

**FAMILY
RESOURCES
SURVEY**

QUESTION INSTRUCTIONS:

**HOUSEHOLD SCHEDULE
BENEFIT UNIT SCHEDULE**

Northern Ireland

2008-2009 version

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IDENTIFYING WHERE YOU ARE IN THE QUESTIONNAIRE AND QUESTION INSTRUCTIONS

Parallel Blocks

The FRS interview consists of a 'Household Schedule' and a 'Benefit Unit Schedule' which is repeated for as many benefit units as there are in the household (see definition of benefit units at **ShowBen**). Each of these is known generically as a **parallel block**. There are also other parallel blocks such as the 'Admin Block' and the 'Recall Block'. Sometimes these blocks are referred to as parallel fields.

Blocks of questions

These question instructions are broken down into sections: at the top level by the parallel blocks, then within the household and benefit unit schedules by **blocks of questions** on different subjects. Each of these blocks of questions is given a separate chapter, with a unique header at the top of the page.


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

Question names

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

Knowing exactly where you are

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

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

At the top of the box is a line of text, which identifies the question block and question name you are at. In the benefit unit schedule the specific benefit unit number is also shown. Each part is separated by a full stop. To get rid of the box and back to the question, press <ESC>. Some question blocks are divided into sub-blocks, the name of which may also be shown. Some variables are 'between blocks', for these only the variable name will be shown.

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

HHG.P[1].MS

This means you are in block **HHG** (the 'household grid'); as the grid is a table it indicates **P[n]** that you are in the line for person [number] (*in this case, Person 1*); and that you are at the question **MS**, about marital status.

QAccomDat.Tenure


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

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

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

MOVING AROUND THE QUESTIONNAIRE

Switching between Parallel Blocks

You can switch between the different parallel blocks quickly and easily. To do so, simply press . This can be done at any time throughout the interview. A menu appears, listing all the parallel blocks for the household. Use the down/up arrow keys to highlight the block to which you wish to go, and press <ENTER>.

In the normal course of an interview you will only do this at logical points, such as when you reach the end of the household schedule, or the end of a benefit unit schedule. **Please note, you should always complete the household schedule before starting a benefit unit schedule, in order that all the information needed for routing is available.** You will also use it to select the admin block, at the end of the interview session, or when you want to complete the calls and outcome or non-response sections.

At each of these points a display screen will instruct you what to do.

The menu which appears when you press <CTRL +ENTER> is shown overleaf:

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Forms Answer Navigate Options Help

i Enter an identifier for this household member

It doesn't have to be a name - just something that uniquely identifies this person within the household so you can refer to them later in the interview.

Parallel Blocks

- FRS42
- Benefit_Unit[1]
- Admin
- Recall

OK
Cancel
Help
Quit form

Enter a text of at most 15 characters

	WhoHere	More
WhoHere	<input type="text"/>	
M[1]	Anne	2
M[2]		
M[3]		
M[4]		
M[5]		

5/3204 Insert FRS42

The household schedule is called FRS42. The number of Benefit Unit schedules shown corresponds to how many there are in the household.

JUMP (TAG) FUNCTION

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

To use the jump function, press the <F3> key. A menu opens on screen, headed 'Search Tag'. Underneath the words 'Tag to search for' type the number of the jump function which will take you to the part of the questionnaire you wish to get to. Then press <ENTER>. It is not possible to jump to a point in another schedule, except from household to BU1.

A list of Jump numbers (note there are gaps in the sequence) together with the question or variable name and block it applies to is shown below:

<u>Jump No.</u>	<u>Question/variable</u>	<u>Topic</u>
		<i>(Household schedule)</i>
2.	Hhldr	Householders
3.	Landlord	Landlord
4.	HBenefit	Housing Benefit
5.	IntroM	Intro to Mortgages
6.	CTConDoc	Council Tax
7.	Charge	Property charges
13.	NeedHelp	Care
		<i>(Benefit Unit schedule)</i>
1.	Jump1	Employment status
12.	Grant	Education Grants
15.	Taxcred	Tax Credits
20.	Jump20	Intro to pensions
21.	Jump21	Intro to state benefits
24.	Jump24	Intro to other income
25.	Jump25	Intro to maintenance
26.	Jump26	Intro to allowances
32.	Jump32	Intro to children's savings
33.	TotSav	Total assets

CHECKS AND WARNINGS IN THE FRS

In the FRS questionnaire there are certain checks programmed that look for unlikely or inconsistent answers, as well as the usual limits to the ranges given for numerical responses. Information about the more complex checks is given below the question throughout these instructions

Hard Checks

Some checks are hard checks - at these checks the computer will stop the questionnaire, inform you of the problem and require an answer to be changed in order to proceed. They are normally for situations that are logically impossible such as the year a property was bought by the household being entered as a date before any household member was born.

Soft Checks

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


How to deal with checks

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

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


The error message will summarise the problem and in some cases suggest the action you should take (e.g. to check the figures you have entered). It may be necessary to probe with the respondent and then either change the answer or, if they confirm that the original answer was correct, suppress the warning.

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

If you wish to suppress the warning, press 'S' (for 'Suppress'). **After suppressing the warning you MUST make a note using  to explain to editors the reasons why you suppressed this check.**

Once suppressed, a warning will not be re-triggered on subsequent re-entering of the questionnaire. However, if you wish to see the checks that were suppressed, select the Navigate menu (<Alt+N>), and then 'Show all errors'. You can then use the arrow keys to move from one to the next/previous one.

Automated Checks

Whenever an important soft check is suppressed, an automated system will be activated by the laptop providing a field for interviewers to leave a note explaining the suppression. This enables the interviewer to type their comments directly into the laptop without having to access the note facility using  which, in turn, ensures that the interview runs smoothly. An example of an automated note screen is shown over the page.

Where there are multiple checks at one question (eg Taxcred) the text of the signal will be displayed to ensure the interviewer knows which signal to make a note about. However, please ensure that, regardless of whether or not an automated note has been activated, **you always leave a note when suppressing a check.**

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Forms Answer Navigate Options Help

QRenting

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

Please record the reasons why you suppressed this warning, then press <Alt> + 5 to save and continue.


Press INSERT to insert a text

3 Landlord	<input type="checkbox"/>	YStart
LLEx	<input type="text"/>	NIYstart
Furnish	<input type="checkbox"/>	Ctract
ResLL		TenType
ResLL2		OthType

22/3204 Navigate FRS42

NOTEPAD FACILITY FOR NOTES/REMARKS

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

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

Editors read every note made. Depending on the type of check and the information you give in the note they might be able to take some action. Even if the note simply states that you have confirmed an answer with the respondent, we can then be sure it is the


correct answer or figure. In more complex situations please be as clear as you can. Please only use abbreviations that are well known and not something that only you will understand. To ensure that the editors can be sure to whom the note refers, please include the respondent's name, as shown in the household grid.

When you have finished making your note, save it by pressing <Alt+S> or by clicking on Save, and return to the questionnaire. A small symbol resembling a paperclip appears beside the question to indicate that it has an accompanying note.

If you wish to discontinue with a note press <Esc> and Yes for 'Undo Changes'. If you wish to delete a note at a later date, reopen the note, delete the contents and resave. The symbol will disappear as there is no information contained in the note.

STANDARD PERIOD CODES

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

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


Period code 97 - none of the above


If you enter code 97 an automatic note will be opened. You **must** explain the circumstances when using code 97. The office editors need as much information as possible in order to be able to recode it to one of the other codes. For example, the number of days/weeks/months, or the start and end dates of the period covered.

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

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

ON-LINE QUESTION INSTRUCTIONS

Selected parts of these paper question instructions have been incorporated into the interview program. They are mainly key definitions or instructions for specific questions. They are not identified in these paper instructions. You will know when an instruction is available by the inclusion of 'HELP'  somewhere in the on-screen question text. Press F9 and a text box pops up. To return to the question/answer screen, press <Esc>.




If  is pressed when there is no instruction programmed, all the box will contain is the question and answer codes.

SHOWCARDS

At the request of interviewers, the numbering of responses on showcards has been increased to allow respondents to answer more confidentially on topics they may find sensitive.

GOING THROUGH THE INSTRUCTIONS

To Help you understand the Instructions the following symbols have been used

?	Denotes the question name
	Denotes the variable name
/	Denotes further information on a particular question
	Denotes a soft check
!	Denotes a hard check
	Denotes new to the current survey year – either an addition or changes

HOUSEHOLD SCHEDULE

Starting the Questionnaire

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

? The First Question

↔ First

INTERVIEWER: FOR YOUR INFORMATION... You are in the Household Schedule for Area No:

Address No: 1

Household No: 1

- TO GO DIRECTLY TO 'ADMIN', PRESS .

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

Questionnaire Version: I_044_1 (example)

1. Continue

/ Display Screen

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

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

If you wish to go straight to the Admin Block, press  and select 'Admin' from the parallel blocks.

? Date Question

↔ DateOK

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

1. Yes

2. No

Starting the Questionnaire

If the laptop's date is correct, code 'yes' and the next question, **Start Date** will be automatically filled in. If you code 'no' you will have to enter today's date. It is extremely important that you check you have recorded the date correctly if you have entered the date manually.

? **Start Date**

↔ **BStartD**

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

/Question Information for Start Date

If you have to enter this yourself, the laptop will accept a number of ways of entering the date but the format that is commonly used is with a slash between day, month, and year, e.g. 19/4/2005. It is important that the correct date is entered at this point as it will be used for calculating the reference period for retrospective questions throughout the interview. It is possible to change an incorrect date entered, but it may cause problems at retrospective questions if done too late.

Household Members

? Who Lives Here

↔ WhoHere

Who normally lives at this address?

1. Press <Enter> to continue

ENTER A NAME FOR THIS HOUSEHOLD MEMBER

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

/ Question Information for Who Lives Here

This question is where you ask for names. This is to make it easier to keep track of who you are talking to and, for later in the questionnaire, to whom specific questions should be addressed. If respondents prefer not to give their names, you may enter something like Mr, Mrs, HRP, Son, etc. You may wish to reassure the respondents that, after editing the names are removed. Do make sure that each person's allocated name is unique to avoid confusion., for example if there are two sons who do not wish to give their names, call them 'Elder son' and 'Younger son'. The names will be used to address questions to particular household members, mainly in the Benefit Unit schedule. Names can be up to 15 characters long and you may find that some respondents like to be addressed formally i.e., 'Mrs. Jones, Mr. Smith' etc. Please check this with the respondent before starting the questionnaire properly.

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

? Anyone Else

↔ More

Is there anyone else in this household?

1. Yes
2. No

This will be repeated until you answer 'no' to this question.

/ Question Information for Who Lives Here and Anyone Else

The Household Reference Person should be the 1st member but this is not imperative. In households consisting of more than one adult you will be asked to identify the HRP at a separate question later. **Please ensure that you do not however enter a child first in**

Household Members

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

Adding People To The Questionnaire

If you later discover that you wish to ADD a person to the Household Grid return to this question (**Anyone Else**) for the last person, and change from 2 to 1. The program is able to add information to the calculation of Benefit Units. You will then need to answer the additional questions for that person which may include an additional Benefit Unit questionnaire if necessary.

Household Grid

? Sex

↔ Sex

INTERVIEWER: CODE [NAME]'S SEX.

1. Male
2. Female

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

? Date of Birth

↔ DoB

May I check, what is [Respondents Name] date of birth?

Interviewer: If day not known, enter 15th.

? Respondents Age

↔ AgeOf

What was [name]'s age last birthday?

**IF AGE NOT GIVEN, PROBE FOR AN ESTIMATE.
FOR LATER ROUTING, YOU MUST KNOW WHETHER:**

- A) MEN ARE AGED 16-64 OR 65+
- B) WOMEN ARE AGED 16-59 OR 60+

If respondents refuse to give their age, then give your best estimate.
(AgeOf will only be asked where no value is recorded for DoB)

? Marital Status

↔ MS

Is [name]... READ OUT...
CODE FIRST TO APPLY...

- 1: ... single, that is, never married, or never in a legally recognised Civil Partnership
- 2: ... married and living with husband/wife, or in a legally recognised Civil Partnership and living with a civil partner.
- 3: ...married and separated from husband/wife, or in a legally recognised Civil Partnership and separated from civil partner.
- 4: ... divorced, Civil Partnership legally dissolved,
- 5: ... or widowed?

/ Question Information for Respondents Age

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

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

Civil partners may only be of the same sex, and must have obtained legal recognition of their partnership; probe whether partnership was registered under the new provisions that came into force as from December 2005.

Code 5 'Widowed' also applies to those in Civil Partnerships whose partner has died.

/ Question Information for Couple or Single

If there is more than 1 person in the household and the respondent is aged 16 or over and single or separated from a marriage or Civil Partnership or divorced or Civil Partnership dissolved or widowed (including Civil Partnership), the following question is asked.

? Couple or Single

↔ CupChk

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

ASK OR RECORD

INTERVIEWER INSTRUCTION:

Only respondents who are living with their partner should be coded as living together as a couple.

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

1. Yes

2. No

/ Question Information for Couple or Single

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

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

☞ Soft Check

There is a check if a respondent states that they are living with someone in the household as a couple, but at the question concerning relationships within the household cohabitee is not coded (**Couple or Single=1 or 3 and Relationship<->2**):

Can I just check, you said earlier that you were living with someone in this household as a couple, is this correct?

IF YES: go back and correct the code at Relationship

IF NO: go back and correct Couple or Single to No (2)

☞ Soft Check

There is also a similar check if a respondent states that they are not living with someone in the household as a couple, but at the question concerning relationships within the household have described themselves as a cohabitee (**Couple or Single=2 and Relationship=2**):

Can I just check, are you living with anyone in the household as a couple?

IF YES: Go back and correct the code at Couple or Single to Yes code (1)

IF NO: Go back and correct the code at Relationship

/ Question Information for Widows and Widowed with Children

Widows and widowers are asked the following questions to help understand their entitlement to widow's benefit.

? Widows

☛ W1

What was [name]'s age when widowed?

? Widowed with Children

☛ W2

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

? Relationship

↔ R

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

1: spouse or civil partner	10: father/mother-in-law
2: cohabitee	11: brother/ sister (incl adopted)
3: son/ daughter (incl adopted)	12: step-brother/sister
(/ legal dependent)	13: foster brother/sister
4: step-son/ daughter	14: brother/ sister-in-law
5: foster child	15: grand-son/daughter
6: son-in-law/daughter-in-law	16: grand-father/mother
7: father/mother/or guardian	17: other relative
8: step father/mother	18: or other non-relative
9: foster parent	

The relationship to parents of a civil partner's partner should be recorded as 'mother-in-law' and 'father-in-law', in the same way as relationships for married couples. Previously, the parents of a civil partner had been coded as 'no relation' to the other partner.

/ Question Information for Relationship

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

The section must be asked for all households consisting of more than one person. Please **ask** in every case. You should **not make assumptions** about any relationship.

You should probe on this question, but be sensitive. It may be that someone described as a 'son' or 'brother' earlier is actually a stepson or half-brother. Where possible, we want to know the true relationship. If you have doubts about any relationship, record as much information as possible to allow changes to coding later if appropriate. Half-brothers/sisters should be coded with step-brothers/sisters.

Treat relatives of cohabiting members of the household as though the cohabiting couple were married. That is the mother of a partner is coded as mother-in-law. Other relatives include cousins, nieces, nephews, aunts and uncles. For same sex cohabiting couples, any relatives of one partner should be coded as 'no relation' to the other partner.

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

On FRS the primary purpose is to give the computer enough information to work out who belongs together in Benefit Units, so it is extremely important to enter the right code each time. See instructions at **Show Benefit Unit** for Benefit Unit (BU) definition.

From January 2006 **FRS records same sex couples** as being in the same Benefit Unit.

The FRS is not expecting to identify many same sex Civil Partnerships or same sex couples living together. There is a soft check if two people of the same sex are coded as cohabiting, in case of keying errors.

☞ Soft Check

If same sex couple coded as married

"Civil partners must have obtained legal recognition of their partnership. Please check whether partnership was registered under the new provisions that came into force as from December 2005".

If same sex couple coded as cohabiting

"A cohabiting partner has been found in our data to usually be of opposite sex. Are you sure this is a same sex cohabiting couple?"

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

? **Full-Time Education**

↔ **FtEd**

Is [name] currently in full-time education?

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

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

Any respondent who is registered as a full-time student at an educational establishment should be coded 1 ('Yes') at this question. If registered part-time code 2 ('No') here.

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

/ Question Information for Full-Time Education

Students on sandwich courses. When a person spends approximately half the year as a full-time student and the rest of the time as a full-time worker, code according to the position at the time of interview.

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

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

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

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

? Age Education Complete

↔ TEA

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

**ENTER AGE (OR CODE '96' IF STILL IN CONTINUOUS FULL-TIME EDUCATION)
GIVE ESTIMATE IF AGE NOT KNOWN
ENTER '97' IF NEVER RECEIVED FULL-TIME EDUCATION**

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

'[or is s/he still in full-time education]'

 appears if the respondent is age 19-23.

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

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

If aged 19-25:

'CONTINUOUS' CAN INCLUDE A BREAK, IF LESS THAN 18 MONTHS. CODE '96' IF STILL IN CONTINUOUS FULL-TIME EDUCATION.

If aged over 25:

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

/ Question Information for Age Education Complete

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

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

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

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

☞ Soft Check

If aged over 25 and still in full time education (**Age Education Complete = 96**):
This person is over 25, so is unlikely to still be in CONTINUOUS full-time education (i.e. having been OUT of education for less than 18 months). Please check.

! Hard Check

There is a hard check to ensure that the age of completion of full time education is lower than the respondent's age.

It is important to at least get an estimate. If the Don't Know or Missing keys are used at this question the following check appears.

☞ Soft Check

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

? Type of Education

↔ TypeEd

SHOW CARD A1

What type of school or college does [he/she] attend?

For guidance on middle/secondary schools use HELP .

- 1: Nursery School/Nursery Class/Playgroup/Pre-school**
- 2: State run Primary (including reception classes)**
- 3: Special school state run (e.g. for children with disabilities and special educational needs)**
- 4: Middle-deemed Primary School (State run or assisted)**
- 5: Middle-deemed Secondary School (State run or assisted)**
- 6: Secondary School (State run or assisted)**
- 7: Non-advanced further education/6th form/tertiary/further education college**
- 8: Any PRIVATE/Independent school (prep, primary, secondary, City Technology Colleges)**
- 9: University/polytechnic/any other higher education**
- 10: Home schooling**

/ Question Information for Type of Education

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

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

Household Grid

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

Primary – Include infant, junior and first schools

Special Schools – Provide education for children with special educational needs

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

-Age ranges for Middle -deemed Primary: 8-12, 9-12, and 9-13.

-Age ranges for Middle-deemed Secondary: 9-13, 10-13 and 10-14.

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

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

Non-advanced further education/6th form/tertiary/further education college – includes all courses up to and including 'A' level taken at sixth form, college, tertiary college or further education college, i.e. not at a secondary school.

Courses up to and including 'A' level include:

National Diploma (OND)

National Certificate (ONC)

A/S Level

GCE A Level

General Certificate of Secondary Education (GCSE)

Certificate of Pre-vocational education (CPVE)

City and guilds/BTEC Foundation Programmes of Pre-vocational Studies

SCOTVEC: National Certificate

Scottish Certificate of Secondary Education: ordinary standard and Higher grades

Certificate of six years study (CSYS) Scotland

National Vocational Qualification Levels 1, 2 and 3

City and Guilds Level 1: General Education

Level 2: Industrial Competence

Level 3: Leading to supervisory roles

RSA Course (most) - Pre-vocational

Office/secretarial studies

Advanced Diploma

Private and Independent schools are those at which at least some pupils pay fees. This will include all public schools in England and Wales and private commercial colleges.

Household Grid

University/polytechnic/any other higher education - includes all degree or degree equivalent education.

Courses above 'A' level include:

First degree (BA, BSc, BEng, BScEcon, LLB, MB, MA)
(Scotland)

Higher Degrees (MS, MSc, PhD)

Teacher Training (BEd)

Higher National Certificate

Higher National Diploma

National Vocational Qualification Level 4 and above

SCPTTEC

SCOTBEC

Diploma of Higher Education

BTEC Continuing Education Certificate/Diploma

SCOTVEC Higher National Certificate/Diploma in Higher Education

City and Guilds – Career Extension Level – Master Technician
Registration

– Licentiatehip of the C & G - Professional
degree.

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

Home schooling - includes children who are educated at home either by a tutor, parent or other relative.

Soft Check

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

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

/ Question Information for Still Receiving Child Benefit

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

 **Still Receiving Child Benefit**

 **SchChk**

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

1. Yes, child benefit still received

2. No

(To also be asked for home schooled 16-19 year olds)

/ Question Information for Still Receiving Child Benefit

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

/ Question Information for Government Training

If a child is aged 16-19 and is not in full-time education the following question is asked to check whether they are on a government employment training scheme:

? **Government Training**

↔ **Trainee**

Is [Name of person] currently on a government scheme for employment training?

1. Yes

2. No

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

? **Date of Birth**

↔ **DOB**

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

IF DAY NOT KNOWN, ENTER 15th.

/ Question Information for Where is Spouse

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

? **Where is Spouse**

↔ **SpOut**

INTERVIEWER:

You've recorded [name] as 'Married & living with spouse', but without a spouse in

Household Grid

the household. PLEASE CHECK THIS. If spouse is away for six months or more, press 1 and enter to continue.

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

1: Married, spouse not in household

2: Other – AMEND HOUSEHOLD GRID

Householder, Household Reference Person, Highest Income Householder

? Main Householder

↔ Hhldr

(Jump2)

In whose name is the property owned or rented?

Anyone else?

CODE ALL THAT APPLY

/ Question Information for Household Status

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

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

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

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

If code 97 only has been recorded, an additional question will be introduced because someone within the household must be responsible for both the property and its upkeep.

? Who is Responsible

↔ WhoResp

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

Anyone else?

CODE ALL THAT APPLY

You cannot code children under 16 here.

/ Question Information for Highest Household Income, Joint Eldest Householder, Joint Eldest Householder B and Household Reference Person

Household Reference Person (HRP)

The next questions are to identify who in the household is the Household Reference Person.

The definition of Household Reference Person is as follows. He or she will be either:

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

Normally the answer is derived from **Household Status** or **Who is Responsible**, but if there is more than one householder coded at those questions, the next questions are asked to establish the identity of the Household Reference Person. The Household Reference Person will be the person with the highest income from all sources, known as the Highest Income Householder (HIH).

? **Highest Household Income**

↔ **HiHNum**

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

INTERVIEWER, THESE ARE THE JOINT HOUSEHOLDERS:

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

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

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

If 15 is entered then the identity of the Household Reference Person will be established on age:

? **Joint Eldest Householder**

↔ **JntEldA**

ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER FROM THOSE WITH THE SAME HIGHEST INCOME.

ASK OR RECORD.

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

3. etc

If 'don't know' or 'refusal' is entered at **Highest Household Income**:

? **Joint Eldest Householder B**

↔ JntEldB

ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER.

ASK OR RECORD.

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

The Highest Income Householder is derived from **Household Status, Highest Household Income, Joint Eldest Householder** or **Joint Eldest Householder B**, and will represent the Household Reference Person (HRP).

? **Household Reference Person**

↔ HRP

THE HOUSEHOLD REFERENCE PERSON IS

(1) [NAME]

Press 1 and <Enter> to continue

National Identity and Ethnicity

Migrq1

Is there anyone who usually lived in your household on [date one year ago] who is now living elsewhere?

INTERVIEWER: INCLUDE ALL PERSONS WHO HAVE LEFT THE HOUSEHOLD.
SPECIFICALLY INCLUDE:

- (i) STUDENTS WHO HAVE MOVED TO UNIVERSITY/COLLEGE HALLS OF RESIDENCE OR DIGS
- (ii) PEOPLE WHO HAVE MOVED TO FIND WORK ELSEWHERE
- (iii) FOREIGN MIGRANT WORKERS WHO HAVE RETURNED HOME
- (iv) PEOPLE WHO HAD SUMMER JOBS
- (v) PEOPLE WHO HAVE EMIGRATED
- (vi) PEOPLE ON A GAP-YEAR OVERSEAS
- (vii) YOUNG ADULTS WHO HAVE MOVED OUT OF THE FAMILY HOME TO BE WITH A PARTNER
- (viii) ADULTS/CHILDREN AFFECTED BY DIVORCE/RELATIONSHIP BREAK-UP, ETC
- (ix) ELDERLY PEOPLE WHO HAVE MOVED INTO A NURSING HOME, ETC

1. Yes
2. No

Migrq2

How many people have left your household in the last year?

INTERVIEWER: ENTER THE NUMBER OF PEOPLE WHO HAVE NOW LEFT THE HOUSEHOLD BUT WERE HOUSEHOLD MEMBERS ON [date one year ago]

1..10

Intro2

I would now like to ask a couple of questions about the person(s) who have left your household in the last year.

This information will be used to help improve population estimates for Northern Ireland in the years that we don't have a census."

Continue

Migrq3

Is person #1

1. Male
2. Female?

Migrq4

What age was person #1 on their last birthday?

INTERVIEWER: ENTER '0' FOR BABIES UNDER 1 YEAR OLD

0..99

Migrq5

Where is person #1 living now?

1. Somewhere else in Northern Ireland
2. England
3. Republic of Ireland
4. Scotland
5. Wales
6. Elsewhere in the world

Migrq6

Which country has person #1 moved to?

INTERVIEWER: ENTER THE NAME OF A COUNTRY ONLY.

IF PERSON IS TRAVELLING AROUND (E.G. ON A GAP YEAR OR A CAREER BREAK)
JUST ENTER "TRAVELLING AROUND"

Migrq7a

In what month did person #1 leave?

- | | |
|-------------|--------------|
| 1. January | 7. July |
| 2. February | 8. August |
| 3. March | 9. September |
| 4. April | 10. October |
| 5. May | 11. November |
| 6. June | 12. December |

Migrq7b

In which year was that?

1. 2007
 2. 2008
 3. 2009
-

Migrq8

Is person #1 likely to have left your household for more than one year?

INTERVIEWER: ANSWER ""YES"" IF THE PERSON WILL BE AWAY FOR AT LEAST A YEAR FROM THE MONTH THEY LEFT THE HOUSEHOLD (AS RECORDED IN THE PREVIOUS QUESTION)

1. Yes
2. No

Ask all adults

 **Country of Origin**

 **COrign**

In which country were you born?

1. England
2. Wales
3. Scotland
4. Northern Ireland,
5. UK, Britain
6. Republic of Ireland
7. Hong Kong
8. China
9. Other

If COrign = 6, 7, 8, 9

? Year arrived

 **CameYr**

In which year did you first arrive in the UK?

Interviewer: Enter in 4 digit format e.g. 2000

If COrigin = 6, 7, 8, 9

? Lived continuously

↔ ContUK

Apart from holidays and short visits [name] have you lived in the UK continuously since then?

1. Yes

2. No

If COrigin = 6, 7, 8, 9 and ContUK = 2

? Last arrived

↔ CameYr2

Which year did [name] last arrive in the UK?

Enter in 4 digit format e.g. 2000

Ask if Came Yr = response or CameYr2 = response

? Month arrived

↔ CameMt

And which month was that?

1. January

2. February

3. March

4. April

5. May

6. June

7. July

8. August

9. September

10. October

11. November

12. December

? National Identity

↔ NatID

SHOW CARD A2

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

INTERVIEWER: Probe: Which/Any others?

**Show Card
(In England)**

1. English
2. Scottish
3. Welsh
4. Irish
5. British
6. Other answer

**Show Card
(In Scotland)**

1. Scottish
2. English
3. Welsh
4. Irish
5. British
6. Other answer

**Show Card
(In Wales)**

1. Welsh
2. English
3. Scottish
4. Irish
5. British
6. Other answer

**Show Card
(In N Ireland)**

1. British
2. Irish
3. Northern Irish
4. Ulster
5. English
6. Scottish
7. Welsh
8. Other answer

If Other answer is given (**National Identity** = 6), the following question is asked:

? Other Nationality

↔ NatOth

How would you describe your national identity?

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

1. Mixed British
2. ENTER DESCRIPTION OF ETHNIC GROUP

? Description of Ethnic Group

↔ XNatOth

ENTER DESCRIPTION OF ETHNIC GROUP

↔ NIETHGrp

SHOW CARD A3

White

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

Mixed

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

Asian

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

Black

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

Chinese or other ethnic group

15. **Chinese**
16. **Any other (please describe)**

/ Question Information for Ethnic Group

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

If 'any other' **Ethnic Group** is entered (Codes 2, 6, 10, 13 or 15)

Benefit Unit Allocation

? Legal Dependents

↔ LegDep

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

/ Question Information for Legal Dependents

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

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

? Show Benefit Unit

↔ ShowBen

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

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

B.U. MEMBERS

- 1. [NAMES OF ADULT(S) & children of BU1]**
- 2. [NAMES OF ADULT(S) & children of BU2] etc**

TOTAL NUMBER OF BENEFIT UNITS = [n]

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

/ Question Information for Show Benefit Unit and Benefit Unit Allocation

Benefit Units

The laptop calculates the Benefit Units that people belong to, and they will subsequently be interviewed according to those groupings in the Benefit Unit Questionnaire(s). The DSD groups people into Benefit Units in order to define dependency within families/households and thus eligibility for certain benefits and the amount they are entitled to receive. Many of these are means-tested, being based on income and assets.

Benefit Unit Allocation

Benefit Units are the basic unit for analysis of FRS data.

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

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

Definition of a Benefit Unit

A Benefit Unit will consist of:

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

Treatment of children 19 or under on FRS

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

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

In rare cases a child will not have a parent or legal guardian in the household – e.g. they live with grandparents or an elder sibling. If no one is coded as the child's parent/guardian (Code 7 at the relationship question), or if the child is coded as no adult's son/daughter (Code 3) a HARD check will trigger.

Hard Check

[Name] is under 16, so you MUST recode him/her as the child (relationship code 3) of an adult: in order of priority, the person receiving Child Benefit for him/her, or the legal guardian, or whoever is responsible for him/her.

(NB if no-one in the household is over age 15, the household is ineligible—outcome code 772)

Benefit Unit Allocation

/ Question Information for Show Benefit Unit and Benefit Unit Allocation

By changing the relationships in this way, the child will be allocated to another adult's benefit unit. In the extremely rare situation of a person under 16 who is cohabiting with someone, sometimes their partner will appear to be their parent for some questions. However, under 16 year olds cannot be interviewed in their own right in the BU. In the unlikely situation of a child or children under 16 living without an adult, the household would be ineligible for the survey (outcome code 77).

- b) Children aged 16 to 19 in full-time further education (i.e. up to A-level or equivalent):

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

Some 16-19 year olds in full-time further education won't however have a parent or legal guardian in the household. In these instances a soft check will trigger.

☞ Soft Check

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

/ Question Information for Show Benefit Unit and Benefit Unit Allocation

If you change a relationship code in such a way, the child will be allocated to the adult's benefit unit as their dependant. If the check is suppressed however, the person will be allocated to their own Benefit Unit. A 16-19 year old in full-time further education who is married or cohabiting will be allocated to the BU of their spouse/cohabitee as their partner.

- c) Children aged 16 -19 **not** in full-time further education **or** in government employment training, and young people aged 20 or over are treated as adults, in a Benefit Unit of their own (or with partner). No Child Benefit will be received for them.
- d) Foster children (16+): if covered by a Local Authority maintenance allowance, will be treated as separate Benefit Unit.
- e) Foster children under 16: treated as a) above.

Tenure

Tenure

? Tenure

→ Tenure

SHOW CARD B1

In which of these ways do you occupy this accommodation?

1: Own it outright

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

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

4: Rent it

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

6: Squatting

☞ Soft Check

If 'DK' or refusal

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

If the soft check is suppressed, the following automated instruction is activated.

INTERVIEWER: PLEASE RECORD THE REASONS WHY YOU SUPPRESSED THIS WARNING, THEN PRESS <ALT> + S TO SAVE AND CONTINUE.

/ Question Information for Tenure

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

Owners

Only code people as mortgagors if they have a mortgage for buying their home. Some people who have paid off their mortgage and are effectively outright owners make an arrangement with the lender to continue to pay a small amount of 'mortgage' as payment for the lender for keeping the deeds. They should be coded as outright owners.

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

In some cases, the property may at one time have been owned outright, and then subsequently had a mortgage or loan secured on it, e.g. to provide an income (usually for

Tenure

the elderly, on a 'home income' plan); or to provide capital for a business. In such cases the property is not 'being bought' with the mortgage, and should be entered as code 1, owned outright. Further questions will deal with the mortgage or loan now secured on the property (at **Other Mortgage 3** in the mortgage block). These will only be a short series of questions, unless the mortgage is for the purpose of essential repairs to make the property fit for occupation.

Shared owners

Shared ownership means paying partly for a mortgage and partly rent so that, if the person moves, he/she will get some of the proceeds from the sale of the property, according to how much of the original cost has been paid off. Include people who have paid off the mortgage portion. People with shared ownership arrangements are treated as both renters and owner-occupiers in the interview. They are not local authority/housing association tenants even if their arrangement is with a local authority/housing association. Owners who pay a service charge should be counted as owners, not shared owners. Both rent and ownership questions will be asked, unless the mortgage part has been paid off, which is found out at **Buying as Shared Owner** below.

Rent-Free

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

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

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

Sometimes respondents think they live rent-free when they do not e.g. people on full benefit who do not pay any rent to the landlord themselves because housing benefit is paid directly by the DSD (*rent*). They may also think they live rent-free if the DSD pays their mortgage interest. FRS has a check to prevent this:

Soft check

*Can I just check do you live rent free because you receive 100% housing benefit?
INTERVIEWER: IF YES recode Tenure to Code 4 (Rent it).*

PLEASE CHECK THEIR RENT/MORTGAGE IS NOT PAID BY BENEFITS. ONLY ACCOMMODATION PROVIDED BY SOMEONE ELSE (EMPLOYER, RELATIVE, ETC) IS 'RENT-FREE'.

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

/ Question Information for Tenure

Tied accommodation

People in tied accommodation should be coded here as renters (code 4) or rent-free (code 5), depending on whether or not they pay any rent. This group includes people whose accommodation goes with their job e.g. Clergy of various denominations, Church of England employees, caretakers, army personnel, council tenants whose accommodation goes with their job, and some farmers. People in tied accommodation are classified as private renters, irrespective of who they are renting from.

Unusual schemes/arrangements

Co-ownership: this is the joint ownership of residential properties (e.g. blocks of flats) by a group of people who have formed a registered co-ownership society. These schemes started in the 1970s, but new legislation was passed in the 1980s and there should not now be any more.

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

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

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

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

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

If they are using part of the annuity to pay off the interest on the loan (and this is normally the case), then code 'Yes' at the later question **Other Mortgage 2**, "Are you using this house as security for a mortgage or loan...?" On doing so, the mortgage questions will appear; see instructions at **Other Mortgage 2** for further information.

Schemes for Mortgage defaulters: in these cases the property reverts to the lender and a rent is paid instead of a mortgage. Code as renters.

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

? Buying as Shared Owner

↔ SOBuy

INTERVIEWER, ASK OR CODE:

SHARED OWNERS: Are you still buying your share in this (house/flat), or have you now paid off that mortgage or loan?

1. Still buying
2. Mortgage is paid off

? Sub Let

↔ SubLet

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

If Yes

? Who Sub Lets

↔ SubLetY

Who is that? CODE FIRST THAT APPLIES.

INTERVIEWER: CLOSE RELATIVES = Householder's PARTNER, PARENT (incl. STEP-), SON or DAUGHTER (incl. STEP), BROTHER or SISTER, or SPOUSE of any of these.

- 1: Close relative
- 2: Other relative
- 3: Non-relative

? How Many Rooms

↔ Rooms

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

INTERVIEWER: 'YOUR ACCOMMODATION' MEANS THE ACCOMODATION OCCUPIED BY THIS HOUSEHOLD. EXCLUDE ANY ROOMS LET/SUBLET TO OTHER HOUSEHOLDS.

CONSULT INSTRUCTIONS FOR TREATMENT OF EQUIVOCAL ROOMS, eg attics, conservatories, basements.

/ Question Information for How Many Rooms

Enter the number of rooms used by the household. This should include any rooms shared but should exclude those rooms sub-let which are not used by the household.

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

If a room is open-plan count it as 2 rooms if it is divided by a sliding or folding partition. Count it as 1 room if it is divided by curtains or portable screens. If the respondent mentions a dinette attached to a kitchen, probe whether it is separated by a folding partition and if so, count it as a separate room.

Halls, landings and alcoves are not separate rooms.

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

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

? Any Room Shares

↔ RoomShar

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

IF NO enter 0.

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

☞ Soft Check

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

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

? How Many Bedrooms

↔ Bedroom

Thinking just of the accommodation occupied by your household, how many bedrooms do you have in this accommodation?

INCLUDE ANY ROOM USED FOR SLEEPING

Each household must have at least one bedroom. Any room used for sleeping, including

Tenure

a box room or attic bedroom, should be coded as a bedroom. A one room bedsit used as both a living room and a bedroom should be coded as a bedroom.

? Main Accommodation

↔ MainAcc

INTERVIEWER CODE: IS THE HOUSEHOLD'S ACCOMMODATION...

N.B. MUST BE SPACE USED BY HOUSEHOLD

1: a house or bungalow

2: a flat or maisonette

3: a room or rooms

4: or something else?

/ Question Information for Main Accommodation

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

Caravans, mobile homes etc should be entered as 'something else' at **Main Accommodation** and a 'caravan, mobile home or houseboat' at **Type of Accommodation**.

? Is it Sheltered

↔ Shelter

Is this sheltered accommodation?

INTERVIEWER: HOUSING WITH A WARDEN AND/OR ALARMS

? Type of Accommodation

↔ TypeAcc

INTERVIEWER CODE: IS the [accommodation]

If house or bungalow:

1: detached

2: semi-detached

3: or terraced/end of terrace?

Tenure

If a flat or maisonette:

4: a purpose-built block

5: or a converted house/some other kind of building

If something else:

6: a caravan, mobile home or houseboat

7: or some other kind of accommodation?

/ Question Information for Type of Accommodation

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

The next question is asked if the accommodation is either a purpose built or converted flat, maisonette or a room or rooms.

? Floor Level

↔ Floor

What is the lowest floor level of the household's living accommodation?

INTERVIEWER: CODE ONE ONLY

1: Basement/semi-basement

6: 4th floor

2: Ground floor/street level

7: 5th to 9th floor

3: 1st floor (floor above street level)

8: 10th floor or higher

4: 2nd floor

9: Don't Know

5: 3rd floor

? Type of Entry

↔ Entry

Are there any physical barriers to entry to the house/flat/accommodation?

CODE ALL THAT APPLY

1. Locked common entrance

2. Locked gates

3. Security staff or other gatekeeper

4. entry phone access

5. none

? How Long at Address

↔ YearLive

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

PROBE TO CLASSIFY

1: Less than 12 months

2: 12 months but less than 2 years

Tenure

- 3: 2 years but less than 3 years
- 4: 3 years but less than 5 years
- 5: 5 years but less than 10 years
- 6: 10 years but less than 20 years
- 7: 20 years or longer

/ Question Information for How Long at Address

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

The following question is asked only when Code 1 is entered at **How Long at Address**.

? How Many Months at Address

↔ MonLive

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

? Household Status

↔ HHStat

INTERVIEWER : CLASSIFY THIS HOUSEHOLD AS ONE OF THE FOLLOWING:

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

/ Question Information for Household Status

NOTE: Conventional Households include:

- tenure is owner occupier and a 2nd or 3rd benefit unit is paying rent
- tenure is rent free but 2nd or 3rd BU receives Housing Benefit
- 2nd or 3rd BU members paying rent to the householder(s) in BU1 are also named as householders (this is similar to part owned/part rented tenure)

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

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

Rented Accommodation

? Who is the Landlord

→ Landlord

(Jump 3)

SHOW CARD B2

Who is your landlord?

- 1: Northern Ireland Housing Executive
- 2: A housing association, charitable trust or Local Housing Company
- 3: Employer (organisation) of a household member
- 4: Another organisation
- 5: Relative/friend (before you lived here) of household member
- 6: Employer (individual) of a household member
- 7: Another individual, private landlord or Letting Agency

Code first that applies.

/ Question Information for Who is the Landlord

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

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

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

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

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

From October 2003 a standard local housing allowance, varied by family size and location, was introduced in nine pilot areas for tenants in the private rented sector (categories 3-7 at **Who is the Landlord** above).

These pilot areas are known as pathfinder local authorities and the pilot scheme is expected to run for about two years. There will be nine new pilot authorities starting from April 2005.

This allowance will be fixed dependent on area and does **not** have to cover only rent. If a recipient chooses a cheaper option for rent then they keep the difference.

Rented Accommodation

It also differs from Housing Benefit in that it is paid to the recipient and not the landlord.

☞ Soft Check

If 'DK' or refusal to **Who is the Landlord**

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

If the soft check is suppressed, the following automated instruction is activated.

INTERVIEWER: PLEASE RECORD THE REASONS WHY YOU SUPPRESSED THIS WARNING, THEN PRESS <ALT> + S TO SAVE AND CONTINUE.

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

☞ Soft check

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

? **Is the Accommodation Furnished**

☞ **Furnish**

Is this accommodation provided:

1: furnished

2: partly furnished (e.g. curtains and carpets only)

3: or unfurnished?

/ Question Information for Is the Accommodation Furnished

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

If the building is a flat it is necessary to clarify whether the landlord lives in the same flat or not:

Note that ResLL is asked of ALL houses / flats etc whereas ResLL2 is only asked of flats. Tenancy rules differ greatly depending on whether the landlord lives in the accommodation or not.

