent is a student, as students are exempt from paying water charges in Scotland. There may also be 0 entered if the respondent has a private water supply, or if there is a septic tank which is emptied privately.

The DWC and DSC can have a *status discount*. At **CWatAmt** and **CSewAmt** the program auto-imputes those charges after applying any discount. So you can refer to those 2 questions when imputing **CTAmt**. In summary:

- If 100% CT benefit is received, as should be the case for recipients of Income Support, Pension (guarantee) Credit or Income-based JSA, impute the total amount of the DWC and DSC charges only, by adding together the amounts shown at **CWatAmt** and **CSewAmt**.
- If less than 100% CT Benefit is received (and the amount of benefit is given), impute the annual Council Tax from **CTChk**, but less the amount of benefit received. Note that **CTAmt** should exceed the sum of **CWatAmt** and **CSewAmt**.
- If no CT Benefit is received, impute the annual Council Tax including DWC and DSC from the 'Annual Set Charge' shown at **CTChk** (but after deducting any status discount). Note that **CTAmt** should exceed the sum of **CWatAmt** and **CSewAmt**.
- If benefit is received but the amount is not known, do not impute **CTAmt**.

**If an appeal is still pending** accept the last payment made under the original (or previous) bill. If no payment has been made for this address 0 should be entered.

**If an appeal has been settled and an amended bill received but not yet paid.** Details from the previous bill (or year) should have been recorded. Accept these details.

## **CTTime**

If **CTAmt** multiplied by **CTTime** equals an amount more than the highest charge set for that band anywhere in Great Britain a check will trigger. There should be an interviewer note in such cases. Similarly there is a check if the amount is less than the lowest set charge anywhere in the country.

In cases where the bill or statement was consulted and more than one instalment is paid per year, there is a later question (**CTAnnual**) asking for the annual amount payable on the bill. In such cases leave **CTAmt** and **CTTime** as they are, unless the note does not offer a plausible explanation.

In cases where no bill was consulted, **CTAnnual** is not asked. Check the suggested annual payment figure resulting from **CTAmt** \* **CTTime** against the annual charge shown at **CTChk**, accounting for any status discount or benefit. If it (plus discount and benefit) exceeds the set charge for the LA by 10%, refer the case to the supervisor or Research.

If there is no note, or the note does not clarify the situation, refer to supervisor or Research. Discrepancies may have been caused by the respondent recording 12 instalments rather than 10. Refer also to the display of council tax details at the end of the block.

## **CWatAmt**

**CWatAmt** is the final amount for water charge actually paid by this household, after accounting for any status discount. It is imputed by the program from the answer given by the interviewer or from a look-up table of charges.

Normally no action is needed from the editor. The question **CWatAmt1** is only on route in the interview if a document is consulted. The figure entered there by the interviewer is replicated by the program at **OrgWatAmt**. If 'dk' or 'refused', at **CTAmt** the program displays **OrgWatAmt** from a lookup table. The program then replicates this at **CWatAmt** after applying any status discount.

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When no document is consulted, the program displays the look up amount at **OrgWatAmt** and replicates it at **CWatAmt** after applying any status discount.

Editors can amend **OrgWatAmt** if necessary. There is a note about special circumstances.

## **CSewAmt**

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**CSewAmt** is the final amount for water charge actually paid by this household, after accounting for any status discount. This is imputed by the program from the answer given by the interviewer or from a look-up table of charges.

Again, no action is normally needed from the editor. The question **CSewAmt1** is only on route in the interview if a document is consulted. The figure entered there by the interviewer is replicated by the program at **OrgSewAmt**. If 'dk' or 'refused' at **CTAmt**, the program displays **OrgSewAmt** from a lookup table and then replicates this at **CSewAmt** after applying any status discount.

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When no document was consulted, the program displays the look up amount at **OrgSewAmt** and replicates this at **CSewAmt** after applying any status discount.

Editors can amend **OrgSewAmt** if necessary. There is a note about special circumstances.

### **CTRebAmt**

When **CTRebAmt** is 'dk', check which band the property is in at **CTBand**. If in Band A to E, follow steps 1 to 4. If in Band F to I, follow step 5.

#### **Properties in Bands A - E:**

1. Look up the set charge for the relevant band for the LA at **CTChk**. (In Scotland this should be the amount excluding Domestic Water and Sewerage Charges, as no benefit is allowed for them). If the bill is reduced because there is a disabled person at **CTLVBand**, use the figure for the band one lower than that at **CTBand**.
2. Reduce amount payable by 25% or 50% for any status discount if shown at **CT25D50D**.
3. Deduct any payment made (**CTAmt** x **CTTime** or **CTAnnual**, if shown).
4. Enter the remainder as benefit at **CTRebAmt**, adjusting for any period code differences.

#### **Properties in Bands F -I:**

5. Council tax benefit for people living in properties in these bands will be limited to that for Band E, if a new claim began after 1 April 1998. If you need to impute an amount for **CTRebAmt**, work out whether the household was living at this address before April 1998 from the answers at **YearLive/MonLive**. Then assume the benefit is limited to that for Band E if:

- the household moved to this address in April 1998 or later; *or*

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- the number of weeks that any Housing Benefit (see **HBWeeks**), Income Support, Pension (guarantee) credit or Income Based JSA received (see **JSAWeeks** / **ISWeeks**) is less than the number of weeks from April 1998 to the interview date;  
*or*
- any interviewer note states when the claim began or that there was a break of less than 12 weeks since a claim that existed before April 1998. In such cases, to impute the amount of council tax paid or benefit received, follow the usual steps 2-5 above *but use the set charge for Band E* in that LA, not for the band at **CTBand**.
- *otherwise* assume the benefit is NOT limited to that for Band E, and follow the usual steps 2-5 above.

**If an appeal is pending** details of any benefit should refer to the original bill only.

**If an appeal has been settled and a new bill received** enter the revised annual benefit if it is 100%. If less than 100% benefit is allowed, calculate the amount as above - the amounts entered should all refer to *either* the new bill, if a payment relating to it has been made, *or* to the previous bill, if no payment has been made relating to it.

#### **Other Rebates**

If a respondent has qualified for a 'second adult rebate' the maximum rebate will be 25%.

If **CTRebAmt** x **CTRebPd** is greater than the highest charge set for the appropriate band in any LA in Great Britain, check that at **CTRebPd** a period code, as opposed to a number of times per year, has been entered. Also check that the sum of council tax payment, benefit and reduction, converted to annual amounts, and accounting for discounts/relief, does not exceed the set charge on the imputation table by more than 5%. If unable to resolve problem, refer to supervisor/Research.

#### **WhyNoCt**

If **WhyNoCt** = 5 'exempt from Council Tax'

All cases where a respondent has claimed that they are exempt from the Council Tax will trigger a soft check. A complete exemption from the Council Tax is relatively rare and the circumstances of the household should be checked against the definitions of exemptions. If the household does not appear to be eligible the code should be changed to one of the others if possible - if unsure, refer to supervisor.