? **Resident Landlord**

☞ **ResLL**

Does the landlord live in the building?

If yes, ask the following

? Resident Landlord 2

↔ ResLL2

Does the landlord live in the same flat as you or not?

If the landlord is not resident, the following questions are asked.

? Year Became Tenant

↔ YStart

ASK OR CODE

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

INTERVIEWER: 'YOU'=PERSON(S) NAMED AT HHldr, THAT IS...(name[s])

1: 1988 or earlier

2: From 1989 to February 1997

3: March 1997 or later

If 1989 or later (Code 2 or 3).

? Type of Contract

↔ Ctract

When you started to rent this accommodation...READ OUT (RUNNING PROMPT)...

- 1. ... did you and the landlord sign a written agreement,**
- 2. ... did you have a written agreement which you didn't sign,**
- 3. ... or did you just have an unwritten agreement?**

? Type of Tenancy

↔ TenType

SHOW CARD B3

Can you tell me what kind of tenancy you have?

**INTERVIEWER: IF TENANCY TYPE WRITTEN ON CONTRACT/
NOTICE ASK RESPONDENT TO READ OUT**

1: Assured Shorthold

2: Assured

3: Regulated (tenancy must have started in 1988 or earlier)

4: Resident landlord

5: Let by educational institution

6: Other type of let

Type of Tenancy is asked, with slightly different wording in Scotland.

SHOW CARD

Can you tell me what kind of tenancy you have?

**INTERVIEWER: IF TENANCY TYPE WRITTEN ON CONTRACT/
NOTICE ASK RESPONDENT TO READ OUT**

Rented Accommodation

- 1: Short Assured
- 2: Assured
- 3: Regulated tenancy must have started in 1988 or earlier)
- 4: Resident landlord
- 5: Let by educational institution
- 6: Other type of let

For England Scotland and Wales the next question is asked if code 6.

? Other Types of Tenancy

↔ OthType

SHOW CARD B4

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

- 1: Crown tenancy /licence (includes H.M Forces)
- 2: Service occupancy (excludes H.M Forces)
- 3: Business or agricultural tenancy
- 4: Assured agricultural occupancy
- 5: Asylum seeker let (issued by National Asylum Support Service NASS)
- 6: Holiday Let
- 7: Other type of let

Service occupancy- may be referred to as 'tied tenancy' as this type of tenancy is tied to employment.

If Type of Tenancy is Assured shorthold (for England and Wales) or Short Assured (for Scotland) code (1)

? Low Season Let

↔ LowShort

Is this a low season let?

INTERVIEWER: THIS REFERS TO AN OUT OF SEASON LET

/ Question Information for Type of Tenancy, Other Types of Tenancy and Other Types of Tenancy

Tenancy arrangements vary between England, Scotland and Wales.

For England and Wales, if the tenancy or the way in which the landlord has let the accommodation is not known or refused and the landlord is not resident, if the respondent first became a tenant from 1989 to February 1997 and there is a written agreement, the following question is asked.

For Scotland this question is asked if the tenancy or the way in which the landlord has let the accommodation is not known or refused, the landlord is not resident, the respondent first became a tenant from 1989 onwards and there is a written agreement.

? Assured Shorthold Tenancy

↔ Short1

There is a form of tenancy called an Assured Shorthold. It had to be initially for a fixed period and you had to be given a special notice in writing by the landlord that told you it was for an Assured Shorthold Tenancy. Here is an example of a notice to a tenant saying that the tenancy is an Assured Shorthold.

SHOW EXAMPLE OF NOTICE.

Does your notice state that it is an Assured Shorthold or not?

1: ...Yes, an Assured Shorthold,

2: ...Other agreement

In England and Wales, if the respondent first became a tenant from March 1997 or later, there is a written agreement, the type of tenancy is not known or refused, the following question is asked:

? Assured Tenancy

↔ Short2

Most tenancies are Assured Shortholds. There are others, just called 'Assured'. For these you have to be given a notice, in writing by the landlord, that tells you it is NOT an Assured Shorthold agreement.

SHOW EXAMPLE OF NOTICE.

Does your agreement or notice state that it is NOT an Assured Shorthold?

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

1: ...Not an assured shorthold

2:...No, other agreement

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

The following question is asked for England and Wales if the tenancy began before 1989.

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

? Registered Rent

↔ FairRent

Has the rent been registered by the local rent officer or rent committee?

? Accommodation with Job

↔ **AccJob**

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

If the accommodation goes with the job of somebody who is **temporarily** not a member of the household, code Yes. If the accommodation used to go with the job of someone in the household, but this is no longer the case, code No.

If 'yes' the following question is asked:

? **Who has Accommodation with Job**

↔ **AccJbPer**

Who is that?

CODE ALL THAT APPLY.

? **Rent Documents**

↔ **RentDoc**

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

IF HB STATEMENT AVAILABLE PLEASE CONSULT THIS.

1. **Housing Benefit Statement**
2. **Some other document**
3. **None**

/ Question Information for Rent Documents

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

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

? **Amount of Rent**

↔ **Rent**

How much rent does your household currently pay?

IF SHARING HOUSEHOLD... the next question should **only** record the share of the household's total rent paid by the household reference person (and spouse/partner). The rent paid by the members of the other benefit units (even if given to the HRP to pass on to the landlord) should be recorded in the later blocks of questions, Rent within Conventional Households and Rent within Shared Households.

? **Amount of Rent**

➔ Rent

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

? Rent Period


➔ RentPd

How long did this cover?

/ Question Information for Amount of Rent

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

If the rent is in arrears either:

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

Rebates

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

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

Rent partly for business

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

☞ Soft Check

If 'DK' or refusal to **Amount of Rent**

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

If the soft check is suppressed, the following automated instruction is activated.

INTERVIEWER: PLEASE RECORD THE REASONS WHY YOU SUPPRESSED THIS WARNING, THEN PRESS <ALT> + S TO SAVE AND CONTINUE.

If the answer at the question **Amount of Rent** was recorded as 'Don't know' the following question is asked:

? **Don't Know Rent**

↔ **RentDK**

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

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

2: No

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

☞ Soft Check

There are some soft checks on amount of rent paid to check likelihood.

For Council Tenants - if rent works out at more than £100 per week:

Rent is £[x] for [period code]. That comes to £[x] a week.

Rents for Council and New Town tenants is normally below £100 per week.

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

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

? **Rent holiday**

↔ **RentHol**

Do you have a rent holiday?

1. **Yes**

2. **No**

? **Receiving housing benefit?**

↔ **HBenefit**

Are you receiving Housing Benefit or Rent/Rates Allowance, to help with paying your rent, either directly or by having it paid to your landlord?

1. **Yes**

2. **No**

? **Housing benefit amount**

↔ **HBenAmt**

How much Housing Benefit/rent rebate allowance are you and the other members of your household allowed?

? **Period covered by housing benefit**

↔ **HBenPd**

How long did this cover?

? Housing benefit check

↔ HBenChk

Can I just check, is the amount of [amount] for rent that you mentioned earlier, BEFORE or AFTER taking off the Housing Benefit?

1. Before
2. After

? Length of Housing Benefit

↔ HBWeeks

For how long have you been on Housing Benefit or rent allowance (this time)?

- 1: Up to 2 years
- 2: 2 years but less than 3
- 3: 3 years but less than 4
- 4: 4 years but less than 5
- 5: 5 or more years

The next question is asked if Code 1 (Up to 2 years) is given for HBWeeks

? Length of Housing Benefit 2

↔ HBWeeks2

Please tell me how many weeks you have been on Housing Benefit or rent allowance (this time)?

Ask the following question if answer to HBWeeks = 1

✂ Year claim began

↔ HBYear

Can I Just check, in which year did you begin your current Housing Benefit claim?

2006..2009

Ask the following question if answer to HBWeeks = 1

✂ Month claim began

↔ HBMnth

And which month was that?

1. January
2. February
3. March
4. April
5. May
6. June
7. July

- 8. August
- 9. September
- 10. October
- 11. November
- 12. December

? Eligible Amount

↔ EligAmt

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

THIS MUST BE THE ELIGIBLE RENT (MAY NOT BE THE SAME AS AMOUNT OF BENEFIT) ELIGIBLE RENT = AFTER DEDUCTIONS

/ Question Information for Eligible Amount

This question is only asked if a housing benefit statement is being referred to. Housing Benefit does not pay for certain services which might be included in the rent. The total amount payable for them is subtracted from the gross rent due. The remainder is called the *Eligible Rent*, which is the part of the rent on which Housing Benefit may be allowed, on a means-tested basis. It will be either equal to the amount of Housing Benefit, if 100% is allowed, or greater than the Housing Benefit. It cannot be less than the Housing Benefit.

? Eligible Period

↔ EligPd

What period does that cover?

The next question is only asked if not getting Housing Benefit.

? Waiting for Housing Benefit

↔ HBenWait

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

/ Question Information for Water and Sewerage Included (Not applicable in Northern Ireland).

All renters are asked questions about water/sewerage (except in Scotland where this is collected as part of council tax) and other charges included in the last rent. Where possible refer to a rent book or housing benefit statement.

? **Water and Sewerage Included**

↔ **WSInc**

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

[PLEASE CONSULT THE DOCUMENT]

1: Both water and sewerage

2: Water only

3: Sewerage only

4: Neither

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

? **Water and Sewerage Included Amount**

↔ **WSIncAmt**

How much was included for (water/sewerage) in that (rent) period?

[PLEASE CONSULT THE DOCUMENT]

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

The following question is asked if **Water and Sewerage Included Amount** is not answered 'Don't know' or refused

? **Rent Period 2**

↔ **RentPd2**

How long did this cover?

? **Services Included**

↔ **SerInc**

SHOW CARD B10

Does the rent which you mentioned include any of the services shown on this card? **[PLEASE CONSULT THE DOCUMENT]**

CODE ALL THAT APPLY

1: Heating

2: Lighting

3: Hot water

4: Fuel for cooking

5: TV licence fees

6: None of these services

? **Anyone Outside of Household Pay for Accommodation**

↔ **AccNonHH**

(Apart from Housing Benefit) does anyone outside your household pay any rent on

Rented Accommodation

this accommodation on your behalf?

INTERVIEWER: EXCLUDE Housing Benefit - ie, RENT REBATE or RENT ALLOWANCE

? Who Pays for Accommodation

↔ AccPay

Who is that?

CODE ALL THAT APPLY

1: DSD

2: Employer

3: Other organisation

4: Friend/relative

5: Other

☞ Soft Check

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

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

? Amount of Accommodation Rent

↔ AccAmt

How much rent did [x] pay for you last time?

? Accommodation Period

↔ AccPd

How long did that cover?

? Accommodation Rent Check

↔ AccChk

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

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

Owned Accommodation & Mortgages

Overview of the mortgage section

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

The aim of the first set of questions (Year Bought Accommodation to Purchase Amount) is to collect information about:

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

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

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

The aim of the second set of questions (Introduction to Second Mortgages to Year Took Out Mortgage/Loan) is to collect information about:

- Any other mortgages secured on the property which have been taken out either to purchase the property or for any other reason. If there is more than one separate mortgage/loan secured, each one should be recorded individually. The degree of detail required about each mortgage/loan depends on its purpose:

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

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

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

- **Re-mortgages:**

Re-mortgages are used to raise money by increasing the total amount borrowed, or to take advantage of a cheaper interest rate, usually from a different lender. The old mortgage is paid off and a new mortgage starts, so there is still just one mortgage to be dealt with. The amount originally borrowed is recorded first at **Borrowed Amount**, then the total amount of the re-mortgage at **Remortgage Amount**. The subsequent questions are with reference to the re-mortgage.

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

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

- ***Separate second mortgages***

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

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

The other way is by extending the original mortgage/loan from the lender, e.g. from £90,000 to £100,000. The original and extra amounts borrowed are integrated into a single arrangement, with a single regular payment to the lender covering both elements. This kind of arrangement should be dealt with as a single mortgage. The extra money may be borrowed at the same time as that for the purchase of the accommodation, or subsequently. Both these situations should be handled in the same way: the amount (originally) borrowed for the purchase will be recorded first at **Borrowed Amount**, then the total borrowed including the extra amount a few questions later at **Remortgage Amount**. The amount at **Amount Outstanding on Mortgage** (the amount of the loan still outstanding) will be inclusive of the extra sum, and the amount of the last payment to the lender (**Amount of Last Mortgage Payment / Amount of Last Instalment**) will be the payment made on this total loan.

If both a re-mortgage and a further advance, or two or more than further advances have been taken out, **Remortgage Amount** should include the original mortgage or re-mortgage plus all subsequent borrowing, and **Amount Outstanding on Mortgage** should include the total outstanding on all borrowing.

- ***Second mortgage or loan for purchase:***

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

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

? Year Bought Accommodation

↔ BuyYear

In which year did you buy this accommodation?

/ Question Information for Year Bought Accommodation

This should be the year *this* property was bought and the **first** mortgage was taken out to buy it.

HOWEVER, if the respondent states that the current mortgage was 'carried over' from a previous property, **do not** enter the year the mortgage was originally taken out on the previous property. Because mortgages are secured on a specific property the old mortgage will have been paid off and a new mortgage started.

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

☞ Soft Check

If the year entered is longer than the number of years the HRP has lived at the address (if 1 to 5 at **How Long at Address**):

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

? Purchase with Loan

↔ PurcLoan

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

1: One

2: Two (or more) loans for purchase

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

Only include loans which are secured on the current property.

? Purchase Amount

↔ PurcAmt

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

☞ Soft Check

If the original amount borrowed is equal to or greater than £500,000
The answer is much higher than the figures usually given at this question. Please check that your figure is correct. If so suppress warning and continue.

? **Introduction to Mortgage Section**

↔ **IntroM**
(Jump5)

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

This introductory screen appears if the property is being purchased with a mortgage (coded 2 or 3 at the earlier question **Tenure**). The next series of questions will relate to the mortgage for the *purchase* of the property, including any subsequent re-mortgage. If there is more than one mortgage for purchase, they will be repeated.

If there is a completely separate second mortgage secured on the property for any purpose other than purchase, it should be recorded later at **Other Mortgage 1**.

? **Borrowed Amount**

↔ **BorrAmt**

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

/ Question Information for Borrowed Amount

This should be the amount borrowed (*for this individual mortgage, if there is more than one*) at the time the property was bought.

It should **exclude** any **top-up or further advance** taken out at the same time or subsequently. If the respondent claims that the mortgage was transferred from a previous property, enter the consolidated/adjusted amount relating to the new property.

Properties/mortgages partly for business

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

If the respondent knows the proportion of the full purchase price/mortgage details relating to the domestic part, enter this proportion at the relevant questions. If the proportion is not known, enter DK at **Borrowed Amount**. The following check question will appear. Give as much information as possible, including the total amount borrowed, and indicate whether amounts given in other housing costs questions (structural insurance, water rates) relate to the whole property or just the domestic part.

↩ Soft Check

If the original amount borrowed is equal to or greater than £250,000

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

☞ Soft Check

If the original amount borrowed is greater than the purchase price

The amount borrowed is more than the purchase price - this is very unusual. Please check your figures and, if necessary, explain in a note.

If the soft check is suppressed, the following automated instruction is activated.

INTERVIEWER: PLEASE RECORD THE REASONS WHY YOU SUPPRESSED THIS WARNING, THEN PRESS <ALT> + S TO SAVE AND CONTINUE.

If the respondent does not know the original amount of the mortgage, the following question is asked

? **Borrowed Amount-Don't Know**

↔ **BorrAmt-DK**

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

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

2: No

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

? **Remortgage**

↔ **RMort**

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

INTERVIEWER: IF UNSURE, SEE HELP SCREEN



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

INTERVIEWER: DO NOT INCLUDE BUY TO LET MORTGAGES

/ Question Information for Remortgage

A re-mortgage is a new mortgage on an existing mortgaged property. The old mortgage is paid off in the process, and the re-mortgage is a completely separate arrangement. The purpose may be to release part of the capital that has accrued, to increase the borrowing to raise funds, to change to a different type of mortgage (for example a Flexible mortgage) or simply to take advantage of a cheaper interest rate from another lender. If the re-mortgage was taken out with the *same* lender as the original one, also include it here.

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

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

? Year Remortgaged

↔ RMortYr

In which year did you take out the most recent re-mortgage/further advance?

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

? Remortgage Amount

↔ RMAmt

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

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

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

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

☞ Soft Check

If the original amount borrowed is equal to or greater than £250,000

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

☞ Soft Check

If the figure given is less than the amount recorded for the original mortgage (**Borrowed Amount**)

*The re-mortgage amount would normally be as large as the original mortgage.
Please check your figures.*

? Reason for Remortgage

↔ RmPur

SHOW CARD B5

Which of these items best describe the reasons why you took out a re-mortgage/further advance? Any others?

CODE ALL THAT APPLY

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

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

? Type of Mortgage


↔ MortType

SHOW CARD B6

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

INTERVIEWER: If necessary add 'With a repayment mortgage, by repaying the original loan we mean the original capital sum borrowed'.

INTERVIEWER: IF OTHER, PLEASE SPECIFY IN A NOTE.

1. an **ENDOWMENT mortgage**
(where your mortgage payments cover interest only)
 2. a **REPAYMENT mortgage**
(where your mortgage payments cover interest and part of the original loan)
 3. a **PENSION mortgage**
(where your mortgage payments cover interest only)
 4. a **PEP, Unit Trust or ISA mortgage**
 5. **BOTH an ENDOWMENT (or any interest only) mortgage AND a REPAYMENT mortgage**
 6. an **INTEREST ONLY mortgage with MORE than one linked investment** (e.g. pension and unit trust, endowment and ISA)
 7. an **INTEREST ONLY mortgage with NO linked investment** (e.g. NO endowment, pension or PEP or ISA)
 8. or another type (not listed above)  to make a note
-

(Include Islamic mortgages here).

/ Question Information for Type of Mortgage

Code 1: Endowment Mortgage

An endowment policy is taken out with either before or at the same time as the mortgage. The endowment policy is designed to end at the same time as the mortgage. Endowments are often sold by the lender or adviser who arranges the mortgage, they can also be arranged independently. Money paid into the endowment policy is invested in stocks and shares and other investments. Like all stock investments, endowment policies do involve risk and their value can fall and rise. At the end of a set number of years (the policy 'term'), the policy 'matures' and they get a lump sum, which is used to repay the mortgage loan.

The original mortgage amount remains outstanding until the policy matures. In the meantime interest is paid on the total amount borrowed and premiums are paid on the endowment policy.

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

Code 2: Repayment Mortgage

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

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

Code 3: Pension Mortgage

Interest only is paid to the lender and monthly contributions are paid to a personal pension plan which is designed to repay the mortgage on retirement. In addition, it is necessary to arrange a separate protection policy designed to repay the mortgage if the borrower should die before the end of the mortgage term. A pension mortgage can include a stakeholder pension.

Code 4: PEP, Unit Trust or ISA Mortgages

With a **PEP Mortgage** the borrower pays interest only to the lender and pays monthly contributions into a Personal Equity Plan, which is designed to pay off the loan. The PEP

will usually invest in unit trusts and a mortgage protection policy must be arranged.

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

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

Code 5: Both an INTEREST ONLY and REPAYMENT mortgage

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

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

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

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

This type of borrower has decided not to take out any type of investment or savings scheme to repay the mortgage as the end of the mortgage term.

The unique characteristic of an interest only mortgage is that payments to the lender only cover the interest on the loan. The payments do not re-pay any of the amount borrowed. The mortgage still usually has a fixed term and the borrower is expected to repay the amount borrowed in one go.

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


Code 8. Another type or mortgage

Please remember to make a note when using this code. The note should include details

of the main features of the mortgage.

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

If code 8 is used

 Soft check

INTERVIEWER: This is rather an unusual sort of mortgage. Are you sure that it is not covered by one of the codes above? If not, please record the title in a note and answer follow up questions as fully as possible.

If the soft check is suppressed, the following automated instruction is activated.

INTERVIEWER: PLEASE RECORD THE REASONS WHY YOU SUPPRESSED THIS WARNING, THEN PRESS <ALT> + S TO SAVE AND CONTINUE.

/ Question Information for Type of Mortgage

A note on Flexible mortgages.

These are a fairly new style of mortgage that are becoming more popular. Flexible mortgages can be repayment, endowment or another type of investment. Therefore it is important to read the following information and decide where it is best to code a flexible mortgage.

The most popular type of flexible mortgage is the all-in-one account. There are two types of all –in-one account; the current account mortgage and the offset mortgage.

The current account mortgage – all finances are kept together in ‘one pot’ so the mortgage, current account, any savings, credit cards and loans are all combined resulting in one overall account with one outstanding balance.

The offset mortgage – is similar to above where there is one overall outstanding balance made up of all the different debits and credits however the savings, current and mortgage accounts are kept in separate accounts. Money can still be easily transferred between the different accounts.

Buy-to-let mortgages

Do not include mortgages for those properties purchased only for investment and rental income

 Soft Check

If 'DK' or Refusal

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

If the respondent's mortgage is an Endowment (1), Pension (3), PEP/Unit Trust/ISA (4),

both an endowment (or other interest only) and repayment (5), Interest only with one or more linked investment (6), interest only with NO linked investment (7) or another type (8) (i.e. all except those with a **repayment** mortgage) the following question will be asked.

? **Loan Covered by Other Savings**

↔ **EndwPrin**

SHOW CARD B7

(Can I just check) (Apart from the endowment I mentioned earlier) is the repayment of the original loan covered by any of the things on this card?

1: Current payments into a Pension Plan (pension mortgage)

2: Current payments into a PEP or ISA

3: Current payments into a Unit Trust or Investment Trust scheme

4: Current payments into any other savings/investment scheme

5: Proceeds of sale from existing house only

6: None of the above (describe in a note)

/ Question Information for Loan Covered by Other Savings

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

We are only interested in recording saving schemes and investments that the respondent is CURRENTLY making payments into. For example if they have completed contributing to a PEP or ISA then this should not be recorded at this question, so use code 6 and please make a note.

If **Loan Covered by Other Savings** is coded as 'None of the above' - please open a note and record details about how the respondent expects to repay the loan.

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

If the respondent has an ENDOWMENT mortgage - please use code 6, you will be asked for information specifically about the ENDOWMENT mortgage at Endowment Policies. People with ENDOWMENT mortgages are only routed through this question to ensure that Type of Mortgage has been coded correctly.

☞ Soft check

If the respondent says they will be repaying mortgage using any of the investment/savings listed at Loan Covered by Other Savings (codes 1-4) but at **Type of Mortgage** they said they had an 'interest only with NO linked investments' (code 7).

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

If **Loan Covered by Other Savings** = codes 1- 4 (has some type of investment or savings scheme) AND **Type of Mortgage** =8 (other)

☞ Soft check

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

If Loan Covered by Other Savings = 6 (none of the above) and **Type of Mortgage** does not equal 1 (endowment)

☞ Soft check

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

If the soft check is suppressed, the following automated instruction is activated.
INTERVIEWER: PLEASE RECORD THE REASONS WHY YOU SUPPRESSED THIS WARNING, THEN PRESS <ALT> + S TO SAVE AND CONTINUE.

If **Loan Covered by Other Savings** codes 1 - 4 (has some type of investment or savings scheme) AND **MortType**=1 (endowment)

☞ Soft check

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

If **Type of Mortgage** = 1 (Endowment) and **Loan Covered by Other Savings** = 1,2,3,4 (Pension/PEP/Unit Trust/Other scheme)

Or

If **Type of Mortgage** = 3 (Pension) and **Loan Covered by Other Savings** = 2,3,4 (PEP/Unit Trust/Other scheme)

Or

If **Type of Mortgage** = 4 (PEP/ISA/Unit Trust) and **Loan Covered by Other Savings** = 1,4 (Pension/Other scheme)

☞ Soft check

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

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

? **Endowment Policies**

↔ **MenPol**

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

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

A response to this question may trigger a 'Soft check' to appear if it contradicts the response at **Type of Mortgage**.

If Endowment Policies =Yes and Type of Mortgage=7 (interest only NO linked investments) or 8 (another type of mortgage)

☞ Soft check

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

Please amend the answer at MortType as appropriate.'

? **Flexible Mortgage**

↔ **MorFic**

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

INTERVIEWER: Examples include the One account (RBOS), a Woolwich Open Plan or some other all-in-one account.

Is your mortgage an all-in-one account?

/ Question Information for Flexible Mortgage

Flexible mortgages

Flexible mortgages are those which give the borrower the flexibility to make certain changes without asking their lender first, such as varying the amount or timing of payments, or taking breaks in some circumstances. People with such mortgages can make over or underpayments each month or can pay off lump sums without incurring charges. Other common features of flexible mortgages are the ability to withdraw lump sums and to take payment holidays. If people overpay it may allow them to pay off the mortgage early, or to take payment holidays later, for example if they have a baby or take a career break.

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

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

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

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

Current account mortgages and Offset mortgages are described in more detail after **All in One Mortgage**.

If the respondent has an all-in-one account

? All in One Mortgage

↔ MorAll

SHOW CARDS B8 & B9

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

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

/ Question Information for All in One Mortgage-Current Account Mortgage

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

SHOW CARD B5 Current account mortgages

Summary...

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

In more detail...

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

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

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

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

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

/ Question Information for All in One Mortgage-Offset Mortgage

SHOW CARD B6 Offset mortgages

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

Summary...

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

In more detail...

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

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

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

? **Length of Mortgage**

↔ **MortEnd**

How long is the term of your mortgage?

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

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

☞ Soft Check

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

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

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

? **Amount Outstanding on Mortgage**

↔ **MortLeft**

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

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

If the respondent has an all-in-one current account mortgage the wording of Amount Outstanding on Mortgage will appear as follows.

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

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

☞ Soft Check

For an interest only mortgage, the amount outstanding should equal the amount [originally borrowed]/[of the re-mortgage].

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

☞ Soft Check

If a repayment mortgage and the amount outstanding is not less than the amount borrowed/re-mortgaged

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


If the respondent has an ENDOWMENT or other INTEREST ONLY mortgage the questions **Amount of Last Mortgage Payment** and **Length Last Mortgage Payment Covered** are asked.

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

? Amount of Last Mortgage Payment

↔ MorInPay

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

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

? Length Last Mortgage Payment Covered

↔ MorInPd

How long did this cover?

☞ Soft Check

This check is triggered if the repayments on a respondent's mortgage work out at either less than 5% or greater than 16% interest rate:

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

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

The next question is asked if **Type of Mortgage**= Endowment (1), Pension (3) , PEP/Unit Trust/ISA (4), both an endowment (or other interest only) and repayment (5), Interest only with one or more linked investment (6), interest only with NO linked investment (7) or another type (8) or an endowment mortgage without an endowment policy

? Usual Mortgage Payment

↔ **MorInUs**

Is this the amount you usually pay each time?

1. Yes
2. No


If the amount paid is NOT usual

? **Normal Mortgage Payment**

↔ **MorUS**

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

PRESS  FOR HELP

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

? **Length Normal Mortgage Payment Covered**

↔ **MorUPd**

How long did this cover?

☞ Soft Check

This check is triggered if the repayments on a respondent's mortgage work out at either less than 5% or greater than 16% interest rate:

The interest payments work roughly out at [x] per cent which is [lower/higher] than most current interest rates available for a mortgage of this size. If no particular reason for this, please check your answers. Check the figures with the respondent and see if any documents are available.

If the information is confirmed suppress the warning **but be sure to open a note to explain the circumstances.**

The same check applies to those with repayment mortgages. Mortgage lenders often provide discounts to first time buyers, or for the first (few) year(s) of the mortgage.

? **Endowment Policy Amount**

↔ **MenPolAm**

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

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

If the mortgage is repaid by any of codes 1-4 at **Loan Covered by Other Savings** the question reads

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

? Length Endowment Policy Amount Covered

↔ **MenPoIPd**

How long did this cover?

? Premium Included Earlier

↔ **IncinInt**

Is this premium [payment] included in the amount you mentioned earlier [£n]?

The next question is only asked for endowment policies.

? Year Endowment Taken Out

↔ **Menstyr**

In what year was this endowment policy taken out?

? More Plans for Mortgage Repayment

↔ **MpMore**


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

If the respondent has a REPAYMENT mortgage **Amount of Last Instalment – Introduction to Second Mortgages** are asked. These questions are not asked if the respondent holds an all-in-one current account mortgage.

? Amount of Last Instalment

↔ **IntPrPay**

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

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

? Length Instalment Amount Covered

↔ IntPrPd

How long did this cover?

? Normal Instalment Amount

↔ IntrUs

Is this the amount you usually pay each time?

/ Question Information for Normal Instalment Amount and Amount of Usual Payment

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

If amount paid is NOT usual

? Amount of Usual Payment

↔ IntrU

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

? Length Usual Payment Covered

↔ IntrUPd

How long did this cover?

☞ Soft Check

This check is triggered if the repayments on a respondent's mortgage work out at either less than 5% or greater than 16% interest rate:

The interest payments work roughly out at [x] per cent which is [lower/higher] than most current interest rates available for a mortgage of ~this size. If no particular reason for this, please check your answers. Check the figures with the respondent and see if any documents are available.

If the information is confirmed suppress the warning **but be sure to open a note to explain the circumstances**. The same check applies to those with repayment mortgages. Mortgage lenders often provide discounts to first time buyers, or for the first (few) year(s) of the mortgage.

? Mortgage Protection Policy

↔ MortProt

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

/ Question Information for Mortgage Protection Policy

This question is asked for all types of mortgage. Only read '(Apart from any endowment policies...)' if the respondent has said that there is an endowment policy covering the mortgage. The textfill 'Or death' appears if there is no endowment policy recorded earlier.

People with repayment, pension, PEP, Unit Trust or ISA mortgages usually take out a mortgage protection policy with an insurance company so that in the event of death there is available a sum of money to pay off the outstanding mortgage. Sometimes it is known as a 'Whole Life Policy'. It is not always required. This arrangement should not be confused with the endowment policy of an endowment mortgage.

Following the 1994 Budget decision to delay Income Support entitlement to mortgage borrowers who become unemployed, and the government's stated intention that new borrowers should take out mortgage insurance cover for events such as redundancy, this question covers any type of mortgage protection policy. From October 1995, interest will not be paid by Income Support benefit for two months for existing borrowers and 9 months for new borrowers.

Policies to cover the mortgage in the event of death will continue to be included, but so too will be policies which repay all or part of the mortgage in the event of redundancy or long-term sickness.

If the mortgage type is repayment, pension, PEP, unit trust or ISA the following check appears if 'no' is coded.

☞ Soft check

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

Often premiums are included with the monthly mortgage payment (or payment into a pension plan, PEP, Unit Trust or ISA) - ask the respondent to check, particularly if the mortgage is quite old. Sometimes no policy is needed, for example if the mortgage is small, or if the capital can be paid off in another way.

? Mortgage Policy Cover

↔ MPCover

What is covered by the mortgage protection policy?

PROBE TO CLASSIFY.

CODE ALL THAT APPLY.

1: Sickness/accident

2: Redundancy/loss of employment

3: Death [*If MortType is endowment, this code not used*]

If more than one type of cover is coded at **Mortgage Policy Cover**, the following question is asked. (The follow-up questions below are only asked once for each type of cover. If there is more than one policy for the same type of cover, e.g. 2 death policies, add the payments together at **Amount of Last Payment for Mortgage Protection** and enter year the oldest one was taken out at **When Mortgage Protection Taken Out**).

? Number of Mortgage Protection Policies

↔ **MPoINo**

Can I check, is there one mortgage protection policy, or more than one?

INTERVIEWER: COUNT AS SEPARATE POLICY IF SEPARATE PAYMENTS (PREMIUMS) ARE MADE.

ENTER NUMBER OF POLICIES.

Count as separate policies if separate payments are made.

For each policy the following questions are asked:

? Amount of Last Payment for Mortgage Protection

↔ **IncMPAmt**

How much was your last payment?

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

? Length Last Payment for Mortgage Protection Covered

↔ **IncMPPd**

How long did this cover?

? When Mortgage Protection Taken Out

↔ **IncMStYr**

In what year was the mortgage protection policy taken out?

? Mortgage Protection Included

↔ **IncMP**

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

contribution of £n]?

? Mortgage Protection Included in Payment

↔ IncMIncl

INTERVIEWER ASK OR CODE

Was it included in the mortgage payment or the [endowment premium/(pension/PEP/ISA/Unit Trust) contribution]?

? Payment Outside

↔ OutsMort

Does anyone from outside the household pay anything towards THIS mortgage/loan on your behalf, on a regular basis?

? Who Outside Made Payment

↔ OutsPay

Who is that?

1: DSD

2: Employer

3: Other organisation

4: Friend or relative

5: Mortgage protection/insurance policy

6: Other

DSD may pay mortgage interest for people on Income Support, Pension Credit or Jobseeker's Allowance. These payments are also picked up in the Benefit Unit questions on State Benefits.

? How Much was Outside Payment

↔ OutsAmt

How much did the [contributor] pay last time?

? Length Outsie Payment Covered

↔ OutsPd

How long did that cover?

? Outside Payment Included Earlier

↔ OutsIncl

Was this included in the mortgage payment that you mentioned earlier?

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

? Rented Accommodation Previously

↔ ExRent

Had you been renting this house/flat before deciding to buy it?

'YOU' = HRP/HOUSEHOLDER, OR SPOUSE/PARTNER

? Who Rented From

↔ RentFrom

Who was it rented from?

PROMPT AS NECESSARY

1: NI Housing Executive

2: Housing Association, co-operative, charitable trust

3: Employer

4: Other organisation

5: Other individual

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

? Introduction for Second Mortgages

↔ IntroM

THE NEXT QUESTIONS ARE ABOUT THE SECOND MORTGAGE FOR THE PURCHASE OF THIS ACCOMMODATION.

(QUESTIONS ABOUT ANY OTHER, SEPARATE MORTGAGE WILL FOLLOW).

1. Press <Enter> to continue

? Still Have Second Mortgage

↔ Loan2Y

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

1: Yes, still have this mortgage

2: No, mortgage has been repaid

If there is still a second mortgage for purchase, the questions from **Borrowed Amount** to **Outside Payment Included Earlier** above are repeated.

/ Question Information for Other Mortgages 1, 2 and 3

Mortgages not for purchase

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

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

? **Other Mortgages 1**

⇒ **OthMort1**

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

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

? **Other Mortgages 2**

⇒ **OthMort2**

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

If the property is owned outright.

? **Other Mortgages 3**

⇒ **OthMort3**

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

/ Question Information for Other Mortgages 1,2,3 and Other Purchases

Quite a common loan of this type is raised through 'equity release', for instance a Home Income Plan, Reversion Scheme or Retirement Home Plan. Typically, this is where elderly owners (e.g. 70 years or more) borrow money and use it to buy an annuity, part of which provides them with an income, the rest paying off the interest on the loan. (When the owner dies, the property is sold and the lender recoups the capital.) For FRS purposes you should treat this as a mortgage/loan not for purchase, coding 'yes' at **Other Mortgages 3** and code 7 at the next question. However, if no interest is being paid on the loan, do not enter it at all.

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

? **Other Purchases**

⇒ **OthPur**

SHOW CARD B11

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

CODE ALL THAT APPLY

1: to make improvements or extensions to this property

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

/ Question Information for Other Purchases

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

If the mortgage was taken out to make essential repairs, the mortgage questions from **Introduction to Mortgage Section to Outside Payment Included Earlier** are asked, plus the following extra question after **Introduction to Mortgage** (which now states that the next questions are about the loan for essential repairs).

? Year Took Out Mortgage/Loan

↔ LoanYear

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

Household Insurance Policies

FRS asks questions about house insurance policies to find out the level of provision the household has made against loss and/or damage to property. (Note that a furniture, contents or personal possessions cover is only wanted if it is i) included in the last mortgage payment, or ii) combined with structural insurance).

? Last Payment Include Structural Insurance

↔ StrMort

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

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

? Structural Insurance Cover

↔ StrCov

Was that for:

1:...structure only

2:...Furniture and contents or personal possessions, only?

3:...or structure AND contents, or personal possessions.

? Amount of Structural Insurance

↔ StrAmt

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

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

? Length Structural Payment Covered

↔ StrPd

How long did this cover?

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

Household Insurance Policies

? Structural Insurance – Rented

↔ StrOths

Do you pay an insurance premium on the structure of this accommodation?

If yes:

? Structural Insurance-Rented Cover

↔ CovOths

Does the premium cover...

1:...Structure only ?

2:...or structure combined with furniture, contents or personal possessions?

? Amount of Structural Insurance-Rented

↔ StrAmt

How much was the last premium for this [type of insurance] policy?

? Length Structural Payment-Rented Covered

↔ StrPd

How long did this cover?

Block Qrates - Rates

NOW THERE ARE SOME QUESTIONS ABOUT RATES

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

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

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

OthReas Please specify this other reason.

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

NoPay Why don't you pay your rates bill?

RTConDoc For your Rates, do you have a bill, or a payment book that you could consult?
Accept a statement/bill from the most recent year if none available for 2007-2008.

1: Yes – consulted now
2: No - no document (or will not consult)

RTStatYr Refer to document being consulted:

Which year does the statement/bill refer to:

: (Yr04 "2004-05",
Yr05 "2005-06",
Yr06 "2006-07",
Yr07 "2007-08")

Rates

- RTAnnual** **What is the total amount payable for the year, after deducting any discounts or benefit?**
'YEAR' = APRIL TO MARCH (12 MONTHS)
NOTE: NO RATES ARE PAYABLE IN FEBRUARY AND MARCH EACH YEAR
- February and March are 'rate free' months each year. Annual rates bills will take this into account.
- RTArrear** **Are there any arrears included in total amount payable?**
- RTArrAmt** **What is the total amount of arrears payable?**
- RTInstal** **(Can I just check) Was that the full payment for the year, or was it an instalment?**
INTERVIEWER: 'YEAR' = APRIL TO MARCH (12 MONTHS)
- Households can choose to pay there rates in a 'one-off' payment or spread this out over the year – usually in 10 monthly instalments
- If an instalment:
- RTTimepd** **How often do you pay instalments?**
'WHOLE YEAR' = APRIL TO MARCH (12 MONTHS)
NOTE: THERE ARE USUALL 10 MONTHLY INSTALMENTS PER YEAR AS FEBRUARY AND MARCH ARE 'FREE' MONTHS.
IF PAYMENT GIVEN IS FROM LAST YEAR, ENTER NUMBER OF INSTALMENTS MADE LAST YEAR.
- We can work out the total amount of rates paid if we have the instalment amount and the period over which this is paid.
- Soft Check If the last payment multiplied by the number of instalments exceeds the highest charge set for the relevant District Council:
That's [£amount] a year for Rates which seems rather high for a property in this area. Are you sure the amount of Rates paid and Period (number of instalments) are correct. If correct, suppress warning and explain circumstances in a note.
- We can check the accuracy of the answers given by respondents to the rates questions by comparing them to the NRV of the property and the current District Council rates.
- RTReb** **Are you allowed a Rates Rebate?**

Rates

Rates rebate is available to those liable for rates bills who are on low income. The amount allowed will vary according to levels of income and assets. People on Income Support/Income-based Jobseeker's Allowance or equivalent levels of income will be entitled to the maximum rebate of 100%. This should not include discount for prompt payment

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

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

RTDeduc **Was this deducted from your LAST rates payment?**
1. Yes
2. No

RTRebAmt How much was allowed?

This will record the amount of rebate allowed.

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

RTRebPd **How long did this cover?**

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

Council Tax

(Not Applicable In Northern Ireland)

The Council Tax replaced the Community Charge (Poll Tax) in Great Britain in April 1993. The tax is based on the value of a dwelling and assumes two adults per household. The full bill consists of two equal elements: a property element and a personal element. Status discounts, which reduce or eliminate the personal element of the tax, are available to single persons and certain other households. Council tax benefit is available in the form of rebates to those on Income Support and others on low incomes. A Disablement relief is available if there is a disabled person in the household.

Liability

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

? Consult Council Tax Documents

↔ CTConDoc

NOW THERE ARE SOME QUESTIONS ABOUT THE COUNCIL TAX

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

ACCEPT A STATEMENT/BILL FROM THE YEAR 2006-2007 IF NO PAYMENT FOR 2007-2008 YET MADE

1: Yes – consulted now

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

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

FRS is interested in the most recent payment (and all subsequent answers should relate to that payment). If the new bill for 2007-2008 has been received but no payment has been made yet, don't consult the new bill, try to get last year's instead.

? Council Tax Band

↔ CTBand

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

THIS MUST BE THE BAND GIVEN BY THE COUNCIL - DO NOT ACCEPT RESPONDENT'S OWN ESTIMATE OF VALUE OF PROPERTY.

COUNCIL TAX BAND I EXISTS IN WALES FOR PROPERTIES OVER £400,000.

IF THIS HOUSEHOLD'S ACCOMMODATION IS NOT VALUED SEPARATELY (e.g. because it's a rented part of larger premises), THEN USE CODE 10.

INTERVIEWER: If respondents initial band allocation was later changed because they are disabled enter original band here.

Council Tax

- | | |
|--|--|
| <p>1. Band A
2. Band B
3. Band C
4. Band D
5. Band E</p> | <p>6. Band F
7. Band G
8. Band H
9. Band I
10. Household accommodation not valued separately</p> |
|--|--|

☞ Soft check

INTERVIEWER: Band I only applies to Wales.