If coded 6,'other reason', there should be an interviewer note. *If it suggests that one of the other codes at this question is appropriate, or if **CTBand** should be coded 9 because the accommodation is not valued separately (for example 'landlord pays' or 'included in rent'), amend accordingly.* If deductions are made from pay to cover council tax, as is the case with Church of England clergy, these should be entered as payments at **CTAmt**. Where respondent is living rent and council tax free in accommodation owned by the employer obtain the CT band where possible, enter £0 at CTAmt and include a note to state who pays the CTAmount.

## CTDisc & CT25D50

Editing action may be taken if there is a 'dk' or 'refusal' at either question. A single adult household will be eligible for a 25% discount. Additionally, if the respondent claims to be receiving a 50% discount a soft check is triggered and the circumstances of the household should be checked.

To check the status of household members refer to the following questions:-

Students/still at school.....	<b>HHG.FtEd=1 or TEA = 96 / QEduc.AnyEd (BU)</b>
Severely mentally impaired...	<b>this may be given in notes at the block QCare.</b>
	<b>NeedHelp</b>
Student Nurses/Apprentices...	<b>QJobDes. Title</b>
Youth Training trainees .....	<b>QCurst. Train = 1</b>
Carers .....	<b>QCare. GiveHelp = 1 &amp; Freq = 1</b>
	<b>Only if the person is caring</b>
	<b>for a non-relative</b>

## CTChk

At the end of the council tax questions a display screen summarises the details.

1. Local Authority code
2. CTBand.

3. The annual set charge for the address, based on the LA name and CTBand, picked up from a 'lookup file' (an external spreadsheet). In Scotland this will include the domestic water and sewerage charges.
4. For Scottish areas only: the annual set charge excluding domestic water and sewerage charges, also from the lookup file.
5. The annual payment made by the respondent (**CTAmt** [multiplied by **CTTime** if more than one instalment is paid]; or **CTAnnual** if a document was consulted.)
6. Status discount applicable: none/25%/50%.
7. Annual benefit received (**CTRebAmt** \* **CTRebPd**).
8. The expected annual set charge worked out from the respondent's answers (5.+ 7, plus a percentage of this total to account for status discount if applicable)

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The display will be made in all cases, but if no document was consulted a check will direct you to examine the details, particularly comparing the annual charge set by the LA (3. above) with the annual set charge as derived from the answers given (8. above). In theory these should be similar (differing by no more than 8%). There will be circumstances where the amounts differ legitimately, e.g., if arrears are being paid or if the bill was reduced to rectify an overpayment in previous years. Review any notes made by the interviewer. If the details seem to be correct, take no action. If in doubt, refer to supervisor.

### Block QWaterSew

#### WaterPay/SewerPay

If someone outside the household, other than an employer or the DWP, pays the water and/or sewerage direct to the Water Authority, **WaterPay** and/or **SewerPay** should be coded 'no'. If a note states that they are paid by DWP, the amount should be entered at **WaterPay** and/or **SewerPay**. Check that it is also entered at **GovPay/GovAmt** in the benefit unit schedule.

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If the respondent pays their water or sewerage annually and the annual payment (**WatAnul/SewAnul**) does not correspond to the total of the individual payments within a £25 range either side (**WatTime** x **WatAmt** does not = **WatAnul**, or **SewTime** x **SewAmt** does not = **SewAnul**), please refer the matter to your supervisor checking for any interviewer note.

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### Block QCare

#### GiveHelp/QNeedPer

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The questionnaire can only deal with the household as a whole giving help to one person in any of the non-household member categories of **QNeedPer** (codes 15 to 22) - that is, for example, to one neighbour. There are though two separate codes for parents outside the household. If a note draws your attention to the fact that household members (either individually or collectively) provide help to more than one person in any one of the categories e.g., to two neighbours, try to aggregate the answers where possible, using information given by the interviewer. If different household members do the caring, code them both/all at **WhoLook**. Code **Freq** to the highest value that applies to any of the recipients. If in any doubt, refer to supervisor or research.

BENEFIT UNIT SCHEDULE

Block QEduc - Education, Grants and Loans

AccAmt/AccPd

Only regular Access Fund payments should be recorded here. If the period code is 'one-off/lump sum' delete **AccAmt** and recode **Access** to 'no'.

SLRepay  
Only include loans taken out from Student Loan Company in Glasgow or a UK financial institution which has its interest rate pegged to the UK RPI. Do not record repayment of other loans taken out while a student, which would include loans taken out abroad.

NHFFee  
This should capture maintenance paid only NOT TUITION FEES.

Educational Maintenance Allowance (EMA)  
A minor routing amendment has been made to the EMA question. If a respondent does not know how much EMA they are receiving, they will not be asked the period which they have been receiving the award. Also we are now collecting amounts including bonuses so we are expecting the amounts to be larger than previous years.

Block QJobDes - Employment details

Nature

If coded 2, check that the job description confirms the respondent is a doctor or dentist *working in a practice*. If so, **EType** ought to be coded as self-employed - one of codes 2-7. If the respondent is actually not a doctor or a dentist in a practice, change to code 3 - 'all other jobs'. Before recoding however, check that the respondent does not currently belong to an employer's pension scheme at **EmpPay**. (If he/she does, refer to Research).

Block QEmpJob - Employee pay details

PayAmt

1 If 'dk' or 'ref' and **GrWage** is given, impute using the Calculation of Net Salary from Gross Salary Excel spreadsheet, ensuring that the amounts entered cover the same time period for gross and net pay. If **PayDat** is before 5 April 2007, use the previous version of the spreadsheet.

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2 If an interviewer's note indicates that the informant is employed in the UK but paid in foreign currency then any values for pay and deductions in foreign currencies should be converted to sterling using the exchange rate applicable to the date on which the pay was received. Figures may be rounded in these cases.

Look up the appropriate issue of the **Financial Times** (www.ft.com) and CONVERT accordingly.

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3 where a contractor from abroad is working in the UK, but his firm are paying the tax, NI and pension "centrally" and the interviewer has entered zero for these fields, impute these values as in a conventional case

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4 If '0' is entered, a check will be triggered. There should be an interviewer note to explain. If the job is normally unpaid, it should be deleted, by changing **Working** to 'no' or reducing **NumJob**. If in any doubt, refer to supervisor/Research.

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5 Tax Credit awards should not be removed from net pay amounts unless the figure is to be used to impute the amount of Gross Salary from the Net Salary using the Excel spreadsheet.

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## PayPd

This should be the actual period covered by the last pay, which is not necessarily the usual one. For example, if an interviewer's note indicates that the informant received 3 weeks wages in 1 week which included 2 weeks holiday pay, then **PayPd** should be **3**.

Note that pay periods of less than 1 week should be coded as equal to **1** week as amounts delivered to DWP need to be weeklyised.

RECODE, if necessary, as described above

## PAYE

If 'dk' or 'ref' and **GrWage** is given, impute using the Calculation of Net Salary from Gross Salary Excel spreadsheet, ensuring that the amounts entered cover the same time period for gross and net pay. If **PayDat** is before 5 April 2007, use the previous version of the spreadsheet.

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If 'dk' or 'ref' and **GrWage** is not given but **PayAmt** is given, impute using the Calculation of Gross Salary from Net Salary Excel spreadsheet, ensuring that the amounts entered cover the same time period for gross and net pay. If **PayDat** is before 5 April 2007, use the previous version of the spreadsheet.

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**OTHERWISE** ACCEPT 'dk' or 'ref'

## NatIns

If **GrWage** is given but **PAYE** is not given, impute using the Calculation Of Net Salary from Gross Salary Excel spreadsheet, ensuring that the amounts entered cover the same time period for gross and net pay. If **PayDat** is before 5 April 2007, use the previous version of the spreadsheet.

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If **GrWage** is not given but **PayAmt** is given, impute using the Calculation of Gross Salary from Net Salary Excel spreadsheet, ensuring that the amounts entered cover the same time period for gross and net pay. If **PayDat** is before 5 April 2007, use the previous version of the spreadsheet.

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**OTHERWISE** ACCEPT 'dk' or 'ref'.

## Deduc

The edit program accepts 'dk's and 'ref's for these variables so the following instructions will only be carried out if you are browsing in response to an interviewer's note or another imputation.

If **OthDed** is coded **1**: Superannuation (ie Pension) but **Deduc** is 'dk' or 'ref':

Check which type of pension scheme the respondent is in at **EPTYPE**, in the pension schemes section. Then

**EITHER** IMPUTE as **6%** of **GrWage**, if given or imputed, if **EPTYPE**=1  
**BUT** use **1.5%**, if **EPTYPE**=2 (eg for civil servants (widow's pen))

**OR** IMPUTE as **8%** of **PayAmt**, if given or imputed, if **EPTYPE**=1  
**BUT** use **2%**, if **EPTYPE**=2

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**OTHERWISE** ACCEPT '**dk**' or '**ref**'

If **OthDed** code **3**: Union Fees but **Deduc** is '**dk**' or '**ref**'

IMPUTE as **2.00** per week (if **PayPd** is **1**)  
or **8.00** per month (if **PayPd** is **5**)  
or approx equivalents for other **PayPds**

ACCEPT any other '**dk**'s and '**ref**'s

## DedOth

If an interviewer's note itemises the contributions to **DedOth** and any are in the following categories:

Benevolent Fund (unless charity)	Burial Club
Benenden Healthcare Society (formerly Post Office and Civil Service Sanatorium)	
Death Levy	Family Service Unit
Fireman's Benevolent Fund	Hospital Saturday Club
Hospital Savings Assocn (H.S.A.)	Medical Aid
Mutual Aid	Oddfellows

These are 'friendly societies' so SUBTRACT their values from **DedOth** (if this leaves nothing there then REMOVE the '9' from **OthDed**) and ADD them to the 4th **Deduc** (INSERTING a '4' at **OthDed** if required).

Note: Workers who periodically work away from home (eg. armed forces, merchant navy, oil-rig workers)

If an interviewer's note indicates that such a worker has made an allowance to their spouse which is shown as a **Deduc** on their payslip and the informant is at home at the time of the interview then the total pay, including this allowance, should be shown at **PayAmt**.

ADD the value of the allowance to **PayAmt** and DEDUCT the allowance from the value of **DedOth** (if this was the only component of the 'type-9' deduction, REMOVE the '9-' from **OthDed**).

## GrWage

If 'dk' or 'ref' CHANGE **PaySlip** to **3** (even if all components have been quoted or imputed).

If the sum of **PayAmt**, **PAYE**, **NatIns**, all the **Deducs** and **DedOth** is different from **GrWage**, check whether a tax refund has been received - code 5 at **InclPay**.

If the discrepancy is due to a tax refund, refer to the amount at **TaxAmt** and the instructions at **GrWage**; add the amount of the refund to **GrWage**. Otherwise refer to supervisor.

If no tax refund and the difference is less than 10%, then AMEND the value of **GrWage**.

If the difference is equal to or more than 10%, refer to supervisor who will make an ad-hoc decision either to AMEND **GrWage** or CHANGE **Payslip** to **3**.

**HOWEVER** If the discrepancy is within £1 of values for either **MileAmt** or **MotAmt** or both, AMEND **PayAmt**.

## UNett

If 'dk' or 'ref' and **UGross** is given, impute using the Calculation Of Net Salary From Gross Salary Excel spreadsheet, ensuring that the amounts entered cover the same time period for gross and net pay. If **PayDat** is before 5 April 2007, use the previous version of the spreadsheet.

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IF BOTH UNett and UGross are 'dk' or 'ref' NOTHING CAN BE DONE

## UGross

If 'dk' or 'ref' and **UNett** is given, impute using the Calculation Of Gross Salary From Net Salary Excel spreadsheet, ensuring that the amounts entered cover the same time period for net and gross pay. If **PayDat** is before 5 April 2007, use the previous version of the spreadsheet.

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## Bonus

Note: Money received by a minister of religion for carrying out a wedding, funeral, etc. should be shown as a bonus but only if the minister is an employee. All such bonuses should be lumped together and put in one **BonAmt**.

If an interviewer's note draws attention to this money and the minister is self-employed, the money should be shown as part of his/her profit at **Profit1** provided that he/she retains it.

If an informant has a main and subsidiary job with the same employer, DO NOT attempt to apportion the deductions between the two jobs but DO CONVERT any 'dk's and 'ref's in the subsidiary job to **0.00**.

ChVSac

This is only asked where ExBen=9

Where respondent has answered that they have paid for these vouchers through salary, ensure that the deduction is also shown at the deductions from pay as a salary sacrifice

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## Block OSelfJob - Self-employed earnings

### General Notes on Self-employment

#### Occasional letting or sub-letting of rooms

Informants who deal in the occasional letting or sub-letting of rooms must be treated according to the merits of the case. Generally, if occasional lets are regarded by the informant as a business, they should be accepted as such and the information entered at the self-employed questions.

Any money received for a wedding/funeral etc. by a minister of religion should be entered here as an annual amount if the informant is self-employed.

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## Business start-up schemes

Informants on a business start-up scheme should be coded as self-employed at **EmpStat**. If, after excluding the allowance, the informant does not make a profit, refer to supervisor.

### Soft Check: No income from self-employed main job

The program will trigger a check if there is no profit, money drawn or regular income from a main job. Check any interviewer notes. If there is nothing to suggest a profit was made or any other income from this job, suppress the warning. If in doubt, refer to supervisor or Research.

## **BusRoom**

If 1 (check all BUs), CALCULATE the following fraction :

$$1 - \frac{[ 0.5 \times \text{total PtBsRoom} ] + \text{total OnBsRoom}}{\text{Rooms}}$$

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This is the fraction of the accommodation **not** used for business

As **BusRoom** is now asked of each self-employed person in each benefit unit, when calculating the above fraction , be careful that you do not double count the number of rooms used for business eg if Person 1 in BU1 uses a room for business and Person 2 in BU2 also uses the *same* room for business, you would only count it once.