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

Property Bandings 1991

	England	Scotland	Wales
A	Up to £40,000	up to £27,000	up to £30,000
B	£40,001 - 52,000	£27,001 - 35,000	£30,001 - 39,000
C	£52,001 - 68,000	£35,001 - 45,000	£39,001 - 51,000
D	£68,001 - 88,000	£45,001 - 58,000	£51,001 - 66,000
E	£88,001 - 120,000	£58,001 - 80,000	£66,001 - 90,000
F	£120,001 – 160,000	£80,001 – 106,000	£90,001 - 120,000
G	£160,001 – 320,000	£106,001 – 212,000	£120,001 - 240,000
H	£320,000 +	£212,000 +	£240,000 – 400,000
I	N/A	N/A	£400,000 +

/ Question Information for Council Tax Band

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

Band not known

If the respondent is personally liable for the council tax (even though they may pay nothing) and doesn't know the band, enter 'DK'. Do not use the respondent's estimate of the property's value – particularly if they are giving their estimation of the current value. The valuations were made in 1991 and will therefore become increasingly out of date. If the band is coded 'DK', it will be obtained from the Local Authority by office staff.

Council Tax

Accommodation not valued separately

If the accommodation is not separately valued for the council tax, enter '9'. In certain accommodation, such as that which is multiply occupied like bedsits, the landlord will be liable for the tax. The landlord may decide to recover some or all of the cost of the tax by increasing rent charges and will not be legally obliged to identify the council tax component. In these situations where the tenant is not personally liable for the tax use code 9 to indicate that the accommodation that the interview is concerned with is not valued separately for the Council Tax.

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

Soft Check

INTERVIEWER: If necessary check which is correct; this accom:

*-is NOT valued separately for C.Tax (enter code 9)
- or it IS valued for C.Tax, but respondent DOESN'T KNOW the tax band (enter Don't Know).*

If correct, suppress check & continue.

/ Question Information for Council Tax Band

Appeals

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

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

If an appeal is still pending...

Enter the band which is shown on the original bill.

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

Enter the new band shown on the bill.

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

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

? Council Tax Lower Band

↔ CTLVBand

Was your Council Tax bill reduced to a lower band because there is a disabled person in the household?

INTERVIEWER: HOUSEHOLDS MUST MAKE A SPECIAL APPLICATION IN ORDER TO OBTAIN THIS REDUCTION

If a disabled person needs additional space or an extra room to meet special needs, the council tax bill may be reduced to that of a property in the band immediately below the band shown on the valuation list. Note that no 'disablement relief' can be allowed if the property is already in band A.

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

? Council Tax Band Before or After Check

↔ CTLVChk

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

? Council Tax Amount

↔ CTAmt

How much Council Tax do you/your household currently pay?

INTERVIEWER: ACCEPT EITHER ANNUAL AMOUNT, OR MOST RECENT INSTALMENT

/ Question Information for Council Tax Amount

The payment entered should be the last council tax payment made by the household. However, the question is with reference to the respondent's *current* status, so for example if they are in receipt of 100% council tax benefit, or for some other reason are non-payers, enter 0, not the amount of the last payment when they were making payments. If no payment for 2006-2007 has yet been made, accept the last payment from 2007-2008 even if the new bill is to hand.

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

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


Domestic Water Charge and Domestic Sewerage Charge in Scotland

Council Tax

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

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

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

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

If an amount is entered.

? Council Tax Instalment

↔ CTInstal

(Can I just check) Was that the full payment for the year, or was it an instalment?

If an instalment:

? Council Tax Payment Period

↔ CTime

How many instalments are there, over the whole year?

'WHOLE YEAR' = APRIL TO MARCH (12 MONTHS)

IF PAYMENT GIVEN IS FROM LAST YEAR, ENTER NUMBER OF INSTALLMENTS MADE LAST YEAR.

Enter the total number of payments which have already been made plus those which will be made in future, for the year April-March. (If the last payment entered relates to 2006-2007, give the number of instalments for that year.) If paid by direct debit, Local Councils usually set the number of instalments to 10 per annum.

If the last payment multiplied by the number of instalments exceeds the highest charge set for the relevant band in any LA in England, Scotland or Wales:

↔ Soft Check

That's [£amount] a year which seems rather high for a property in this band. Please check the amount and number of instalments. If correct, suppress warning and explain circumstances in a note.

Council Tax

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

If a statement/bill is consulted and instalments are being paid:

? Council Tax Annual Amount

↔ CTAnnual

REFER TO DOCUMENT BEING CONSULTED.

On the statement/bill, what is the total amount payable for the year, [including Domestic Water and Sewerage Charges but] after deducting any discounts or benefit?

'YEAR' = APRIL TO MARCH (12 MONTHS)

The reference to Domestic Water and Sewerage Charges appears in Scotland, where there are also the following questions with reference to **Council Tax Annual Amount**.

? Council Tax Water Amount

↔ CWatAmt1

How much is the annual Domestic Water Charge, as shown on the bill?

ENTER THE FULL CHARGE, BEFORE ANY STATUS DISCOUNT

? Council Tax Sewerage Amount

↔ CsewAmt1

How much is the annual Domestic Sewerage Charge, as shown on the bill?

ENTER THE FULL CHARGE, BEFORE ANY STATUS DISCOUNT OR TRANSITIONAL RELIEF

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

? Council Tax Rebate

↔ CTReb

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

/ Question Information for Council Tax Rebate

Council tax benefit (rebate) is available to those liable for council tax bills who are on low income. The amount allowed will vary according to levels of income and assets. People on Income Support/Income-based Jobseeker's Allowance/Pension Credit or equivalent levels of income will be entitled to the maximum rebate of 100%, unless their accommodation is in Band F, G or H. In those bands, for new claims the maximum benefit is limited to that for Band E in that area. Recipients in those bands as at 31 March 1998

Council Tax

will have their benefit transitionally protected, provided they don't move from the address and any break in their entitlement lasts no more than 12 weeks.

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

If mentioned by the respondent, include receipt of the one-off extended payment of Council Tax Benefit paid to people who return to work after a period of unemployment as a lump sum payment covering four weeks. It has to be claimed separately from ordinary Council Tax Benefit. Enter the full amount of the lump sum at **Council Tax Rebate Amount**

and 'four weeks' at **Council Tax Rebate Period**. Questions on its receipt will be asked in the Benefit Unit questionnaire.

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

If the respondent earlier claimed they were getting Housing Benefit, or that DSD were contributing to their mortgage.

☞ Soft Check

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

? Council Tax Rebate Amount

↔ **CTRebAmt**

How much was allowed?

☞ Soft Check

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

? Council Tax Rebate Period

↔ **CTRebPd**

How long did this cover?

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


/ Question Information for Council Tax Rebate Period

If an appeal is pending..

Enter the amount that applied to the last payment.

Council Tax

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

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

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

If a liable person's income is too high for her/him to qualify for benefit in her/his right, s/he will be able to claim on behalf of other adults (except dependents and lodgers) living in the same property who are on a low income. This type of benefit is called "second adult rebate".

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

? No Council Tax Paid

↔ WhyNoCT

INTERVIEWER: NO COUNCIL TAX IS PAID, BUT NO BENEFIT RECEIVED. ASK OR CODE: WHAT WAS THE REASON FOR PAYING NO COUNCIL TAX?

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

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

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

4: Household only recently moved into accommodation

5: Household has a 'formal exemption' from the tax (all students; MOD property; severely mentally impaired)

6: Other reason (DESCRIBE IN A NOTE)

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

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

/ Question Information for No Council Tax Paid

Exemptions

Two classes of exempt dwellings are likely to occur:

Council Tax

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

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

Accommodation owned by the MoD as armed forces accommodation.

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

If no council tax benefit is received.

? **Waiting for Council Tax Rebate/Benefit**

↔ **CTBWait**

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

? **Council Tax Discount**

↔ **CTDisc**

SHOW CARD B12

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

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

The reasons shown on the card are:

There is only one adult living here

This household includes:

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

/ Question Information for Council Tax Discount

Status Discounts

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

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

If only one adult lives in the dwelling the bill will be cut by a quarter. Thus a 25% status discount will usually apply to a single person household.

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

Probe situations where respondents say that they have been allowed a status discount but there is more than one adult in the household. If a 'disregarded adult' (student/student nurse/apprentice etc) lives with **one** other adult then a status discount of 25% will apply. However no discount will apply if that person lives with two or more other adults.

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

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

? Amount of Council Tax Discount

↔ CT25D50D

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

See above for the difference between 25% and 50%. We would expect a single adult household to receive a 25% discount, so if not, the following check is triggered:

☞ Soft check

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

☞ Soft Check

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

Council Tax

Are you sure? Discount is usually 25%. The 50% discount applies only if ALL household members belong to the groups shown on card 1. Please check with respondent. If discount IS DEFINITELY 50%, suppress warning and continue.

Water & Sewerage Charges

These questions are asked if water/sewerage charges have not been covered earlier in the questionnaire, as either part of rent or deduction from Housing Benefit. They do not apply in Scotland or Northern Ireland. 'Rates' also refers to meter charges.

? Water Metered

↔ WaterMet

Are your water charges metered?

? Water Rates or Charges

↔ WaterPay

Do you pay water rates or charges?

? Sewerage Rates or Charges

↔ SewerPay

Do you pay sewerage rates or charges?

Include charges for emptying of septic tanks.

? Water and Sewerage Separate or Combined

↔ SewSep

Do you pay separate or combined water and sewerage rates or charges?

Asked if Yes to both **Sewerage Rates or Charges** and **Water Rates or Charges**

? Number of Pay Instalments for Water

↔ WatTime

How many times a year do you pay water rates or charges?

ENTER TIMES A YEAR.

Number of Pay Instalments for Water, Water Payment Amount, Water Annual Bill Amount, Number of Pay Instalments for Sewerage, Sewerage Annual Bill Amount and Sewerage Payment Amount are asked if sewerage and water rates are paid separately.

? Water Payment Amount

↔ WatAmt

How much did you actually pay last time?

? Water Annual Bill Amount

↔ WatAnul

Water and Sewerage Charges

How much is your *annual* bill?

Interviewer: Code as don't know if respondent has not yet received their annual bill because they are on a water meter.

Soft Check

If $WatTime \times WatAmt$ does not = $WatAnul$ within a £25 range either side:

Interviewer: The annual payment for water rates/charges (WatAnul) is very different from the total for individual payments (WatTime x WatAmt). Please check these figures.

? Number of Pay Instalments for Sewerage

↔ SewTime

How many times a year do you pay sewerage rates?

ENTER TIMES A YEAR.

? Sewerage Payment Amount

↔ SewAmt

How much did you actually pay last time?

? Sewerage Annual Bill Amount

↔ SewAnul

How much is your *annual* bill?

Interviewer: Code as don't know if respondent has not yet received their annual bill because they have a septic tank.

Soft Check

If $SewTime \times SewAmt$ does not = $SewAnul$ within a £25 range either side:

Interviewer: The annual payment for sewerage rates/charges (SewAnul) is very different from the total for individual payments (SewTime x SewAmt). Please check these figures.

? Number of Pay Instalments for Combined

↔ WsewTime

How many times a year do you pay?

ENTER TIMES A YEAR.


? Combined Payment Amount

↔ WsewAmt

How much did you actually pay last time?

Water and Sewerage Charges

Water and Sewerage Number of Payment Instalments, Combined Annual Bill Amount and Combined Payment Amount are asked if sewerage and water rates are combined.

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

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

Soft Check

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

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

Soft Check

If water and/or sewerage rates seem unusually high:

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

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

? Combined Annual Bill Amount

↔ **WsewAnul**

How much is your *annual* bill?

Interviewer: Code as don't know if respondent has not yet received their annual bill.

? Water and Sewerage Rebate

↔ **WatRb**

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

Water and Sewerage Charges

/ Question Information for Water and Sewerage Rebate

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

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

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

Or

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

Or

They have a child with a medical condition outlined above.

Property Charges

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

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

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

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

Charges with Accommodation

Charge

(Jump 7)

SHOW CARD B13

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

CODE ALL THAT APPLY.

1: Ground Rent

2: Chief Rent

3: Service charge

4: Compulsory or regular maintenance charges

5: Site rent (caravans)

6: Factoring (payments to a land steward)

7: Any other regular payments

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

9: None of these

? Other Charges with Accommodation

ChargeO

Please specify the other type of payments.

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

Property Charges

? Charge include Insurance

↔ ChIns

Does this service charge include insurance?

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

? Charge Payment Amount

↔ ChrgAmt

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

? Charge Payment Period

↔ ChPd

How long did this cover?

Rent within conventional households

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

The following questions are asked with regard to each person not related in some way to the HRP (or partner) in the 2nd and subsequent Benefit Units:

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

? Conventional Boarder or Lodger

↔ ConvBL

(Can I just check), is [name]...READ OUT (RUNNING PROMPT)...

1:...a **BOARDER**: that is someone who pays you a RENT for board **AND** lodging

2:...a **LODGER**: that is someone who pays you a RENT for lodging, but not food

3:...or neither of these?

A boarder pays for both food and lodging, a lodger pays for lodging only. They are asked the following two questions.

? Amount for Board and Lodging

↔ CvPay

How much rent did [name] pay [for board and lodging] last time it was due, after deducting any Housing Benefit?

? Board and Lodging Payment Period

↔ CvPd

How long does that cover?

The next question **Lodging Payment include Heating** is asked of **LODGERS** only.

? Lodging Payment include Heating

↔ CvHt

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

Rent within shared households

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

? Shared Rent Amount

↔ SrentAmt

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

Record this respondent's share of the whole household's rent. If the amount here is more than the share of the rent paid by the HRP's Benefit Unit at **Rent**, then following check will appear:

☞ Soft check

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

? Shared Rent Period

↔ SrentPd

How long does that cover?

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

Income from sub-letting

? Sub-Let Rent Amount Annual

↔ SubRent

You mentioned earlier that you let, or sub-let, part of this accommodation to someone outside your household.

How much rent have you received from this in the last 12 months, ie since [date]; that's BEFORE deducting any income tax that might be due on it?

This includes the "rent a room" scheme whereby someone renting out a room in their own house will be allowed to receive £4,250 a year gross rent free of tax.

? Deducting Allowable Expense for Sub-Let

↔ SubAllow

And is that BEFORE or AFTER deducting allowable expenses?

Welfare milk, School milk & meals

? Free Items

↔ Freitem

QUESTIONS ABOUT FREE SCHOOL MEALS AND WELFARE MILK

In the last 7 days have ANY of you (including any of your children under 16) had ...

READ OUT: PROMPT EACH ITEM INDIVIDUALLY...

1: ...any free welfare milk?

2: ...any free school milk?

3: ...any free school meals?

4: ...none of these

/ Question Information for Free Items

Free welfare milk

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

- 1.Expectant mothers and all children under school age in families in receipt of Income Support, Income-based Jobseeker's Allowance, Housing Benefit, Tax Credits, or in special need because of low income;
- 2.An expectant mother who already has two children under school age, regardless of family income;
- 3.All but the first two children under school age in families with three or more children under school age, regardless of family income;
- 4.Disabled children aged 5 to 16 who are not attending an educational establishment.

Free school milk

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

Free school milk may be supplied to children up to approximately their seventh birthday (11th birthday in some LEAs) at registered day nurseries, playgroups and state primary schools or to approved child minders.

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

Free school meals

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

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

Some children from educationally disadvantaged backgrounds may receive free meals up

Free welfare/school milk & meals

to the age of 18.

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

If Code 1 is entered at **Free Item** the following questions are asked for each person separately.

? Who Received Welfare Milk

↔ WmkPer

Who received the free welfare milk?

? Welfare Milk Amount

↔ Wmkl

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

☞ Soft Check

If a person has received more than 7 pints of welfare milk.

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

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

? Anyone Else Receives Welfare Milk

↔ WMIntro

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

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

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

? Who Receives Free School Milk

↔ SmkPer

Who received the free school milk?

? Free School Milk Amount

↔ Smkl

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

Free welfare/school milk & meals

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

☞ Soft Check

The check on school milk is triggered if the child has received more than 6 cartons a week.

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

? **Anyone Else Receives Free School Milk**

☞ **SmlIntro**

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

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

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

? **Who Receives Free School Meals**

☞ **MIPer**

Who received the free school meals?

? **Free School Meals Amount**

☞ **SmlIt**

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

☞ Soft Check

If more than 5 meals were received and the child attends a normal state school

That's [x] meals - for this type of school the weekly maximum would normally be 5 (i.e. one meal per day) - please check.

? **Anyone Else Receives Free School Meals**

☞ **MLIntro**

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

Childcare

Recent research commissioned by DSD and carried out by the Institute of Fiscal Studies has demonstrated disparities between FRS measures of childcare use and those on other surveys.

Measurements of formal group-based care appear to be underestimated on the FRS. This understatement of childcare costs on FRS described above has serious implications for the accuracy of tax credits costings and forecasting.

In order to try to reduce disparities between estimates of childcare on different surveys, the FRS has adopted the approach used on the Labour Force Survey (LFS) since the LFS was shown to produce more robust estimates.

The Childcare section has been restructured in an attempt to reduce some of the perceived repetition in the Childcare questions, especially where there is more than one child in the household receiving the same type of care, the interview will run the questions for each child concurrently.

? Introduction to Childcare

↩ Disp

The next questions are about childcare for your children. This includes all types of childcare, such as playschool or nursery school or a childminder as well as relatives or friends who look after your child(ren).

(THE QUESTIONS SHOULD BE DIRECTED AT [PARENT'S NAME] WHEREVER POSSIBLE)

Press <Enter> to continue

? Childcare Attendance

↩ ChAtt

Show Card C1

At any time during the seven days ending Sunday the [Date Sunday] did [Name of child] attend any of the places shown on this card?

Press  for help

Interviewer: Code all that apply.

1. Playgroup or pre school? [ASK ONLY IF CHILD AGED UNDER 6]
2. Day nursery or workplace creche? [ASK ONLY IF CHILD AGED UNDER 6]
3. Nursery School? [ASK ONLY IF CHILD AGED UNDER 6]
4. Infant's school? [ASK ONLY IF CHILD AGED OVER 3 AND UNDER 6]
5. Primary school? [ASK ONLY IF CHILD AGED OVER 2 AND UNDER 6]
6. Breakfast/After school club? [ASK ONLY IF CHILD AGED OVER 2]
7. Holiday scheme/club?
8. Children's Centres/integrated centres/combines centres?

Childcare

9. SPONTANEOUSLY ONLY - Boarding school? [ASK ONLY IF CHILD AGED OVER 2]
10. SPONTANEOUSLY ONLY - Other?
11. None of the above?

If **Childcare Attendance** = 4:

? **Childcare: Infants School**

↔ **ChInf**

(Can I just check), at the infants school, was [Name of child] in a

1. Reception class?
2. Nursery class?
3. None of the above

If **Childcare Attendance** = 5:

? **Childcare: Primary School**

↔ **ChPri**

(Can I just check), at the primary school, was [Name of child] in a

1. Reception class?
2. Nursery class?
3. None of the above

If **ChAge** \geq 3 and **Childcare Attendance** = 1,2,3,6,7,8,9,10 OR if **Childcare: Infants School** = 1,2 OR **Childcare: Primary School** = 1,2:

? **Childcare: Termtime**

↔ **CTrm**

(Can I just check) for [Name of child] was that week in term time or was it a school holiday?

1. Term time
2. Half term
3. Or school holiday
4. Not applicable

Applies for all children.

? **Childcare: Other People**

↔ **ChPeo**

SHOWCARD C2

And during those seven days (ending Sunday the [DATE]) were there any other people who looked after [Name of child]?

[OTHER THAN RESIDENT PARENT/GUARDIAN AND STAFF CONTACT WHILST AT PLACES PREVIOUSLY MENTIONED]

Interviewer: Code babysitters as 8 'other non-relative'.

Ensure that respondent has included all types of paid and unpaid childcare including childcare given by non-resident parents.

1. **Child's grandparents**
2. **Child's non-resident parent/ex-spouse/ex-partner**
3. **Child's brother or sister**
4. **Other relatives**
5. **Childminder**
6. **Nanny/Au pair (includes both live-in and day nannies)**
7. **Friends or neighbours**
8. **Other non-relatives (Includes babysitters)**
9. **SPONTANEOUSLY ONLY - Does not require minding**
10. **None of these**

If Childcare Attendance = 1,2,3,6,7,8,9,10 OR Childcare: Infants School = 1,2 OR Childcare: Primary School = 1,2 OR Childcare: Other People = 1-8:

If the type of care is childminder, playgroup/pre school, day nurse/creche, nursery school, infants school, primary school or nanny/au pair, the next question is asked.

? **Registered/Approved Childcare**

↔ **Registrd**

Can I just check, is the [type of care] registered or approved, or not?

/ Question Information for Registered/Approved Childcare

Registered or approved childcare can include:

- Registered childminders, nurseries and play schemes
- Out of hours clubs on school premises run by a school of local authority

Childcare schemes run by approved providers, for example, an out of school hours scheme or a provider approved under a Ministry of Defence accreditation scheme

A registered childminder, nursery or childcare scheme is one that is registered by:

Childcare

- OFSTED or the Social Care Inspection Commission in England
- the National Assembly for Wales (through the Care Standards Inspectorate for Wales) in Wales
- the Scottish Commission for the Regulation for Care in Scotland
- a Health and Social Services Trust in Northern Ireland.

Approved childcare in England is childcare approved by a body acting under the authority of the Secretary of State.

Childcare providers who are eligible to apply for approval in England include:

- Childminders who are not required to register
- Nannies or au pairs

If the childcare is childminder, day nurse or creche, or nanny or au pair.

? Childcare: Employer Provided

↔ EmplProv

Is the childcare you've just mentioned provided by your employer?

1. Yes
1. No
2. Does not apply - child's parents/guardians have no employer.

As part of its objective to halve child poverty by 2010, the government is introducing new tax and national insurance exemptions to encourage employers to provide more childcare support to their employees. The FRS plays an important role in monitoring the extent to which these incentives are taken up by employers. Please ensure that a yes is only coded above if a respondent is making use of the employer provided childcare.

Next questions routed for each child and for each provider

If **Childcare Attendance** =1,2,3,6,7,8,9,10 OR **Childcare: Infants School** =1,2 OR **Childcare: Primary School** =1,2 OR **Childcare: Other People** =1-8:

? Time in Childcare

↔ ChHr1

About how many hours in the seven days (ending on Sunday the [Date]) did [Name of child] spend in [child-care]?

If **Childcare Attendance** =1,2,3,6,7,8,9,10 OR **Childcare: Infants School** =1,2 OR **Childcare Primary School** =1,2 OR **Childcare: Other People** =1-8 AND **Time in Childcare** >0:

Childcare

? Cost of Childcare

↔ Cost

Thinking of [type of care listed at ChAtt and ChPeo] for [Name of child], does this cost you anything?

1. YesNo

If **Childcare Attendance**=1,2,3,6,7,8,9,10 OR **Childcare: Infants School** =1,2 OR **CHPRI**=1,2 OR **Childcare: Other People** =1-8 AND **Time in Childcare** >0 and **Cost of Childcare**=1.

⌘ Childcare Latest Amount

↔ ChAmt1

How much was your most recent payment for the childcare in [child's name's] [childcare provider]

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

Only include payments made by parents / guardian. Exclude payments made by others eg grandparents or where payment is made with childcare vouchers unless received as a salary sacrifice.

0..99997.00

If payment is partly made by others or childcare vouchers/nursery grants and partly by parents/guardians, include parents/guardians share only. The FRS is only interested in the parents/guardians childcare costs rather than the total costs.

If **Childcare Attendance** =1,2,3,6,7,8,9,10 OR **Childcare: Infants School** =1,2 OR **CHPRI**=1,2 OR **Childcare: Other People** =1-8 AND **Time in Childcare** >0 and **CHAMT**>0:

? Childcare Amount Period

↔ ChPeriod

And what period did that cover?

Interviewer: IF HOURLY RATE CODE AS 90 'LESS THAN A WEEK'.

Asked of each childcare provider at **Childcare: Other People** = 1-8.

If **Childcare: Other People** =1,2,3,4,5,6,7,8 and **Time in Childcare** >0.

? **Period of Childcare**

↔ **PMChk**

Interviewer : Ask or record

Was the time spent with [CHILDCARE PROVIDER] during the daytime; or at night; or both in the day and at night?

- 1. Daytime only**
- 2. At night only**
- 3. Both day and night (include overnight only stays)**

If the child is 12 or under *and* attends playgroup/pre-school, day nursery/creche, nursery school, infant's school, primary school or has nanny/au pair *and* the household is receiving Housing Benefit or Council Tax or both , the next question is asked.

? **Benefit Childcare Discount**

↔ **BenCCDis**

You said earlier that you get (Housing Benefit/Council Tax Benefit). Does the benefit take account of the cost of the [type of childcare]?

Help Given and Received

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

The help received can be from people inside, or outside, the FRS household including family members, social services, friends and neighbours, voluntary organisations.

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

? Anyone Needing Help

↔ NeedHelp

(Jump 13)

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

SHOW CARD D1

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

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

? Does Anyone Give Help

↔ GiveHelp

SHOW CARD D1

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

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

See Showcard C3 for examples of the types of help to be included.

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

Friend gives a helper £5 to cover travel expenses, the help is still of an informal nature so code 'Yes'.

If a helper is employed by a charity/social services and paid a regular amount to assist a

Help Given and Received

number of people then code 'No' at this question and enter the details as a job.

? Who is Receiving Help

↔ QNeedPer

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

CODE ALL THAT APPLY

INTERVIEWER: ENTER CODE(S) AS APPROPRIATE

1: to 14: [names of household members]

15: Parent outside household

16: Other Parent outside household

17: Child outside household

18: Spouse outside household

19: Other relative

20: Friend/neighbour

21: Client of voluntary organisation

22: Other non-household

Enter all the recipients of help covered by **Anyone Needing Help** and **Does Anyone Give Help**, both within and outside the household, at this question. Up to 5 codes can be entered.

For each recipient of help, whether in or outside the household, the following sequence of questions follows. However, for people outside the household who receive help from a household member (i.e. codes 15 to 22), the questions are only looped once per 'category'. Therefore, if, for example, member(s) of the household give help to 2 neighbours, please make a note of the answers for the second one, so that they can be aggregated in the office. The exception is that there are two codes for parents outside the household.

? Help Frequency

↔ Freq

How frequently does [name] receive such help?

1. Continuously

2. Several times a day

3. Once or twice a day

4. Several times a week

5. Once a week

6. Less frequently

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

? Time of Help

↔ DayNight

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

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

? Who Provides help

↔ WhoLook

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

CODE ALL THAT APPLY

- 1: to 14: [names of household members]
- 15: Relatives
- 16: Friends/neighbours
- 17: Local Authority home help or home care worker
- 18: Private domestic help
- 19: District nurse, health visitor or other kind of nurse
- 20: Other outside helpers

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

The DSD is only interested in the receipt of care by household members (from other household members or from non household members), and provision of care by household members to people outside the household. This is very important as there were several cases last year where a non-household member was coded as receiving help from another non-household member. To prevent this, there will now be a hard check in the questionnaire which will be activated if both the person giving care and the person receiving care live outside the household. If this check is activated, please go back and check your answers at Give Help, QNeedPer and WhoLook. **The DSD are not interested in non household members who care for other non household members** as they cannot link this information to any of the answers given in other parts of the questionnaire.

Help Given and Received

Hard Checks

Two hard checks that have been included at **QneedPer** are:

Please include the non-household member receiving help from someone in the household, or change 'GiveHelp' to 'No'.

Please include the household member who receives regular help, or change 'NeedHelp' to 'No'.

? Hours Spent Caring

↔ Hour

SHOW CARD D2

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

1. 0-4 hours per week
2. 5-9 hours per week
3. 10-19 hours per week
4. 20-34 hours per week
5. 35-49 hours per week
6. 50-99 hours per week
7. 100 or more hours per week
8. Varies – under 20 hours per week
9. Varies – 20-34 hours per week
- 10 . Varies – 35 hours a week or more

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

The following question has been added to record information on how long the carer has been providing care, regardless of the number of hours of care per week currently provided or provided in the past.

? How Long Been Caring

↔ HowLng

SHOWCARD D3

Thinking of when [helper] first began providing help for or looking after [person receiving care].

About how long has/have [carer(s)] been providing help for or looking after [Name of person receivingcare]?

Interviewer: Record how long care has been given regardless of the number of hours the carer gives now or has given in the past.

PROMPT AS NECESSARY

Help Given and Received

- 1. Less than 6 months**
- 2. 6 months, less than 1 year**
- 3. 1 year, less than 3 years**
- 4. 3 years, less than 5 years**
- 5. 5 years, less than 10 years**
- 6. 10 years, less than 15 years**
- 7. 15 years, less than 20 years**
- 8. 20 years or more**

For the non-household member recipients, only one loop of questions can be asked for each category, e.g. only one neighbour, or one friend may be recorded (two for parents). Some of the questions are exclusive to one person (e.g. how often help is received/for how long) so if help/care is given to, for example, two or more neighbours, open a note for the second/third etc recipients, giving all the details asked for above.

End of the Household Schedule

? End of Household Schedule

↔ EndDisp

INTERVIEWER: - END OF 'HOUSEHOLD' SCHEDULE.

NOW ADMINISTER 'BENEFIT UNIT' SCHEDULE(S)

B.U. MEMBERS

1. [names]

2. [names] etc

TOTAL NUMBER OF BENEFIT UNITS = [n]

**PRESS  TO SELECT BENEFIT UNIT OR TO FILL IN ADMIN DETAILS.
ALTERNATIVELY, PRESS <1> AND <ENTER> TO START FIRST BENEFIT UNIT.**

Benefit unit schedule

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

? **Person Display**

↩ **PersDisp**

INTERVIEWER: FOR YOUR INFORMATION...

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

Person 1: [name]

Person 2: [name]

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

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

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

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

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

Health & Ability to Work

These questions have been refined to bring the FRS in line with the Disability Discrimination Act (DDA) definitions.

Asked of all respondents.

? Health

↔ Health

NOW THERE ARE SOME QUESTIONS ABOUT HEALTH.

***Do you have any long-standing illness, disability or infirmity? By 'long-standing' I mean anything that has troubled you over a period of at least 12 months or that is likely to affect you over a period of at least 12 months.**

INTERVIEWER: THIS IS A QUESTION OF OPINION.

If 'yes' to **Health**.

? **Health Problem Limit Activities**

↔ **HProb**

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

If 'yes' to **Health**.

? **Health Problems cause Difficulties**

↔ **DisDif**

SHOW CARD E1

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

PROBE: Which others?

- 1: Mobility (moving about)**
- 2: Lifting, carrying or moving objects**
- 3: Manual dexterity (using your hands to carry out everyday tasks)**
- 4: Continence (bladder and bowel control)**
- 5: Communication (speech, hearing or eyesight)**
- 6: Memory or ability to concentrate, learn or understand**
- 7: Recognising when you are in physical danger**
- 8: Your physical co-ordination (eg: balance)**
- 9: Other health problem or disability**
- 10: None of these**

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

If answered 'None of these' (code 10):

? **Medication for Health**

↔ **DDATre**

Can I just check, do you receive medication or treatment without which your health problems (when taken together), would substantially affect your life in the areas we have been discussing?

- 1: Yes**
- 2: No**

If 'No' to **Health** or ('Yes' to **Health Problems cause Difficulties** and 'No' to **Medication for Health**)

? Long Term Illness

↔ DisDifP

Have you ever had a long-term illness, disability or infirmity that affected your activities? (By long-term I mean anything lasting for more than a year)

1: Yes

2: No

If 'Yes' to Long Term Illness.

? Long Term Illness cause Difficulties

↔ DDATreP

Did this health problem or disability (Did these health problems or disabilities, when taken singly or together) substantially limit your ability to carry out normal day-to-day activities? If you were receiving medication or treatment, please consider what the situation would have been without medication or treatment.

1: Yes

2: No

The following question is asked if Health = 2 ('No') or DDATre = 2

⌘ Progressive illness

↔ DDAProg

Can I just check, have you ever been diagnosed with a health condition which could substantially affect your day-to-day activities in the future?

1. Yes

2. No

? LA Register

↔ LaReg

Local authorities keep registers of disabled people so that they can provide services for disabled people in their area. Are you on the Local Authority register? (NB. THIS IS NOT THE REGISTER OF DISABLED PEOPLE UNDER THE DISABLED PERSON EMPLOYMENT ACT.)

If on a register.

? Specific: LA Register

↔ SpcReg

Are you registered as...

..READ OUT & PROMPT EACH ITEM INDIVIDUALLY...

CODE ALL THAT APPLY

1: blind?

2: partially sighted?

3: deaf?

4: none of these

? **Childrens Health**

↔ **CHealth**

QUESTIONS ABOUT CHILDREN'S HEALTH.

***Does [child's name] have any long-standing illness, disability or infirmity? By long-standing I mean anything that has troubled [child's name] over a period of at least twelve months or that is likely to affect him/her over a period of at least twelve months.**

INTERVIEWER: THIS IS A QUESTION OF OPINION. For children under a year old record whether the illness/disability is considered to be long-standing in relation to the child's age.

If yes, (**Childrens Health = 1**) the following questions are asked.

? **Childrens Health Problems**

↔ **CHProb**

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

If 'yes' to **Childrens Health**:

? **Children Health Problems cause Difficulties**

↔ **CDisDif**

SHOW CARD E1

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

INTERVIEWER: CHILDREN UNDER 1 YEARS OF AGE WILL NOT BE ASKED THIS QUESTION.

Exclude difficulties which you would expect for a child of that age.

PROBE: Which others?

- 1: Mobility (moving about)**
- 2: Lifting, carrying or moving objects**
- 3: Manual dexterity (using your hands to carry out everyday tasks)**
- 4: Continence (bladder and bowel control)**
- 5: Communication (speech, hearing or eyesight)**
- 6: Memory or ability to concentrate, learn or understand**
- 7: Recognising when you are in physical danger**
- 8: Your physical co-ordination (eg: balance)**
- 9: Other health problem or disability**
- 10: None of these**

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

If CDisdif = 10, ask:

? **Medication for Health**

↔ **CDDATre**

Can I just check, does [child's name] receive medication or treatment without which [child's name] health problems (when taken together), would substantially affect their life in the areas we have been discussing?

- 1: Yes**
- 2: No**

? **Progressive Illness**

↔ **CDDAPrg**

Can I just check, has [child's name] ever been diagnosed with a health condition which could substantially affect his/her day-to-day activities in the future?

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

? **Long Term Illness**

↔ **CDisDifP**

Has [child's name] ever had a long-term illness, disability or infirmity that affected their activities? (By long-term I mean anything lasting for more than a year)

1: Yes

2: No

If 'Yes' to **Long Term Illness**.

? **Long Term Illness cause Difficulties**

↔ **CDDATreP**

Did this health problem or disability (Did these health problems or disabilities, when taken singly or together) substantially limit your ability to carry out normal day-to-day activities? If you were receiving medication or treatment, please consider what the situation would have been without medication or treatment.

1: Yes

2: No

If answered 'None of these' (code 10).

? **Childrens LA Register**

↔ **LAReg**

Social Services in Northern Ireland keep registers of disabled people so that they can provide services for disabled people in their area. Is [child's name] on the Local Authority register?

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

If Yes.

? **Specific: Childrens LA Register**

↔ **SpcReg**

Is [child's name] registered as...

INTERVIEWER: READ OUT AND PROMPT EACH ITEM INDIVIDUALLY...

CODE ALL THAT APPLY

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

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

⌘? **Children Receive Payments**

↔ **ChDLA**

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

CODE ALL THAT APPLY

- 1: Care component of Disability Living Allowance (DLA)**
- 2: Mobility component of Disability Living Allowance (DLA)**
- 3: Both Care Component and Mobility component of Disability Living Allowance (DLA)**
- 4: None of these**
- 1: CARE COMPONENT of Disability Living Allowance (DLA)**
- 2: MOBILITY COMPONENT of Disability Living Allowance (DLA)**
- 3: Neither of these**

! Hard Check

If ChDLA = 3 'Both Care Component and Mobility component of Disability Living Allowance RECORDED

If respondent receives both Care component of DLA **and** Mobility Component of DLA record BOTH 1 and 2 TOGETHER

For people of working age the following question is asked.

? **Restricted to Work**

↔ **Rstrct**

SHOW CARD E2

Some people are restricted in the amount or type of work they can do, because they have an injury, illness or disability. Which of these statements comes closest to your own position at the moment?

CODE FIRST THAT APPLIES. INTERVIEWER: THIS IS A QUESTION OF OPINION. BECAUSE OF INJURY, ILLNESS, DISABILITY ...

1: I am unable to work at the moment.

2: I am restricted in the amount or type of work I can (could) do.

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

This affects the routing for subsequent questions about employment.

If unable to work.

? How Long unable to Work

↔ Injlong

**How long have you been unable to work because of this injury/ illness/disability?
IF IN DOUBT, CONSULT CALENDAR**

1: 28 weeks or less

2: Over 28 weeks, up to 1 year

3: More than 1 year

If more than 1 year.

? Year Stopped Working

↔ IncDur

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

INTERVIEWER: PROBE TO CLASSIFY

1: 1995 or later

2: Stopped work in 1994

3: Stopped work in 1993

4: Stopped work in 1992

5: Before 1992

6: Has never worked

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

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

If more than 1 year.

If restricted in the amount or type of work:

? How Many Hours

↔ InjWk

How many hours a week (could you/are you able to) work?

1: Less than 16 hours a week

2: 16 but less than 24 hours a week

3: 24 but less than 30 hours a week

4: 30 hours a week or more

Education, awards & loans

? Introduction To Education, awards and loans section

↔ IntroEd

THE QUESTIONS THAT FOLLOW ARE ABOUT EDUCATION.

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

✂ Any qualifications

↔ HiQual1

I would now like to ask you about education and work-related training.

Do you have any qualifications...

INTERVIEWER: Individual Prompt – Code all that apply. Include traditional trade and modern apprenticeships at code 4

1. From school, college or university?
2. Connected with work?
3. From government schemes?
4. From an apprenticeship?
5. From having been educated at home, when you were of school age?
6. No qualifications
7. Don't know

If HiQual1 is not 'No Qualifications' or 'Don't know' the next question is asked

✂ Highest qualification

↔ HiQual2

What is the highest level of qualification that you have received from school, college or since leaving education. Please include any work-based training?

SHOWCARD F1

1. Degree level qualification (or equivalent)
 2. Higher educational qualification below degree level
 3. A-Levels or Highers
 4. ONC / National Level BTEC
 5. O Level or GCSE equivalent (Grade A-C) or O Grade/CSE equivalent (Grade 1) or Standard Grade level 1-3
 6. GCSE grade D-G or CSE grade 2-5 or Standard Grade level 4-6
 7. Other qualifications (including foreign qualifications below degree level)
 8. No formal qualifications
-

(If HiQual2 is 'Other qualifications')

✂ Other qualifications

→ OthQual

You said you have some 'other qualification', is this a...

INTERVIEWER: Code all that apply

1. work-related or vocational qualification?
2. a professional qualification?
3. a foreign qualification?
4. None of these

✂ Any current education

→ AnyEd

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

Interviewer Instruction:

Include correspondence courses and open learning as well as other forms of full-time or part-time education

1. Yes
2. No

/ Question Instructions for HiQual1, HiQual2, OthQual and AnyEd

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

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

/ Question Information for Any Education

All adults are asked the next question except those who have indicated that they are still in full time education at **Full-Time Education**. For adults currently in education, there are

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

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

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

? Any Education

↔ AnyEd

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

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

The following question is asked of all adults who have indicated that they are still in full time education in the household grid at **Full-Time Education**, or if code 96 at **Age Education Complete**.

? Educational Attendance

↔ EdAtt

[Earlier you said you are enrolled on [nature of course]. Can I just check are you...READ...

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

If codes 1 or 2

? Educational Type

↔ EdTyp

What kind of course are you on. Is it full-time or part-time, a medical or nursing course or some other kind of course?

1. school/full time
2. school/part time
3. sandwich course
4. studying at university or college including 6th form college **FULL TIME**
5. training for a qualification in nursing, physiotherapy or a similar medical subject
6. on a **PART TIME** course at university or college, **INCLUDING** day release and block release
7. on an Open College course
8. on an Open University course
9. any other correspondence course
10. any other course including other self/open learning courses

? Hours of Educational Tuition

↔ EdHr

In your course of education, how many hours tuition do you normally receive each week? Only include time spent in lectures, seminars, and practicals where a tutor is present.

INTERVIEWER: IF NONE (EG DISTANCE LEARNING), ENTER '0'

/ Question Information for Hours of Educational Tuition

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

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

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

If more than 0 guided learning hours.

? Educational Time

↔ Edtime

Is that ...READ OUT (RUNNING PROMPT)...

1:...just in the daytime

2:...just in the evenings

3:...or both?

? Educational Establishment

↔ AdEduc

What type of school or college do you attend?

1: Non-advance further education/6th form/tertiary/further education college

2: Any PRIVATE school

3: University or any other higher education

4: Other (describe in a note)

If respondent is aged 16 -20 years and they are in education, the following 3 questions are asked.

? Educational Maintenance Allowance

↔ EMA

Do you receive an Educational Maintenance Allowance (EMA) as part of the Government scheme?

1: Yes

2: No

There are many different components to EMA, including travel bursaries or provision of a bus pass rather than receipt of money etc.

If Educational Maintenance Allowance=1.

? EMA Amount

↔ EMAamt

How much did you receive last time?

? EMA Amount Period

↔ EMAPd

How long did that cover?

/ Question Information for EMA Amount Period

Education, Awards and Loans

There are 2 types of EMA payments: Weekly Payments and Bonuses at the end of a term or when the learning agreement has been achieved. Sometimes the weekly payments are not necessarily paid every week, especially at the beginning of the term. These may experience delays and the young person would not necessarily know how many weeks a payment may cover. In cases such as this record the amount and open a note giving as much information as possible.

Bonuses are more difficult to collect information about as evaluation suggests some young people do not know they are receiving them and/or what the amount is. You should therefore not include Bonuses at the questions **EMA Amount and EMA Amount Period**, but enter D/K and leave a note.

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

In England and Wales, students may receive a scholarship, bursary or grant. The Higher Education Grant (similar to the old maintenance grant) was introduced in September 2004 to provide financial support of up to £1000 to university students with a household income of less than £21,186 per year. There are also access funds available to students in England and Wales.

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

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

If a private company provides a scholarship, bursary, grant or similar award this SHOULD be included.

? Grant

↔ Grant

(Jump12)

Are you receiving a scholarship, bursary, grant or similar award?

INTERVIEWER: EXCLUDE LOANS

INTERVIEWER: INCLUDE HOLIDAY PERIODS/AWARDS COVERING TUITION FEES ONLY

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

Include children on the Assisted Places Scheme here.

? Number of Grants

↔ GrtNum

How many of these are you getting?

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

1: One

2: Two

3: Three or more

For each the following questions are asked.

? Source of Grant

↔ GrtSce

Is the source of the [FIRST/SECOND] award...READ OUT

1:... State

2:... Private

3:... or Overseas?

? Grant Annual Amount

↔ GrtAmt

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

INTERVIEWER: RECORD AMOUNT AS 0 IF TUITION FEES ONLY

/ Question Information for Grant Annual Amount and Grant Annual Value

At the questions **Grant Annual Amount** and **Grant Annual Value**, exclude any parental contribution towards making up the grant to the full amount set. This is collected separately at **Parental Contribution** and **Parental Contribution Amount** if the student is 25 years of age or younger and in higher education.

1. State awards will exclude fees, these are paid direct to the educational establishment by the state. Awards from overseas governments or private sources in the UK or overseas will include fees.
2. Private awards include grants from employers, and also HM Forces and the nationalised industries (when they are employers).
3. Exam fees should be accepted at the relevant question.
4. Accept awards for items such as books, stationery, clothing, (excl. clothing vouchers) travelling expenses, instruments and maintenance of relatives.
5. Anyone receiving full-time education but engaged in a vacation job at the time of interview should be shown as receiving full-time education at **Full-Time Education** or **Any Education**.
6. Assisted Places Scheme: only count money actually received directly. Exclude money paid straight to the school, meaning the fees are reduced.

☞ Soft Check

There is a soft check if a respondent is receiving a state award of £8,000 or more, although some grants can go beyond this figure.

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

? **Grant Annual Value**

↔ **GrtVal**

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

INTERVIEWER: INCLUDE AMOUNTS COVERING TUITION FEES AND OTHER PAYMENTS.

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

The next question is only asked of those who received a state award and answered positively at GrtAmt.

? **Grant Payment Type**

↔ **Grtdir**

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

? **Course Start Year**

↔ **StartYr**

In which year did this course start?

ENTER YEAR

? **Course End Year**

↔ EndYr

And in which year will the course end?

ENTER YEAR

☞ Soft check

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

The questions are repeated if anyone else is receiving an award.

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

? Parental Contribution

↔ Parental

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

? Parental Contribution Amount

↔ PareAmt

How much did you receive last time?

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

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

? Length of Parental Contribution

↔ ParePd

How long did that cover?

? Receive Student Loan

↔ TopUpL

For your course, are you eligible to receive a Student Loan?

ONLY APPLICABLE TO THOSE AGED 50 OR LESS

Students may take out a student loan from the Student Loans Company in Glasgow, or some private financial institutions. They are repaid once the borrower starts earning over a certain amount, and have their interest rates kept in line with the RPI which means that in real terms students pay back no more than they borrow.

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

? **Year Total for Student Loan**

↔ **TUBorr**

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

1. These loans are additional to the student grants, which have been frozen, and will be repayable over ten years. Loans are offered by The Student Loans Company in Glasgow, and some private financial institutions.
2. The 'academic' year starts in September and ends in May-June of the following year. During the summer break, the question is text filled to refer to the forthcoming academic year.
3. It is unlikely that any person under 16 will receive a top-up loan.

☞ Soft Check

You have entered that the person is borrowing more than £4,930 per year (the current maximum) through a top-up loan. Please check your answer.

? **Any Other Educational Loans**

↔ **Loan**

Do you have any *other* loan to enable you to attend a course of education?

INTERVIEWER: INCLUDE LOANS COVERING TUITION FEES ONLY.

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


? **Number of Educational Loans**

↔ **LoanNo**

How many loans do you have?

IF MORE THAN ONE, THE NEXT QUESTIONS DEAL WITH A MAXIMUM OF TWO LOANS. TAKE LOANS IN ORDER OF AMOUNT.

1. **One**
2. **Two**
3. **Three or more**

If the respondent has more than 2 loans open a note using  and record details of the extra loans.

? **Educational Loan Lender**

↔ **EdBorr**

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

1: organisation

2: private individual

? Year Took out Educational Loan

↔ EdMonYr

When did you take out the loan?

☞ Soft Check

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

The loan was taken out more than 6 years ago. Please check that this is correct. You have entered a future date. Please include only loans already taken out.

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

? Original Educational Loan Amount

↔ EdSum

How much did you originally borrow?

☞ Soft Check

As before there is a soft check if the respondent has borrowed more than £8,050 purely to fund education. Probe as to whether the total amount included money for other purposes.

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

? Educational Loan Repayment Amount

↔ EdAmt

How much was your last repayment?

INTERVIEWER: CODE 0 IF NO REPAYMENTS YET MADE

☞ Soft Check

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

You have entered that the respondent made a repayment which was greater than

the value of the loan. Please check that this is correct.

? Length Educational Loan Repayment Covered

↔ **EdPd**

How long did that cover?

? Interest on Educational Loan

↔ **EdInt**

Does the loan...READ OUT (RUNNING PROMPT)...

- 1: ...carry interest
- 2: ...or is it interest free?

? Last Repayment Include Interest

↔ **LnRpInt**

Was your last payment...READ OUT (RUNNING PROMPT)...

- 1: ...just interest
- 2: ...or did it include some repayment of capital?

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

? Educational Access Funds

↔ **Access**

Some students get money from an access fund provided by their college or university to relieve hardship. Do you receive any REGULAR payment from such an access fund?

INTERVIEWER: DO NOT INCLUDE LUMP SUM PAYMENTS OR LOANS.

? Access Fund Amount

↔ **AccAmt**

How much did you receive last time?

? Access Fund Period

↔ **AccPd**

What period did that cover?

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

? Student Since 1990

↔ OldStud

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

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

? Student Loan Repayment

↔ SLRepay

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

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

? Student Loan Repayment Amount

↔ SLRepAmt

How much did you pay last time?

? Length Student Loan Repayment Amount Covered

↔ SLRepPd

How long did that cover?

Children outside the household

? Any Children Outside Household

↔ NHHChild

Have [either of] you any [other] children aged 16-24 OUTSIDE this household, who are currently receiving full- or part time education?

INCLUDE MARRIED CHILDREN AGED 16-24.

This question is only asked if at least one adult in the Benefit Unit is over 40.

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

Include any step-children for which anyone in the household still has a legal responsibility.

? Name of Children

↔ NHHName

Could you tell me the child's first name?

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

? Paid Any Maintenance

↔ NHHFee

Apart from leisure classes, in the last 12 months (that is since [date]) have you paid any maintenance for [child] for any educational courses at any level?

? Amount of Maintenance Paid

↔ NHHAmt

How much did you pay for [child] last time?

? Length Maintenance Pay Covered

↔ NHHPd

How long did this cover?

? Young Adults in Education

↔ NHHIntro

INTERVIEWER PROMPT: Are there any other children aged 16-24 outside of the household who are currently receiving full- or part-time education?

Employment Status

? Working

↔ Working

ASK OR CODE:

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

PROMPT IF NECESSARY: Were you working last week?

(DO NOT include ODD JOBS, BABYSITTING or MAIL ORDER AGENTS as 'paid work').

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

/ Question Information for Working

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

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

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

If the respondent does not receive monetary payment for the work they undertake, then they are not in paid work. This includes cases such as au pairs who do not receive monetary payment but instead receive free board and lodging in exchange for their services. Other cases include Roman Catholic priests who are not paid for their work, but receive a stipend to cover their living expenses.

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

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

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

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

If the respondent did work in the last 7 days, but earlier was coded 2 at **How Long unable to Work**, the following check is triggered.

☞ Soft check

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

? **Number of Jobs**

↔ **NumJob**

How many JOBS, for pay or profit, do you have?

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

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

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

1. One job only

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

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

2. More than one job

- If an informant has more than one job it is the status of the main job which should be entered at **Employment Status**. The respondent should decide which is their main job. If they are unable to do so, choose that which was for the largest number of hours.
- If an informant has arrangements to work with two (or more) different employers concurrently doing different work (even if one relates to casual work), he or she should be coded as having more than one job.

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

? **Employment Status**

↔ **EmpStat**

Are you working as...READ OUT (RUNNING PROMPT)...

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

/ Question Information for Employment Status

An employee is someone who, at the time of interview, has an arrangement with an employer (another person or an organisation) to work for the latter for a wage or salary. This does not include informants who are on an employer's books but who have not yet started work.

Employees who are temporarily away from work due to short-term illness or accident, holidays, strike, being temporarily laid off or short time working should be coded as employees, **as long as they have a job to return to with the same employer**. If they are about to start a new job, code 3 at **JobAway**.

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

Directors

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

Employees are *not* asked whether they are a director of a limited company, in the job description section, whereas the self-employed are asked. See the instructions at **Dirctr** for an explanation, and the definition of self-employment below.

Sandwich Student

If a sandwich student has an arrangement to work for an employer, and is **attending college or university at the time of interview**, he or she should be coded as an employee.

Casual or Seasonal Workers

These should be coded as employees if, **at the time of interview**, they are **actually working for an employer**. If they are not working at present code them as not working.

Intermittent Work

People with a regular but intermittent arrangement to work for the same employer (such as many school kitchen staff) should be coded as employees, even during the periods when they are not working.

Resident employees

e.g., domestics, who are members of the household, should be treated as working in the same way as any other employee.

Clergy

Church of England and non-conformist ministers should be treated as employees. Jehovah's Witnesses are treated as self-employed.

Occupational therapy

Informants who attend a therapy centre etc for physically or mentally handicapped should not be coded as employees. They should be **coded as not having paid work** and then refer to **Reason Not Wanting Work**.

Employment Status

Employment outside the United Kingdom

Where the informant is employed abroad, be sure to record the currency they were paid in. If this is not £ sterling enter details in the note-pad.

2: Self employed

The term self-employed covers people who are responsible in their work only to themselves and who do not receive a wage or salary from an employer. Tax is not normally deducted at source but paid direct to Inland Revenue by them ('Schedule D' status). Hence directors and managers are employees of their companies. The self-employed pay Class 2 (regular) and Class 4 (% of profit over a certain level) National Insurance contributions.

Self-employment can be for any number of hours, e.g. as little as one hour a week, provided that the job is regular.

In addition to persons such as sole or part owners of a business, the following **are** considered to be self-employed: doctors in private practice, farmers, landlords who manage their own property, and people with recurring freelance jobs such as musicians or journalists.

Building and other construction workers who are sub-contracting under the CIS5 or CIS6 system (may be known as 'on the lump' or 'on the cards') should be treated as self-employed. These workers are usually paid a wage by the contractor and have the standard rate of income tax deducted from that wage. They are however responsible for their own payment of regular (Class 2) National Insurance contributions.

Informants on any **Business Start-up schemes** must be coded as self-employed, all the relevant self-employed questions should be asked and the allowance received regarded as profit.

Mail Order agents and baby sitters should **not** be treated as self-employed. Instead, their income is picked up separately later in the questionnaire. Childminders **are** treated as self-employed and there are specific questions concerning their income.

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

Government Training

↔ **NITrain**

SHOW CARD F2

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

CODE ONE ONLY

1. **JobSkills / Work based learning for young people**
2. ***Bridge to Employment / Work based learning for adults***

Employment Status

3. **Enterprise Ulster / Training for Work**
4. **New Deal 25+ / Worktrack**
5. **Graduate Training Programme**
6. **New Deal for Young People (18-24)**
7. **New Deal 50+**
8. **New Deal for Disabled People**
9. **Any other training scheme**

☞ Soft Check

If Train= 9 'Adult Learning Option' and receives any benefits

INTERVIEWER: This respondent receives training under the Adult Learning Option. They might receive a Training Premium. If the respondent includes Training Premium with their benefit amount and exceeds the benefit limit triggering a soft check, please check whether the respondent receives Training Premium and make a note that the respondent has included this in their answer.

☞ Soft Check

If a training scheme is only available to respondents aged 18 or under, the following check is triggered:

This training is normally only available to those aged 18 or under.

☞ Soft Check

If trainee=2 and age 16-19 and (Train =1, 2, 3, 4, 5, 6, 8, 9).

Interviewer: This person could be defined as a child under new child benefit rules. If this is the case, go back to Trainee in the household grid and code as 1 'yes'. This will recalculate the benefit units. Complete the child related questions for this person.

/ Question Information for Government Training

Work based learning for young people/Youth Training (YT):

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

Work based learning for adults (WBLA) / Training for Work (TfW):

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

Employment Status

It is designed to meet people's needs either by offering an individually tailored package or practical and directed training to help them acquire the skills and experience needed to compete for jobs. Each trainee should have a training plan which was agreed at the start of his/her training and each should receive a training allowance on top of their weekly benefit.

In many parts of England and Wales the responsibility for planning and delivering Employment Training and Youth Training has been contracted to Local Training and Enterprise Councils (TECs). Two thirds of the board of each TEC are private sector employers. The balance may be leaders from education, trade unions, voluntary organisations and the public sector. In Scotland, training responsibilities are carried out by Local Enterprise Councils (LECs).

Work Trial

Run by the Employment Service, this is aimed at the long term unemployed. Participants receive up to 15 days work experience with an employer in an existing vacancy, and provides them with an opportunity to be recruited permanently. During the Work Trial participants receive the unemployment related benefits to which they are entitled, and appropriate expenses (e.g. travel). The employer is not allowed to top-up this income or make any other payments. There is no obligation on the employer to take on the participant after the trial nor on the participant to accept any offer of employment. The income for respondents coded as being on Work Trial will be picked up in terms of the usual state benefit(s) they receive.

If the Work Trial ended during the reference week:

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

New Deal 25+/Employment Zones/Project Work

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

Career Development Loans

These allow adults to pay for vocational education or training. The scheme involves certain banks and the Department for Education and Skills, which pays the interest on the loan during the training time and for up to a month afterwards. The loans amount varies between £300 and £8,000, and can be used towards course fees, books and materials, and living expenses.

Youth Credits

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

New Deal for Young People (18-24)

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

Deal Type.

New Deal for 50+

The New Deal 50 plus started in April 2000 and whilst is not a separate payment in itself it does qualify for an increased Working Tax Credit

It is open to people who are over 50 years of age who have been receiving either Job Seekers Allowance, Income Support, Incapacity Benefit or Severe Disablement Allowance for 6 months or more. The aim is to help people find work, through identifying training opportunities and assistance when applying for work.

The New Deal for Disabled People

The New Deal for Disabled People was extended nation wide in July 2001

The New Deal is voluntary and is open to people who receive disability or health related benefits but would like to work. The scheme is delivered through a network of Job Brokers who have been chosen by Jobcentre Plus, based on their previous experience of working with people with health conditions or disabilities. Similar to The New Deal for 50+ the aim is to help people find work through identifying training opportunities and assistance when applying for work and providing supporting during the first 6 months in work.

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

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

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

New Deal for Young People (18-24)

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

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

Employment Status

If the respondent is not aged between 18 - 24 the following check is triggered

☞ Soft Check

This training is normally only available to those aged 18-24

If the respondent is under 50 years of age a following check is triggered:

☞ Soft Check

This training is normally only available to those aged 50 or over

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

☞ Soft check

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

? **New Deal Type**

↔ **NewDType**

SHOW CARD F3

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

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

/ Question Information for New Deal Type

Code 1: The Gateway

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

Code 2: Employment option

This option consists of a private sector job with an employer, for up to 26 weeks, and usually becomes possible after 2 months on Gateway, though in a few cases may be

Employment Status

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

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

Code 3: Full time education or training option

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

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

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

Code 4: Voluntary Sector

After 3 months on Gateway the participant may start on the Voluntary Sector or Environmental Taskforce options, which last for up to 6 months.

Participation consists of full-time work placement including 1 day or equivalent per week on training. The work placement is intended to equip participants with skills and work habits. The Voluntary Sector option aims to deliver a range of community benefits, such as improved relations or safety.

Code 5: Environmental task force

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

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

Employment Status

If **New Deal Type** = 2 the following soft check is triggered.

Soft check

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

If on any scheme other than Work Trial, or the New Deal Gateway or Employment option, the following question is asked.

? Programme Allowance Amount

↔ PrgAmt

What was the amount of allowance, including any other payments from your employer, that you last received?

? Length Programme Allowance Amount Covered

↔ PrgPd

How long does this cover?

If did no paid work and was not on a government training scheme:

? Working Away

↔ JobAway

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

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

1: Yes

2: No

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

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

Soft Check

If **JobAway** = 4

Can I just check, are you looking for work, waiting for a job you have already obtained, or would you like any form of paid employment?

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

The word ‘like’ means here actively wanting and seeking employment.

Employment Status

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

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

/ Question Information for Working Away

The above question is asked in order to deal with any uncertainty that may exist in the minds of people who were away from PAID work during the reference week.

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

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

1. Employees

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

2. Long term absence from work

If the total absence from work (from the last day of work to the past week) has exceeded six months, then a person has a job only if full or partial pay has been received by the worker during the absence, and they expect to return to work for the same employer (i.e. a job is available for them).

3. Career Break

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

4. Seasonal Workers

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

5. Casual workers

If a respondent works casually for an employer but has not worked for them during the reference week, they should be coded 'no' at **Working Away**, even if they expect to do further work for the employer in the future.

If **Working Away** = 'no'.

? Unpaid Work (1)

↔ **UnPaid1**

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

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

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

If not.

? Unpaid Work (2)

↔ **UnPaid2**

... or that a relative owns?

These are people whose work contributes directly to a business, farm, or professional practice owned by a relative but who receive no pay or profits (e.g... a wife doing her husband's accounts or helping with the family farm or business).

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

? Looking for Paid Work/Government Training

↔ **Look**

Thinking of the 4 weeks ending Sunday the (date/month), were you looking for any kind of paid work or government training scheme at any time in those 4 weeks?

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

In the case of those "looking for" a place on a government scheme the search should be active rather than passive. In other words, a respondent who has not approached an agency but who would consider a place if an agency approached him or her should be coded 'no'. Looking in the papers for vacancies is an active form of search.

If the informant was looking for paid work or a place on a scheme the following question is asked.

? Length of Time Lookingfor Work/Training

↔ **LKTime**

How long have you been looking for paid work or a place on a government

Employment Status

scheme?

1. Not yet started
2. Less than 1 month
3. 1 month but less than 3 months
4. 3 months but less than 6 months
5. 6 months but less than 12 months
6. 12 months or more

But if the informant was **not** looking for paid work or a place on a scheme the following question is asked.

? **Waiting for Work**

↔ **Wait**

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

? **Like to Work**

↔ **LikeWk**

Even though you were not looking for work in the 4 weeks ending Sunday the (date/month), would you like to have a regular paid job at the moment, either full- or part-time job?

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

? **Reason Not Looking for Work (1)**

↔ **Nolk**

Are you prevented from seeking work by any of the following...

READ OUT: PROMPT EACH ITEM INDIVIDUALLY...

- 1: ...Disability or illness?
- 2: ...Caring for a disabled or elderly person?
- 3: ...Having to look after child(ren)?
- 4: (None of these)

If caring for a disabled or elderly person:

? **Person Caring for**

↔ **NIper**

You said you were caring for a disabled/elderly person, who is that?

ENTER PERSON NUMBER - PLEASE ENTER 97 IF NOT HOUSEHOLD MEMBER

1: to 14: [names of household members]

97: Not a household member

If the respondent would like to work:

? Reason Not Looking for Work (2)

↔ NoLook

ASK OR CODE

May I just check, what was the main reason you did not look for work (in the last 4 weeks)?

- 1: Waiting for the results of an application for a job
- 2: Student
- 3: Looking after the family/home
- 4: Caring for a disabled/elderly person
- 5: Temporarily sick or injured
- 6: Long-term sick or disabled
- 7: Believes no jobs available
- 8: Not yet started looking
- 9: Any other reason

If the respondent was coded 1, 2 or 3 at **Reason Not Looking for Work (1)** above, '**ASK OR CODE (e.g. 3-6)**' will appear above this question. It may be clear which of the reasons applies from the answer at that question, but if in doubt, check what the **main reason** was.

The same applies to the next question, asked if the respondent did not want work:

? Reason Not Wanting Work

↔ NoWant

ASK OR CODE (e.g. 3-6)

May I just check, what was the main reason that you did not want work (in the last 4 weeks)?

- 1: Waiting for the results of an application for a job
- 2: Student
- 3: Looking after the family/home
- 4: Caring for a disabled/elderly person
- 5: Temporarily sick or injured
- 6: Long-term sick or disabled
- 7: Doesn't need employment
- 8: Retired from paid work
- 9: Any other reason

The respondent's answers to these questions should be accepted. If, in exceptional cases, the answer covers more than one coding category - ask which is the main reason and code that one only.

An informant who left work early on a Government Job Release scheme should be treated as retired.

Occupational Therapy

Employment Status

Informants who attend a therapy centre etc should be coded as 5 or 6 depending on degree of sickness, etc.

The benefit from the centre should be entered as code 2 at the question **Regular Allowances** in Maintenance, Allowances and other Source of Income block and treated as a regular allowance from an organisation.

If the respondent was looking for work or a place on a Government scheme in the last 4 weeks the next question is asked.

? Able to Start Work

↔ Start

If a job or a place on a government scheme had been available in the week ending Sunday the (date/month), would you have been able to start within 2 weeks?

If unable to start work within 2 weeks

? Reason not able to Start Work

↔ YStrtWK

What was the main reason you would not be able to start work in the next 2 weeks?

- 1.: Student
- 2: Looking after family/home
- 3: Temporarily sick or injured
- 4: Long-term sick or disabled
- 5: Retired from paid work
- 6: Other reasons

If looking for work.

? Type of Work Looking For

↔ LookWk

**Were you looking for...
READ OUT (RUNNING PROMPT)...**

- 1: -full-time
- 2: or - part-time work/training
- 3: - (or have you no preference)?

If waiting to take up a job, the above question is '**Will you be working...**'.

? Hours a Week

↔ AccFtPt

About how many hours a week do you mean by that?

- 1: Less than 16 hours a week

Employment Status

- 2: 16 but less than 24**
- 3: 24 but less than 30**
- 4: 30 hours a week or more**

If worked as an employee in last 7 days.

? Today Normal Working Day

↔ TDayWk

Have you been, or will you be going to work today?

IF NO, ASK: Can I just check, is today normally a working day for you?

- 1: Yes**
- 2: No - although this is a normal working day**
- 3: No - because NOT a normal working day**

The above question is asked of employees only. If absent from work on what, for the informant, is a normal working day Code 2: 'No'.

If code 2 or 3.

? Absent from Work

↔ AbsWk

Have you been away from work for more than the last 3 WORKING days?

The above question applies only to employees. The following questions are asked only of those who have been absent from work for more than 3 days.

? Reason for Absence

↔ AbsWhy

What is the reason for your absence?

- | | |
|-----------------------------|-------------------------------------|
| 1: Pattern of shifts | 6: Maternity leave |
| 2: Illness/accident | 7: Paternity leave |
| 3: Holiday | 8: Compassionate leave |
| 4: Strike | 9: Parental Leave |
| 5: Laid off | 10: Other – Code and explain |

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

? Absent with Pay

↔ AbsPay

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

- 1. ... full pay from your employer**
- 2. ... part pay or made-up pay**
- 3. ... or no pay**

Employment Status

If the informant is receiving statutory sick pay only, then enter code 3: 'No pay' from the employer. If the informant is receiving statutory sick pay and pay from the employer then code 2: as 'part pay' or 'made up pay'.

? Number of Weeks Absent

↩ **Abs1No**

**How many weeks in all have you been away during this spell of absence?
IF LESS THAN ONE WEEK CODE 0. YOU WILL THEN CODE DAYS AT THE NEXT QUESTION.**

☞ Soft check

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

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

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

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

? Number of Days Absent

↩ **AbsNo2**

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

! Hard check

If answer is between 1 and 3:

If respondent has been absent for 3 days or less, then answer to question AbsWk should have been 'No'.

If over retired from paid employment at **Working Away** and not currently working.

Employment Status

? Retirement

↔ Retire

Did you retire within the last 12 months?

If yes.

? Month Retired

↔ Retire1

In which month did you retire?

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

? Reason for Retirement

↔ RetReas

SHOW CARD F4

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

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

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

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

? Ever Worked

↔ EverWrk

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

If yes.

3 Year Left Employment

↔ LstWrk2

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

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

? Month Left Employment

↔ LstWrk1

In which month in that year did you leave?

If left work within the last 12 months:

? Weeks Work in Last Year

↔ LstYr

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

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

? Years in Full-Time Work

↔ FtWk

Looking back to the time when you finished continuous full-time education how many years since then have you spent

a) ... in paid FULL-TIME work?

ENTER TO NEAREST WHOLE YEAR

☞ Soft Check

Warning: The answer is much higher than the figures usually given at this question. Please check that your figure is correct and not the respondents retirement age. If correct, suppress warning and continue.

? Years in Part-Time Work

↔ PtWk

Looking back to the time when you finished continuous full-time education how many years since then have you spent

b) ... in paid PART-TIME work?

ENTER TO NEAREST WHOLE YEAR

INTERVIEWER: THESE YEARS MAY OVERLAP WITH FULL-TIME WORK, IF KINDS OF JOB WERE HELD CONCURRENTLY.

At the two questions above you should always try to get an estimate in preference to using the Don't Know or Missing key. Holding two part-time jobs at once still counts as being in part-time work.

Employment Status

Jobs held before completing full-time education, such as student vacation jobs should not be counted for either of these questions.

Include time spent working abroad at both of these questions.

Years spent in National Service count as full-time work.

If a respondent has held full and part-time jobs concurrently enter the total number of years in that job for each question, even if this does appear to be double counting the time.

Soft Check

There is a check between the age of the respondent, the age at which they completed full time education and the number of year that they reply that they have spent in full time work. If the figure seems too high:

That seems rather high considering that the respondent is [x] years old, and left full-time education at the age of [x].

Please check your entry.

As we do not ask adults over 20 their date of birth in the FRS it may be the case that the respondent has rounded the figure up to the nearest year which is acceptable. Otherwise probe whether the respondent has included a period of work that began before completion of full time education.

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

? **Signed on at Employment Service/Jobcentre**

↔ **Claimant**

(Some people who have jobs are also entitled to claim Jobseeker's Allowance or National Insurance Credits.) May I just check, were you signed on at an Employment Service local office or Jobcentre in the 7 days ending Sunday the (date/month) ... READ OUT:

1: ... to claim Jobseeker's Allowance (formerly Unemployment Benefit)?

2: ... (THIS CODE NOT USED)

3: ... to get credits for National Insurance contributions?

4: NO, NOT SIGNED ON at Employment Service local office or Jobcentre.

The above question is asked of all respondents of working age. If they are currently in work, the special preamble is included, "**Some people who have jobs are also entitled to claim Jobseeker's Allowance or National Insurance credits...**" The purpose of this is to make it clear that it may be quite possible, and normal, for someone to be working and 'signing on' at the same time. Note that the question is priority-coded (first to apply).

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

Employment Status

Details of employment

? Details of Other Jobs

→ I [no]

**THE FOLLOWING QUESTIONS TO BE ASKED ABOUT THE [MAIN SECOND/THIRD] JOB.
(THIS SHOULD EXCLUDE MAIL ORDER AGENTS AND BABYSITTERS.)**

If the respondent is currently in work or has worked in the last 12 months, the employment details are asked.

? Organisation Work For

→ FirmDo

**What does/did the firm/organisation you work[ed] for mainly make or do (at the place where you work[ed])?
DESCRIBE FULLY - PROBE MANUFACTURING or PROCESSING or DISTRIBUTING ETC. AND MAIN GOODS PRODUCED, MATERIAL USED, WHOLESALE or RETAIL ETC.**

/ Question Information for Organisation Work For

The answer that you need to record should be an **activity**, not a title, name or a vague heading (e.g. leisure industry, health care, motor trade).

Ask yourself during the interview: "Has the respondent answered the question clearly, fully and unambiguously?" If not, use a non-biasing probe to extract more detail about the activity of the firm/organisation.

Check '**mainly**' where appropriate.

If the respondent works in **manufacturing** probe for the main product made and main raw material used. For **processing** probe for the main end product. For **distribution** the main product that is distributed and whether it is wholesale or retail. If the respondent works in an office, what activity is the office responsible for (even if that activity is not actually done at the office). If necessary, summarise the description using the respondent's own words and **ask the respondent if they agree with the summary**.

If a respondent is a teacher, but has another job during the school holidays, teaching should still be coded as the **main** job.

Self-employment status determines the respondent's industry according to their own type of work. Employees of specialist service/contract firms are also coded according to their own industry type. For example:

Employment Status

- a cleaner employed by a cleaning contractor should be coded to the cleaning industry and not to the industry which is doing the contracting;
- a self-employed plumber working on a building site where the main contractor is a big building firm should be coded to plumbing, not building;
- a typist working in an office on a building site and employed by an employment agency should be coded to the industry for building;
- a self-employed typist working in an office on a building site should be coded to the industry for typing service, not building;
- a typist working in an office on a building site and employed by the building firm should be coded to the industry for building, not typing service.

If there is no depot but there is a contract (including an informal agreement) to supply a particular service, the agency or its employees should be coded to the industry of that service.

? Main Job Title

↔ Title

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

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

Where someone has arrangements to work with two different employers (even if one relates to casual work), enter details of the main job as defined above here and then the subsidiary job at questions when repeated for the subsidiary job.

? Role of Job

↔ Respdo

What do/did you mainly do in your job?

? Qualifications for Job

↔ Qualif

What training or qualifications are needed for that job?

? Nature of Job

↔ Nature

INTERVIEWER: CODE NATURE OF JOB:

1:Childminder

2:Doctor or Dentist, in a practice

3:All other jobs

Childminders are asked the following question. Doctors and dentists working in a practice are self-employed for tax purposes but need special identification regarding the later questions on employer pension schemes.

? Where Childminders

↔ Where

Do/Did you do childminding in your own home, or somewhere else?

IF 'BOTH', CODE AS 1 (OWN HOME).

1: Own home

2: Somewhere else

? Employment Situation

↔ EType

SHOW CARD G1

Please look at this card and tell me which of these best describes your employment situation?

CODE ONE ONLY.

1: Employee

2: Running a business or a professional practice

3: Partner in a business or a professional practice

4: Working for myself

5: A Sub-contractor (includes SC60)

6: Doing freelance work

7: Self-employed in some other way

/ Question Instructions for Employment Situation

This gives respondents a wide range of employment situations from which to choose rather than simply 'employee' and 'self-employed', particularly those we define as self-employed but who might not themselves.

Some respondents might say that two or more codes apply but this question should be single coded to the description which the informant thinks best fits the situation. The crucial distinction to be made is between Code 1, which is for employees, and Codes 2-7, which cover various self-employed situations. It does not matter which of the self-employed codes is used - there is no routing dependent on this.

Managers who are employees but, for example, run a branch of a shop should be coded as 'employees' not as working for themselves. If an error is made here, it will become apparent when pay details are asked, and you may need to come back to **Employment Situation** to recode.

↔ Soft Check

If **Employment Situation** and the earlier question **Employment Status** are answered

Employment Status

differently, that is if **Employment Status** = 'employee' and **Employment Situation** = any of 2-7, or if **Employment Status** = 'self employed' and **Employment Situation** = 1.

These two questions are now in conflict. Select the one you wish to change, or suppress this warning.

The next question is only asked of those coded 2 - 7.

? Director of Company

↔ Dirctr

In this job/business are/were you the director of a limited company?

Directors of limited companies are normally treated as employees because they are legally employees of their company no matter how small it is. Therefore if the respondent has said they are an employee at **Employment Situation** there is no need to ask whether they are a director, because they will be on the correct route.

Some directors of limited companies, although legally employees, may manage their affairs as if self-employed. For example, they may not pay themselves a salary but may operate in terms of profit/loss/drawings from the business, or they may act as a consultant to their own limited company, and will be responsible for paying their own income tax and National insurance contributions.

☞ Soft Check

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

Directors are usually EMPLOYEES. Please check: Are they on PAYE? Do they/would they get a PAYSLIP? If yes to either, return to previous question Etype and code as 1, 'employee'. (If NO, suppress warning and continue).

If this check is suppressed, the questions for the self-employed will be asked. However, the person will be regarded as an employee for the purposes of SOC coding.

In order to make sure the route which best fits the situation is followed, the following question is asked of directors:

? National Insurance Contributions

↔ DirNI

In this job/business, are your National Insurance contributions deducted at source?

If NI is deducted at source.

☞ Soft Check

A company director with NI deducted at source is legally an EMPLOYEE. Important: please return to previous question EType and code as 1, 'employee'. (If you suppress

Employment Status

this check, you must explain special circumstances in a Note).

If NI is not deducted at source.

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

For employees the next three questions are asked.

? Other Responsibilities

↔ RspOth

In your job do you have formal responsibility for supervising the work of other employees?

DO NOT INCLUDE PEOPLE WHO ONLY SUPERVISE:

- children, e.g. teachers, nannies, childminders
- animals
- security or buildings, e.g. caretakers, security guards

For the purpose of identifying those respondents with responsibility for supervising the work of others, children, animals and security of buildings are not deemed to be 'other employees'.

Sometimes job titles can be misleading. For example, a 'playground supervisor' supervises children not employees and so should be coded 2. Similarly, a 'store manager' may be a store-keeper and not a manager or supervisor of employees.

? Supervising Description

↔ SVDesc

Please describe the type of responsibility you have/had for supervising the work of other employees.

INTERVIEWER: PROBE FOR WHO AND WHAT IS/WAS BEING SUPERVISED

? Number of Employed

↔ NumEmp

How many people work (worked) for your employer at the place where you work (worked)?

Are/Were there...

1: 1 – 24

2: 25 –499

3: 500 or more

/ Question Information for Number of Employees

We are interested in the size of the 'local unit of the establishment' at which the respondent works in terms of the total number of employees. The 'local unit' is

Employment Status

considered to be the geographical location where their job is mainly carried out. Normally this will consist of a single building, part of a building, or at the largest, a self-contained group of buildings.

We are only interested in people working for their employer at the place where they work. It is the total number of employees at the respondent's workplace that we are interested in, not just the number employed within the particular section or department in which he/she works.

If a respondent works from a **central depot** or **office** (e.g. a service engineer) base, the answer is the number of people who work at or from the central location. Note that many people who 'work from home' have a base office or depot that they communicate with. It may even be true of some people who work 'at home' (e.g. telecommuter who retains a desk or some minimal presence in an office). If in doubt, accept the respondent's view of whether or not there is a wider establishment outside the home that they belong to for work purposes.

For the self-employed we wish to know how many employees they have. This is so that we can code socio-economic groupings to make the FRS compatible with other surveys.

? Working With Others

↔ EmpOwn

Are you working on your own or do you have employees?

ASK OR RECORD.

1: on own/with partner(s), but no employees

2: with employees

? Number of Employees

↔ EmpAny

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

Are there...

1: 1-24

2: 25-499

3: or 500 or more

See instructions at **Number of Employed** above.

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

? Year Started Work

↔ WorkYr

In which year did you start working continuously for your current employer/as a self-employed person?

Employment Status

Interviewer Instruction: For agency workers please record the year they began continuous work with the agency rather than the year they started with a specific employer.

If a respondent has a contract that is renewed, for example yearly, you should take the respondent's opinion as to how long they have worked continuously for their employer.

For employees we are interested in continuous employment with their current employer. Any previous separate spells of work with their current employer should be ignored.

If the respondent's company or firm changed ownership but his or her conditions of employment did not change it should be treated as one continuous period of employment. However if the respondent was made redundant and then re-employed by the new owners, then it would be the date they were re-employed that would be entered.

For the self-employed we are interested in the length of time the respondent has been continuously self-employed even if he or she has been doing different jobs or running different businesses during that time.

If less than 8 years ago.

? Month Started Work

↔ WorkMth

And which month was that?

? Full or Part Time

↔ FtPt

In your job are you working ...

1: ... full time

2: ... or part time?

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

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

Employment Status

If with current employer for less than 12 months.

? Working Previously

↔ WrkPrev

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

INTERVIEWER: INCLUDE HOLIDAY FROM PREVIOUS EMPLOYMENT IF LESS THAN 3 MONTHS.

1: In paid employment

2: Self employed

2: Not in paid employment

If **Working Previously** =1 or 2

Previous Job Year

↔ PrevYr

In which year did you start working continuously for your previous employer/as a self-employed person?

Interviewer Instruction: For agency workers please record the year they began continuous work with the agency rather than the year they started with a specific employer.

? Previous Job Month

↔ PrevMth

And which month was that?

If **Working Previously** = 3

? Reason not in Work

↔ WatDid

SHOW CARD G2

What was the main reason why you were not in paid employment at that time?

INTERVIEWER: If the respondent is not working because they are doing voluntary work, travelling, having a year out or career break then this should be coded as didn't need employment.

1: Unemployed/looking for work

2: Student/training

3: Looking after the family home/children

4: caring for a disabled or elderly person

5: Temporarily sick or injured

Employment Status

- 6: Long-term sick or disabled
- 7: Didn't need employment
- 8: Retired
- 9: Made redundant

? Check Employment Details

↔ DispChk

Check Details

PLEASE CHECK THE FOLLOWING DETAILS WITH [NAME]:

EMPLOYMENT STATUS IS/WAS [Full Occupational description]...

IF THIS IS CORRECT PRESS 1 TO CONTINUE, ELSE GO BACK AND MAKE CORRECTIONS.

This is derived from the answers at **Employment Situation, Director of Company, Other Responsibilities, Supervising Description**, (employees) and **Working With Others / Number of Employees** (for the self-employed). It will be shown with the other job details when SOC coding is done.

? Number of Jobs (2)

↔ NumJob2

When you were last working, how many JOBS did you have for pay or profit?

This question is asked of people **not** currently in employment who therefore did not get asked **Number of Jobs** earlier.

Questions Main Job Title to Number of Employees are repeated for subsidiary jobs (up to 3 jobs in all)

If an informant has (or had) more than one job for pay or profit, details of the subsidiary job(s) will be asked. If the respondent has/had 4 or more jobs:

? Other Jobs Description

↔ JobDisp

INTERVIEWER: USE THE NOTEPAD FACILITY  TO DESCRIBE THE FOURTH AND HIGHER ORDER JOBS

The next questions are about the hours worked in each job. This includes those on a government training scheme and those in unpaid jobs (the latter just get asked **Total Hours per Week**).

? Ever do Overtime

↔ EverOT

Employment Status

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

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

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

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

If the respondent **does no overtime**.

? Total Hours per Week

→ **Totus1**

How many hours per week do you usually work in this job/business - please exclude mealbreaks?

97 OR MORE = 97

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

/ Question Information for Total Hours per Week

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

If the work pattern is not based on a week, get an average over the last 4 weeks.

If the respondent has been off sick for a long period, take the usual hours worked before going sick.

If a person has started a new job in the reference week the usual hours should relate to what the person expects them to be in the future.

For apprentices, trainees and other people in vocational training exclude any time spent in school or other special training centres outside their workplace.

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

Respondents working on-call

If someone states at the hours questions that they usually work 24 hours a day because they are 'on-call', the average number of hours actually worked should be probed for. Identify how many hours were actually worked in the last four weeks and average these out to give a weekly total for usual hours. This should include only those hours during which the respondent was actually working. Therefore if, for example, a respondent was on-call all night, but was only called out to work for two hours, the actual working hours for this night would be two hours

If the respondent **works overtime**.

? Total Hours per Week (2)

↔ **Usuhr**

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

97 OR MORE = 97

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

? Hours of Paid Overtime

↔ **PotHr**

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

97 OR MORE = 97

Include overtime hours only. When an employee works on some kind of flexitime system, paid overtime should be registered only if no compensatory time is taken off. When overtime is taken on a seasonal or irregular basis and the respondent has difficulty in providing a 'usual' figure, take the average over the last four weeks.

Include hours worked at home if paid.

? Hours of Unpaid Overtime

↔ **UotHr**

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

97 OR MORE = 97

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

All employees are asked the following question.

? Agree Usual Hours Total

↔ **AgreeHrs**

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

IF THE TOTAL IS NOT [n] HOURS CHECK THAT

[List of hours recorded]

1: Yes, right

2: No

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

Employment Status

! Hard Check

The total must be agreed with the respondent

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

? Happy with Usual Hours

↪ **LikeHr**

Your usual hours at the moment are [n]. Would you prefer to work more hours, fewer hours, or are you happy with the number of hours you work at the moment?

- 1: More hours**
- 2: Happy with hours**
- 3: Prefer fewer hours**

If the respondent would prefer to work more hours, the following question is asked

? Reason Not Working More

↪ **NoMor**

Are you prevented working more hours by any of the following..

READ OUT: PROMPT EACH ITEM INDIVIDUALLY.

- 1: ...Disability or illness**
- 2: ...Caring for a disabled or elderly person**
- 3: ...Having to look after children**
- 4: (None of these)**

Note that if the respondent is caring for a disabled child code 2 should take priority over code 3.

If **Reason Not Working More** is coded 2 then the following question is asked.

? Name of Person Caring For

↪ **NMPer**

Who is the person you care for?