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Go back to the **household schedule** and MULTIPLY the following variables, where applicable, by the fraction above, after any required imputations

**Rent**  
**WSIncAmt**  
**MorInPay**  
**IntPrPay**  
**StrAmt**  
**WatAmt**  
**SewAmt**  
**WSewAmt**  
**ChrgAmt**

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eg if the total number of rooms (**Rooms**) is 8, 2 rooms are partly for business (**PtBsRoom**) and 1 room is used only for business (**OnBsRoom**) then the fraction is:

$$1 - \frac{[0.5 \times 2] + 1}{8} = 0.75$$

then, say, an **IntPrPay** of £250.00 would be reduced (abated) to £187.50 and a **WSewAmt** of £20.00 to £15.00

## NIDAmt

If 'dk' or 'ref' or value deviates from standard rate (the program allows some leeway to allow for monthly direct debit variations), impute £2.20 per week (standard Class 2 contribution).

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## SeNIRAmt

If 'dk' or 'ref' or value deviates from standard rate (the program allows some leeway to allow for monthly direct debit variations), impute £2.10 per week (standard Class 2 contribution).

SeNIRAmt is the standard Self Emp Nat Insurance contribution. This can only be £2.20 per week (or 114.40 for year/region of £9.50 for the month)

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## SeNIAmt

Class 4 NI payment included in tax payment: If 'dk' or 'ref', LEAVE.

SeNIAmt is the class 4 contribution included in tax. Accept any figure given- and if dk or ref, leave. Cannot impute for this as it is dependent on the profit made by the individuals business.

## SeNiLAmt

Class 4 NI paid separately:

Class 4 contributions are payable at a rate of 8% of profits or gains between **£5,225** and **£34,840** per year.

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If **SeNILump** is 1 and **SeNILAmt** is 'dk' or 'ref' IMPUTE **SeNILAmt** from **Profit1** as follows:

1	if <b>Profit1</b> is less than £5,225, ENTER £0.00	Deleted: 035 Formatted: Not Highlight
2	if <b>Profit1</b> is between £5,225 and £34,840, calculate <b>SeNILAmt</b> as:  £ [ <b>Profit1</b> - 5,225 ] x 0.08 and ENTER	Deleted: 035 Formatted: Not Highlight Formatted: Not Highlight Deleted: 3,540 Formatted: Not Highlight
3	if <b>Profit1</b> is more than £34,840, calculate <b>SeNILAmt</b> as:  £ [ (34,840 - 5,225) x 0.08 ] + [ (Profit1 - 34,840) x 0.01 ] and ENTER	Deleted: 035 Formatted: Not Highlight Deleted: 3,540 Formatted: Not Highlight Deleted: 3,540 Formatted: Not Highlight Deleted: 035 Formatted: Not Highlight Deleted: 3,540

If **Profit2** =2 (ie a loss was made), enter 0.00.

## **Block QTaxCred -Tax Credit**

### **General Notes on Tax Credits**

Child Tax Credit and Working Tax Credit have replaced 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 were 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 to do so. 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).

Child Tax Credit will be paid directly to the person who has main responsibility for caring for the children in the family. 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). The payment of the credit is made directly through a bank, building society, or post office account.

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 and replaces Childcare Tax Credit. If a respondent is eligible to receive the child care element of Working Tax Credit, it **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 (i.e., it is not paid as an element of Working Tax Credit).

## TaxCred

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If the respondent claims to be receiving a tax credit through their pay, but did not include tax credit as an element of their net pay at **InclPay**, check for any interviewer note. If the respondent does receive tax credit through their pay, code 8 at **InclPay** (and **InclPay1** if their last wage was not the amount they would usually receive: **PayUs1=2**) and check that the amount for tax credit was not included in the figure they gave for gross pay.

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This would not be expected as Tax Credits are now normally paid direct to a bank account.

**WTCLPay/CTCLPay**

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If a figure exceeding a lump sum amount has been recorded, check for an interviewer note. If this is a one-off payment to correct a previous under payment, delete any reference to lump sum payment as corrections should not be recorded (amend **TaxCred** to 'No', or **WTCLum/CTCLum** to regular payment, depending on the circumstances). If the figure given refers to a lump sum payment **and** a one-off adjustment payment, try to remove the adjustment element if possible. If not, code the given amount.

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For 2007/8 new hard checks have been introduced at WTCamt and CTCamt. Where 0 has been recorded, the interviewer will have been asked to return to the question TaxCredit and change the answer given there so that the applicable tax credit is not recorded as being received.

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Respondents who do not receive a payment of tax credit will be asked if they have ever received a payment(since 2003 when they were introduced). If they have ever received a credit, then they will be asked if anything has been received since April 2007 to establish whether any payment has been received in the current tax year. Questions will then be asked why tax credit payments are not being received.

### ***Block OBenefit - State and other Benefits***

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Sometimes there may be some doubt as to which benefits are in combination, or whether for example the lower or higher rate is received. This particularly applies to DLA. One option is to see if the combined amount appears in the table below. If so, you will know which benefits are received and can then ensure the correct benefits are coded and impute the rates in the normal way. You can also use it to check rounded amounts or amounts which are very close to the one given. If the amount appears for more than combination, decide if possible which one applies or is more likely.

Combined Amount	Benefit Combination
£34.20	DLA Care (low) + DLA mobility (low)
£52.75	DLA Care (low) + Contrib-JSA (age under 18)
	DLA Mob (low) + Contrib - JSA (age under 18)
£60.25	DLA Mob (low) + DLA care (middle)
£62.10	DLA Mob (high) + DLA care (low)
£63.95	DLA Care (low) + Contrib-JSA (age 18-24)
	DLA Mob (low) + Contrib - JSA (age 18-24)
£76.25	DLA Care (low) + Contrib - JSA (age 25 plus)
	DLA Mob (low) + Contrib - JSA (age 25 plus)
£78.80	DLA Care (middle) + Contrib - JSA (age under 18)
£80.65	DLA Mob (high) + Contrib - JSA (age under 18)
£81.60	DLA Mob (low) + DLA care (high)
£88.15	DLA Care (middle) + DLA Mob (high)
£90	DLA Care (middle) + Contrib - JSA (age 18-24)
£91.85	DLA Mob (high) + Contrib - JSA (age 18-24)
£100.15	DLA Care (high) + Contrib - JSA (age under 18)
£102.30	DLA Care (middle) + Contrib - JSA (age 25 plus)
£104.15	DLA Mob (high) + Contrib - JSA (age 25 plus)
£109.50	DLA Care (high) + DLA Mob (high)
£111.35	DLA Care (high) + Contrib - JSA (age 18-24)
£123.65	DLA Care (high) + Contrib - JSA (age 25 plus)

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*Documentary evidence*

When an order book or statement is consulted the interviewer will be prompted to ensure that all benefits paid on the same book/statement are recorded at the **BenQ** questions. Note that both (or all) **CombBk** questions for the benefits paid on the same order book should be coded 1. Code 2 should be entered when only one benefit is paid on a particular order book.

The table below shows which benefits are paid on which order book numbers. This might be useful in determining which benefit is received, for example if there is any doubt due to an amount you are checking being the same as that for another benefit, or doubt over which benefits are received in combination. Please note that order books are now being phased out.