ENTER PERSON NUMBER (97 IF NOT A HOUSEHOLD MEMBER)

If **Reason Not Working More** is coded 3 then the following question is asked.

? Need Suitable Childcare

↪ **NMChc**

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

Employee Pay Details

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

ASK THE FOLLOWING QUESTIONS ABOUT MAIN / SECOND /THIRD JOB AS EMPLOYEE.

? Pay Date

↔ PayDat

**On what date were you last paid a wage or salary?
IF CURRENTLY WORKING AND NOT YET PAID (I.E. NEW JOB), GIVE DETAILS OF EXPECTED PAY AND ENTER EXPECTED PAY DATE. (IF DAY NOT KNOWN, ENTER 15TH OF MONTH).**

If respondents cannot remember the exact day of the month on which they were last paid enter the 15th of the month. If a respondent has recently started a job and not yet been paid enter the date on which they expect to be paid.

If the pay date predates the start date the following check is triggered:

☞ Soft Check

Payslip date is earlier than the date given for starting work with the current employer. Please check and explain in a note if necessary.

A similar soft check will be triggered if the pay date is in the future

? Pay Amount

↔ PayAmt

**What was your last take-home pay, including overtime, bonus, commission, tips or other payments such as tax credits?
INTERVIEWER:SUGGEST RESPONDENT CONSULTS PAYSZIP.**

If the respondent is in receipt of tax credits, these should be included in the net pay figures (**Pay Amount** and **Net Amount**), but excluded from gross wage calculations (**Gross Wage** and **Gross Amount**).

If '0' is entered

☞ Soft Check

No pay entered: If respondent has not yet been paid (e.g. just started new job) enter expected pay. If job is normally UNPAID, select 'Working' below, change to 'No' and then press <End>.

Employee Pay Details

? Pay Period

↩ PayPd

How long did this cover?

Where the difference between the date of the interview and the date last paid is longer than the pay period given at this question, make a note of the reason in the notepad facility. For example, an informant who is weekly paid may have been given advance holiday pay a fortnight before the interview.

Anticipated pay

If an informant is currently working but has not yet been paid because he or she has recently started a new job, the pay he or she expects to receive should be entered.

If **Pay Period** is coded 97 - none of the above -

Automated Note

PayPx

INTERVIEWER: PLEASE LEAVE A NOTE/REMARK GIVING FULL DETAILS THEN PRESS <ALT> + S TO SAVE AND CONTINUE.

? PAYE Amount

↩ PAYE

How much was deducted from your wage/salary for income tax under PAYE?

If no tax paid enter 0. If tax is usually paid but none was in this pay period because a tax refund was included, enter 0 here and the tax refund at the subsequent question **Included in Pay**. (See instructions at that question).

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

? Pay Period (1)

↩ PayPd1

How long did this cover?

? Amount of National Insurance

↩ NatIns

How much was deducted from your last wage/salary as National Insurance Contribution?

☞ Soft Check

There is an upper limit check on the [weekly] amount of NI paid:

Are you sure? That's [£] a week. National Insurance contributions don't normally exceed £100.00 per week. However, those earning more than £630 per week may pay more than this.

? **Other Deductions**

☞ **OthDed**

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

READ OUT: PROMPT EACH ITEM INDIVIDUALLY...

- 1: ... contribution by you to a pension or superannuation scheme?**
- 2: ... AVCs (Additional Voluntary Contributions)?**
- 3: ... Union Fees?**
- 4: ... Friendly Societies?**
- 5: ... sports clubs or specialised pastimes?**
- 6: ... repayment of a loan from your employer?**
- 7: ... Private Medical Insurance?**
- 8: ...Charities**
- 9: ... any other deductions which we have not mentioned so far?**
- 10: ..none of these**

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

? **Amount for Deduction**

☞ **Deduc**

How much was deducted for [name of deduction]?

There are 8 **Amount for Deduction** questions, looking like this one, which follow up Codes 1-8 at **Other Deductions**. If Code 9 is used the following screen appears.

? **Describe Other Deduction**

☞ **DedOth**

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

Probe individual deductions carefully, e.g.:

"Insurance" - Is it life, sickness or accident insurance?

"Benevolent Fund" - is this a payment to a charity or some form of insurance and, if the latter, what kind?

Please do not enter the initials of any scheme as this can be misleading.

? **Consulted PaySlip**

☞ **PaySlip**

INTERVIEWER TO CODE WHETHER RESPONDENT IS USING PAYSリップ. PAYSリップ MUST BE WITHIN PAST 3 MONTHS

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

Use code 3 if the payslip is more than three months old.
Regardless of whether a payslip is being consulted, the following question will be asked.

? Gross Wage

↔ **GrWage**

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

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

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

/ Question Information for Gross Wage

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

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

? Gross Wage Period

↔ **GrWagPd**


How long did this cover?

- 1. One week**
- 2. Two weeks**
- 3. Three weeks**
- 4. Four weeks**
- 5. Calendar month**
- 7. Two calendar months**
- 8. Eight times a year**
- 9. Nine times a year**
- 10. Ten times a year**
- 13. Three months/13 weeks**
- 26. Six months/26 weeks**
- 52. One year/12 months/52 weeks**
- 90. Less than one week**
- 95. One off/lump sum**

97. None of these (EXPLAIN IN A NOTE)


☞ Soft Check

There is a check that the figure given for gross wage for the last period is the approximate sum of the net pay plus all other component reductions. If not:

*Net pay and all deductions add up to [£n] which is not the same as gross pay of [£n]. **This can be due to the payment of Tax Credits.** Please check your figures and probe if there is a missing amount. If unable to resolve, suppress check and enter details in a note .*

/ Question Information for Gross Wage Period

All the relevant pay components are displayed on the one screen so that the details can be probed further.

A range of £5 either way is allowed to cope with any rounding up of pay that might have occurred. If you cannot resolve the discrepancy it is possible to suppress the check and explain why in a note .

If a tax refund was included in the last net pay, the check will work incorrectly (any tax refund amount is not included in the gross pay, but is in the net pay). If this is the reason that the figures don't add up, suppress the check and make a note. See also instructions at the following question **Included in Pay**.

“Smart pensions” is the name some are using for a new salary-sacrifice idea, whereby the employee agrees to a cut in their gross pay, offset by switching their contribution to the pension scheme onto their employer. This results in the employer saving on NI contributions and improved savings for the employee. Employee contributions vary but 5% or 6% of pensionable pay are the most frequent rates. Companies that have introduced smart pensions include Tesco, Sainsbury's and BT.

You may find the terms “reference pay” or “base pay” on the payslip. These refer to the amount of gross pay received before the introduction of smart pensions and are only used by the employer to calculate pensions, overtime etc. This base pay will be higher than the actual gross pay received by the employee.

If you come across such cases, please record the net and gross pay as reported by the respondent. If you cannot reconcile the figures on the payslip (for example where “reference pay” or “base pay” are mentioned), open up a note to give details of any discrepancies in pay so that these can be accounted for when editing the data.

The next question is only asked if the *latest* payslip was consulted. If the payslip was older than this, the taxable gross earnings shown would not be accurate at the time of interview.

Employee Pay Details

? Gross So Far

↔ GrSoFar

And what was the figure for TAXABLE GROSS earnings so far this year, as shown on this payslip?

? Included in Pay

↔ InclPay

SHOW CARD G3

Did your last wage/salary include any of the items on this card? CODE ALL THAT APPLY

- 1: Statutory Sick Pay
- 2: Statutory Maternity Pay
- 3: Statutory Paternity Pay
- 4: Statutory Adoption Pay
- 5: Income Tax Refund
- 6: Mileage Allowance or fixed allowance for motoring
- 7: Motoring expenses refund
- 8: Working Tax Credit
- 9: None of these

! Hard Check

The respondent is a man and cannot have Statutory Maternity Pay. Please amend your coding.

! Hard Check

INTERVIEWER: Females cannot receive Statutory Paternity Pay. Please check your answers.

/ Question Information for Included in Pay

Statutory sick pay is received by employees from their employer for the first 28 weeks of sickness in a tax year. After this period, they may receive Incapacity Benefit. The payment is subject to various conditions including length of service.

Note that SSP is only payable from the fourth day of absence from work – do not include any pay that is received from an employer before a respondent is eligible for SSP.

Statutory Maternity Pay

Statutory Maternity Pay has a 39 week duration and is paid if average gross earnings are £87.00 a week or more. The first six weeks are paid at 90 per cent of the respondents average weekly earnings (normally based on two months' earnings) with no upper limit. The remaining 20 weeks are paid at £112.75 a week or 90 per cent of the respondents' average earnings is less than £112.75.

Employee Pay Details

Statutory Paternity Pay

Statutory Paternity Pay is available to fathers of children born on or after 6 April 2003 and is paid if gross earnings are £87.00 a week or more. It has a 2 week duration and entitlement cannot be established until the baby has been born. Payment for the 2 weeks will be either be at a rate of £112.75 a week, or 90 per cent of the respondents' average earnings if less than £112.75 (normally based on two months' earnings).

Statutory Adoption Pay

Statutory Adoption Pay became available on 6 April 2003 to parents of adopted children. It has a 39 week duration and becomes available once the child is placed for adoption. Payment for the 39 weeks will be either be at a rate of £112.75 a week , or 90 per cent of the respondents' average earnings if smaller (normally based on two months' earnings).

Tax refunds

If the amount of a tax refund received is more than the PAYE in that pay period, the amount for PAYE will normally be shown as 0 on the payslip. The remaining amount of the tax refund payment will be shown separately – enter this as the tax refund at **Income Tax Amount** below and zero at **PAYE Amount**, and open a note to explain the situation.

If the amount of a tax refund received is less than the PAYE in that pay period, the PAYE will be reduced by the amount of the refund. There may be no other indication that a tax refund was received and the amount of the tax refund may not be shown. If the respondent mentions that a refund was included, but doesn't know how much it was, enter 'dk' as the refund amount at **Income Tax Amount** (see below), and open a note to explain that the PAYE was reduced for this reason and any other information which can be given. The figure for net pay will include the tax refund, but the figure for gross pay will not include it - it only includes earnings.

Mileage allowance is a specified amount paid for each mile the vehicle is used (e.g. 25p per mile). The mileage will vary from week to week.

Fixed allowance is a specified set amount per week or month etc, paid regardless of the amount the vehicle is used/number of miles travelled.

Refunds for motoring expenses covers such items as parking fees, repairs etc.

Follow up questions if **Statutory Sick Pay** included.

☞ Soft Check

Are you sure? Please check that respondent was continuously off sick for at least four days in the pay period. If so, suppress this warning. If not, they cannot have received Statutory Sick Pay.

? **Statutory Sick Pay Amount**

↔ **SSPAmt**

How much was included for Statutory Sick Pay?

? **Made Up Pay**

↔ **MadEmp**

When you were getting SSP, were you also getting 'made up pay' from your employer?

'Made up' pay is in addition to SSP. Not all employers pay this.

Follow-up questions if **Statutory Maternity Pay** is entered are.

? **Statutory Maternity Pay Amount**

↔ **SMPAmt**

How much was included for Statutory Maternity Pay?

If **Statutory Maternity Pay Amount** is recorded as Don't know the following question is asked.

? **Statutory Maternity Pay Rate**

↔ **SMPRate**

How much was included for Statutory Maternity Pay – CHECK/ASK:

Was it ...

READ OUT (RUNNING PROMPT)

1:...the higher rate?

2:...the lower rate?

Statutory Maternity Pay has a 39 week duration and is paid if average gross weekly earnings are £87.00 a week or more. The first six weeks are paid at 90 per cent of the respondents average weekly earnings (normally based on two months' earnings) with no upper limit. This is the higher rate. The remaining 20 weeks are paid at £112.75 a week. If 90 per cent of the respondent's average earnings is less than £112.75 then they receive £112.75 throughout (code as lower rate).

? **Maternity Made up Pay**

↔ **MatEmp**

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

? **Maternity Leave**

↔ **MatStp**

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

Employee Pay Details

Follow up questions if **Statutory Paternity Pay** included.

? Statutory Paternity Pay Amount

↔ SPPAmt

How much was included for Statutory Paternity Pay?

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

☞ Soft Check

If more than £112.75 is entered per week check:

It is unusual for someone to receive more than £112.75 a week for Statutory Paternity Pay. Please check the circumstances and explain the circumstances in a note.

If Don't know or Refused is entered:

☞ Soft Check

This is very important information . Please obtain it wherever possible. If you are unable to please make a note to show that you probed.

? Statutory Paternity Pay Period

↔ PPPeriod

How many weeks is / was your employer paying Statutory Paternity Pay?

INTERVIEWER: This can be for up to 2 weeks.

☞ Soft Check

INTERVIEWER : Statutory Paternity Pay can only be received for up to 2 weeks. Check the circumstances and explain in a note if you suppress this check

Follow up questions if **Statutory Adoption Pay** included.

? Statutory Adoption Pay Amount

↔ SAPAmt

How much was included for Statutory Adoption Pay?

☞ Soft Check

If more than £112.75 is entered per week check:

It is unusual for someone to receive more than £112.75 a week for Statutory Adoption Pay. Please check the circumstances and explain the circumstances in a note.

If Don't know or Refused is entered.

Employee Pay Details

Soft Check

This is very important information. Please obtain it wherever possible. If you are unable to please make a note to show that you probed.

? Statutory Adoption Pay Period

↔ PAMPeriod

How many weeks is / was your employer paying Statutory Adoption Pay?

INTERVIEWER: This can be for up to 39 weeks.

If more than 39 weeks are entered:

Soft Check

INTERVIEWER: Statutory Adoption Pay can only be received for up to 39 weeks. Check the circumstances and explain in a note if you suppress this check.

? Income Tax Amount

↔ TaxAmt

How much was included as Income Tax refund?

See instructions at **Included in Pay** above.

? Mileage Allowance Amount

↔ MileAmt

How much was included for mileage allowance?

? Motoring Expenses Amount

↔ MotAmt

How much was included for motoring expenses?

? Household Expenditure Included

↔ HHInc

SHOW CARD G4

Were any refunds for any of the items of household expenditure shown on this card, included in the net pay of £[amount] that you received on [date]?

1: Yes

2: No

The card shows:

‘Items relating to this accommodation only:

- Rent

Employee Pay Details

- Mortgage payments
- Rates
- Insurance on structure
- Gas
- Electricity
- Telephone
- Any other business expenses relating to this accommodation (please specify)

? Covered by Refund

↔ HHO

What was covered by the [first/second etc] refund?

Enter a description in the text box.

? Refund Amount

↔ HHA

What was the amount of the refund for [type of refund]?

Record fully the type and amount of refund included in the last net pay. If a subsistence allowance is received, only the part actually spent on food, lodgings, etc should be included at this question.

? Any Other Refund

↔ HHC

Any other refund?

If yes the questions **Covered by Refund** and **Refund Amount** are repeated.

☞ Soft Check

If the net pay is less than the total of any amounts included for SSP, SMP, SPP, SAP, mileage allowance, motoring expenses and household expenses:

The amount(s) for the item(s) included in pay (see below) come to £[x] which is more than the pay itself, of £[x]. Please check your figures.

? Usual Pay

↔ PayUsI

Your wage/salary after all deductions was £[x]. Is this the amount you usually receive?

1: Yes

2: No

3: No such thing as usual amount

/ Question Information for Usual Pay

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

The first month of a new salary then they should say that it is usual even if it is the first time they have received it.

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

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

? Why Pay Unusual

↔ WhyNoUsl

Why was your pay not usual?

CODE ALL THAT APPLY

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

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

If **Why Pay Unusual=11**

? **Explain Why Pay Unusual**

↔ **NoUsuOth**

Please explain why last pay not usual.

People whose last pay was not usual are asked the following questions. Also, people currently out of work who last worked in the previous 12 months are asked the next 4 questions in respect of that employment.

? **Net Amount**

↔ **UNett**

What do/did you usually receive AFTER all deductions but including other payments such as Tax Credits?

? **Gross Amount**

↔ **UGross**

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

? **Frequency of Pay**

↔ **Upd**

How often are/were you usually paid?

? **Included in Pay (1)**

↔ **InclPay1**

SHOW CARD G3

Does/Did your last wage/salary include any of the items on this card?

CODE ALL THAT APPLY

1: Statutory Sick Pay

2: Statutory Maternity Pay

3: Statutory Paternity Pay

4: Statutory Adoption Pay

5: Income Tax Refund

6: Mileage Allowance or fixed allowance for motoring

7: Motoring expenses refund

8: Working Tax Credit

9: None of these

See earlier instructions at **Included in Pay**.

? Other Deductions (1)

↔ OthDed1

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

READ OUT: PROMPT EACH ITEM INDIVIDUALLY

1: ... contribution by you to a Pension or superannuation scheme?

2: ... AVCs (Additional Voluntary Contributions)?

3: ... Union Fees?

4: ... Friendly Societies?

5: ... sports clubs or specialised pastimes?

6: ... repayment of a loan from your employer?

7: ... Private Medical Insurance?

8: ...Charities

9: ... any other deductions which we have not mentioned so far?

10: ..none of these

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

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

☞ Soft check

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

(If just started or finished receiving tax credits, SSP, SMP, SPP or SAP or change in amounts (**Why Pay Unusual = 7**) or retired in the last 12 months) and **Included in Pay (1)=1** (Statutory Sick Pay):

? Statutory Sick Pay Amount (2)

↔ USSPAmt

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

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

(If just started or finished receiving tax credits, SSP, SMP, SPP or SAP or change in amounts (**Why Pay Unusual= 7**) or retired in the last 12 months) and **Included in Pay(1)=2** (Statutory Maternity Pay):

? **Statutory Maternity Pay Amount (2)**

↔ **USMPAmt**

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

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

If **Statutory Maternity Pay Amount (2)=DK**

? **Statutory Maternity Pay Rate (2)**

↔ **USMPRate**

**How much was included for Statutory Maternity Pay in usual pay- CHECK/Ask:
Was it...**

READ OUT (RUNNING PROMPT)

1:...the higher rate?

2:...the lower rate?

(If just started or finished receiving tax credits, SSP, SMP, SPP or SAP or change in amounts (**Why Pay Unusual** = 7) or retired in the last 12 months) and **Included in Pay (1)=3** (Statutory Paternity Pay):

? **Statutory Paternity Pay Amount (2)**

↔ **USPPAmt**

How much was included for statutory paternity pay in usual pay?

(If just started or finished receiving tax credits, SSP, SMP, SPP or SAP or change in amounts (**Why Pay Unusual**= 7) or retired in the last 12 months) and **Included in Pay (1)=4** (Statutory Adoption Pay):

? **Statutory Adoption Pay Amount (2)**

↔ **USPPAmt**

How much was included for statutory adoption pay in usual pay?

If **Included in Pay (1)=5** (Income Tax Refund)

? **Income Tax Refund Amount (2)**

↔ **UTaxAmt**

How much was included as Income Tax refund in usual pay?

If **Included in Pay (1)=6** (Mileage or motoring allowance)

? **Mileage Allowance Amount (2)**

Employee Pay Details

↔ **UMileAmt**

How much was included for mileage allowance in usual pay?

If Included in Pay (1)=7 (Motoring expenses refund)

? **Motoring Expenses Amount (2)**

↔ **UMotAmt**

How much was included for motoring expenses in usual pay?

If unusual payment of deductions last time (**Why Pay Unusual =5**), or respondent has retired in the last 12 months, the following 2 questions will be asked of each deduction categorised at **Other Deductions (1)**

? **Other Deduction Amount**

↔ **UDeduc**

How much was usually deducted for [category at Other Deductions]

? **Other Deduction Description**

↔ **UDedOth**

INTERVIEWER: OPEN AN NOTE AND DESCRIBE THESE OTHER DEDUCTIONS WITH AMOUNTS, THEN ADD THEM UP AND ENTER THE TOTAL AT THIS QUESTION

? **Any Bonuses**

↔ **Bonus**

In the last 12 months have you received any bonuses such as a Christmas or quarterly bonus, profit-related pay or profit-sharing bonus, or an OCCASIONAL commission?

INTERVIEWER:- EXCLUDE REGULAR BONUS/COMMISSION (e.g. weekly/monthly) NORMALLY INCLUDED IN PAY.

- EXCLUDE SHARES, VOUCHER, INCOME IN KIND.

ENTER NUMBER OF BONUSSES (MAX 6) AND GIVE DETAILS AT SUBSEQUENT QUESTIONS.

IF NO BONUSSES, ENTER 0.

Include:

- Honoraria (voluntary fees from professional services)
- Profit related pay

Under qualifying schemes employees may receive profit-related pay based on the employer's profits for a profit period, in addition to the employees' earnings. Since 1 January 2000 all payments under such schemes for profit periods have been fully taxable.

Employee Pay Details

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

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



? Bonus Amount

↔ **BonAmt**

ENTER AMOUNT OF BONUS NUMBER [1-6].

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

☞ Soft Check

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

? Bonus Before/After Tax

↔ **BonTax**

Was this amount ...

1: before tax

2: after tax?

If the last pay was not usual:

? Net Pay Included Bonus

↔ **UBonInc**

Did the usual net pay include any of this bonus or commission?

? Bonus Amount Included

↔ **UbonAmt**

How much was included?

If this amount exceeds the usual net pay the following check is triggered:

☞ Soft check

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

⌘ Extra Benefits

↔ **ExpBen**

SHOWCARD G5

Press  for help

In the last 12 months, that is since [date 1 year ago], have you received, or made use of any of the things on this card from your present employer?

Interviewer: Code all that apply. Company vehicles do not include motorbikes/scooters.

1. Company car
2. Company van
3. Fuel for private use
4. Business mileage payments
5. Travel and business trip expenses
6. Smart pension or salary sacrifice pension arrangement (where the employee agrees to a cut in gross pay and in return the employer pays the employee's pension contribution)
7. Medical or dental insurance for self or family
8. Workplace nursery
9. Childcare vouchers / employer contracted childcare including payments in place of wages (salary sacrifice)
10. Mobile Phones
11. Vouchers
12. Any other benefits in kind
13. None of these

/ Question Information for Extra Benefits

Code 8 'Workplace nursery'

A workplace nursery should be coded where the employer provides a place in a nursery that they wholly or partially fund and manage e.g. nursery on site

Code 9 'Childcare vouchers/Employer contracted childcare'

Childcare vouchers are for the purpose of paying an approved childcarer.

Employer contracted childcare is where the employers contract directly with an approved childcarer e.g. provide subsidised places in a nursery/holiday play scheme that is not on site.

Code 10 'Vouchers'

The vouchers category should include: any voucher stamp or similar document or token capable of being exchanged for money, goods or services. This included vouchers for clothing travel, food or meals.

The vouchers category should exclude: childcare vouchers at category 10. Record childcare vouchers at category 9 'childcare vouchers/employer contracted childcare.

Extra information for code 11 'benefits in kind' has been added to the help screen.

For 2008/09 the benefits in kind recorded by FRS have been revised to include only those

taken up by at least 200,000 people in the UK according to administrative data sources. Some categories have been dropped from the 2005/06 survey, e.g. luncheon vouchers; other categories have been added, e.g. company car.

This question will only be asked if **ExpBen=9** ('Childcare').

? **Childcare Vouchers Salary Sacrifice**

↔ **ChVSac**

Is the childcare voucher received instead of some of your salary or wage?

1. Yes
2. No

/ Question Information for Childcare Vouchers Salary Sacrifice

Childcare vouchers

Under new rules introduced by the Inland Revenue, employers can offer a scheme which allows parents to use part of their salary to buy childcare vouchers and they will not have to pay tax and National Insurance on this amount.

The scheme will operate through the employer payroll and the chosen amount will be deducted from their salary each month before tax and National Insurance are calculated. Vouchers can then be used to pay child care providers who will redeem them through the provider.

This question will only be asked if **Childcare Vouchers Salary Sacrifice=1**.

⌘ **Childcare Vouchers Amount**

↔ **ChVAmt**

What was the value of the childcare voucher(s) or salary sacrifice you received last time from your employer?

? **Childcare Vouchers Period**

↔ **ChVPD**

How long did this cover?

? **Usual Childcare Vouchers Amount**

↔ **ChVUsu**

Is that the amount you usually get?

1. Yes
2. No
3. No such thing as usual

Employee Pay Details

amount

This question will only be asked if **Usual Childcare Vouchers Amount=2**.

? Normal Childcare Vouchers Amount

↔ ChVuamt

How much do you usually get?

? Normal Childcare Vouchers Amount Period

↔ ChVUPd

How long does this cover?

This question will only be asked if **Extra Benefits=1-8 or 10**.

? Salary Sacrifice

↔ SalSac

[Is this benefit-in-kind/Are any of the above benefits-in-kind] received instead of some of your salary or wage?

1. Yes
2. No

If code 7 at **Extra Benefits**.

? Type of Medical Insurance

↔ InsType

Can I check, does your medical insurance include 'permanent health insurance' or 'critical illness cover'?

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

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

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

If code 10 at **Extra Benefits**.

? Other Extra Benefits Description

↔ OthPerk

Employee Pay Details

INTERVIEWER: DESCRIBE OTHER BENEFITS

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

Self-employed Earnings

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

It is often difficult for self-employed people to give precise details about their income but please try to complete these questions as fully as possible. The questions are designed in order to reflect how people think of their employment situation and to make it clearer to informants which figures are required. The questions also reflect the fact that a group of the self-employed (particularly sub-contractors) have pay arrangements similar to employees.

There are two separate users of the FRS data: the statisticians who use the profit and loss information, and other analysts who are interested in the current income situation. The questions provide information for both these needs.

QUESTIONS ABOUT JOB AS SELF-EMPLOYED

? Rooms for Business

↔ BusRoom

Are any of the rooms in this accommodation used wholly or partly for business?

Ensure that any rooms used for business were included in the original total of rooms given at **How Many Rooms**. Do not count rooms used in connection with a job as an employee.

? Whole Rooms for Business

↔ OnBsRoom

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

i) wholly for business?

? Part Rooms for Business

↔ PtBsRoom

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

ii) partly for business?

? Job or Business

↔ JobBus

QUESTIONS ABOUT MAIN JOB AS SELF-EMPLOYED

Can I check, do you think of yourself more as having a job, or a business?

INTERVIEWER: USE ANSWER (OR 'Occupation' etc) LATER, AS APPROPRIATE AT 'Job/business'.

1: Job

2: A business

Self-employed Earnings

3: (Neither of these)

This question is for your convenience as it will enable you to ask subsequent questions using the description most applicable to the informant.

The questions are meant to cover each job or business separately. However, someone whose occupation is 'piecemeal' and involves different pieces of work being done sequentially or simultaneously, perhaps for different people (e.g. a handyman, gardener, building sub-contractor) should be treated as having one job, provided that the work is of the same nature, or accounts are not kept separately for the different pieces.

? Business Accounts

↔ BusAccts

In this job/business are annual business accounts prepared for the Inland Revenue for tax purposes?

INCLUDE IF PREPARED BY ACCOUNTANT

1: Yes

2: No

3: Not yet but will be

If profit and loss accounts have been prepared but not yet submitted to the Inland Revenue, code yes. The question refers to both accounts prepared by the informant or an accountant. Those self-employed who may not consider themselves as 'being in business', such as sub-contractors and those working for themselves, may still employ an accountant to sort out their tax etc. These accounts should be referred to when possible.

If accounts have not yet been prepared but will be, the profit/loss question will be bypassed.

? Sole or Partnership

↔ Sole

Are you working on your own account or are you in partnership with someone else?

1: Own account (sole owner)

2: In partnership

It is important to record only the informant's share in the following questions, **not** the total for the partnership/company. If in partnership the display below appears:

? Share of Business

↔ PartDisp

INTERVIEWER: READ OUT

The questions that follow are about just YOUR OWN SHARE of the business - that is, NOT including your partner's share.

For those who keep business accounts the following questions are asked:

Self-employed Earnings

? Recent Period for Accounts

↩ SE1

What is the most recent period for which accounts have been prepared for the Inland Revenue?

ENTER BEGINNING OF PERIOD. IF DAY OF MONTH NOT KNOWN, ENTER '15th'.

? Recent Period for Accounts

↩ SE2

INTERVIEWER: ENTER END OF PERIOD (for which accounts have been prepared)

The most usual period for accounts is 12 months. A common error is to enter 13 months instead of 12. If a period of less than 12 months is keyed, the following check will appear:

☞ Soft Check

That seems a rather short period (only [x] days), please check your entry.

Periods of less than a year are acceptable if confirmed as such.


! Hard Check

If the last date for a self-employed profit code is earlier than the first date:
The end date is earlier than the beginning date. Have you transposed them?

Here it will always be necessary to go back and change the dates to which the profit or loss refers.

☞ Soft Check

If the end date is more than 12 months after the start date:

Are you sure? This is more than 12 months. Please amend your coding, or explain in a note  .

! Hard Check

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

☞ Soft Check

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

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

? Profit Documents

↔ ProfDocs

What was (your share of) the profit or loss figure shown on these accounts for this period? It would be helpful if you could refer to a document, such as the annual accounts, or the Notice of Tax Assessment from the Inland Revenue.

INTERVIEWER: FIRST, CODE DOCUMENT CONSULTED (1st to apply)

- 1: Notice of Tax Assessment**
- 2: Annual accounts (include summary)**
- 3: Tax Return (self-employment section)**
- 4: Some other document (describe in a note)**
- 5: No document consulted**

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

/ Question Information for Profit Documents

Self-employed accounts contain several figures which refer to profit and loss, it is important that, wherever possible, you ask that documents are consulted. However, be careful that the respondent will not incur any charge by their accountant for providing information.

The most informative documents are:

- The Inland Revenue notice of tax assessment (Form 300 CODA or SHIP). This is the form prepared by the Inland Revenue after submission of the accounts/tax return, and is sent to the self-employed person fairly quickly afterwards (usually 2-3 months). It sets out the income, deductions, any allowances, the amount on which tax is chargeable and the tax payable. An example of a completed Form 300 CODA is given to you to show the respondent.
- The Self-Assessment Tax Return submitted by the self-employed person. Self-employed people have to complete supplementary pages (pages SE1-SE4).

If no documents are available it is important to try to obtain as accurate a figure as possible.

? Profit Amount (1)

↔ Profit1

INTERVIEWER; NOW, ENTER THE £ PROFIT/LOSS AMOUNT:

If Code 1 at **ProfDocs**:

FROM NOTICE OF ASSESSMENT, ENTER THE 'INCOME' FIGURE (AT TOP OF FORM)

If Code 2 at **ProfDocs**:

FROM ACCOUNTS, ENTER THE 'ADJUSTED' PROFIT/LOSS (IF NOT SHOWN, ENTER THE 'NET' FIGURE)

If Code 3 at **ProfDocs**:

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

/ Question Information for Profit Amount (1)

If the informant consults a notice of assessment (form 300 CODA or SHIP) then the figure to be entered is that shown on the completed example, under the heading *Income and deductions*.

If the informant consults business accounts then the figure required is that labelled 'Adjusted Profit/Loss, and if that is not shown, the figure labelled 'Net Profit/Loss should be used.

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

If no accounts are available then the figure required is that after deducting all expenses and wages, but before the deduction of Income Tax and National Insurance.

The allowance received by those on business start-up schemes should be included when calculating the profit - in some cases the allowance (which usually is from £20-90 a week) may be the only profit.

? Profit Amount (2)

↔ Profit2

DID THE ANSWER AT THE PREVIOUS QUESTION REFER TO PROFIT OR LOSS?

1: Profit/earnings

2: Loss

? Profit Before/After Tax

↔ ProfTax

Can I just check, is that the figure before deduction of income tax?

1: Yes (before tax)

2: No (after tax)

If the profit figure given is as defined at **Profit Amount (1)** ('Income and deductions' or 'Adjusted profit/loss' or 'Net profit/loss') the answer to this question should be 'Yes (before)'. In case there is doubt, or no document was consulted, the question is asked of all who have profit. If the profit is *after* tax:

? Profit Before/After National Insurance

↔ ProfNI

And is the figure before or after you paid any lump sum (Class 4) National Insurance payments based on taxable profits?

IF NO LUM SUM NI PAID, ENTER '3'.

1: Before

2: After

3: Not applicable (no lump sum NI)

This question refers only to Class 4 NI, a lump sum calculated according to profit level. It may be paid as a combined amount with income tax. Regular, Class 2 NI contributions ('the stamp') should not be counted here.

? Share of Profit Before Tax and NI

↔ PrBefore

What was (your share of) the profit BEFORE tax [and lump sum National Insurance deductions]?

The question is worded according to whether the profit was before tax but after NI, or before tax and NI. There is a check if the figure here is lower than the profit figure:

☞ Soft Check

Profit BEFORE Tax/NI is less than net profit - that can't be right! Please check your figures.

If the respondent is unable to give a profit or loss figure at **Profit Amount (1)** the following question is asked:

? Why No Profit/Loss Figure

↔ WhyNoPro

INTERVIEWER CODE:

Why was the respondent unable to give a profit or loss figure?

1: Docs with accountant/Inland Revenue

2: Other reason

Next we want to get a picture of the current income from the job or business. A straightforward way is to ask for information on money drawn from a business bank or building society account.

? Work Account

↔ WorkAcc

Do you have separate bank or building society accounts for your work and your private finances?

This question is to identify whether the respondent has one or more bank or building

Self-employed Earnings

society accounts which contains *only* money relating to the business/job. If a business/work account also contains money from a source not connected to the business/job, this question should be coded 'no'. If coded 'yes':

? Draw Money for Non-Business

↔ OwnSum

SHOW CARD G6

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

The card shows:

Money from the work account:

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

? Non-Business Amount per Month

↔ OwnAmt

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

The purpose of these questions is to get a picture of current monthly income from self-employment. They ascertain how much money is being drawn from the business for the personal use of the informant and their household. Money drawn solely for business purposes should be excluded as should, where possible, business elements of domestic bills.

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

? Other Non-Business Income

↔ OwnOther

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

These questions cover income for the business that is not channelled through the bank/building society account. This may be 'cash in hand' for work carried out. Try to get an estimate, but, as this may be a sensitive topic (because some or all of this money may not be declared as income in the accounts), a refusal can be accepted here.

? Non-Business Average Amount

↔ OwnOtAmt

On average, how much is that each month?

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

? Income Amount

↔ **SEIncAmt**

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

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

By 'income' we mean money from the job/business that is used for personal, domestic, non-business use. In other words, what the respondent has to live on. It will not necessarily be the same as the annual profit divided into weekly or monthly amounts. Again the figures given here may be estimates. Sometimes they will have the equivalent of a payslip, or their invoices, or some other document which may be referred to - though it is the *average* monthly or weekly income that is required, not the *last* payment received.

? Income Weekly or Monthly

↔ **SEIncWM**

INTERVIEWER: ASK OR CODE

Was that weekly or monthly income?

- 1: Weekly income**
- 2: Monthly Income**

? Check Tax and NI

↔ **CheckTax**

May I just check, is either income tax, or your regular National Insurance contribution DEDUCTED AT SOURCE?

(INTERVIEWER: THIS IS 'CLASS 2' NI)

- 1: Income tax deducted**
- 2: regular NI deducted**
- 3: no, neither deducted**

Some self-employed, especially those who are sub-contractors, may have Income Tax or National Insurance payments deducted at source by whoever contracts them. Only one may be coded.

Different tax and NI arrangements can apply in different situations. Actors under contract, for example, have NI but not tax deducted at source. Construction industry sub-

Self-employed Earnings

contractors (without a '715' exemption certificate) are given Inland Revenue form SC60 by the contractor showing the details. They have tax but not regular NI deducted at source. The questions should cover all these different circumstances.

The self-employed may pay both Class 2 regular National Insurance contributions (the 'stamp') and/or Class 4 lump sum National Insurance contributions, which are based on the profit made on the business. For SC60 workers the tax deducted will typically include an amount for Class 4 contributions. In such cases code 1 only. At the end of the sub-contractor's accounting period figures will be submitted to Inland Revenue showing the income and the amount of tax and Class 4 NI paid over the period. IR will then notify the person of the amount of tax and NI Class 4 payable and whether a balance needs to be paid by or credited to him/her.

These questions cover Income tax and Class 2 regular NI payments only.

? Tax Deduction Amount

↔ TaxDAmt

How much income tax was deducted last time?

? Tax Deduction Period

↔ TaxDPd

How long did this cover?

? NI Deduction Amount

↔ TaxDPd

How much National Insurance was deducted last time?

? NI Deduction Period

↔ NIDPd

How long did this cover?

? Income Check

↔ ChkIncom

May I check, is your average weekly/monthly income of £[x] before or after income tax/regular National Insurance was deducted?

1: Before

2: After

The next questions are asked of all currently working self-employed except those who receive an income and have regular NI contributions deducted at source. They cover only regular Class 2 NI contributions (the 'stamp').

? Regular NI Contribution

Self-employed Earnings

↔ SeNIReg

**Do you pay a regular National Insurance contribution?
(INTERVIEWER: KNOWN AS 'CLASS 2' NI)**

? NI Payment Amount

↔ SeNIRAmt

How much was your last National Insurance payment?

The self-employed pay regular contributions (Class 2), which in 2007-2008 are £2.20 per week, if profit/earnings exceeds a set level. (If paid by standing order/direct debit, the monthly equivalent may vary slightly as it is calculated on a daily basis). Do not include lump-sum contributions (Class 4, on profits between two set annual amounts) here; they are asked about separately at **Lump Sum NI Profits**.

? NI Payment Period

↔ SeNIRPd

How long did this cover?

☞ Soft Check

If the last payment is more or less than the standard contribution (allowing for variations which occur if the contribution is paid by standing order/direct debit).

Amount for National Insurance contribution deviates from standard weekly amount (currently £2.20 for self-employed). Please check.

All the self-employed are asked about tax paid in the last 12 months. For Those who have already reported Income Tax deducted at source, this is The tax in addition to this amount that has been paid direct to the Inland Revenue. This might include tax outstanding from a previous set of Accounts.

Payments of tax direct to the IR by the self-employed often include a Lump sum Class 4 National Insurance payment based on the profits of the business. If the lump sum NI amount cannot be separated from the tax, then include the total amount as tax and record 'Don't Know' for the amount of NI lump sum.

? Business Income Tax Payments

↔ SeTax

Have you made any income tax payments relating to this job/business in the last 12 months?

Include any income tax payments *made* in the last year covering this job, even if they do not relate to the amount given at **Profit Amount (2)**, e.g. to a previous year's figures.

Income tax on other sources of income will be asked about later.

? **Business Income Tax Amount Annual**

↔ **SeTaxAmt**

How much did you pay altogether in the last 12 months?

[Please only include tax paid on income from self-employment.

INTERVIEWER; IF UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'DON'T KNOW']

Enter the total amount paid for this job, within the last year. It may or may not relate to the profit given earlier. Add together all payments made in the year – it is quite usual for payments to be made every 6 months. The text fill 'Please include....' appears when the self-assessment tax return has been referred to. Under self-assessment people can choose to calculate their own tax due. If the respondent has income from other sources to include on their tax return (e.g. from investments, pensions etc), the tax due will be calculated on the whole income. If at all possible, the respondent should give tax paid only on self-employed earnings, but if this is not possible, enter 'don't know'.

? **Lump Sum NI Contribution**

↔ **SeNIinc**

Does that figure include a LUMP SUM (Class 4) National Insurance contribution based on taxable profits?

If 'yes'.

? **Lump Sum NI Amount**

↔ **SeNIAmt**

How much was the National Insurance lump sum payment?

Those whose tax payment did not include a Class 4 NI contribution are asked separately about these payments.

? **Lump Sum NI Profits**

↔ **SeNILump**

In the last 12 months have you paid any lump sum NI contributions based on taxable profits?

Self-employed Earnings

? Lump Sum NI Profits Amount

↔ SeNiLAmt

What was your total lump sum payment in the last 12 months?

The next two questions are asked of those not currently working but who worked as self-employed in the last year.

? Weeks Been Self-Employed

↔ SeLwks

In the last 12 months, for how many weeks have you been self-employed?

? Self-employment End

↔ SeEnd

On what date did you cease to be self-employed?

Tax Credits

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. Child Tax Credit was introduced to provide support for children up until their 16th birthday, and young persons aged 16-18 years who are either in full time non-advanced education or have left full time education but do not have a job (providing they are not claiming income support or tax credits in their own right). The awarding of Child Tax Credit will not affect a respondent's right to Child Benefit. Families will still be able to claim Child Benefit as they do now and it will continue to be paid as a separate payment.

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

Working Tax Credit

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

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

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

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

Working Tax Credit also makes an allowance for extra financial help towards the costs of approved or registered child care. This is known as the child care element within Working Tax Credit. Respondents will only be entitled to this if they are working at least 16 hours

Tax Credits

per week. If a respondent is eligible to receive the child care element of Working Tax Credit, this **will always** be paid to the person who is mainly responsible for caring for the child or children, and will form part of their payment of Child Tax Credit (ie, it is not paid as an element of Working Tax Credit).

Tax Credits

TaxCred

NOW THERE ARE SOME QUESTIONS ABOUT TAX CREDITS

SHOW CARD H1

**Are you at present receiving any of these Tax Credit payments in your own right?
Please include any lump sum payments under £105 received in the last year.**

Press  for help

1: Working Tax Credit (excluding any childcare element of working tax credit)

2: Child Tax Credit (including any childcare element of working tax credit)

3: (None of these)

Note - Childcare element is part of the Working Tax Credit award calculation but is paid to the person getting the Child Tax Credit. The FRS collects information on payments rather than awards so it is important that where childcare element is received as part of a Working Tax Credit **award** that it is recorded in the FRS as a Child Tax Credit **payment**.

If **Tax Credits** = WTC, BUT no child under 19 in household and no adult aged 25 and over working for 30 or more hours per week.

Soft Check

Working Tax Credit is normally only paid to households without children if there is an adult in the household who is aged at least 25 and working for 30 hours or more per week.