From 2007 order books have been completely phased out therefore the section on this has been removed.

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ORDER BOOK NUMBER ... [2]

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### Checks and interviewer notes

Certain checks will be triggered in the edit program. Some will have been previously triggered and suppressed in the interview, and ought to have an interviewer note attached to explain, confirm or give extra information to help you decide whether to amend, impute or leave the answer (in conjunction with the specific edit instructions). Other checks are only triggered in the edit program. Follow the edit instructions that relate to these.

If it is clear that an incorrect value is just the correct one with two digits transposed, correct it. Alternatively, the value quoted may be enough to show that it is actually a different benefit, in which case transfer the value to the appropriate benefit.

### Imputing benefit rates

The instructions under each benefit heading outline the action to take if the amount is missing. Some benefit amounts should not be imputed, except if part of a combined amount and you can impute the amount for the other benefit. For a few specific benefits, when imputing a value from one of the tables you will need to choose the 'scenario' that applies to the specific *Benefit Unit*, not to the household. This means the number of children and whether there is a dependent adult. Where there are rates given for 'children', this means dependent children in that benefit unit, i.e., those aged 16 or under, or 16-18 and still in full-time further education or on certain government training schemes.. Any child who makes up a benefit unit of their own should not be counted.

### Dependent adult increase

For Severe Disablement Allowance (SDA) you need to identify whether there is a 'dependent adult' in the benefit unit, so that you can impute the higher rate of benefit which applies (either shown in the wording of the check or in the rates below). This is called 'adult dependency increase'. The extra benefit is paid to a respondent on whom their spouse/partner is dependent because s/he is on a low income. See the instructions below SDA on how to identify whether the adult dependency increase is likely to be received. If in doubt, refer to supervisor.

All rates shown are the 2007-2008 weekly rates. If the payment was made at the 2006-2007 rate, please refer to the benefit rate list or edit instructions for that year. If in doubt which rate or scenario applies, check with the supervisor.

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◆ Instructions for benefits at **Ben1Q**

1: Child Benefit

If 'dk', 'ref', or amount recorded deviates from the set rate, ENTER the current value (in £ per week) from the table, using the scenario that applies to this benefit unit.

**Note:** Lone Parent Child Benefit has been abolished from April 2007.

<b>Child benefit</b>	
Minimum amount	£18.10
Maximum amount	£102.80
Only, elder or eldest for whom Child benefit is payable (couple)	£18.10
Only, elder or eldest for whom Child benefit is payable (lone parent)	abolished
Each subsequent child	£12.10
<u>Scenarios</u>	
Couple rates	
Couple with one child	£18.10
Couple with two children	£30.20
Couple with three children	£42.30
Couple with four children	£54.40
Couple with five children	£66.50
Couple with six children	£78.60
Couple with seven children	£90.70
Couple with eight children	£102.80
Lone parent with one child	abolished
Lone parent with two children	abolished
Lone parent with three children	abolished
Lone parent with four children	abolished
Lone parent with five children	abolished
Lone parent with six children	abolished
Lone parent with seven children	abolished
Lone parent with eight children	abolished

2. Guardian's Allowance

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if 'dk' or 'ref' ENTER £12.95 for each eligible child.

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3: Carer's Allowance (formerly Invalid Care Allowance)

Do not impute a value if 'dk' or 'ref', and BenAmtDK= 2.

4: Retirement Pension (Nat Ins)/ Old Person's Pension

Do not impute a value if 'dk' or 'ref', and BenAmtDK= 2.

The main warning message is that the total BenAmt did not tally with the sum of the components. Please SUPPRESS the warning.

5: Widow's Pension / Widowed Mother's Allowance / Bereavement Allowance / Widowed Parent's Allowance

For those respondents widowed after April 2001, Widow's Pension is no longer payable, although existing widows will continue to receive it. Widow's Pension will be replaced by Bereavement Allowance. Similarly, Widowed Mother's Allowance was also discontinued in April 2001 and superseded by Widowed Parent's Allowance.

Do not impute a value if 'dk' or 'ref', if BenAmtDK= 2.

The main warning message is that the total BenAmt did not tally with the sum of the components. Please SUPPRESS the warning.

6: War Disablement Pension and War Widow's/Widower's Pension

Do not impute a value if 'dk' or 'ref', if BenAmtDK =2. If an interviewer's note states the known percentage rate of disability, inform Research of the details (case number, BU and person number, name of benefit and contents of interviewer note), which will then be passed to DWP.

7: Severe Disablement Allowance

If 'dk' or 'ref' IMPUTE one of the values shown in the check, depending on whether there is a dependant adult in the benefit unit. Impute the larger figure if the recipient has a spouse or partner who is aged 60 or over, and NOT earning more than £59.15 per week (gross) from pay, self-employment or a pension (any of codes 1-4 at AnyPen and follow-up questions).

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◆ Instructions for benefits at **Ben2Q**

1. Disability Living Allowance (care component)

The current values are (in £ per week)

	highest	middle	lowest
	64.50	43.15	17.10

64.50

43.15

17.10

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• If 'dk' or 'ref'

but there is an interviewer's note as to which rate (higher, middle, lower) is being received, INSERT the appropriate amount.

• If amount deviates from one of the components for DLA (care):

first, check whether it is the same as the higher rate for DLA (mobility); if so, code DLA (mobility) at **Ben2Q**, and delete the code for DLA (care), then enter the details for DLA (mobility);

otherwise, impute the DLA (care) component closest to the amount entered.

2: Disability Living Allowance (mobility component)

The current values are (in £ per week)

	higher	lower
	45.00	17.10

45.00

17.10

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Motability is a registered charity through which persons who receive the mobility component may hire or purchase a vehicle (eg car) at a reduced rate. To be on the Motability Scheme, a person must be in receipt of the higher rate of DLA (mobility component).

The hire agreement lasts for 3 years after which the car is returned to the dealer. The rental covers maintenance, servicing and insurance.

The purchase agreement, under which the car is bought on HP, takes 2 to 5 years. Maintenance, servicing and insurance are paid by the individual.

Either a part or the whole of the mobility component is paid to Motability. Informants making payments to Motability should be coded as receiving the mobility component. If an interviewer's note indicates that an informant is making such payments ENSURE than **Ben2Q** is coded **2**.

• If 'dk' or 'ref' but the interviewer has made a note that the subject is unable to walk or is severely restricted, or is in the Motability scheme, INSERT the **higher** rate; **OTHERWISE** INSERT the **lower** rate.

• If amount deviates from one of the components for DLA (mobility):

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first, check whether it is the same as the higher or middle rate for DLA (care); if so, code DLA (care) at **Ben2Q**, and delete the code for DLA (mobility), then enter the details for DLA (care);  
otherwise, impute the DLA (mobility) component closest to the amount entered.

### 3: Attendance Allowance

- If 'dk' or 'ref' but the person needs help day AND night (code 3 at **QCareDayNight**), INSERT the **higher** rate (£64.50); if day OR night (code 1 or 2 at **DayNight**) INSERT the **lower** rate (£43.15).