Are you responsible for a child under 19 who is not here? Or is there an adult in the household who is disabled and is either working for at least 16 hours per week or is expecting to start work in the next 7 days?

INTERVIEWER: IF NO SUCH ADULT BUT RECEIVED WTC SUPPRESS AND MAKE A NOTE.

If **Tax Credits** = WTC, and there is a child aged under 19 in the household BUT no adult who works for 16+ hours per week.

Soft Check

Working Tax Credit is normally only paid if there is an adult in the household working for 16 or more hours per week.

PLEASE CHECK: Is there an adult expecting to start work within 7 days?

INTERVIEWER: IF NO SUCH ADULT BUT RECEIVED WTC SUPPRESS AND MAKE A NOTE

Tax Credits

If **Tax Credits** = CTC, BUT no child aged under 19 in household.

Soft Check

*Child Tax Credit is normally only paid if there is a child aged under 19 in the household.
PLEASE CHECK: Did you have a child for whom you are responsible but who is not here at present?*

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

If **Tax Credits** = WTC and there is a child in the household but TaxCred does not include CTC as well.

Soft Check

There is a child in the household and Working Tax Credit has been selected, but not Child Tax Credit. Please amend

If **Tax Credit**=3

Ever Received Tax Credit

 TCEver

Showcard H1

Have you received any tax credit payments since April 2003 (when Working Tax Credit and Child Tax Credit were introduced)?

INTERVIEWER: We are only interested in Working Tax Credit and Child Tax Credit at this question.

Exclude Working Families' Tax Credit, Disabled Person's Tax Credit and Children's Tax Credit which were replaced from April 2003 by Working Tax Credit and Child Tax Credit.

1: Working Tax Credit (excluding any childcare element of Working Tax Credit)

2: Child Tax Credit (including any childcare element of Working Tax Credit)

3: None of these

If **Ever Received Tax Credit**=1 or =2

Tax Credit This Year

 TCThsYr

Showcard H1

Have you received any tax credit payments since April 2008?

1: Working Tax Credit (excluding any childcare element of Working Tax Credit)

2: Child Tax Credit (including any childcare element of Working Tax Credit)

3: None of these

Tax Credits

If **Tax Credit This Year = 1** 'WTC in this financial year' or or **Tax Credit This Year =2** 'CTC in this financial year' or **Tax Credit This Year=3** 'No tax credits in this financial year'. Respondents not getting tax credits at the moment but did last financial year or in a previous year.

Tax Credit Repayment TCRepay

Why are you not receiving any tax credit payments at the moment?

- 1: Repaying an overpayment from earlier this year**
- 2: Repaying an overpayment from previous year**
- 3: Not completed application forms**
- 4: Income too high**
- 5: Not eligible for other reason**
- 6: Other**

Code 1 will only appear on screen if **Tax Credit This Year = 1** or **Tax Credit This Year =2**

If **Working Tax Credit** received

? **Working Tax Credit Lump Sum**

↔ **WTCLum**

SHOWCARD H2

Please look at card H2 and tell me in which of these ways you are currently receiving your Working Tax Credit?

Prompt: Do you receive it in any other ways?

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

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

If **Working Tax Credit Lump Sum=2** and **Working Tax Credit Lump Sum=3**

☞ Soft check

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

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

If **Working Tax Credit Lump Sum=1 and 2** or **Working Tax Credit Lump Sum=1 and 3**

☞ Soft check

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

Tax Credits

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

If **Working Tax Credit Lump Sum =2** and the sum of **Pay Amount, Amount for Deduction, PAYE Amount** and **Amount of National Insurance** is equal to **Gross Wage** (with a variation of +/- £5)

☞ Soft check

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

If **Working Tax Credit Lump Sum=2** but WTC was not recorded as an element of pay at **Included in Pay (Included in Pay=6)**

☞ Soft check

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

A soft check will also be prompted if the respondent is not working but claims they are receiving a tax credit through their pay packet.

☞ Soft check

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

If **Child Tax Credit** received

? **Child Tax Credit Lump Sum**

↔ **CTCLum**

SHOW CARD H3

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

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

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

If **Child Tax Credit Lump Sum=1 and 3**

☞ Soft check

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

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

? Tax Credit Award Notice

☞ **TaxNotr**

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

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

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

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

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

? Tax Bank Statement Consulted

☞ **TaxStmt**

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

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

If a Tax Credit Award Notice was consulted (**Tax Credit Award Notice = 1**)

? Income Year Used

☞ **NTCDat**

From the award notice, can you tell me the year from which income was used to calculate your tax credit award?

INTERVIEWER: Tax credit awards for 2008-09 will initially be based on income in 2008-09 or 2007-08. However, recipients can report 2006-2007 income to Inland Revenue within the year, and a new award notice is issued. The information asked about in this question will be in the second column on page 2.

- 1. 2008-09**
- 2. 2007-08**
- 3. Not available IS/JSA recipient**

If year of award is on Award Notice (**Income Year Used = 1 , 2 or 3**)

? Total Income Used

↔ NTCInc

From the award notice what was the total income (of you and your partner) which was used to calculate your tax credit award?

INTERVIEWER: This figure will be the 'Total Income' figure at the bottom of the 'Your Income' section on page 2.

The following questions are asked first for Working Tax Credit and then Child Tax Credit

If tax credit was a lump sum payment covering the whole year (If NtaxCrd=4 and WTCLum=1 or NtaxCrd =5 and CTCLum=1)

? Amount of Lump Sum Payment

↔ WTCLPay

↔ CTCLPay

You said that you received a [Working Tax Credit/Child Tax Credit] lump sum payment covering the whole year. How much was this payment?

INTERVIEWER: If respondent receives combined payment of Working Tax Credit and Child Tax Credit enter it here.

If amount received for lump sum payment exceeds £104

☞ Soft check

Lump sum payments should not exceed £104 for the tax year. Check that this is not a one off payment to correct for previous under payment. These should not be recorded at all.

If the amount received for lump sum payment is less than £26.00

☞ Soft Check

Working Tax Credit lump sum and Child Tax Credit lump sum would normally be more than £26.00. Please check the circumstances and explain in a note if necessary.

If Working Tax Credit or Child Tax Credit is received by regular payment either through the payroll or direct, the following questions are asked

? Amount of Last Payment

↔ WTCamt

↔ CTCamt

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

INTERVIEWER:

1: Exclude lump sum payments covering whole year.

Tax Credits

2: If respondent receives combined payment of Working Tax Credit and Child Tax Credit enter it here.

3: If respondent receives Over 50's New Deal payment with Working Tax Credit, include it here.

! Hard Check

If Amount of Last Payment= 0

Respondent is recorded as receiving Working Tax Credit at TaxCred but receives no payment return to taxcred and remove Code 1.

Respondent is recorded as receiving Child Tax Credit at Tax Cred but received no payment return to taxcred and remove Code 2.

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

☞ Soft check

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

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

☞ Soft check

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

? **Period Payment Covered**

↔ **WTCPd**

↔ **CTCPd**

How long did this cover?

1: One week

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

3: Four weeks

97 None of these (EXPLAIN IN A NOTE)

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

? **Usual Amount of WTC**

↔ **UWTCAmt**

How much is usually received for your Working Tax Credit payment?

INTERVIEWER: Exclude lump sum payments covering whole year.

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

☞ Soft check

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

? Period Payment Covered

↔ **UWTCPd**

How long did this cover?

1: One week

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

3: Four weeks

97 None of these (EXPLAIN IN A NOTE)

/ Question Information for WTC with Disability Element

Information on tax credits for disabled people is increasingly important due to plans to move Incapacity Benefit recipients into work. If a person receives Working Tax Credit the following question will be asked. This will be asked to all recipients of Working Tax Credit regardless of whether they stated that they have a disability at the Health questions. This is because not everyone on Incapacity Benefit considers themselves to be disabled so may not answer the Health questions in the way we might expect.

? WTC with Disability Element

↔ **WTCD**

Does the payment of [amount given for Working Tax Credit] include a Disability element?

If receives child tax credit (CTC) Ask:

? Payment Include CCTC

↔ **CCTC**

Does this payment include a childcare element to help pay for child care expenses?

1. Yes

2. No

IF either adult, or the only adult in the BU does not work, or works for less than 16 hours per week

Tax Credits

☞ Soft check

Child Care Tax Credit is normally only recorded if both partners work at least 16 hours per week, or one is in such work and the other incapacitated. Please check and record in a note

The Inland Revenue have informed us that there are cases where an award of £0 is made. The respondent may have been previously overpaid due to an unexpected increase in their income which was not reported. The Inland Revenue will therefore recover the money by giving an award of zero until the surplus amount has been repaid.

An award of £0 may also have been made if the household income is too high so the household is not eligible for tax credits.

If **Amount of Last Payment** is zero

? Tax in Future

☞ TaxFut

Are you awaiting the outcome of a claim for Working Tax Credit or Child Tax Credit?

IF Tax Credits = 1 and Tax in Future =1, OR Tax Credits = 2 and Tax in Future = 1
there is a soft check

☞ Soft Check

*Present receipt of either WTC or CTC payments take precedence over future claims. Please delete code at **TaxFut**.*

☞ Soft Check

If the first partner of a couple interviewed in the same BU states that they are receiving WTC or CTC as a regular payment or have received a lump sum (**WTCLum = 2** or **CTCLum = 2**), then their partner CANNOT also receive payments of the same tax credit.

Pension Schemes

THE QUESTIONS THAT FOLLOW ARE ABOUT PENSION PROVISIONS.

? Pensions

↔ PensDV

(Jump20)

The questions on pensions were re-designed for the 2006/07 FRS survey. The new questions were intended to collect higher quality, more accurate information.

A new variable is produced automatically called **Pensions**. This variable is be used to control the routing of the questionnaire through the pensions block. **Pensions** has three categories:

1. Aged under 70 and an employee or doctor or dentist in practice.
2. Self-employed (of all ages) or under 70 years of age and has previously worked but is not currently in work.
3. For respondents who are not self-employed and are over 69 years of age, and those who have never worked (all ages).

This question will only be asked if **Pensions=1**

Employer Scheme

↔ **EmpSchm**

Does your employer run a pension scheme for any employees?

1. **Yes**
2. **No**
3. **Don't Know**

Interviewer Instruction: Do not record details of frozen pensions in the pensions section. Only record if contributions are paid into the pension.

This question will only be asked if **Pensions=1 AND Employer Scheme=1**

Eligibility for Employer Scheme

↔ **EligSchm**

Are you eligible to belong to a pension scheme run by your employer?

Interviewer: Employers may provide a pension scheme that is only open to senior management or permanent staff.

1. **Yes**
2. **No**
3. **Don't Know**

Previously, no information on a person's eligibility to join an employer's scheme has been collected. This has led to incorrect assumptions about non-membership being made.

This question will only be asked if **Pensions =1 AND Employer Scheme=1 AND Eligibility for Employer Scheme=1**

Member of Pension Scheme

↔ **MemSchm**

Are you a member of a pension scheme run by your employer?

1. **Yes**
2. **No**
3. **Don't Know**

This question will only be asked if **Pensions =1 OR IF Pensions =2**

Private Pension

↔ **PrivPen**

Do you have a pension that you have arranged for yourself, for example with a pension company or financial advisor? Do not include the State Pension

Pension schemes

1. Yes
2. No
3. Don't Know

Interviewer Instruction: Do not record details of frozen pensions in the pensions section. Only record if contributions are paid into the pension.

This question will only be asked if the respondent has said they do not have either an employer's pension or a private one.

? Check No Pension

↔ ChkNoP

Interviewer: The respondent seems NOT to have a pension which is being contributed to, is this correct?

(Exclude AVCs and FSAVCs – which are top-ups to pensions not pensions in their own right. See HELP  for definitions of AVCs and FSAVCs).

1. No pension
2. Does have a pension

! Hard Check

This check will only be activated if **Check No Pension=2**

There is no record of a pension for this respondent. Go back through the answers given to the pension questions and check that these have been recorded correctly. If the respondent has no pension then arrow back to Check No Pension and use code 1 'No pension'.

? Employer Pension

↔ EmpPen

This question will only be asked if **Pensions =1** (Aged under 70 and employee or doctor or dentist in practice) AND **Member of Pension Scheme=1** (Member of employer scheme).

SHOW CARD I1

Thinking about the pension scheme run by your employer, which of the pension arrangements described on this card best describes your employer pension?

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

This question only refers to employer-based pensions. Exclude personal pensions.

See HELP  for definitions of group personal pensions and company pensions.

1. A group personal pension (these are personal pensions arranged by an employer for a group of employees)
2. A company or occupational pension scheme
3. A group stakeholder pension (these are stakeholder pensions arranged by an employer on behalf of employees – the employer may or may not contribute to such a pension)
4. None of these

We are interested here in the type of employer-based pension, and it may be helpful if the respondent can refer to documentation. The helpscreen information is reproduced here, as there is a lot of information.

/ Question Information for Employer Pension

Group Personal Pensions

A group personal pension (GPP) is effectively a series of individual personal pensions provided by a single life insurance company, but organised by an employer. Both the employer and the employee can contribute to a group personal pension and these contributions will be limited to the Inland Revenue maxima based on the member's age.

Company Pensions

A company pension is gained as a result of salaried employment, and is sometimes referred to as an occupational or superannuation pension.

Employees are generally referred to as *members* of the Scheme. The scheme is generally paid for by the Employer who makes contributions into a fund. In many schemes the employee may also be required to contribute.

Group Stakeholder Pensions

Like personal pensions, Stakeholder Pensions are sold by insurance companies, banks and building societies, as well as by some trade unions. As with Group Personal Pensions, employers can make an arrangement with a pension provider and offer their employees a group stakeholder pension scheme.

There are some differences between stakeholder pensions and other types of personal pensions.

SHPs have to meet certain standards set by the Government to make sure they offer value for money, flexibility and security

- the charges are capped;
- there are low minimum payments;
- they are more flexible than many other private pension schemes -you can choose when and how often you pay into the scheme and there are no penalties if you miss a payment; and
- other people, as well as an employer, can pay into a stakeholder pension on your behalf. That means that partners or other family members can help you to save for your retirement.

AND Employer Pension=2

? Employer Involvement in Scheme

↔ EmpArr

SHOWCARD I2

Please look at this card and tell me which of the options best describes your employer's involvement in this pension scheme?


1. Employer runs and manages their own scheme
2. Employer runs their own scheme which is managed for them by a pension company
3. Employer does not run their own scheme but arranges access to a pension provider for its employees
4. Don't Know

This check will only be activated if Pensions=1 AND Employer Involvement in Scheme=3

? Check Kind of Pension

↔ ChkdPn

Can I just check, is it possible that your pension is a group personal pension or a group stakeholder pension?

See HELP  for definitions of employer sponsored group stakeholder pension and group personal pension.

INTERVIEWER: Earlier at EmpPay, the respondent said that they did NOT pay into a group personal or group stakeholder pension run by their employers.

1. Yes
2. No
3. Don't Know

! Hard Check

This check will only be activated if Pensions =1 AND Check Kind of Pension=1

INTERVIEWER: Earlier at EmpPen, the respondent said that they did NOT pay into a group personal or group stakeholder pension run by their employers.

Please check with respondent:

If they DON'T have a group personal or group stakeholder pension, recode Check Kind of Pension to 'No' (code 2).

If they DO HAVE a group personal or group stakeholder pension, arrow back to EmpPen and recode code 1 or 3 as appropriate and continue the pension questions.

This question will only be asked if Pensions=1 AND Employer Involvement in Scheme=1 OR Employer Involvement in Scheme=2 OR Employer Involvement in

Scheme=3 AND Check Kind of Pension=2 OR Check Kind of Pension=3 OR Employer Involvement in Scheme=4

? Time in Scheme

↔ **EpLong**

SHOW CARD I3

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

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

- 1: Less than 6 months**
- 2: 6 months, but less than a year**
- 3: 1 year, but less than 2 years**
- 4: 2 years but less than 5 years**
- 5: 5 years but less than 10 years**
- 6: 10 years but less than 20 years**
- 7: 20 years or more**

This question will only be asked if **Pensions =1 AND Member of Pension Scheme=1**

? Type of Scheme

↔ **EpType**

SHOW CARD I4

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

INTERVIEWER: CODE ONE ANSWER ONLY

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

/ Question Information for Type of Scheme

It may be helpful to consult a payslip if available.

Code 1: If the scheme is fully contributory, a typical contribution would be about 8% of gross pay. Sometimes an extra contribution of perhaps 1% or 2% for dependants (e.g. widows/widowers pension) may be made.

Code 2: applies if the employee does not contribute to the basic pension -the employer

Pension schemes

pays it all - but does pay a contribution of perhaps 1% or 2% of pay for extra benefits for self or dependents (e.g. widows/widowers pension). Such an arrangement applies to Civil Servants and some other public servants.

Code 3: applies if the employee does not contribute to the pension at all.

This question will only be asked if **Pensions=1 AND EmpPen=1 OR EmpPen=3**

? Employer Contributions

↔ EpCon

Who contributes to your employer [group personal pension or employer sponsored group stakeholder] pension – you, or your employer, or both of you?

Interviewer: Code one answer only

1. Respondent only
2. Employer only
3. Both contribute
4. Neither

Stakeholder Pensions have to meet certain standards set by the government to make sure they offer value for money, flexibility and security:

- the charges are capped;
- there are low minimum payments;
- they are more flexible than many other private pension schemes-you can chose when and how often you pay into the scheme and there are no penalties if you miss a payment; and
- other people, as well as an employer, can pay into a stakeholder pension on your behalf. That means that partners or other family members can help you save for your retirement.

This question will only be asked if **Pensions=1 AND Member of Pension Scheme=1**

? NI Contributions in Pension

↔ EPGov

In the last 12 months, has any money been paid into this employer pension as a rebate of part of your National Insurance contributions because you are contracted out of SERPS/ S2P?

INTERVIEWER: SERPS is the State Earning Related Pension Scheme. S2P is the Second State Pension introduced in April 2002.

1. Yes
2. No

/ Question Information for NI Contributions in Pension

State Pensions

Pension schemes

The pension paid from the state can be divided into essentially two layers.

The Basic State Pension

The Basic State Pension provides a basic flat-rate level of pension, rising year on year with the rise in price inflation and is available to all those who have paid a sufficient number of years of National Insurance contributions.

Additional State Pension

The second layer is an earnings related pension and effectively provides a top-up pension based on an individual's level of earnings over their career. Unlike the Basic State Pension, the amount of pension the individual receives from the Additional State Pension is dependent upon the amount the person earned, and hence the total National Insurance contributions they paid across their career.

Contracting Out

Contracting out is a mechanism that permits individuals to give up their right to an Additional State Pension and either pay a reduced level of National Insurance in the case of an Occupational Pension scheme or receive a rebate from the Inland Revenue in the case of Personal/Private or Stakeholder Pensions. Instead of paying into the State Earnings Related Pension Scheme (SERPS) or into the State Second Pension (S2P), employees can join a contracted out occupational pension scheme (if the employer operates one) or take out an appropriate personal pension.

This question will only be asked if **Pensions=1** AND has a private pension OR **Pensions=2** AND has a private pension.

? Personal Pension

↔ PersPen

Thinking of the pension you arranged yourself, do you have a personal pension, a stakeholder pension or both?

Interviewer: Code all that apply

- 1. Personal pension**
- 2. Stakeholder pension**

/ Question Information for Personal Pension

Personal pensions

Introduced in 1988, a personal pension is a kind of pension that people set up for themselves, with a pension provider such as a bank, life assurance company or building society. It is entirely your own, which means you can continue to contribute to it if you move jobs. Personal pensions are the most common pension arrangement for people who are self-employed.

Stakeholder pensions

Introduced in 2001, SHPs are a special type of low-charge personal pension. SHPs are suitable for people who are self-employed, moderate and low earners, and those who do not have an income of their own but can afford to save for a pension (e.g. women on a career break). SHPs can also be set up for children.

This question will only be asked if **Pensions=1** OR IF **Pensions=2** AND has a personal pension.

? Number of Personal Pensions

↔ **PPNumc**

[Excluding any employer pension that you have already told me about,] how many personal pensions do you have?

Record up to 7 pensions. Restrict to those pensions receiving current contributions or rebates.

For each of up to 3 personal pensions the following questions are asked. If respondent has more than 3 pensions then choose the 3 receiving the largest contributions or rebates.

This question will only be asked if **Pensions=1** OR IF **Pensions=2** AND one or more personal pensions have been recorded.

? Period had Pension

↔ **PPDat**

SHOW CARD I3

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

- 1. Less than 6 months**
- 2. 6 months, but less than a year**
- 3. 1 year, but less than 2 years**
- 4: 2 years but less than 5 years**
- 5: 5 years but less than 10 years**
- 6: 10 years but less than 20 years**
- 7: 20 years or more**

This question will only be asked if **Pensions=1** AND one or more personal pensions have been recorded.

? Personal Pension Contributions

↔ **PPCon**

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

INTERVIEWER, CODE ONE ANSWER ONLY

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

4. Neither

This question will only be asked if **Pensions=1 AND Personal Pension Contributions=1 OR Personal Pension Contributions=3 OR IF Pensions=2**

? Personal Pensions Payment

↔ PPPay

How much was your last payment?

CODE POUNDS. PENCE

This question will only be asked if **Pensions=1 AND Personal Pension Contributions =1 OR Personal Pension Contributions=3 AND Personal Pensions Payment>0 OR IF Pensions=2 AND Personal Pensions Payment>0**

? Personal Pension Payment Period

↔ PPPd

How long did that cover?

1. One week
2. Two weeks
3. Three weeks
4. Four weeks
5. Calendar month
7. Two Calendar months
8. Eight times a year
9. Nine times a year
10. Ten times a year
13. Three months/13 weeks
26. Six months/26 weeks
52. One Year/12 months/52 weeks
90. Less than one week
95. One off/lump sum
97. None of these (Explain in a note)

This question will only be asked if IF **Pensions=1** AND one or more personal pensions have been recorded AND neither the respondent nor the employer contribute to the pension.

? Personal Pension Rebate

↔ PPREb

Some people have a personal pension that is opted out of the Second State Pension (S2P, formerly SERPS). This type of pension receives a contribution paid in once a year, from HM Revenue and Customs (HMRC, formerly the Inland Revenue). Does this describe the type of pension that you have?

1. Yes
2. No

Pension schemes

Employees can have part of their Class 1 National Insurance contributions rebated into a personal pension. They continue to pay full Class 1 NI contributions but the HMRC (Inland Revenue) rebates the State Second Pension element of those contributions to the personal pension scheme. Pensions for those who have contracted out of the State Second Pension are called 'Appropriate Personal Pensions'.

This question will only be asked if **Pensions=1** AND one or more personal pensions have been recorded AND the pension is opted out of the State Second pension.

? Personal Pension Rebate by Government

↔ PPRbGOV

In the last 12 months, has any money been paid into this pension as a rebate of part of your National Insurance contributions because you are contracted out of SERPS/S2P?

1. Yes
2. No

This question will only be asked if **Loan Covered by Other Savings= PENSION MORTGAGE** AND IF **Pensions=1** AND **Personal Pension Contributions=1** OR **Personal Pension Contributions=3** OR IF **Pensions=2** AND one or more personal pensions have been recorded.

? Personal Pension Mortgage

↔ PPMort

Interviewer: This household has a pension mortgage: has the payment just mentioned already been recorded earlier, in the mortgage section of the household questionnaire?

Simply code 'yes' or 'no', no further action is required. This is to ensure that there is no double counting.

1. Yes
2. No

This question will only be asked if **Pensions=1** AND **Personal Pension Contributions=1** OR **Personal Pension Contributions=2** OR **Personal Pension Contributions=3**

? Personal Pension Payment by Government

↔ PPGov

In the last 12 months, has any money been paid into this pension as a rebate of part of your National Insurance contributions because you are contracted out of SERPS/ S2P?

Interviewer: SERPS is the State Earnings Related Pension Scheme. S2P is the Second State Pension introduced in April 2002.

1. Yes
2. No

This question will only be asked if **Pensions=3**

Stakeholder Pension

↔ StakeP

Now I have some questions about possible pension arrangements. Are you paying contributions into [this/a] stakeholder pension fund? Do not include pensions where you are receiving payments

Interviewer: Only record 'Yes' if contributions are paid into the pension. Do not record if money is gained from a pension.

1. Yes
2. No
3. Don't Know

This question will only be asked if **Pensions=1** OR IF **Pensions=2** AND has a stakeholder pension OR IF **Pensions=3** AND **Stakeholder Pension=1**

? Number of Stakeholder Pensions

↔ SPNumC

[Excluding any employer pension that you have already told me about,] how many stakeholder pensions do you have?

Interviewer: Stakeholder pensions are a special type of personal pension where annual management charges are capped and individuals have greater flexibility about the level of contributions, and when they make contributions.

Record up to 7 Stakeholder pensions.
Restrict to those pensions receiving current contributions or rebates.

Employer sponsored group stakeholder

Like personal pensions, Stakeholder Pensions are sold by insurance companies, banks and building societies, as well as by some trade unions. As with Group Personal Pensions, employers can make an arrangement with a pension provider and offer their employees a group stakeholder pension scheme.

This question will only be asked if **Pensions=1** OR IF **Pensions=2** AND one or more stakeholder pensions recorded OR IF **Pensions =3** AND one or more stakeholder pensions.

? Period had Stakeholder Pension

↔ SPDat

For each of up to 2 stakeholder pensions the following questions are asked.

Pension schemes

Restrict to those funds receiving current contributions or rebates. If more than 2 using these criteria, then chose 2 receiving largest contributions/rebates

SHOW CARD I3

Which of the time periods on this card best describes when you started this stakeholder pension?

INTERVIEWER: only one stakeholder pension is allowed for - respondent should answer following questions in relation to main stakeholder scheme.

- 1: Less than 6 months**
- 2: 6 months, but less than a year**
- 3: 1 year, but less than 2 years**
- 4: 2 years but less than 5 years**
- 5: 5 years but less than 10 years**
- 6: 10 years but less than 20 years**
- 7: 20 years or more**

☞ Soft check

If a time period is entered which implies the pension was started before April 2001 a check will appear to say that this is an unusual situation.

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

This question will only be asked if one or more stakeholder pensions recorded.

? Stakeholder Pension Holder

☞ **SPWho**

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

- 1: Myself**
- 2: Someone else**

☞ Soft check

If a stakeholder pension is being paid into on behalf of someone else then a soft check comes up to ensure that it is not being counted twice.

One person in this Benefit Unit pays into a stakeholder for someone else and another has a stakeholder pension for him/herself. Please check – are they talking about the same Stakeholder pension? Make a note if the stakeholder is shared so that DSD can take into consideration any double-counting.

This question will only be asked if **Pensions=1** AND one or more stakeholder pensions AND **Stakeholder Pension Holder=1**

? Stakeholder Pension Contributions

☞ **SPCon**

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

INTERVIEWER: CODE ONE ANSWER ONLY

1. Respondent only
2. Employer only
3. Both contribute
4. Neither

This question will only be asked if Stakeholder Pension Holder=1

? Stakeholder Pension Payment

↔ SPPay

How much was your last payment for your stakeholder pension?

CODE POUNDS AND PENCE

☞ Soft check

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

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

*This question will only be asked if **Stakeholder Pension Holder=1***

? Stakeholder Pension Payment Period

↔ SPPd

How long did that cover?

1. One week
2. Two weeks
3. Three weeks
4. Four weeks
5. Calendar month
7. Two Calendar months
8. Eight times a year
9. Nine times a year
10. Ten times a year
13. Three months/13 weeks
26. Six months/26 weeks
52. One Year/12 months/52 weeks
90. Less than one week
95. One off/lump sum

97. None of these (Explain in a note)

This question will only be asked if **Pension=1** AND one or more stakeholder pensions recorded AND **Stakeholder Pension Holder=1**

? Arrangement of Stakeholder Pension

↔ **SPHelp**

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

Interviewer: This question refers only to the personal stakeholder arranged by themselves

1: Yes

2: No

This question will only be asked if **Pensions=1** AND one or more stakeholder pensions recorded AND **Stakeholder Pension Contributions=4** AND **Stakeholder Pension Holder=1**

? Stakeholder Pension Rebate

↔ **SPReb**

Some people have a stakeholder pension that is opted out of the Second State Pension (S2P, formerly SERPS). This type of pension receives a contribution paid in once a year, from HM Revenue and Customs (HMRC, formerly the Inland Revenue). Does this describe the type of pension that you have?

1. Yes

2. No

Employees can have part of their Class 1 National Insurance contributions rebated into a personal pension. They continue to pay full Class 1 NI contributions but the HMRC (Inland Revenue) rebates the State Second Pension element of those contributions to the personal pension scheme.

This question will only be asked if **Pensions=1** AND one or more stakeholder pensions recorded AND **Stakeholder Pension Contributions=4** AND **Stakeholder Pension Rebate=1** AND **Stakeholder Pension Holder=1**

? Stakeholder Pension Rebate by Government

↔ **SPRebGov**

In the last 12 months, has any money been paid into this pension as a rebate of part of your National Insurance contributions because you are contracted out of SERPS/S2P?

1. Yes

2. No

Pension schemes

This question will only be asked if **Loan Covered by Other Savings**= PENSION MORTGAGE AND IF **Pensions**=1 AND **Stakeholder Pension Contributions**=1 OR **Stakeholder Pension Contributions**=3 AND **Stakeholder Pension Holder**=1 OR IF **Pensions**=2 or under 70 years of age and has previously worked but is not currently in work AND one or more stakeholder pensions recorded AND **Stakeholder Pension Holder**=1 OR IF **Pensions**=3 AND one or more stakeholder pensions recorded AND **Stakeholder Pension Holder**=1

? Stakeholder Pension Mortgage

↔ SPMort

INTERVIEWER: This household has a pension mortgage: has the payment just mentioned already been recorded earlier, in the mortgage section of the household questionnaire?

Simply code 'yes' or 'no'.

1. Yes
2. No

This question will only be asked if **Pensions**=1 AND one or more stakeholder pensions recorded AND **Stakeholder Pension Contributions**=1 OR **Stakeholder Pension Contributions**=2 OR **Stakeholder Pension Contributions**=3 AND **Stakeholder Pension Holder**=1

? Stakeholder Pension Payment by Government

↔ SPGOV

In the last 12 months, has any money been paid into this stakeholder pension as a rebate of part of your National Insurance contributions because you are contracted out of SERPS/S2P?

INTERVIEWER: SERPS IS THE STATE EARNINGS RELATED PENSION SCHEME. S2P IS THE SECOND STATE PENSION INTRODUCED IN APRIL 2002.

1. Yes
2. No

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

State & Other Benefits and Pensions

THE QUESTIONS THAT FOLLOW ARE ABOUT STATE BENEFITS

(Jump21)

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

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

Definitions of each benefit (excluding a few uncommon ones) are given below, under the question at which their receipt is recorded (**Benefit Question 1 to Benefit Question 7**).

/ Question Information for Receipt Of Benefits: Methods Of Payment And Combined Benefits

There are several methods by which benefits are paid.

Order book

Order books for benefits and Retirement Pension have been phased out. The last order books have been issued were valid until July 2005, although it is possible that respondents will refer to order books for a while after this time.

There are two types of benefit payment books still in general use, one used to pay Income Support only or Income Support plus other benefits; the other used to pay all other benefits.

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

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

On the left hand side the rates a person may get for the particular benefit(s) in payment are given. In the case of benefits other than Income Support, these rates will have a code letter (such as A-T for the components of Retirement Pension and Bereavement Benefit, which are recorded on FRS when an order book is consulted). On the right hand side the actual amount paid for each benefit is given.

Below is a mock up of such a page, showing the basic information you need to look for. It is not intended to be an exact replication of a real book. The figures and dates are fictional.

State and Other Benefits and Pensions

INCAPACITY BENEFIT

BENEFIT DETAILS AB123456A		PAYABLE RATE	FROM
A	70.95	75.70	01022006
B	9.50	87.90	03042006
G	7.45		

SEE NEXT PAGE FOR DETAILS OF UPDATING INCREASES AND EARNINGS RULE

(DSD/Benefits Agency LOCAL OFFICE ADDRESS)

In the above example Incapacity Benefit is the only benefit paid on this book. A total amount of £87.90 is received from 3 April, made up of different elements shown on the left. In some books two or more rates may be shown for the same benefit, those before and after the annual updating which occurs in April, or after an adjustment to the person's entitlement. You should enter the rate that applied to the last payment received. Enter the total amount received at **Benefit Amount** (the name of the question asked for each benefit about the amount received), *but only if it is for that benefit only - see the section below on combined benefits.*

Giro cheque

The last 'Giro' cheques were issued in October 2004. A new contract has been set up since then with the Alliance and Leicester bank to enable cheque payments to be made to benefit recipients who are unable or unwilling to provide direct payment account details. Record these cheque payments as Giro cheques, as respondents are likely to continue to think of the Alliance and Leicester cheques as 'Giros'

Direct to bank/building society account (direct payment)

A new initiative was launched in April 2003 to pay the majority of benefits directly into a bank, building society or Post Office account. For those respondents who do not have or do not wish to have a current account, banks, building societies and the Post Office offer what is known as a basic bank account or a card account solely for this purpose. The account operates purely to allow benefit to be paid electronically and allow the recipient to draw the benefit from their account. These accounts are:-

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

With the withdrawal of order books and giro cheques (see above), most pensions and benefits are now being paid via direct payment. The order books were very useful in identifying elements of benefits and providing detailed information on amounts received. With order books being phased out, collecting information on benefit amounts may be more difficult. However, respondents receiving pensions/benefits via direct payment should be sent information on the amount of benefit and/or pension they will receive via an entitlement letter sent by the DSD, Benefits Agency or The Pensions Service (part of the DSD). Providing the respondent has kept their letter in a safe place, you will be able to use the letter(s) as documentary evidence of the amount of benefit/pension received. A bank/building society/post office account statement will be a useful alternative.

State and Other Benefits and Pensions

Please be careful of instances where respondents give you the amount that they withdraw out of the account each week rather than the actual amount of benefit they receive. DSD are only interested in the amount of benefit people actually receive so if the respondent is not consulting documentation and is unsure of how much they receive, please enter a Don't know at BenAmt and put any useful information into a note. If the respondent is consulting their account statement and receives one benefit only, you may be able to collect the amount directly from their statement. If they receive two or more benefits and they are unsure of the split, please treat these as combined benefits (see instructions below).

Administered directly by an employer


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

Paid directly for motability

Motability is a registered charity through which those who receive the higher rate of Disability Living Allowance mobility component may hire or purchase a vehicle (e.g. car, electric scooter, wheelchair) at a reduced rate. Either part or the whole of the allowance is paid to Motability.

Combined Benefits

When more than one benefit is paid on the same order book or into the same account, you should try to identify the separate amounts received for each benefit, to enter at the appropriate **Benefit Amount** questions. However, it is sometimes difficult to identify the individual amounts. If the respondent has the Award Notice which specified which benefits they have been awarded, this should distinguish the names and amounts.

If you are unable to separate an amount covering a combination of benefits, whether paid by order book or by another method, you must not enter the total amount received at any of the **Benefit Amount** questions. What you should do is enter 'dk' at **Benefit Amount** for EACH BENEFIT concerned, and make a  note at each.

The note should state the following:

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

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

When a 'dk' is entered at any **Benefit Amount** question a check question will follow,

State and Other Benefits and Pensions

asking whether it is a 'dk' because separate amounts for the benefit cannot be established. If that is the reason, the 'dk' will not be included in the total of 'dks' and refusals for the questionnaire.

Components of benefits

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

Please also refer to the later notes about Attendance Allowance and Disability Living Allowance being paid as a component of Retirement Pension/Widow's Pension/Bereavement Allowance or as part of Widowed Mother's Allowance/Widowed Parents Allowance, at **Benefit Question 2**.

/ Information on Checks

There are range checks on every benefit in this section. The ranges are based on the amounts known from latest DSD publications on benefit levels. All the checks are soft and may be suppressed if the respondent is convinced, or can produce documentation to show, that they are receiving the queried amount. If you are interviewing in April the checks will allow amounts from the previous financial year.

There are also checks relating to eligibility for certain benefits, e.g. if the respondent is over state retirement age but is not receiving Retirement Pension or if child benefit is being claimed, but there does not appear to be a child resident in the household.

Note that all benefits are paid on a weekly or number of weeks basis. In other words, **no benefit should usually cover a calendar month**.

Note about questions **Benefit Question 1** to **Benefit Question 7** (which benefits are received) :

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

Benefit Question 1

 **Ben1Q**

SHOW CARD J1

Looking at this card, are you at present receiving any of these state benefits in your own right: that is, where you are the named recipient?

1: Child Benefit

2: Guardian's Allowance

3: Invalid Care Allowance/Carer's Allowance

4: Retirement Pension (NI), or Old Person's Pension

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

6: Armed Forces Compensation Scheme (formerly War Disablement Pension) or War Widow's / Widower's Pension (and any related allowances) or Guaranteed Income Payment

7: Severe Disablement Allowance

8: None of these

/ Question Information for Benefit Question 1

Child Benefit

This benefit is received for each child under 16 and for any child aged 16-19 still in full-time further (but not higher) education. It is usually (but not necessarily) paid to the child's mother. It is not paid for foster children. There are three rates:

- higher rate for the only, elder or eldest child of a couple
- 'LP' rate for the only, elder or eldest child of a lone parent
- lower rate for subsequent children.
- The 'LP' rate incorporates an additional element to replace One Parent Benefit, which was abolished from April 1997. Since July 1998 it has not been available to new claimants.

If a woman or single man has children in the household there is a soft check that s/he is receiving child benefit.

Or if the father answers that he is claiming Child Benefit when he is married or cohabiting a soft check is triggered.

It could be that the father's partner is not the mother or stepmother of the child and it is the man that claims the benefit.

Guardian's Allowance

This is a weekly payment for someone who takes an orphan into the family. In exceptional circumstances this may be paid if one of the child's parents is still alive but cannot care for the child.

Invalid Care Allowance/Carer's Allowance

This is a weekly paid benefit to those spending at least 35 hours a week caring for a severely disabled person. They must not earn more than £79 per week after deduction of allowable expenses, or be in full-time education for more than 21 hours per week. If the disabled person dies, Invalid Care Allowance/Carer's Allowance will continue for up to eight weeks. It should be coded to the person doing the caring.

Each year there are a number of respondents who report receipt of ICA but do not report providing care. A soft check will appear to double check with the respondent whether they care for someone. If this is the case then return to the carers section and ask them the carer questions again. Make a note where you cannot reconcile the answer to ICA.

Similarly, if someone in the household is receiving ICA then the carer, who is also in the household, should be receiving DLA(C) or **Attendance Allowance**. If, on double-checking, it is established that the person receiving care is in receipt of DLA(C) or **Attendance Allowance** go back to Ben2Q and change the answer. Otherwise, suppress the check and make a note if appropriate.

Retirement Pension

This is a taxable weekly benefit for women on reaching 60 and men on reaching 65. The basic pension rate is the same for men, women who have paid their own NI contributions at the standard rate, and for widows/widowers on their late partner's NI contributions. Married women who are not entitled to a pension on their own contributions may receive a pension on their husband's contributions.

Those who have paid NI contributions as an employee after April 1978 may also receive an **additional earnings related pension**. Those who have been in a contracted-out occupational pension scheme may receive a **guaranteed minimum pension**, which is the minimum amount that must be paid under such a scheme. Guaranteed minimum pension is also known as **contracted-out deduction**. Those who decide not to claim their pension on reaching retirement age can earn **additional pension increments**.

From April 2005, DSD are introducing more generous incentives to defer taking up the state pension. There is strong interest in how many people will take advantage of the deferral option.

People will be able to put off claiming their State pension for as long as they want and be able to earn extra State Pension, or a lump sum. If they defer they can choose one of the following options when they do claim:

- **Extra State Pension:** this is worked out at 1% for every five weeks the claim is deferred (minimum term five weeks).
- **A lump sum payment:** A one-off lump sum payment based on the amount of normal weekly State Pension someone would have received, plus interest added each week and compounded. They also receive their State Pension when they claim it paid at the normal rate.


With this option people have to put off claiming their State Pension for at least 12 consecutive months, which must all fall after 5 April 2005.

The compounded rate will be broadly equivalent to an annual interest rate of 2% above the Bank of England's base rate (so if the base rate was 4.75%, the annual rate of return would be 6.75%). As the Bank of England base rate may change from time to time, the rate of interest used to calculate the lump sum could also change.


Old Person's Pension or over 80s pension

This is for those people aged 80 or over who are entitled to State Retirement Pension of less than the amount payable on a spouse's contributions, or to none at all.

☞ Soft Check

Respondent is a woman/man with dependent child(ren), yet has not been recorded as receiving Child Benefit. Please check whether this is correct. If so, explain circumstances in a note  .

 Soft Check

Respondent is a father receiving Child Benefit. Normally the mother receives the Child Benefit. Please check whether your answer is correct. If so, explain circumstances in a note  .

 Soft check

Are you sure [Name] receives Invalid Care Allowance/Carer's Allowance? They're not coded as a carer at WhoLook in the Household Schedule. Please check whether they are a carer. If so go back to the carer questions to record [Name] as a carer. If this is not appropriate please make a note of the reason why they have not been recorded as a carer.

 Soft check

Are you sure that [Name] does not receive DLA(C) or AA? The person who cares for them receives Invalid care allowance/carer's allowance, so the person cared for could be entitled to receive DLA(C) or Attendance Allowance. Please make a note if they do not receive DLA or AA.

Asked to all males over 64 yrs of age and women over 59 yrs of age who did not answer 4 at Benefit Question 1.

? Deferred State Pension

↔ DefrPen

INTERVIEWER: The respondent is aged 64 or over (male) or over 59 (female) and so could collect state pension BUT they have not reported having NI retirement Pension (or Widow's pensions /bereavement allowance) or Old Person's pension. However, some people defer taking up their state pension in order to build up extra State Pension which they receive when they start claiming State Pension. This question is checking whether people have deferred taking up State Pension.

Have you deferred taking up your State Pension?

1 = Yes

2 = No

PLEASE NOTE: There are many reasons why someone may not collect their State Pension. At DefrPen we only want to know whether the reason for not receiving the State Pension is because the respondent has taken up the deferral option or not. Code 1 'Yes' at DefrPen if the respondent has taken up one of the deferral options (e.g. the Extra State Pension or the Lump Sum Payment). Code 2 'No' if the respondent is not receiving Retirement Pension for any other reason (although he/she is eligible to receive it).

State and Other Benefits and Pensions

/ Question Information for Deferred State Pension

Widow's Pension

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

Widowed Mother's Allowance

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

Widowed Parent's Allowance

Replaced Widowed Mother's Allowance in April 2001. Widowed Parent's Allowance extends the benefit to fathers as well as mothers. Payments to widowed fathers will be retrospective in the sense that although payments will only start from April 2001, they will be paid to both existing and new widowed fathers with dependent children. As with the redundant Widowed Mother's Allowance, there will be both basic and Second State Pension (formerly SERPS) elements payable, and additions for each dependent child.

Bereavement Allowance

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

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

Note that Bereavement Payment (formerly Widow's Payment) should not be included here; it is a lump sum payment and there is a code for it at the later question on lump sum state benefits (**Benefit Question 5**).

Soft Check

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

Respondent is a widow/widower under 65 with dependent child[ren], but is not getting Widowed Parent's Allowance. Please check that this is correct.

/ Question Information for Pensions and Allowances

State and Other Benefits and Pensions

On 2 April 2002 the War Pensions Agency was renamed the 'Veterans Agency.' This agency now administers pensions to armed forces/ex-armed forces personnel and their dependents.

War Disablement Pension

is payable to people disabled as a result of service in the Armed Forces during the First World War or at any time since 1939. The amount received depends on severity of disablement and rank.

War Widow's/Widower's Pension

is payable to widow/ers and children of someone killed in the Armed Forces or who died as a result of injury sustained in the Armed Forces.

Severe Disablement Allowance

may be received by people of working age who have been unable to work for 28 weeks or more because of illness or disablement, but cannot get Incapacity Benefit because they have not paid enough NI contributions.

Armed Force Compensation Scheme

The Armed Forces Compensation Scheme (AFCS) is a compensation scheme for all members of the Regular and Reserve Forces. It provides compensation for all injuries, ill-health and deaths that are mainly due (attributable) to service, the main cause of which occurred on or after the introduction of the scheme on 6 April 2005.

If Code 5 - Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) Allowance.

? Type of Widows Pension/Allowance

↔ Wid

INTERVIEWER: ASK OR RECORD WHICH ONE WAS RECEIVED:

- 1: Widow's Pension**
- 2: Widowed Mother's Allowance**
- 3: Bereavement Allowance**
- 4: Widowed Parent's Allowance**

If Code 6 - War Disablement Pension or War Widow's Pension:

⌘ Type of War Pension

↔ War

INTERVIEWER: ASK OR RECORD WHICH ONE WAS RECEIVED:

- 1: Armed Forces Compensation Scheme (formerly War Disablement Pension) or Guaranteed Income Payment (GIP) paid to Service or ex-service personnel**
- 2: War Widow's/Widower's Pension or Guaranteed Income Payment (GIP) paid to**

surviving partners of Service personnel.

If the respondent is aged over 50 and currently working, either as an employee or self-employed, but were out of work before this current job, the following question is asked concerning the New Deal for over 50s.

? **New Deal Payment**

↔ **NDeal**

Are you currently receiving payment as part of the New Deal for over 50's?

This New Deal Scheme is available to those who are aged over 50 and who were not working and on benefit for more than 6 months previously.

- If they take a full time job – the New Deal pays an extra £60 per week tax free (known as an Employment Credit) on top of the wage (£40 for part time work)
- The New Deal guarantees a take home wage of at least £180 a week, £9,300 a year if in full time employment
- An in-work Training Grant of up to £1500 may also be available when you start work
- Is paid straight into the bank account or by Giro, but not with wages.

⌘ **Benefit Question 2**

↔ **Ben2Q**

SHOW CARD J2

And looking at this card, are you at present receiving any of the state benefits shown on this card - either in your own right or on behalf of someone else in your household?

- 1: Care component of Disability Living Allowance**
- 2: Mobility component of Disability Living Allowance**
- 3: Both Care Component and Mobility component of Disability Living Allowance**
- 4: Attendance Allowance**
- 5: None of these**

! Hard Check

If Ben2Q = 3 'Both Care Component and Mobility component of Disability Living Allowance RECORDED

If respondent receives both Care component of DLA **and** Mobility Component of DLA record BOTH 1 and 2 TOGETHER

/ Question Information for Benefit Question 2

Disability Living Allowance has two elements and is directed at the care needs and mobility needs of **disabled people of working age and below.**

The **care component** has three rates and has replaced Attendance Allowance for those

State and Other Benefits and Pensions

under retirement age.

The **mobility component** has two rates, the higher one being for those unable to walk or who are severely restricted, and replaced the old Mobility Allowance.

Motability is a registered charity through which those who receive the higher rate of Disability Living Allowance mobility component may hire or purchase a vehicle at a reduced rate. Either part or the whole of the allowance is paid to Motability. The full amount received including any paid direct to Motability should be recorded. If the amount entered is after deducting money paid direct to Motability, a check will trigger. Please enter the amount of the higher rate as displayed in the check.

Attendance Allowance

is a benefit for people disabled **at or after age 65** who live at home and need looking after because of their physical or mental disablement. Attendance Allowance is not related to any income, savings or NI contributions and can be paid in conjunction with other benefits including Income Support. There are two rates - a lower one for people who need looking after by day **or** night, and a higher one for people who need looking after by day **and** night. Attendance Allowance for those disabled before they were 65 was replaced in April 1992 by Disability Living Allowance (Care component).

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

Recipients of Retirement Pension, Widow's Pension, Bereavement Allowance, Widowed Mother's Allowance, Widowed Parent's Allowance may also get **Attendance Allowance** or DLA (but not both); the **Attendance Allowance** /DLA may be paid separately from the RP/WP/BA/WMA/WPA, or as a component of it. In either case, the **Attendance Allowance** /DLA should be coded at **Benefit Question 2**.

☞ Soft check

If a parent states that someone in the household is receiving DLA, it is important to ensure that it is not for the dependent child (aged 16-18) who has already been identified as receiving DLA in their own right. This is because there can be more than one disabled family member and a parent could have 2 disabled children, one under 16 and one 16 – 18 years.

*Respondent said earlier that [name of 16-18 year old] was receiving DLA Care component/Mobility component. Check if DLA indicated at Ben2Q is for [name] or for someone else. If it **is** for [name], then delete answer at Ben2Q as this has already been picked up at Block QHealth.*

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

☞ Soft check

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

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

? Attendance Allowance

↔ AA

Is this Attendance Allowance paid as part of your [Retirement Pension / Widow's Pension / Bereavement Allowance / Widowed Mother's Allowance / Widowed Parent's Allowance], or do you receive it separately?

1: Paid as part of pension

2: Paid separately

? Disability Living Allowance 1

↔ DC

Is this Care Component of DLA paid as part of your [Retirement Pension / Widow's Pension / Bereavement Allowance / Widowed Mother's Allowance / Widowed Parent's Allowance], or do you receive a separate payment?

1: Together with pension

2: Separate payment

? Disability Living Allowance 2

↔ DM

Is this Mobility Component of DLA paid as part of your [Retirement Pension / Widow's Pension / Bereavement Allowance / Widowed Mother's Allowance / Widowed Parent's Allowance], or do you receive a separate payment?

1: Together with pension

2: Separate payment

If the **Attendance Allowance** or DLA is paid as part of one of these benefits (i.e. it is paid as a component of the total WP/BA/WMA/WPA payment), the follow up questions for **Attendance Allowance** /DLA (how it is paid, amount received etc) are not asked, and the amount should be included in **Benefit Amount** for WP/BA/WMA/WPA. If the **Attendance Allowance** is paid separately the follow up questions will be asked for both benefits.

For retirement pension only, if it is received via a bank/building society/post office account with **Attendance Allowance** or DLA, you will be asked to record the amounts for DLA / **Attendance Allowance** separately from RP. This is because the respondent should have received a separate entitlement letter for their disability/care benefits from the Disability and Carers Directorate within the DSD. If Retirement Pension (paid in combination with **Attendance Allowance** or DLA) is still paid by order book then the follow up questions for **Attendance Allowance** /DLA (how it is paid, amount received etc)

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are not asked, and the amount should be included in BenAmt for RP.

To illustrate, below is a mock up of an order book page showing receipt of **Attendance Allowance** as a component (H) of RP. In this case, RP should be coded at **Benefit Question 1**, **Attendance Allowance** should be coded at **Benefit Question 2**, and the question **Attendance Allowance** should be coded 1. At the **Benefit Amount** for RP, £130.23 should be entered. As an order book is consulted, the amounts for the components shown, A,B,C,D and H will be recorded at **Pension Component/ Pension Question**. No separate **Benefit Amount** question for **Attendance Allowance** will be asked.

RETIREMENT PENSION AND ATTENDANCE ALLOWANCE						
PENSION DETAILS AB123456A			AA	RP	PAYABLE RATE	FROM
A	59.80		H 55.30	72.66	127.96	01062003
B	10.21		H 56.25	73.98	130.23	12042004
C	2.40					
D	0.25					
H	45.70					

SEE NEXT PAGE FOR DETAILS OF UPRATING INCREASES AND EARNINGS RULE

(DSD/Benefits Agency LOCAL OFFICE ADDRESS)

Benefit in Future 2

 B2QFut

SHOW CARD J2

Can I just check, have you been awarded any of (these/the other) allowances to start at some future date, either for yourself or for some other household member?

- 1: Care component of Disability Living Allowance
- 2: Mobility component of Disability Living Allowance
- 3: Both Care Component and Mobility component of Disability Living Allowance
- 4: Attendance Allowance
- 5: None of these

CODE ALL THAT APPLY

! Hard Check

If B2QFut = 3 'Both Care Component and Mobility component of Disability Living Allowance RECORDED

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If respondent receives both Care component of DLA **and** Mobility Component of DLA record BOTH 1 and 2 TOGETHER

Note that the text "(the other) allowances" will be selected if at least one benefit was entered at **Benefit Question 2**.

Soft Check

If any benefit entered at **Benefit Question 2** is also entered at **Benefit in Future 2**.
At the previous question the respondent claims to be currently in receipt of Benefit number [1-4], so he/she is not likely to await the outcome of a claim for the same benefit. Please check your answers. If correct, explain circumstances in a Note.

Respondents currently receiving a benefit may also be in the process of reclaiming it for a further period. However at the **Benefit in Future 2** questions you should only record NEW claims, not repeat claims from current recipients.

Soft Check

If respondents answer that DLA is awarded to 2 different household members

! Hard Check

If same household member answers yes to present AND future DLA. In order to evaluate, the following question is asked.

? **Receiving DLA Benefit**

↔ **WhoFor**

Is the future award of this benefit for the same person who is already receiving a DLA payment?

If the answer to this question is Yes, the following hard check is introduced.

! Hard Check

INTERVIEWER: Present DLA circumstances take precedence over future awards for the same household member. Please delete the answer at B2Qfut.

 **Benefit Question 3**

↔ **Ben3Q**

SHOW CARD J3

Now looking at this card, are you at present receiving any of these benefits in your own right: that is, where you are the named recipient?

INTERVIEWER: DO NOT include Reduced Earnings Allowance in code 6. Enter it later at Ben5Q as 'any other NI or State Benefit'.

- 1: Jobseeker's Allowance**
- 2: Pension Credit**
- 3: Income Support**
- 4: Incapacity Benefit**
- 5: Employment and Support Allowance**
- 6: Maternity Allowance**
- 7: Industrial Injury Disablement Benefit**
- 8: None of these**

Press  for help

If Ben3q=5 'Employment and support Allowance' and sample month not April to September

? Type of ESA

↔ **ESAType**

There are two types of Employment and Support Allowance. Is your Allowance:

- 1. ...'contributory', that is based on your National Insurance contributions,**
- 2. ...or is it 'income based' Employment and Support Allowance; which is based on an assessment of your income?**

/ Question Information for Benefit Question 3

Jobseeker's Allowance (JSA)

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

The basic rules for receipt of JSA are that the claimant must be out of work or working less than 16 hours a week; be capable of work, available for work (usually of at least 40 hours a week) and actively seeking work; have a Jobseeker's Agreement with the Employment Service; be aged 18 or over and under state pension age; and any studying must only be part-time. (See under **Type of Jobseeker's Allowance** below for further details of JSA).

Pension Credit

In October 2003, the Minimum Income Guarantee (MIG) was replaced by Pension Credit, a tax credit administered by the Pensions Service (formerly the Benefits Agency).

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

1. The **Guarantee Credit**. This is the minimum amount a pensioner can be expected to live on (£114.05 per week for a single person and £174.05 for a couple). There will be additional amounts for owner occupier's housing costs, for disability and for caring responsibilities.

2. The **Saving Credit**. This is available only to pensioners aged 65 and over and aims to reward those who have made provision for their retirement over and above the state pension. The **Savings Credit** will give pensioners 60 pence for every £1 of income they have from second pensions, annuities, or savings up to a maximum amount in the region of £17.88 per week for a single person or £23.58 per week for a couple. Where a pensioner's income exceeds the level of the **Guarantee Credit**, every excess pound will reduce the savings credit by 40 pence.

The Pension Credit is designed to be less intrusive than the MIG in that, apart from major changes to personal circumstances, people aged 65 and over will not have to report changes in their circumstances for up to 5 years at a time. However if their income drops, they can ask for their Pension Credit to be increased.

Income Support

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

- sick or disabled OR
- a lone parent or foster parent OR
- getting Invalid Care Allowance/Carer's Allowance for looking after someone.

You cannot get Income Support if you work for 16 hours a week or more on average (or if

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your partner works for 24 hours a week or more on average). Income Support can be paid to top up other benefits, or earnings from part-time work, or if there is no money coming in at all. The amount depends on age, whether the person has a partner, dependant children, whether anyone has a disability, weekly income and savings. The savings limit for the claimant (and partner if any) is £8,000.

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

Incapacity Benefit

is paid to people who have been medically assessed as incapable of working and who cannot get Statutory Sick Pay from an employer. If a person is/was receiving Statutory Sick Pay, Incapacity Benefit replaces it after 28 weeks. It is a contributory benefit; it is not means-tested. There are three basic rates:

- the short term lower rate for the first 28 weeks of sickness;
- the short term higher rate for weeks 29-52;
- and the long term rate from week 53.

Extra benefit may be paid for dependant adults and children. For new claimants, entitlement ends at state pension age.

Maternity Allowance

may be paid to those women who are not entitled to Statutory Maternity Pay, for 39 weeks, starting from the 11th week before the baby is due.

Industrial Injuries Disablement Benefit

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

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

Employment and Support Allowance (ESA)

Employment and Support Allowance (ESA) is to be paid to new claimants from October 2008, with existing Incapacity Benefit and Income Support claimants being migrated to ESA over time.

Main phase - Claimants of Main Phase ESA will receive a basic payment at JSA (25+) rates, an additional 'work related activity component' or 'support component' and, in some cases, an extra premium.

Work related activity component - Those assessed at the PCA as having 'limited capability for work' will receive this component.

Support component - Awarded to a minority of claimants who are assessed at the PCA as having 'limited capability for work' and 'limited capability for work-related activity'.

Extra Premiums - Severe Disability Premium (SDP), Enhanced Disability Premium (EDP), Carer Premium, Pensioner Premium and Higher Pensioner Premium currently payable with IS and IB will still be payable as a premium on top of ESA.

☞ Soft Check

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

Respondent is coded as working more than 16 hours a week and receiving Jobseeker's Allowance. Tactfully check this. (JSA is not usually payable in this situation).

It is possible to work under 16 hours a week and to receive JSA, if the earnings are under certain amounts.

There are also checks if the respondent has answered in the block **Qcurst** that they are signed on at an Employment Service office in order to receive Jobseeker's Allowance, but is not coded at receiving this at **Benefit Question 3**, or that they are not signed on but are receiving it at **Benefit Question 3**.

☞ Soft Check

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

! Hard Check

Pension Credit is only available to those aged 60 and over.

☞ Soft check

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

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

☞ Soft check

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

If respondents claim they are not in receipt of housing benefit but are receiving income support

☞ Soft check

You and/or [name] said you are not in receipt of housing benefit, but one of you is receiving Income Support. Can I just check, is this correct?

Similarly, if respondents said they were in receipt of housing benefit but are not receiving

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income support

☞ Soft check

You and/or [name] said you are in receipt of housing benefit, but neither of you is receiving Income Support. Can I just check, is this correct?

If a respondent is over 60 and tries to report being in receipt of Income Support.

! Hard check

INTERVIEWER: From October 2003 IS / MIG for those aged 60 and over was replaced by pension credits. Recode respondent as being in receipt of pension credit. Tell respondent 'Income Support / Minimum Income Guarantee has been replaced by Pension Credit for all those aged 60 and over from October 2003. I will therefore ask you to answer these questions about pension credit.

PLEASE NOTE: Minimum Income Guarantee (MIG)

In October 2003, Minimum Income Guarantee (MIG) for people aged 60 and over was replaced by Pension Credits. All references to MIG have been removed from the questionnaire.

Some respondents (about 11 people per year in the whole FRS sample) will still receive Income Support/Minimum Income Guarantee (IS/MIG). So although it will be a very rare scenario, some respondents may correctly tell you that they receive IS/MIG. However as the vast majority of respondents will not be receiving IS/MIG we do not want to misrecord people who believe they are in receipt of MIG but are in fact receiving Pension Credit. Code any reports of Income Support/MIG as Pension Credit and make a note at **Benefit Question 3** explaining that the respondent reports that they get MIG. If you can check any relevant documentation so that you can be sure MIG is received that would be helpful in verifying the respondent's claim to be in receipt of MIG.

☞ Soft Check

If currently working.

Respondent says he/she is currently receiving Incapacity Benefit whilst being employed. This is not normally possible. Please check that your answer is correct. If so, explain circumstances in a note.

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

? **Type of Jobseeker's Allowance**

↔ **JSAType**

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

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

/ Question Information for Type of Jobseeker's Allowance

There are two types of JSA:

Contribution-based, which is dependent on the claimant having paid enough Class 1 National Insurance contributions in the previous two years. (Those who formerly received Unemployment Benefit were transferred to this type of JSA.) It is payable for up to 6 months.

Income-based, which is dependent on the level of the claimant's income or savings. (Those who received Income Support as an unemployed person were transferred to this type of JSA.)

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

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

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

There are some checks relating to the type of JSA. If the person was self-employed in their last job, and is coded as getting contribution-based JSA:

☞ Soft check

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

If the person has been out of work for over 6 months but says they are receiving contribution-based JSA.

☞ Soft check

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

 **Benefits in Future 3**

↔ **B3QFut**

SHOW CARD J3

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


- 1: Jobseeker's Allowance
- 2: Pension Credit
- 3: Income support
- 4: Incapacity Benefit
- 5: Employment and Support Allowance
- 6: Maternity Allowance
- 7: Industrial Injury Disablement Benefit
- 8: None of these

If a respondent is under 60 years old and says that they have applied for Pension Credit

☞ Soft Check

Only those aged 60 and over are eligible for Pension Credit.

☞ Soft Check

If any benefit entered at **Benefit Question 3** is also entered at **Benefit in Future 3**.
At the previous question the respondent claims to be currently in receipt of Benefit number [1-5], so he/she is not likely to await the outcome of a claim for the same benefit.
Please check your answers. If correct, explain circumstances in a Note 

See under **Benefit in Future 2**

? **Benefit Question 4**

↔ **Ben4Q**

SHOW CARD J4

In the last 12 months, have you received any of the things shown on this card, in your own right?

- 1: A grant from the Social Fund for funeral expenses
- 2: A grant from Social Fund for maternity expenses/Sure Start Maternity Grant
- 3: A Social Fund loan or Community Care grant
- 4: None of these

/ Question Information for Benefit Question 4

A Grant from the Social Fund for Funeral Expenses – a lump sum to help cover the cost of a simple funeral to those who receive Income-based JSA, Income Support, Pension

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Credit, Tax Credits, Housing Benefit, Council Tax Benefit or income-based Jobseeker's Allowance.

A Grant from the Social Fund for maternity expenses - this may be made to women who receive Income-based JSA, Income Support, Pension Credit, or Tax Credits, and have savings under £500. The grant is a one-off payment of £100.

Sure Start Maternity Grant – is administered by the social fund in the same way as a maternity grant. The difference is that the sure start grant will be £500. Also to receive the grant the customer has to receive advice from a health professional. The new forms will have a place for the health professional's signature and the grant will not be awarded without this. In all other ways it is the same as a maternity grant.

Social Fund Loans - are repayable interest free loans:

Budgeting Loans are to help spread the cost of budgeting for items such as a cooker, a bed. Applicants must have been on Income Support/JSA for at least 26 weeks. Certain criteria must be met.

Crisis Loans are to help people who cannot meet their immediate short-term expenses in an emergency. Awards are discretionary.

Community Care Grant from the Social Fund – are to help people in particular groups, e.g. elderly or disabled people. They must be eligible for Income Support. Awards are discretionary.

The next question is asked if the respondent is aged 60 years or over.

? Winter Fuel Payment

↔ WintFuel

In the last 12 months have you received Winter Fuel Payment in your own right?

INTERVIEWER: Please include any one-off age related payments to help pay for living expenses, including Council Tax bills which were paid with the Winter Fuel Payment.

If the one-off payment was not paid with Winter Fuel Payment please use code 9 “Any national insurance or state benefit not already mentioned earlier” at Ben5Q (the next question).

/ Question Information for Winter Fuel Payment

Winter Fuel Payment

A one-off payment of £200 to help towards winter fuel bills each year. Paid to all households that include someone aged 60 or over who is ordinarily resident in Great Britain.

Households with someone aged 80 or over receive an additional payment of £100. From Winter 2004/05, eligible households with someone aged 70 or over will also receive a one-off payment of £100 to help with living expenses, including council tax bills. This one-off payment is being paid automatically in most cases with Winter Fuel Payment so record it here and open a note to specify the separate amounts. If it is not paid with Winter Fuel Payment, record the details at Ben5Q (code 9).

NOT to be confused with cold weather payments which is an award to families on Income Support, income based Job Seekers Allowance or have a child under 5, when the temperature falls below zero for 7 consecutive days.

Age-Related Payments

Age-Related Payments are being made during Winter to many households where someone aged 65 or over lives. There are two Age-Related Payments – one to help with Council Tax bills, and the other to help with additional living expenses. Only one of the Age-related payments will be received. It is not possible to receive both payments.

Age-Related Payment will be made with Winter Fuel Payment for those who receive this. In these circumstances, record the amount received for Age-Related Payment with the amount received for Winter Fuel Payment (at question WintFamt) in the Benefits Block.

In a very small number of cases, the respondent will not receive Winter Fuel Payment. In these cases, record the Age-Related Payment as ‘Any National Insurance or State benefit not mentioned earlier’ (Code 8 at question Ben5Q). You will then be asked for the name of this ‘other benefit’, before being asked a few other questions about the period of time it has been received and the amount received.

There is a complex entitlement system for Age-Related Payment. A person will qualify for

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Age-related payment based on their age and whether they received Pension Credit during the qualifying week 19-25th September 2005. The amounts received will also differ according to the individual's circumstances but if received at all will be £50, £100 or £200.

Those who will NOT receive Age-Related Payment

- If the respondent does not receive Pension Credit and has a partner aged under 65 who is claiming Income Support or income-based Jobseeker's Allowance then the respondent will not receive an age related payment.
- If the respondent is aged under 70 and receives Pension Credit (guarantee credit element)

Those who should get Age-Related Payment

If the respondent does not get Pension Credit or gets the 'savings element' of Pension Credit he/she will receive an Age-Related Payment for Council Tax bills.

The respondent will receive £200 if:

- He/she is aged 65 or over and lives alone
- Respondents are a couple living alone and the respondent and his/her partner are 65 or over will receive a household payment of £200.
- If the respondent is aged 65 or over and lives with a couple who receive the 'guarantee credit element' of Pension Credit
- If the respondent is the only person living in a care home who qualifies for Age Related Payments

The respondent will receive £100 if:

- If the respondent is aged 65 or over and lives with another person (who is not his/her partner) or lives with a couple who are also aged 65 or over
- If the respondent lives in a care home

The respondent will receive £50 if:

- If the respondent is getting the 'guarantee credit element' of Pension Credit and the respondent or partner are aged 70 or over a household payment of £50 will be given to help with living expenses.

For those of you with internet access the following website sets out the qualifying criteria:
<http://www.thepensionservice.gov.uk/winterfuel/arp/home.asp>

? Winter Fuel Payment Amount

↔ WintFAmt

How much did you receive?

If WintFuel and amount recorded is more than £200

☞ Soft Check

Payments are not normally higher than around £150? per year. Please check the amount

If check above is suppressed

? **Backdated Winter Fuel Payment**

↔ **BackWF**

Is this a backdated claim?

1: Yes

2: No

? **Benefit Question 5**

↔ **Ben5Q**

SHOW CARD J4

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

INTERVIEWER: Record age-related payments not received with winter-fuel payment as code 9.

1: 'Extended payment' of Housing Benefit/rent/rates rebate, (4 week payment only)

2: Bereavement Payment– paid in lump sum

3: Child Maintenance Bonus/ Child Maintenance Premium

4: Lone Parent's Benefit Run-On/Job Grant

5: Work-Search Premium

6: In-Work credit

7: Work-related Activity Premium

8: Return to work payment

9: Any National Insurance or State benefit not mentioned earlier

10: None of these

/ Question Information for Benefit Question 5

Extended Payment of Housing Benefit/Council Tax Benefit

People who leave benefit because they start work or increase their part-time hours or earnings may be eligible for continuation or run-on of Housing Benefit or Council Tax Benefit (or both). They must have been in receipt of JSA(IB) or Income Support for 26 weeks. This extended payment has to be claimed separately from the 'normal' Housing benefit/Council Tax Benefit and is added on as 4 extra weekly payments. It can be received any time over the past 6 months.

Bereavement Payment (formerly Widow's Payment)

A lump sum paid immediately after the spouses' death provided that he/she had paid enough NI contributions. As the amount received is a fixed rate (£2000) there is no follow

up question asking the amount. In addition, a widow or widower may receive Widowed Parent's Allowance, Bereavement Allowance or Widow's Pension (see earlier question).

Child Maintenance Bonus

Child Maintenance Bonus (now phased out and replaced with Child Maintenance Premium) was available to Income Support and JSA (IB) recipients who have a dependant child. They must also have been in receipt of child maintenance for that child. While they were on benefit, they could accrue a bonus up to a maximum of £1000.00. That bonus accrued weekly at the amount of maintenance received to a maximum of £5 per week. The bonus was only payable if and when the customer came off benefit to start full time work.

Child Maintenance Premium

Changes in the way that child maintenance is calculated have resulted in Child Maintenance Bonus being phased out when the reforms take effect. For those who are already getting child maintenance, the amount they can receive will build up until they are transferred to the new system. For those who apply after the new system is introduced (or are transferred to the new system), they will be able to keep up to £10 a week of the maintenance paid for their children. This is called Child Maintenance Premium.

Lone Parent's Benefit Run-On

The Lone Parent's Benefit Run-On entitles a lone parent who leaves Income Support or Job Seeker's Allowance (Income Based) to go into work to an extra 2 weeks IS. This is provided that the lone parent has been on IS or JSA(IB) continuously for at least 26 weeks, that they have been a lone parent throughout that period, and that the work is for at least 16 hours a week and expected to last for at least 5 weeks.

From 25 October 2004, Lone Parent's Benefit Run-on was replaced by a new Job Grant. This is a tax free payment payable if the person is taking up full time work of at least 16 hours per week. The amount depends on individual circumstances:

- £100 for single people and couples without children
- £250 for all lone parents and couples with children

Work-Search Premium

The Work-Search Premium was introduced into 8 pilot areas to help remove the disincentive of the costs of job search. It is available to lone parents who have been on IS or JSA (IB) for 12 months or more, and who agree to search actively for work.

The premium is an award of £20 per week, and is paid in addition to benefit for up to six months of intensive consistent work search activity.

In-work Credit

Introduced in tandem with the Work Search Premium in 18 pilot areas. It is available to lone parents who have been on IS or JSA (IB) for 12 months or more, and is payable for the first 12 months in work to encourage and assist lone parents to leave benefits for full-time employment. The credit is worth £40 per week.

Work –related Activity Premium (WRAP)

Provides a £20 per week payment for lone parents for up to six months in addition to income support. WRAP will be made available to those in the 7 pilot areas who have been on qualifying benefits (IS, JSA or IB) for at least 6 months, whose youngest child is aged 11 or over and who engage in some agreed work-related activity. WRAP will replace the existing Work-search Premium (WSP) in April 2007, but WSA is retained as a category at question benefit question 5 as it could be relevant to those receiving this payment in the 6 months prior to April 2007.

Return to work Credit

Introduced to reward those recipients who come off benefits to return to work. It is a credit worth £40 per week and is paid to those earning up to £15,000 per annum.

! Hard Check

Any National Insurance or State benefit not mentioned earlier includes:

- Cold Weather payments;
- Earnings Top-Up: being piloted in some areas from October 1996, this may be paid to lower paid people working more than 16 hours a week.
- Reduced Earnings Allowance: this might be paid to a person disabled as a result of an accident at work or an industrial disease before October 1990, if their earning capacity fell as a consequence. The allowance is tax-free.
- One-off payment to people aged 70 or over to help them with living expenses eg council tax bills
- any other benefit

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

If respondent claims to be in receipt of Work-Search Premium or In-work Credit.

? **Other Name Benefit**

↔ **OthName**

You cannot be in receipt of Work-Search Premium/In-work Credit unless you are a lone parent. Please amend this answer.

INTERVIEWER: ENTER THE NAME OF THIS 'OTHER' N.I. OR STATE BENEFIT

? **Household Benefit Unit**

↔ **HBothBU**

In Benefit Units other than that of the Household Reference Person, there follow questions about receipt of Housing Benefit/rent rebate. If the benefit unit consists of two adults, these questions should be asked of the benefit unit as a whole, rather than to the

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members individually. The questions are asked to those who were asked about the rent they pay in the intra-household contributions section in the household questionnaire.

☞ Soft check

*****NAME [and NAME]*****

Some people qualify for Housing Benefit, that is a rent rebate or allowance. Are you receiving Housing Benefit, either directly or by having it paid to your landlord on your behalf?

If respondent claims they are in receipt of Housing Benefit but neither they, nor their partner, are in receipt of Income Support

☞ Soft check

You said you are in receipt of housing benefit but neither of you is receiving Income Support. Can I just check this is correct?

If respondent or their partner are in receipt of Income Support but claim they are not receiving Housing Benefit

You said you are not in receipt of housing benefit but one of you is receiving Income Support. Can I just check this is correct?

If respondent is in receipt of Housing Benefit.

? Housing Benefit Amount

↔ **HBothAmt**

How much Housing Benefit/rent rebate/rent allowance was allowed last time?

? Housing Benefit Period

↔ **HBothPd**

How long did this cover?

? Housing Benefit This Time

↔ **HBOLNG**

For how long have you been on Housing Benefit or Rent [rebate/allowance] (this time)?

1. Up to 2 years
2. 2 years but less than 3
3. 3 years but less than 4
4. 4 years but less than 5
5. 5 or more years

If HBOIng = 1 'Up to 2 years'

? **Number of Weeks Received Housing Benefit**

↔ **HBothWk**

How many weeks have you been receiving it for (this time)?

If HBOIng = 1 'Up to 2 years'

? **Housing Benefit This Time**

↔ **HBOthYR**

Can I just check, in which year did you begin your current Housing Benefit Claim?

If HBOIng = 1 'Up to 2 years'

? **Housing Benefit This Time**

↔ **HBOthMn**

And which month was that?

1. **January**
2. **February**
3. **March**
4. **April**
5. **May**
6. **June**
7. **July**
8. **August**
9. **September**
10. **October**
11. **November**
12. **December**

If no Housing Benefit is received.

? **Awaiting Housing Benefit Claim**

↔ **HBotWait**

Are you awaiting the outcome of a claim for Housing Benefit/rent rebate/rent allowance?

? **How is Benefit Paid**

↔ **HowBen**

FOR EACH BENEFIT IN TURN RECORDED AT BEN1Q – BEN5Q, QUESTIONS ABOUT HOW THE BENEFIT IS PAID, AMOUNTS RECEIVED AND OTHER FOLLOW-UP QUESTIONS FOR SPECIFIC BENEFITS ARE ASKED. DOCUMENTARY EVIDENCE IS VERY IMPORTANT IN THIS SECTION IN ORDER TO GET AS ACCURATE INFORMATION AS POSSIBLE

? **How is Benefit Paid**

↔ **BookCard**

Thinking about your [name of benefit], how is it paid to you? **PROMPT AS NECESSARY TO CLASSIFY**

INTERVIEWER: All bank and post office accounts should be included under code 2 (including BASIC accounts/post office card accounts)

- 1: Order book (cashed at Post Office)**
- 2: Direct to current bank/building society/post office account**
- 3: Giro cheque**
- 4: Paid directly for motability**
- 5: Other <DESCRIBE IN A NOTE>**

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

If the benefit is paid by giro cheque, direct for motability or 'other' method, the next question will be the amount received.

(See note on Giro cheques on page 215)

If paid by order book .

(See note on Order Books page 214)

? **Order Book Consulted**

↔ **OrdBkNo**

[BENEFIT NAME]: Do you have the order book to hand, so you could consult it?

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

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

[BENEFIT NAME]: INTERVIEWER: ENTER ORDER BOOK NUMBER, FROM TOP RIGHT-HAND CORNER OF COUNTERFOIL (IE VOUCHER)

↩ Soft Check

If an unlikely order book number is entered:

[Benefit name] is not usually received on this order book number. Ask respondent to check FRONT PAGES of book, for benefit name(s). If correct, however, suppress warning and make a note.

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

State and Other Benefits and Pensions

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

? Other Benefits Paid on Book

↔ **CombBk**

**INTERVIEWER : CHECK - ARE ANY OTHER BENEFITS PAID ON THIS BOOK?
(If yes: PLEASE ENSURE THEY WERE RECORDED EARLIER AT Ben1Q, etc)**

Other Benefits Paid on Book should be coded 'No' when the benefit concerned is the only one paid on that particular order book. When two or more benefits are paid on the same order book, this question should be coded 'Yes' for each benefit covered, even if the other(s) have already been recorded.

If **How is Benefit Paid**= 2 (paid direct to current account bank/building society/BASIC account or post office card account) the questions **Benefit Letter** to **ConDisp** follow. Benlettr is also asked for ALL in receipt of Pension Credit.

? Benefit Letter

↔ **BenLettr**

BENEFIT NAME:

Do you have a letter {or award notice} from the {SSA or Benefits Agency/Pensions part of the SSA/Disability and Carer's Directorate (DCD) or SSA} that you could consult?

If no letter is consulted.

? **Bank Statement**

↔ **BankStmt**

[BENEFIT NAME]: ASK OR CODE:

... or is there a bank statement you could consult?

If a letter from the SSA/Benefits Agency/Pensions Service, Award Notice, or a bank statement is consulted, ensure that all benefits shown on it are recorded at **Benefit Question 1** etc.

? **Benefit Amount 1**

↔ **BenAmt**

[BENEFIT NAME]:

How much did you get last time for [benefit name]?

(IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'Don't Know' FOR BOTH/ALL SUCH BENEFITS)

[IF PENSION CREDIT RECEIVED FOR GUARANTEE CREDIT AND SAVINGS CREDIT ENTER TOTAL RECEIVED HERE]

INTERVIEWER: Record the FULL amount of benefit actually received not just the amount withdrawn from the account. The amount taken from the account may be only part of the benefit received. If the respondent does not know the actual amount received, code don't know and make a note.

An amount should only be entered if it is solely for the benefit named on-screen. In cases where two or more benefits are paid in combination, check any documentation and if it lists individual benefit amounts, enter them as appropriate. An Award Notice should itemise in this way. If it is not possible to identify individual amounts, enter 'don't know' for both/all benefits concerned. Never enter a combined benefit amount, i.e. covering more than one benefit coded at **Benefit Question 1** to **Benefit Question 5**, at any single **Benefit Amount**. If 'dk'.

? **Don't Know Benefit Amount 1**

↔ **BenAmtDK**

INTERVIEWER: IS THIS 'DON'T KNOW' BECAUSE IT'S PAID IN COMBINATION WITH ANOTHER BENEFIT, AND YOU CANNOT ESTABLISH A SEPARATE AMOUNT?

1: Yes INTERVIEWER: Leave your 'Amount' answer as 'Don't know' and ENTER THE COMBINED BENEFIT FIGURE IN A NOTE, with explanations as needed.

2: No

If 'Yes', the note should state the following:

- the name of the household member concerned;
- the names of the individual benefits covered by the payment;

State and Other Benefits and Pensions

- the total amount received;
- the period covered;
- any other information which might be useful (e.g. whether paid at lower or higher rate).

'Don't know' should also be entered at **Benefit Amount** for the other benefit(s) concerned, and a note made cross-referencing the other(s). The 'don't knows' in these circumstances are not included in the count of DK/refusals in the questionnaire. It is important to give accurate details so that office editing can be done to apportion the total amount if possible. In cases where combined amounts cannot be apportioned at the edit stage, the combined figure is given to DSD.

? Benefit Period

↔ BenPd

How long did this cover?

For some benefits there are checks if the amount received (or weekly equivalent) either differs from the set rate or rates for that benefit, or in the case of income-related benefits, if it falls outside the normal range of payments.

It is important to probe or check these where possible, to ensure that the correct benefit type has been recorded, or the correct figure entered. Please see instructions at some individual benefits above.

If doing this does not resolve the check, please make a note for the editors. The note should either confirm that the benefit type and amount is confirmed as correct – and if a document was consulted, say this - or give as much information as possible to enable the editor to amend it if necessary, for example if a certain rate is received (standard, low, middle, high) but they don't know exactly how much it is.

If respondent receives Pension Credit and the weekly amount is more than £250

☞ Soft Check

Are you sure? The maximum normally received for Pension Credit is £250 per week

? Usual Amount

↔ Usual

Is that the amount you usually get?

? Usual Amount if Unusual

↔ BUAMt

How much do you usually get?

? Usual Amount Period

↔ BUAPd

How long does this cover?

If an order book is being consulted, the components of the pension shown on the document are recorded at a question called **Pension Component** and the amount for each is asked in a series of questions called **Pension Question**. The exception is Order Book 10, meaning that Pension Credit is also received and which does not show the components, so **Pension Component** and the **Pension Question** are not routed.

? Pension Component

↔ PenComp

[NAME OF BENEFIT]

INTERVIEWER: ASK RESPONDENT TO CONSULT ORDER BOOK (FRONT SECTION), FOR THE LETTERS RELATING TO THEIR PENSION COMPONENTS.

... CODE ALL THAT APPLY ...

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

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

? Pension Question

↔ PenQ

And what is the amount for ...

[Name of code]

☞ Soft Check

If the sum of the components A - T differs from the amount of Retirement Pension/Widow's Pension/Bereavement Allowance/Widowed Parent's Allowance/Widowed Mother's Allowance at **Benefit Amount** by more than a certain amount:

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Pension components do not add up to the weekly pension. The components add up to £[n] but the pension is £[n] (NB: L=J-K).

Please check Period Code and all amounts. If still a discrepancy, explain circumstances in a Note.

The total benefit amount and the individual component amounts are displayed to help you check. **Benefit Amount** should be equal to or greater than components A+B+C+G+H+(J-K)+M+N+O+P+Q+R+S+ T.

Component J (Additional pension) less component K (Contracted out deduction - not paid to the respondent) results in component L (Additional pension after contracted out deduction). Component L is therefore excluded from the above calculation or it would be double-counted. (Hence the reference in the check to 'NB: L=J-K'). However it is still to be recorded so that neither you nor the respondent question why it isn't asked for.

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

If an entitlement letter is being consulted, the components of the pension shown on the document are recorded at a question called **Pension Letter** and the amount for each is asked in a series of questions called **Pension Letter Amount**.

The entitlement letter gives a detailed breakdown of the pension (there is an annotated example in your pack) The list of pension elements and the amounts to be received are not labelled by a lettering system as they are on the order books (e.g. A Basic Pension, B Basic Pension increments). The Retirement Pension elements listed on the entitlement letter also have slightly different descriptions to those shown on the order book.

? Pension Letter

↔ PenLtr

INTERVIEWER: Ask respondent to consult their entitlement notice letter from the Pension Service for the items relating to their pension components.

Code all that apply

- 1. Basic Pension – based on National Insurance (NI) Contributions**
- 2. Basic Pension Increments – extra pension for putting off retirement**
- 3. Additional Pension – based on your earnings from 6 April 1978**
- 4. Additional Pension – Less contracted out Deductions (COD)**
- 5. Additional Pension increments – Extra pension for putting off your retirement**
- 6. Graduated Retirement Benefit – based on contributions paid between 1961 and 1975 and any increments for putting off retirement**

The process employed by DSD for sending entitlement letters for benefits and retirement pension etc. has changed whereby respondents will receive letters which are more individually tailored to them.