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### ◆ Instructions for benefits at **Ben3Q**

#### 1: Jobseeker's Allowance

- Contribution-based (**JSAType=1**): if 'dk' or 'ref', impute according to the respondent's age:
  - under 18 £35.65
  - 18 - 24 £46.85
  - 25 or over £59.15
- Income-based (**JSAType=2**): If 'dk' or 'ref', do not impute, if **BenAmtDK = 2**.

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#### 2: Pension Credit

There are **two** main elements to Pension Credit:-

The **Guarantee Credit** which is the minimum amount a pensioner can be expected to live on (£19.05 per week for a single person and £181.70 for a couple). There will be additional amounts for owner occupier's housing costs, for disability and for caring responsibilities; and

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The **Saving Credit**, which 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 £19.05 per week for a single person or £25.26 per week for a couple.

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#### 3: Income support

If 'dk' or 'ref', do not impute, if **BenAmtDK = 2**.

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If a check states that the respondent is not in one of the usual groups of people eligible for IS, accept that they are on Income Support if an interviewers note identifies them as being in one of the following exceptional groups who are eligible:

- People required to attend court;
- People appealing against a decision that they are not incapable of work;
- Refugees or asylum seekers learning English;
- Strikers or other people affected by trade disputes;
- Asylum seekers and people from abroad claiming as an urgent case while awaiting immigration status;
- Disabled or deaf students;
- People who are registered blind (code 1 at **QHealth.SpcReg**).

If they are not, change the benefit received at **Ben3Q** from Income Support to Income-based JSA, and transfer the amounts etc to JSA.

4: Incapacity Benefit  
If 'dk' or 'ref', do not impute, if **BenAmtDK=2**.

5. Maternity Allowance

If 'dk' or 'ref' ENTER the appropriate rate:

- standard rate (now only one rate applies) of £112.75

This allowance has now been extended to 39 weeks for women expecting babies on or after 1 April 2007

6. Industrial Injury Disablement Benefit  
If 'dk' or 'ref', do not impute, if **BenAmtDK=2**.

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◆ Instructions for benefits at **Ben4Q**

Social Fund Maternity Grant

If '**dk**' or '**ref**', enter £300 for those born up to 16 June 2002, and £500 for those born after this date.

◆ Instructions for benefits at **Ben5Q**

Code 4: Lone Parents Benefit Run On/Job Grant

From 25 October 2004, Lone Parent's Benefit Run-on was replaced by a new Job Grant. Respondents are asked about receipt of this benefit in the last 6 months.

)

Code 8: Any National Insurance or State benefit not mentioned earlier

The state Christmas bonus should not be recorded. If it is mentioned at **OthName**, then delete it from Ben5Q.

**CombBk**

**Note: From 2007 order books are no longer in use.**

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If any **CombBk**=1 ('yes'), then more than one benefit is paid using the order book entered at the previous question **OrdBkNo**. It is possible that a combined benefit amount may need to be split, so check the **BenAmt/BenAmtDK** questions for the benefits concerned, and refer to any interviewer notes.

Note that both (or all) **CombBk** s for the benefits paid on the same order book should be coded 1. If one of them is coded 2, recode it to 1. Code 2 should be entered when only one benefit is paid on a particular order book.

**BenAmt**

This question is asked for all benefits. See the instructions at the appropriate **BenQ** question above at which each benefit was coded, and the instructions relating to **BenAmtDK** (see below).

**BenAmtDK**

If coded 1, the interviewer was unable to separate a combined payment between the benefits it covered. Check the interviewer's notes and follow the earlier instructions regarding combined

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benefit amounts. In summary, these state that if you can impute one **BenAmt** by following the instructions for it above, do so, and enter the remainder from the total at the other **BenAmt**. If you are unable to impute amounts for either/any of the **BenAmt** questions, enter the total amount received for all the benefits concerned (which should be given in an interviewer note) at **CombAmt**, which is at the end of the benefits section, followed by the relevant period code. This will apply to combinations such as Retirement Pension and Pension Credit.

## GovAmt

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There are various checks comparing answers here with those in the household schedule about payments of rent or mortgage interest. If an interviewer's note draws your attention to this section MAKE A NOTE of any relevant amounts, quoted or imputed, from the **Household Schedule** and COMPARE with the total here. In simple cases it may be possible to REPLACE a 'dk' with the sum of these amounts. If in any doubt, refer to supervisor.

## CombAmt/CombPd

If there are any combined benefit amounts which cannot be apportioned between the **BenAmt** questions for the benefits concerned, you should enter the total amount received (in £s and pence) for those benefits here, with the appropriate period code. These details ought to be in a note or notes made by the interviewer. If no total amount is given enter 'dk'. If in any doubt as to what to enter here, refer to supervisor.

## Ben7Q

This question should only record *regular* income from any of these schemes. One-off/lump sum payments should be excluded. There is an interview check if the period code for an amount is 95 or 97. If the same check springs in the edit, there should be a note. If it is clear the amount it relates to was a one-off payment, it should be deleted (by removing the appropriate code from **Ben7Q**) but if you are in any doubt, refer to supervisor/Research.

## Block QOIncA - Income from Pensions, Trusts, Royalties and Allowances

### PTAmt

If **PenPay** is quoted but **PTAmt** is 'dk' or 'ref'

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and **PTInc** is 2

IMPUTE as **PenPay** multiplied by 22/78. This corresponds to standard rate 22% tax having been deducted from the amount at **PenPay**.

but **PTInc or POinc** is 1

IMPUTE as **PenPay** multiplied by 22/100. This corresponds to 22% tax not having been deducted from the amount at **PenPay**.

### **Block QOIncB - Maintenance, Allowances, Other Income**

#### **OthTax**

If 'yes' there should be an interviewer note describing a source of income elsewhere in the BU schedule on which it is possible for tax to be paid direct. It should be a current source, e.g.,  
income from pensions where tax is not deducted at source  
investment income where tax is not deducted at source  
rent from property  
unearned income  
any other source of income

Tax on employee earnings not paid through PAYE may be covered here (e.g., demanded due to previous underpayment).

Exclude tax paid on self-employed income, this should be entered at **TaxDAmt** or **SeTaxAmt**.

Exclude National Insurance payments, these should be included at **SeNIAmt** or **SeNILAmt**.

Exclude Tax reserve certificates.

If there is no current source of income, assume the tax payment relates to a past situation but refer to supervisor before deleting the entry.

#### **NIAmt**

This question should only pick up contributions by the non-employed (Class 3).

If 'dk' or 'ref'

and the respondent is signed on at an Employment Service office/Jobcentre to get

NIcredits (**Claimant=3**)

CHANGE **NIReg** to **2**

otherwise impute £7,~~80~~ per week.

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Check that the correct period code has been entered with reference to any interviewer notes.

. However, it is possible to pay **voluntary contributions** for previous years and it may be that the respondent is doing this if a figure is actually given. The amount paid will generally be at the voluntary rate which was set for that previous year (so it would be less than the current weekly voluntary contribution which is £7.80 - but of course, they could be paying for more than one missed year). Consequently if a figure is given here, it should be accepted.

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The info on voluntary payments is from the DWP website . Leaflet reference CA5603

## OddJob

Pools collectors should not be included here.

If, from an interviewer's note it is clear that the interviewer is referring to anything other than an odd job, baby-sitting or mail-order agent, TRANSFER the details to the relevant employment section.

If a note informs you that the respondent *worked* as a babysitter or as a mail order agent in the last 4 weeks but did not *receive the money* for it in that period (see **BabPay** and **MailPay**), the work should be deleted from **OddJob**.

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## Benefit Units Assets

These questions are included in order to enable DWP 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 £19,999, as indicated at the question **TotSav**. Although the number of asset bands have been increased at the variable **TotSav**, the range £1,500 to £19,999 remains the amount at which an informant would qualify for further questions on the assets they possess.

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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.

The broad band has been split into narrower bands of £1,500-£3,000, £3,000-£8,000 and £8,000-£19,999 (codes 2,3 and 4 at **TotSav**) to enable the effect of any future changes to these thresholds to be modelled. Although it is true that people from outside this range of assets might already or in the future have need for benefits, the sample gained by the DWP using the £1,500 to £19,999 range is sufficiently large for analysis.

It is not sufficient to rely only on the respondent's estimate of the current value of certain individual investments, like stocks and shares or the various types of National Savings, as these might be out of date or otherwise inaccurate. Therefore it is the editors' role to ascertain the current value of these investments, using the Financial Times and other sources.

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.

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Where the respondent has estimated that they are in the £1,500-£3,000 band, the £3,000-£8,000 band or the £8,000-£19,999 band but later questioning shows that this is not the case, there is no need to adjust the response at **Totsav** or delete any later answers.

Current accounts are dealt with first, followed by all savings accounts and ISAs (coded at **Accounts**), then all stocks & shares, unit & investment trusts (at **Invests**), then each National Savings investments (at **OtinVA**). Each account or investment is dealt with individually. It is important to record ALL accounts or investments of every type the respondent claimed to currently possess.

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## **Accounts**

1. *Current Account with bank, building society, supermarket/store or other organisation.*

No imputation necessary

2. *Basic Bank account, Starter account or 3 Post Office Card account*

No imputation necessary. Treat as current account

4. *National Savings Bank (Post Office) – Easy Access Savings or Ordinary Account*

If a note from the interviewer indicates that this is in fact an ISA, please recode as an ISA at Accounts and delete NSB – Easy Access Savings or Ordinary Account.

5. *National Savings Bank (Post Office) – Investment Account*

If a note from the interviewer indicates that this is in fact an ISA, please recode as an ISA at Accounts and delete NSB – Investment Account.

6. *ISA – Individual Savings Account*

There are two components to the ISA: cash and securities (stocks, shares unit trusts etc). These may be held together or separately in various ways. See question **Accounts** for further details. **ISAType** shows which components the person has. Both types of ISA should be counted as ISAs: not as 'other' savings accounts (in the case of the cash component), stocks & shares (securities component) or National Savings (National Savings ISAs). Before April 2005, there was also a life insurance component of an ISA. From April 2005, this component has been merged with the securities component. If any notes indicate that the ISA is made up of a life insurance component, recode it to the securities component (**ISAType** = 2).

If any note or description at the questions on other types of accounts/investments leads you to think that the issue is in fact an ISA, refer to supervisor before changing it to an ISA (you may need to go back to change the questions **Accounts**, **Invests** or **OtInvA**) . TOISAs (TESSA-ISAs) should be recoded as ISAs.

7. *Savings account, investment account/bond, any other account with a bank, building society, supermarket/store or other organisation*

If a note from the interviewer indicates that this is in fact an ISA, please recode as an ISA at Accounts and delete other account.

## **Invests**

### *Government Gilt Edged Stock*

Interviewers should have collected the full name of the the stock, including the interest rate and the period of the plan.

The method of imputation is to look up the name of the investment in the Financial Times or on their website (www.ft.com) for the Monday of the week in which the interview took place. The figure given for the investment should then be multiplied by the number of investments recorded at the variable **HowMany** to obtain the current value, and the imputed value recorded at the variable **Spare**.

### *Unit Trusts/Investment Trusts*

Interviewers should have collected the full name of the the Trust, the name of the company, the number of units held, and the current value of the investment (respondent's estimate).

Prior to imputation of the value of the unit trust, please contact your supervisor. The method of imputation is to look up the name of the investment in the Financial Times or on their website (www.ft.com) for the Monday of the week in which the interview took place. The figure given for the investment should then be multiplied by the number of investments recorded at the variable **HowMany** to obtain the current value and the imputed vale recorded at the variable **Spare**.

If it is clear that the Unit Trust is being held to repay a mortgage in much the same way as an endowment policy, delete it from this part of the benefit unit once you have checked it has been correctly recorded in the mortgage section of the household schedule (**MortType=4**).

### *Stocks, shares, bonds, debentures, other securities*

Interviewers should have collected the full name of the security, the number of units held and the estimated current value.

The method of imputation is to look up the name of the investment in the Financial Times or on their website (www.ft.com) for the Monday of the week in which the interview took place. The figure given for the investment should then be multiplied by the number of investments recorded at the variable **HowMany** to obtain the current value and the imputed vale recorded at the variable **Spare**.

### *PEP (Personal Equity Plan)*

If it is clear that the PEP is being held to repay a mortgage in much the same way as an endowment policy, delete it from this part of the benefit unit once you have checked it has been correctly recorded in the mortgage section of the household schedule (**MortType=4**).

#### *Profit Sharing*

No imputation necessary

#### *Company Share Option Plans*

No imputation necessary

#### *Member of Share Club*

No imputation necessary

#### **OtInvA (National Savings Investments)**

To impute any values here consult either the Moneyfacts website ([www.moneyfacts.co.uk](http://www.moneyfacts.co.uk)), National Savings website (<http://www.nsandi.com/index.jsp>), National Savings Financial Adviser's helpline (0845 971 5401) or refer to your supervisor. The helpline number is given for information, but the call centre is often under pressure and may not be able to help.

#### *Capital Bonds (National Savings and Investments)*

Interviewers should have collected the original value of the bond, the month and year in which it was acquired, and the series number of the bond. They are regularly re-issued. The current issue is 26.

The method of imputation is to apply the gross compound interest applicable to the series of the bond across the 5 year duration. The appropriate interest can be found on the National Savings Summary chart, or on the National Savings website ([www.nationalsavings.co.uk](http://www.nationalsavings.co.uk)). Alternatively you may find it more useful to contact the National Savings Financial Adviser's helpline on 0845 971 5401 who will be able to calculate the current rate of the bond for you from the information the interviewer has collected.

The value of National Savings Capital Bonds will be between £100 and £1,000,000. Once you can ascertain the original value of the bond and the interest rate for that series, apply the rate as indicated.

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Eg: Value of bond £100. Series 22 giving 4.35% pa compound when held for 5 years:

Year 1 £100 x 3.75 % = £103.75  
Year 2 £103.75 x 4.05 % = £107.95  
Year 3 £107.95 x 4.35 % = £112.65  
Year 4 £112.65 x 4.65 % = £117.89  
Year 5 £117.89 x 4.96 % = £123.73

After 5 years, the bond would be worth £123.73. If the resp has held the bond for more than 5 years, s/he should have received a letter regarding the investment. NSandi offer the options of cashing the bond in, reinvesting in a current issue or choosing a new investment product. This means that no bond should be held for more than 5 years.

This is given as an example only – the website for nsandi gives the most up to date interest rates for calculations (look in “products” and “interest rates”). The current series is series 25 (at April 2006)

#### *Index-Linked Certificates (National Savings and Investments)*

Interviewers should have collected the total value of the certificate when the respondent acquired it, the month and year in which it was acquired, and the issue held.

The method of imputation is to firstly ascertain the current value of a £100 certificate by each month of issue since 1975 from a table in Money Facts ([www.moneyfacts.co.uk](http://www.moneyfacts.co.uk)) or from the National Savings website (<http://www.nsandi.com/index.jsp>). There is a pdf on the nsandi site which is updated every 3 months to give the latest values. Find this by putting “value index linked certificate” in the search box on the nsandi site.

Alternatively you may contact Sandy Wiltshire at ONS (01329 813040) who will be able to provide you with the appropriate rate for the issue. Once this has been established, the actual value of the certificate can be calculated by multiplying the current value of the £100 certificate by the appropriate figure:

E.g., £500 certificate = current value of £100 certificate x 5.

Another option of course is to contact the National Savings Financial Adviser’s helpline on 0845 971 5401 who will be able to provide you with the current value of the Certificate.

If the interviewer has not ascertained whether the National Savings Certificate is Index-Linked or Fixed Interest, assume it is Index-Linked if the issue date is 6/1975 or later and the issue number is 6<sup>th</sup>/6 or missing. Otherwise calculate the certificate as Fixed Interest.

#### *Fixed Interest Certificates (National Savings and Investments)*

Interviewers should have collected the total value of the certificate when the respondent acquired it, the month and year in which it was acquired, and the issue held. If the interviewer

has not identified whether the certificate is index-linked or fixed interest, assume it to be fixed interest if the issue date is 1975 or earlier or the issue number is 7<sup>th</sup>/7 or higher.

To impute the value of the savings either contact the National Savings Financial Adviser's helpline on 0845 971 5401 who will be able to provide you with the current value, or contact Sandy Wiltshire at ONS (01329 813040) who will be able to provide you with the appropriate rate.

#### *Pensioner's Guaranteed Income Bonds (National Savings and Investments)*

No imputation necessary.

#### *Save-as-you-Earn (National Savings and Investments/Bank/Building Society)*

Interviewers should have collected information on whether the SAYE is a National Savings or bank or building society scheme, the issue number (if it is a National Savings scheme), when it was started, the amount paid last time, the period this covered, and the current value of the SAYE.

From 2007 any National Savings and Investment SAYEs that are not share options will not be calculated for HowMuche as the holder of the SAYE receives a statement this will be the most accurate amount available.

However, SAYEs held with banks, building societies and share options will still need to be edited if necessary.

To impute the current value of the scheme, National Savings SAYEs taken up before 31 December 1993 are calculated at a compound interest of 8.86% for every 5 years held.

All National Savings SAYE options taken up in 1994, are calculated at a compound rate of 7.5%.

All National Savings SAYE options taken up beyond this date, i.e., January 1995, are calculated at a compound rate of 5.53%.

<u>Effective interest rates for SAYE sharesave scheme.</u>		
<u>Date</u>	<u>from</u>	<u>Contract</u>
<u>which</u>	<u>rate</u>	
<u>applies</u>		

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	3 Year	5 Year	7 Year	Average*
April 1996	5.26	5.53	5.87	5.55
October 1998	4.83	4.65	4.52	4.67
October 2001	3.67	3.99	4.07	3.91
September 2002	3.18	3.57	3.69	3.48
April 2003	1.74	2.34	2.64	2.24
<a href="#">September 2003</a>	1.61	2.17	2.48	2.09
<a href="#">January 2004</a>	3.02	3.4	3.55	3.23
<a href="#">September 2004</a>	3.37	3.82	3.9	3.7
<a href="#">September 2005</a>	2.49	2.79	2.91	2.73
<a href="#">September 2006</a>	3.19	3.46	3.52	3.39

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#### *Premium Bonds*

No imputation required.

#### *Income Bonds (National Savings and Investments)*

No imputation required

#### *Deposit Bonds (National Savings and Investments)*

National Savings Deposit Bonds were withdrawn from sale in 1988. No imputation required.

#### *FIRST Option Bonds (National Savings and Investments)*

These went off sale on 21 October 1999, but can be kept and interest applied to them at the same rate as a 1 year Fixed Rate Savings Bond. No imputation is necessary. FIRST Option

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Bonds were replaced by Fixed Rate Savings Bonds. Please be certain to differentiate between the two.

#### *Yearly Plan (National Savings and Investments)*

No imputation necessary.

#### *Fixed Rate Savings Bonds (National Savings and Investments)*

Replaced FIRST Option Bonds on 21 October 1999. The interviewer should have collected the month and year of purchase, the issue, the value at the time of purchase and the length of bond (1, 3 or 5 years).

To ascertain the value of the savings either contact the National Savings Financial Adviser's helpline on 0845 971 5401 who will be able to provide you with the current value, or contact Sandy Wiltshire at ONS (01329 813040) who will be able to provide you with the appropriate rate.

#### *Guaranteed Equity Bonds*

Guaranteed Equity Bonds offer potential for stock market growth with no risk to capital. The bond is a 3 or 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 specified maximum percentage. If it loses value, the investor will get their original sum back. Minimum investment is £500, and the maximum is £1,000,000.

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Interviewers should have collected information on whether the Guaranteed Equity Bond is a National Savings, bank or building society scheme, when it was started, the length of the scheme, and the approximate value of the Bond.

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To impute the value of the Bond either contact the National Savings Financial Adviser's helpline on 0845 971 5401 who will be able to provide you with the current value, or contact Sandy Wiltshire at ONS (01329 813040) who will be able to provide you with the appropriate rate.

#### *Endowment not linked to current mortgage*

To impute the current value of the endowment, use the spreadsheet entitled "Calculating the current value of an endowment.xls".

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ORDER BOOK NUMBER	BENEFITS
5	Child Benefit Guardian's Allowance
6	War Pension
7	Disability Living Allowance
10	Income Support/Pension Credit with Attendance Allowance or DLA Retirement Pension with Income Support (and combined Attendance Allowance where payable) Non-contributory Retirement Pension with Income Support (and combined Attendance Allowance were payable)
11	Income Support/Pension Credit
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14	Overall requirements – IS only, IS and Incapacity Benefit Incapacity Benefit Attendance Allowance/DLA (with IB) Income Support with Incapacity Benefit

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Except in special circumstances, the Lone Parent Rate has not been available to new claimants since 1 July 1998. If the oldest child of a lone parent was born after that date, use the couple rate instead.

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