Entitlement letters for retirement pension will no longer be provided on a regular basis which will mean that it will not be as easy to record information on elements of retirement pension.

Where an entitlement letter is available or the component elements of the pension are known by the respondent, record the components wherever possible- being mindful of the need for accurate information on the FRS. If the elements are not known record the total amount received.

? Pension Letter Amount

↔ PenL

And what is the amount for ...

[Name of code]

Additional questions for Invalid Care Allowance/Carer's Allowance

? Invalid Care Allowance Person

↔ ICAPer

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

1: - 14: [Names of household members]

21: Relative (outside household)

22: Friend/neighbour

23: Client of voluntary organisation

24: Other non-household member

Additional questions for Disability Living Allowance (Care Component/Mobility Component) and for Attendance Allowance

? **Who Receives DLA/ Attendance Allowance**

↔ **WhoRec**

Who (do you/will you) receive it for?

IF CURRENT HOUSEHOLD MEMBER, ENTER PERSON NUMBER(S). OTHERWISE ENTER 97.

This may be multi-coded if the respondent receives both for himself and someone else. For adults in receipt of Disability Living Allowance self-care component the following question is asked:

? **Receiving Invalid Care Allowance/Carer's Allowance**

↔ **GetICA**

ASK OR CODE: Is there anyone getting Invalid Care Allowance/Carer's Allowance for looking after you?

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

Additional questions for Jobseeker's Allowance

⌘ **Length of time receiving Jobseekers Allowance**

↔ **JSAWks**

For how long have you been receiving Jobseeker's Allowance?

1. **Up to 2 years**
2. **2 years but less than 3**
3. **3 years but less than 3**
4. **4 years but less than 5**
5. **5 or more years**

If JSAWks = 1 ('Up to 2 years') then ask the following question

⌘ **Number of weeks receiving Jobseekers Allowance**

↔ **JSAWks2**

Please tell me how many weeks you have been receiving Jobseeker's Allowance.

0..997

Additional questions for Incapacity Benefit relating to Made-up Pay, if respondent is currently working.

? **Made-Up Pay from Employer**

↔ **MadEmp**

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

If yes.

? **Made-Up Pay Weekly**

↔ **MduPwk**

Are you getting 'made-up' pay [READ OUT(RUNNING PROMPT)]

1: every week from your employer

2: or only some weeks?

If only some weeks.

? **Number of Weeks Receive Made-Up Pay**

↔ **MduPNo**

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

Additional questions asked for income support/pension credit.

⌘ **Length of time receiving Income Support/Pension Credit**

↔ **ISWks**

For how long have you been receiving [Income Support/Pension Credit]?

1. Up to 2 years

2. 2 years but less than 3

3. 3 years but less than 4

4. 4 years but less than 5

5. 5 or more years

If ISWks = 1 ('Up to 2 years') ask the following question

⌘ **Number of weeks receiving Income Support/Pension Credit**

↔ **ISWks2**

Please tell me how many weeks you have been receiving [Income Support/Pension Credit]?

0..997

? **Usual Amount for Income Support/Pension Credit**

↔ **Usual**

INCOME SUPPORT/PENSION CREDIT: Is that the amount you usually get?

1: Yes

2: No

3: No such thing as usual amount

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If not Code 2 – usual.

? Usual Amount if Unusual

↔ BU\$Amt

INCOME SUPPORT/PENSION CREDIT:

How much do you usually get?

? Payment Period for Income Support/Pension Credit

↔ BU\$Pd

INCOME SUPPORT/PENSION CREDIT:

How long does this cover?

If there are any children under 16 (or 16-18 in full time non-advanced further education) in the BU of the respondent receiving Income Support/Pension Credit.

? Including Payment from CSA

↔ Maint

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

INTERVIEWER: THIS MAY BE THROUGH A COURT ORDER, CSA ASSESSMENT OR WRITTEN MAINTENANCE AGREEMENT.

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

If respondent is in receipt of Pension Credit and has consulted the award notice/notification letter, the following questions are asked.

? Pension Credit Element Received

↔ PComp

PENSION CREDIT:

INTERVIEWER: ASK RESPONDENT TO CONSULT AWARD NOTICE TO SEE IF GUARANTEE CREDIT AND SAVINGS CREDIT BEING RECEIVED

...CODE ALL THAT APPLY...

1: GUARANTEED ELEMENT RECEIVED (See Section titled 'His/Her Guarantee Credit')

2: SAVINGS ELEMENT RECEIVED (See Section titled 'His/Her Saving Credit')

3. <DO NOT USE THIS CODE>

? **Pension Credit Guaranteed Element**

↔ **PCmpAmtG**

And what is the amount received for the guaranteed element?

INTERVIEWER: ENTER AMOUNT FROM AWARD NOTICE RECEIVED FOR THE GUARANTEED ELEMENT

? **Pension Credit Savings Element**

↔ **PCmpAmtS**

And what is the amount received for the savings element?

INTERVIEWER: ENTER AMOUNT FROM AWARD NOTICE RECEIVED FOR THE GUARANTEED ELEMENT

If Pcomp is Coded 1-2 and the follow-up questions PCmpAmtG and PCmpAmtS are coded 'Don't Know' the following soft check will appear.

The award notice is made up of a number of pages. The section of the award notice entitled 'How pension credit has been worked out' gives the breakdown of the components of the pension (see your training pack for an example). Respondents may have only kept the first page of the award notice and therefore only know the total amount of benefit received as the subsequent pages may have been thrown away. If this is the case, please suppress the check and leave a note to explain why you are unable to give a breakdown.

☞ Soft check

Respondent is consulting award notice but cannot give the breakdown of components. Please check ALL pages of award notice and look out for section titled "How pension credit has been worked out" to find the breakdown. If respondent has only kept first page, please make a note.

If the amounts recorded in **Pension Credit Guaranteed Element** AND **Pension Credit Savings Element** do not equate to the total amount of Pension Credit received

☞ Soft check

The Savings and Guarantee elements of pension credit should add to make the total amount of PC received.

INTERVIEWER: If the amounts cannot be reconciled make a note to explain the circumstances.

Additional questions for income support/pension credit and Jobseeker's Allowance

☞ **Government Pay**

↔ NIGOVPay

SHOW CARD K1

Are the DSD paying directly for any of the things shown on this card?

If yes, which?

INTERVIEWER: CODE ALL THAT APPLY

THESE ARE PAID FOR BY DEDUCTIONS FROM INCOME SUPPORT /PENSION CREDIT /JOBSEEKER'S ALLOWANCE.)

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

Code 6 includes sewerage charges.

? **Government Payment Amount**

↔ GOVAmt

How much (in total) is the DSD paying for this/these things?

? **Government Payment Period**

↔ GOVPd

How long does this cover?

? **Benefits before or after Government Pay**

↔ GOVBefor

Just now, you said that you got [£amount] Income Support/Pension Credit/Jobseeker's Allowance last time. Was that BEFORE or AFTER taking off what the DSD pay for directly?

- 1: BEFORE deducting what DSD pay for directly (i.e. respondent's gross entitlement)**
- 2: AFTER deducting what DSD pay for directly (i.e. net amount received by respondent).**

Additional questions for Social Fund Loans or Community Care Grants.

? **Social Fund Loan Repayments**

↔ **SFRepay**

Are you at present making any repayments on any Social Fund loan(s)?

? **Social Fund Loan Repayment Amount**

↔ **RePayAmt**

How much in total do you repay per week?

IF REPAYING MORE THAN ONE LOAN, GIVE COMBINED AMOUNT

? **Benefits Before or After Social Fund Loan Repayments**

↔ **SFInc**

Just now you said that you got [amount of Income Support/JSA/PC] last time. Was that BEFORE or AFTER taking off your Social Fund loan repayments?

- 1. BEFORE taking off amount for loan repayment**
- 2. AFTER taking off amount for loan repayment**

Additional questions for any other National Insurance or State Benefit in the last 6 months.

? **Other Benefits at Present**

↔ **OthPres**

Are you receiving (...THIS BENEFIT...) at present?

? **Number of Weeks Received Benefit 1**

↔ **OthWeeks**

For how many weeks in the last 6 months have you received (THIS BENEFIT)?

? **Social Fund Loan or Grant**

↔ **SFType**

Thinking about the money you received from the Social Fund, was that a loan, or a grant?

IF BOTH, CODE 1 AND 2.

1: Social Fund loan

2: Social Fund Community Care grant

If a grant.

? **Number of Social Fund Grants**

↔ **SFGrNum**

How many such grants have you had in the past 12 months?

? **Total Amount of Social Fund Grants**

↔ **SFGrAmt**

About how much did you receive altogether?

If a loan.

? **Type of Social Fund Loan**

↔ **SFLnType**

Was it a Budgeting loan or a Crisis loan?

IF BOTH CODE 1 AND 2

For each type separately.

? **Number of Social Fund Loans**

↔ **LoanNum**

[TYPE OF LOAN]

How many such loans have you had in the past 6 months?

? **Social Fund Loan Amount**

↔ **LoanAmt**

[TYPE OF LOAN]

About how much did you borrow (altogether)?

If more than one loan of the same type, enter total.

Additional questions on extended payment of housing benefit and council tax benefit.

? **Extended Payment of Housing/Rates Benefit**

↔ ExtHBCTB

EXTENDED PAYMENT OF 4WKS HB/CTB

ASK OR CODE: Did you receive an extended payment of Housing Benefit, or Rates Benefit, or both?

IF 'BOTH': Were they paid together, or separately?

- 1: Housing Benefit only**
- 2: Rates Benefit only**
- 3: HB and RB, paid together**
- 4: HB and RB, paid separately**

? **Extended Benefit Amount**

↔ ExBenAmt

HB/CTB/HB+CTB EXTENDED PAYMENT

How much was the extended payment?

Enter the lump sum payment covering 4 weeks.

? **Benefit Question 7**

↔ Ben7Q

SHOW CARD K2

In the last 12 months (that is since [date]), have you received any regular payments from any of these insurance schemes?

- 1: Unemployment/redundancy insurance**
- 2: Trade Union sick pay or strike pay**
- 3: Private medical scheme**
- 4: Personal accident insurance**
- 5: Permanent health insurance**
- 6: Hospital savings scheme**
- 7: Friendly society sickness benefit**
- 8: Critical Illness Cover**
- 9: Any other sickness insurance**
- 10: None of these**

The DSD interest here is in *regular* income from an insurance policy, in the event of change in employment status or health, rather than, for example, to pay for medical treatment/expenses. One off / lump sum payments should be excluded.

Code 1 covers any income from an insurance policy which provide benefits in the event of loss of earnings due to redundancy or unemployment. Do not include any redundancy payments from an employer, which are picked up later.

? **Receiving Benefits at Present**

↔ **Pres**

Are you receiving [BENEFIT] at present?

? **Number of Weeks Received Benefit 2**

↔ **NumWeeks**

For how many weeks in the last 12 months have you received [BENEFIT]?

? **Benefit Amount 2**

↔ **BenAmt**

How much did you get last time?

(IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'Don't know' FOR BOTH/ALL SUCH BENEFITS)

? **Don't Know Benefit Amount 2**

↔ **BenAmtDK**

INTERVIEWER: IS THIS 'DON'T KNOW' BECAUSE IT'S PAID IN COMBINATION WITH ANOTHER BENEFIT, AND YOU CANNOT ESTABLISH A SEPARATE AMOUNT?

See instruction under **Don't Know Benefit Amount 1** previously.

? **Benefit Period**

↔ **BenPd**

How long did/does this cover?

Only regular income over an extended period should be included at these questions, not one-off / lump sum payments for medical treatment, compensation etc. which are considered to be windfall amounts by DSD. If the amount is a one off payment, the appropriate code should be removed from **Benefit Question 7**.

☞ Soft check

INTERVIEWER: the question asks about REGULAR payments, so the period code should not be LUMP SUM or NONE OF THESE. Please check your answer and if necessary explain in a note.

Income from Pensions, Trusts, Royalties and Allowances

Jump 24

THE QUESTIONS THAT FOLLOW ARE ABOUT OTHER INCOMES.

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

? Any Redundancy Pay

↔ RedAny

In the last 12 months, that is since [date], have you received any redundancy payments?

INCLUDE STATUTORY AND NON-STATUTORY

? Redundancy Pay Amount

↔ RedAmt

How much did you receive?

Any termination payments that are contractual should be excluded, e.g. where an employee's contract of employment covers a period of two years and includes provision for a termination payment at the end of the two years.

The total redundancy pay received including statutory redundancy payments and any other payments made on termination of employment, such as those made under the employer's own redundancy scheme; ex gratia payments to which the employee had no contractual agreement and money in lieu of notice.

? Any Other Sources of Income

↔ AnyPen

SHOW CARD L1

Are you at present receiving an income from any of the sources shown on this card?

CODE ALL THAT APPLY.

- 1: An employee pension from a previous employer
- 2: Widow's employee pension (PENSION FROM PREVIOUS EMPLOYER OF DECEASED SPOUSE OR RELATIVE)
- 3: A personal pension
- 4: A pension as a member of a Trade Union or friendly society
- 5: An annuity (includes home income plan or equity release)
- 6: A trust or covenant
- 7: A share of an employee or personal pension from an ex-spouse/partner as a result of a court order or settlement made on divorce
- 8: None of these

Income from Pensions, Trusts, Royalties and Allowances

This question relates not only to a private pension received by the informant from their own previous employer but also to a private pension from the employer of a deceased spouse or other relative. Also include receipt of pensions from a *current* employer.

/ Question Information for Any Other Sources of Income

An occupational pension from an overseas government or company should be accepted at this question, if paid in sterling.

If paid in foreign currency, the pension should be treated as unearned income and entered at **Royalties**.

Regular income from an insurance policy or from equity release (and not purchased from pension funds) should be included under 'annuity'. Under equity release schemes (such as Home Income Plan, Reversion schemes, Retirement Home Plan) elderly property owners may take out a loan secured on their home and use it to buy an annuity, part of which provides then with an income. Such a loan/mortgage should be recorded as a second mortgage in the household questionnaire (provided interest on the loan is being paid).

A soft check has been added to AnyPen to double-check that Code 7 'A share of an employee or personal pension from an ex-spouse/partner as a result of a court order or settlement made on divorce' applies to the respondent who was earlier identified as being a widow in receipt of widow's pension or benefits.

☞ Soft Check

The respondent receives Widow's pension. Are you sure that they receive a 'share of an employee or personal pension as a result of a court order or settlement on divorce'? Should you have coded 2 'widow's employee pension' instead? Please check the circumstances and explain in a note if necessary?

The following question is asked if 'An annuity' (code 5) is entered at **Any Other Sources of Income**.

? Type of Pension Lump Sum

↔ PenLump

ASK OR CODE:

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

- 1: A Lump sum from an EMPLOYEE pension scheme,
- 2: ... or a lump sum from a PERSONAL pension scheme?
- 3: neither of these

THE FOLLOWING QUESTIONS ARE ASKED FOR EACH PENSION/ ANNUITY/ TRUST MENTIONED ABOVE.

? Pension Introduction

↔ Emplnt

The next set of questions relate to...

[TYPE OF PENSION]

? Amount of Last Pension Payment

↔ PenPay

How much was the last payment?

? Pension Payment Period

↔ PenPd

How long did this cover?

? Tax Deductions at Source

↔ PenTax

Was tax deducted at source?

If yes.

? Pension Tax Amount

↔ PTAmt

How much tax was deducted at source?

The following question is asked if **Amount of Last Pension Payment** is answered 'Don't know' or refused and **Pension Tax Amount** is **not** answered 'Don't know' or refused

? Pension Payment Period 1

↔ PenPd1

How long did this cover?

? Amount Before or After Tax

↔ PTInc

Was the [amount] mentioned earlier, before or after tax was deducted?

? Any other Deductions

↔ PenOth

Were there any other deductions?

INTERVIEWER: IF ANY DEDUCTIONS - please explain the purpose of the deduction in a note.

? Amount of Other Deduction

↔ **PoAmt**

How much was the deduction?

The following question is asked if **Amount of Last Pension Payment** is answered 'Don't know' or refused and **Amount of Other Deduction** is **not** answered 'Don't know' or refused

? Pension Payment Period 2

↔ **PenPd2**

How long did this cover?

? Other Deduction at Source

↔ **PoSour**

Was the deduction made at source?

? Other Pension Amount Before or After Deduction

↔ **Polnc**

Was the [AMOUNT] mentioned, before or after the deduction?

If the net amount of the pension/annuity at **Amount of Last Pension Payment** is less than 30% of the gross.

☞ Soft Check

The 'take-home' pension is only £[x], but the gross pension is £[x]. Please check your figures as the deduction of £[x] for tax/others seems rather large.

? Another Pension

↔ **Another**

Do you have any other pensions of this type?

If the respondent does have another pension then the relevant questions are repeated.

ADDITIONAL QUESTION FOR TRUSTS OR COVENANTS

? Trust Rights

↔ **TRights**

Do you have an absolute right to take income or capital from the trust, or do you have to apply to trustees for their permission each time you want money from it?

- 1: Absolute right to INCOME ONLY**
- 2: Absolute right to CAPITAL ONLY**
- 3: Absolute right to BOTH**
- 4: Only at DISCRETION OF TRUSTEES**

? **Royalties**

↔ **Royal**

SHOW CARD L2

In the last 12 months, that is since [date], have you received any income not yet mentioned from any of the sources listed on this card?

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

There is a soft check if the respondent also receives income from subletting to ensure no double counting occurs.

Sleeping partner in a business: this includes income from, for example, being a Lloyd's name.

If codes 2, 3 or 4.

? **Amount of Royalties in Last Year**

↔ **RoyYr**

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

ENTER AMOUNT IN £


If code 1 at Royal.

Maintenance, Allowances and Other Sources of Income

Jump 25

THE QUESTIONS THAT FOLLOW ARE ABOUT MAINTENANCE.

N.B INTERVIEWER: ALL QUESTIONS ABOUT MAINTENANCE ARE ASKED FOR ADULT 1, BEFORE SWITCHING TO ADULT 2 (where required)

 Receiving any Maintenance

↔ MntRec

Now, I'd like you to think about any child maintenance [apart from the maintenance included in your Income Support,].

Are you RECEIVING any formal or informal money payments from a previous partner for your [child/children]. Please include payments you receive regularly and those you receive only now and again.

It doesn't matter whether they're through a court or not.

1: Yes

2: No

3: USE THIS CODE if it's clear that there are NO PREVIOUS PARTNER(S) & NO CHILDREN from ANY previous liaison/partnership

INTERVIEWER: Include regular and irregular payments at this question

Press  for help

/ Question Information for Receiving any Maintenance

Use Code 1: 'Yes' if:

any payments are being received from a previous partner either directly, or passed on by a court, the CSA or DSD (separately from any Income Support payment – see below).

Use Code 2: 'No' if:

a) There is any previous partner who might therefore potentially be liable to make or, indeed, to receive, maintenance payments or,

b) if the respondent has any children from a previous partnership or liaison (however brief). Such children do **not** need to be members of the household, or in the custody of your current respondent (e.g. they might be with the ex-partner).

c) if payments *are* being made by an ex-partner to DSD, but the respondent doesn't actually receive any money, because otherwise it would be deducted from benefit. This situation is covered in the benefits section, at the Income Support follow up question **Including Payment from CSA**. The textfill '**Apart from the maintenance included in your Income Support**' appears if **Including Payment from CSA**= yes. If the respondent receives maintenance as part of Income Support AND any other maintenance payments

paid separately, code 'yes' and ask the follow-up questions with regard to the non-Income Support payment.

Use Code 3 only when the respondent explicitly states that there are **NO** circumstances (former partners, or children by previous liaisons) which could make the respondent potentially liable either to PAY or to RECEIVE maintenance. This will prevent any further question on this topic coming up for this respondent.

There follow some questions about any maintenance being received by the respondent, unless it is paid as part of Income Support. In such cases this question will only be asked if the respondent is receiving a separate maintenance payment at **Receiving any Maintenance**, and will include the textfills in [].

If MntRec = 1 ask the following question

Maintenance Arrangements

↔ MntArr

SHOWCARD L5

Looking at this card, which of these arrangements do you have for receiving maintenance for your [child/children]?

INTERVIEWER: Code all that apply

1. **Child Maintenance and Enforcement Commission (C-MEC) (formerly Child Support Agency (CSA)) making arrangements for amintenacne payments on [your/my] behalf**
2. **A court order requiring previous partners to make payments**
3. **A voluntary agreement between [yourself/myself] and previous partner**
4. **Other arrangement**
5. **no arrangement made**

Maintenance via Government

↔ MntGOV

Do you receive these payments yourself, or are they paid via the DSD or the Child Maintenance and Enforcement Commission (C-MEC) (formerly Child Support Agency)?

IF BOTH i.e. 2+ PAYMENTS RECEIVED, CODE BOTH

- 1: **Paid to self**
- 2: **Paid via DSD/C-MEC (formerIt CSA)**

Maintenance payments are increasingly handled by the **Child Maintenance and Enforcement Commission (C-MEC)** (formerly CSA). If a respondent answers that a payment is made via the C-MEC or the DSD both of these should be coded as 2.

It is possible to code both situations, in which the subsequent questions **Maintenance Payment Amount** to **Who is Maintenance For** will be asked for each arrangement, and there will be a display screen as follows for each in turn.

? Maintenance Introduction

↔ SIntro

THE FOLLOWING QUESTIONS ARE ABOUT THE MAINTENANCE PAID TO THE RESPONDENT ('PAID TO SELF')

Or.

? Government Paid Maintenance Introduction

↔ DIntro

THE FOLLOWING QUESTIONS ARE ABOUT MAINTENANCE PAID VIA THE DSD/CSA

? Maintenance Payment Amount

↔ MntAmt

How much did you receive last time?

? Maintenance Payment Period

↔ MntPd

How long did this cover?

☞ Soft Check

If period code 97 - none of the above:

REMINDER Please make a Note to say what period of time was covered by the payment

? Maintenance Usual Amount

↔ MntUs

Is that the amount that you usually receive?

If no.

? Maintenance Unusual Normal Amount

↔ MntUsAmt

How much do you usually receive?

? Maintenance Payment Period

↔ MntPd

How long does this cover?

☞ Children outside the household

↔ **MntNRP**

Do you have any (other) children aged 19 or under who live OUTSIDE this household with their other parent?

INTERVIEWER: EXCLUDE children outside this household in care or living with other relatives

1. Yes
2. No

Ask the following question if MntNRP = 1

☞ Maintenance Payments Formal/Informal

↔ **MntPay**

Are you currently MAKING any formal or informal maintenance payments to a former partner for any children from a former marriage or partnership, either directly, or through the DSD/C-MEC (formerly CSA)?

As for the section on receipt of maintenance, include here any payments made via the DSD/Child Support Agency.

INTERVIEWER: Exclude payments made only to former partner

? Number of Children Covered by Payment

↔ **MrKid**

How many children are covered by this payment?

? Age of Youngest Child Covered

↔ **MrAge**

How old was the [youngest] child, last birthday?

? Amount of Last Payment

↔ **MrAmt**

How much was your last payment?

? Last Payment Period

↔ **MrPd**

How long did this cover?

? Last Payment Usual Amount

↔ **MrUs**

Is that the amount you usually pay?

If no.

? Usual Amount if Last Payment Unusual

↔ MrUAmt

How much do you usually pay?

? Last Unusual Payment Period

↔ MrUPd

How long does this cover?

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

☞ Soft check

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

☞ Soft check

If this is more than £200 a week there is a check

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

? Payments Covered by Court Order

↔ MrCt

Are these payments covered by a court order?

? Amount Varied by Much

↔ MrV

Since you started making these maintenance payments, has the amount you usually pay varied much?

IF YES: Has it gone up, or down?

INTERVIEWER: THIS IS A QUESTION OF OPINION. IF IN DOUBT, PROBE FOR AMOUNTS AND COUNT A CHANGE GREATER THAN +OR – 10% AS 'YES'.

1: Yes – went UP

2: Yes – went DOWN

3: No – didn't change (much)

☞ Why – Reason

↔ MrChWhy

Why is that? What other reasons?

INTERVIEWER: THIS IS A QUESTION OF OPINION.

CODE ALL THAT APPLY, THEN DESCRIBE MORE FULLY IN A NOTE.

1: ORDER FROM COURT –amount of order changed

2: Child Maintenance and Enforcement Commission (C-MEC) (formerly Child Support Agency) - amount changed

3: My circumstances – was able to pay MORE

4: - could only afford to pay LESS

5: Recipients circumstances - needed MORE/reduced income/greater liabilities

6: - needed LESS/fewer liabilities/increased income

7: OTHER – moved/lost contact

8: - broken off contact/refuse to continue payments

9: - all other answers

? **Maintenance Payment to Anyone Else**

↔ **M**

Are you currently making any maintenance payments to anyone else?

If the answer is 'Yes', the questions starting with **Who is Maintenance Payments For** are repeated.

The following questions appear only if the respondent is married and coded as separated at **Marital Status** or married and living with spouse, but the spouse is not recorded in the **Household Grid**.

? **Absent Partner Introduction**

↔ **AbsIntro**

THE QUESTIONS THAT FOLLOW ARE ABOUT ALLOWANCES **FROM** AN ABSENT PARTNER

? **Absent Partner Allowances**

↔ **AbsPar**

Have you received any allowances from your husband/wife while he/she has been away?

? **Absent Partner Allowance Amount**

↔ **ApAmt**

How much in total have you received from your husband/wife while he/she has been away?

Details of any allowance paid by an absent spouse or a spouse who is not a household member to anyone present in the household should be recorded

Children's Income

here. If the spouse who is present in the household draws money from a joint account the amount drawn should be recorded.

? Absent Partner Allowance Period

↔ ApPd

How long did this cover?

? Absent Partner Direct Household Payments

↔ ApDir

(In addition to the allowance you mentioned) does your husband/wife pay direct for any household expenses, excluding mortgage payments mentioned earlier?

? Absent Partner Direct Household Payments Description

↔ ApHH

Please describe these expenses.

? Absent Partner Direct Household Payment Amount

↔ ApdAmt

How much did he/she pay?

? Absent Partner Direct Household Payment Period

↔ ApdPd

How long did this cover?

? Allowances to Absent Partner Introduction

↔ OtAbsInt

THE QUESTIONS THAT FOLLOW ARE ABOUT ALLOWANCES MADE TO AN ABSENT PARTNER.

The following questions appear only if the respondent is married and coded as separated at **Marital Status** or married and living with spouse, but the spouse is not recorded in the **Household Grid**.

? Allowances to Absent Partner

↔ OtAbsPar

Have you paid any allowances to your husband/wife while he/she has been away?

? Allowances to Absent Partner Total

↔ OtApAmt

How much in total have you paid to your husband/wife while he/she has been away?

Details of any allowance paid to an absent spouse or a spouse who is not a household member to anyone present in the household should be recorded here. If the spouse who is present in the household allows money to be drawn from a joint account, the amount drawn should be recorded.

? Allowances to Absent Partner Period

↔ OtApPd

How long did this cover?

Jump 26

THE QUESTIONS THAT FOLLOW ARE ABOUT ALLOWANCES:

? Regular Allowances

↔ Allow

SHOW CARD L4

Are you currently getting any of the regular allowances shown on this card?

IF YES: What allowances have you received?

CODE ALL THAT APPLY

INCLUDE - ALLOWANCE FROM A MEMBER OF THE ARMED FORCES OR MERCHANT NAVY.

EXCLUDE - ALLOWANCE FROM A SPOUSE WHO IS EITHER TEMPORARILY ABSENT OR A NON-HOUSEHOLD MEMBER. (ALREADY COVERED IF RELEVANT)

1: a regular allowance from a friend/relative OUTSIDE the household

2: a regular allowance from an ORGANISATION

3: an allowance from a local authority for a FOSTER child

4: an allowance from a local authority for an ADOPTED child

5: None of these

↳ Soft check

If Allow=3 ('an allowance from [Social Services/Local Authority] for a foster child) AND NOT R=FChild (foster child) or R=Fparent (Foster parent)

The respondent is in receipt of an allowance for a foster child but foster parent/foster child

Children's Income

is not recorded in the relationship grid. Please check details of the foster child and foster parent. Record their name or person number (as recorded in the household grid) and relationship).

The relationships will be amended by the editors. DO NOT change the household grid information yourself at this stage in the interview as this could corrupt the household and Benefit Unit calculations.

If the respondent is a student who has received a parental contribution at the earlier question **Parental Contribution Amount**, do not double count the income by also including it here. If there is an amount at **Parental Contribution Amount**, the above question begins '(Apart from any income already mentioned)'.

? Regular Allowance Amount

↔ AllPay

ALLOWANCE FROM [Friend/relative/Local Authority/Organisation}

How much was the last payment?

? Regular Allowance Amount Period

↔ AllPd

How long did this cover?

At these questions do not record an amount which should be received but in fact is not.

Exclude any allowance from an absent household member.

Overseas grants should also be included here.

? Other Income Tax Payments

↔ OthTax

(Apart from any payments you may have mentioned earlier,) have you made any (other) INCOME TAX payments during the last 12 months?
EXCLUDE CAPITAL GAINS TAX

? Other Income Tax Amount

↔ OtAmt

How much did you pay?

INTERVIEWER: Describe the source of income in a Note.

/ Question Information for Other Income Tax Amount

These questions pick up any income tax paid to Inland Revenue which is not covered

Children's Income

elsewhere in the questionnaire.

Do not include tax deducted at source from pay, pensions, annuities, accounts and investments, or tax paid in relation to self-employment, which are all recorded at the questions on those sources of income (even if only implicitly indicated as being 'after tax' and no tax amount is recorded).

Include payments direct to Inland Revenue, such as those declared on a Self-Assessment Tax Return; for example higher rate tax payers are responsible for paying the second 20% on investment income (the first 20% being deducted by the bank, share company etc). Tax on employment earnings not paid through PAYE should be covered here (e.g. a payment demanded due to previous underpayment).

Exclude any payment of Value Added Tax (VAT), Capital Gains Tax or an amount set aside for payment of income tax.

This question is only asked of those who are not in work as employees or self-employed, whose contributions are recorded in the pay/profit blocks.

? National Insurance Regular Contributions

↔ NIREg

Do you pay a regular National Insurance contribution?

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

? National Insurance Regular Contribution Amount

↔ NIAMt

How much was the last contribution you made?

? National Insurance Regular Contribution Amount Period

↔ NIPd

How long did this cover?

There is a range-check against the standard weekly NI rate for the non-employed (Class 3 contributions) - currently £7.15.

? Odd Jobs

↔ OddJob

QUESTIONS ABOUT OCCASIONAL WORK AND ODD JOBS

SHOW CARD L5

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

Children's Income

CODE ALL THAT APPLY

- 1: Babysitter
- 2: Mail order agent
- 3: Odd job, occasional work or professional advice
- 4: No to all

For the exact dates included in the FOUR WEEK period, use your calendar.

The purpose of this question is to account for any income received from babysitting, acting as a mail order agent, or an 'odd job', which would not have been accounted for at the employee, subsidiary employee or self-employed questions. Note that it doesn't matter whether the work was carried out in the 4 weeks - it is the receipt of income in that time which counts.

An 'odd job' is defined as a job which is undertaken once only at one specific point in time and without any regularity or continuity. It is therefore non-recurring. **Also if a respondent had a job that only lasted a short period of time, probe as to whether the original intention of the work was that it would be regular, even if this did not turn out to be the case.** If a job is carried out repeatedly, even at irregular intervals and regardless of the number of hours worked, it should be treated as a regular job, e.g. service in the Territorial Army.

Note: Students' holiday jobs should not be shown here but should be coded according to the situation at the time of interview.

Follow up questions for babysitters.

? Payment for Babysitting

↔ BabPay

How much income did you receive in the last 4 weeks for babysitting?

INTERVIEWER: Please refer to the amount paid for ALL babysitting jobs in the last 4 weeks.

? Babysat in Last Week

↔ BabNow

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

Follow up questions for mail order agents.

? Payment as Mail Order Agent

↔ MailPay

How much income did you receive in the last 4 weeks as a mail order agent?

INTERVIEWER: Please refer to the amount paid for ALL mail order agent jobs in the

last 4 weeks.

? Mail Order in Last Week

↔ MailNow

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

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

Follow up questions for odd jobs.

? Type of Odd Job

↔ OJTyp

ODD JOBS / OCCASIONAL WORK

What kind of work did you do/advice did you give?

INTERVIEWER: IF RESPONDENT HAS MORE THAN 1 'ODD JOB' ANSWER FOR ONE JOB AT A TIME HERE.

? Odd Job in Last Week

↔ OJNow

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

? Odd Job Regular Work

↔ OJReg

Is the job done on a regular basis?

☞ Soft Check

If both **Odd Job in Last Week** and **Odd Job Regular Work** = Yes.

Is this in fact a regular job? If so, GO BACK to the 'work' section and enter it there as a 1st, 2nd or 3rd job at 'Working' or 'NumJob'; then press END and delete odd job details, but if odd job is genuine, suppress warning and write a Note.

? Payment for Odd Job

↔ OJAmt

How much did you receive for that job?

☞ Soft Check

Exceeds £1000! Is this a regular job? If so, GO BACK to the 'work' section and enter it there as a 1st, 2nd or 3rd job at 'Working' or 'NumJob'; then press END and delete odd job details. But if odd job is genuine, suppress warning and write a Note.

Children's Income

If you come across either of these checks, probe as to the nature of the job. If it is a regular commitment, however infrequent, you should return to the question **Working** or **NumJob**, as appropriate, at the beginning of the questionnaire, to increase the total number of regular jobs. Next you can press <End> to skip straight to the new questions that need to be asked about this job. When you have filled in description and pay details press <End> again and you will return to this check. Then delete the odd job.

There is no period code because by definition an odd job is one-off.

? Payment for Other Odd Jobs

← OJOther

Did you receive any money for any other odd jobs in the last 4 weeks?

The questions will repeat if there are any other odd jobs.

Children's Income

? Children's Income Introduction

↔ KidInc

QUESTIONS ABOUT CHILDREN'S EARNINGS

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

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

? Children Receive an Income

↔ ChEarns

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

1: From a spare time job

2: From a Trust

3: From both a spare time job and a Trust

4: Neither of these

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

Follow up questions for each kind received.

? Had this Income Throughout Last Year

↔ ChYrErn/ ChYrTst

SPARE TIME JOB or TRUST

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

If not.

? Had this Income in Weeks

↔ ChWkErn / ChWkTst

For how many weeks has s/he had it?

? Amount Last Payment

↔ ChAmtErn/ ChAmtTst

How much did s/he get last time?

? Last Payment Period

↔ ChPdErn / ChPdTst

How long did this cover?

If child is aged 16-18, in full-time further (not higher) education and receives income or earnings from a spare time job, Trust or other allowance, the following questions are asked.

Does [name] receive an Education Maintenance Allowance (EMA) as part of the Government scheme?

? EMA Amount

↔ ChEMAamt

How much did [name] receive last time?

? EMA Payment Period

↔ ChEMApd

How long did that cover?

NOTE TO INTERVIEWERS: EMA is a Department for Education and Skills (formerly Department of Education and Employment) scheme to see if financial incentives will encourage school retention rates after age 16. Up to £30 per week can either be paid directly to the student or to a parent – generally the mother.

Adult and Child Social Deprivation

This section looks at a large number of items that can be associated with standard of living. For the purpose of this study, hardship is defined by the respondents':

- ability to afford a number of items that most other people agree families ought to have;
- their other 'unmet needs' ; and
- whether they are managing their money and staying clear of problem debts – that is debts they cannot repay and are 'getting behind with the repayments

These questions will be used to gain a better understanding of people's living standards and the spending choices that they make. No single one of these items is a very adequate measure, but taken together they add up to a very sensitive measure of family material well – being or hardship.

The series of questions which determine hardship are either factual or opinion based. For them to effectively determine hardship and deprivation the answers must reflect the respondent's interpretation of the question. Do not attempt to guide or re-phrase the question. If the respondent does not understand what is being asked (for instance they are unclear about what we mean by 'all weather shoes'), simply repeat the question and ask them to answer it to the best of their ability. Please do not give your translation of a phrase or question.

The questions will only be asked of ONE adult in the benefit unit. The respondents can then answer together if they wish. The computer will randomly select the adult required to answer the deprivation questions.

? Who Answers Deprivation Section

↔ WhoDepQ

ASK OR CODE

The next set of questions should be answered by [Name].

(You can answer the questions together if you wish).

INTERVIEWER: Enter [Name of randomly selected or only adult in BU] below if they are available to answer these questions now. Otherwise enter [Name].

1: [Name 1]

2: [Name 2]

3: Interview is being conducted by proxy for this respondent/Benefit unit

If there are 2 adults in the benefit unit, it is permissible for them to answer the questions together.

Code 3 should **only** be use in cases where the interview is conducted entirely by proxy. If any of the name(s), respondent(s) is/are available then these questions **must** be asked of that respondent.

Adult and Child Social Deprivation

If there is more than 1 adult in the Benefit Unit and the person recorded to answer the questions is not the name of the randomly selected adult:

☞ Soft Check

INTERVIEWER: The questions should have been answered by [^Name of randomly selected adult] but you have entered [^Name of non selected adult]. If this is because [^Name of non selected adult] is not present, suppress the check and continue. Otherwise ask [^Name] to answer these questions.

If only 1 adult in the Benefit unit and the interview was earlier coded as being proxy, if code 1 or 2 entered at **Who Answers Deprivation Section**.

! Hard Check

INTERVIEWER : You have entered that this interview has been conducted in person but earlier said that the interview was being conducted by proxy. If the interview is a personal interview you MUST now ask the affordability questions.

Note this will appear at the end of the interview just before the admin block.

If 2 adults in the Benefit unit and the interview was earlier coded as being proxy, if code 1 or 2 entered at **Who Answers Deprivation Section**.

! Hard Check

INTERVIEWER: You have entered that this interview has been conducted in person by 1 or more members of this benefit unit. Earlier you said that the interview was being conducted by proxy. If the interview is a personal interview for either respondent you MUST now ask the affordability questions.

Note this will appear at the end of the interview just before the admin block.

If the interview is not proxy (**Who Answers Deprivation Section=1 or 2**)

? **Adult Deprivation Introduction**

☞ **Addint**

This next section is about the sorts of things that some families/people have , but which many people have difficulty finding the money for.

? **Holiday Once a Year**

☞ **AddHol**

SHOWCARD M1

For each of the following things please tell me the number from the showcard which best explains whether [you and your family/you and your partner/you] have it or not.

**Do you [and your family/and your partner] have...READ...
...a holiday away from home for at least one week a year, whilst not staying with relatives at their home?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: We/I have this**
- 2: We/I would like to have this but cannot afford this at the moment**
- 3: We/I do not want / need this at the moment**
- 4: [Does not apply]**

? Social Meal once a Week

↔ AdDMel

SHOWCARD M1

(For each of the following things please tell me the number from the showcard which best explains whether [you and your family/you and your partner/you] have it or not).

**Do you (and your family/and your partner) have...READ...
...friends or family around for a drink or meal at least once a month?**

THIS IS RESPONDENT'S OWN INTERPRETATION.

- 1: We/I have this**
- 2: We/I would like to have this but cannot afford this at the moment**
- 3: We/I do not want / need this at the moment**
- 4: [Does not apply]**

? Two Pairs of All Weather Shoes

↔ AdDShoe

SHOWCARD M1

(For each of the following things please tell me the number from the showcard which best explains whether [you and your family/you and your partner/you] have it or not).

**Do you have...READ...
...two pairs of all weather shoes for [Name of all adults in Benefit unit]?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: We/I have this**
- 2: We/I would like to have this but cannot afford this at the moment**
- 3: We/I do not want / need this at the moment**
- 4: [Does not apply]**

Some respondents may be unsure about what to include when thinking of "*all-weather shoes*". This must be based on the respondent's judgement - trainers may or may not count, depending on their perception.

? **Keep Home Decorated**

↔ **AddDec**

SHOWCARD M1

(For each of the following things please tell me the number from the showcard which best explains whether [you and your family/you and your partner/you] have it or not).

**Do you (and your family/and your partner) have...READ...
...enough money to keep your home in a decent state of decoration?
THIS IS RESPONDENT'S OWN INTERPRETATION**

- 1: **We/I have this**
- 2: **We/I would like to have this but cannot afford this at the moment**
- 3: **We/I do not want / need this at the moment**
- 4: **[Does not apply]**

? **Household Contents Insurance**

↔ **AddIns**

SHOWCARD M1

(For each of the following things please tell me the number from the showcard which best explains whether [you and your family/you and your partner/you] have it or not).

**Do you (and your family/and your partner) have...READ...
...household contents insurance?
THIS IS RESPONDENT'S OWN INTERPRETATION**

- 1: **We/I have this**
- 2: **We/I would like to have this but cannot afford this at the moment**
- 3: **We/I do not want / need this at the moment**
- 4: **[Does Not apply]**

? **Make Regular Savings**

↔ **AddMon**

SHOWCARD M2

Now I want to ask a few questions about things you and your family can afford to do.

For each please choose the number from the showcard.

**Do you (and your family/and your partner)...READ...
...make regular savings of £10 a month or more for rainy days or retirement?
THIS IS RESPONDENT'S OWN INTERPRETATION**

- 1: **We/I do this**
- 2: **We/I would like to do this but cannot afford this at the moment**

3: We/I do not want / need this at the moment

4: [Does not apply]

? Replace Worn Furniture

↔ AdepFur

SHOWCARD M2

Do you (and your family/and your partner)...READ...
...replace any worn out furniture?

THIS IS RESPONDENT'S OWN INTERPRETATION

1: We/I do this

2: We/I would like to do this but cannot afford this at the moment

3: We/I do not want / need this at the moment

4: [Does not apply]

? Replace/Repair Electrical Goods

↔ Af1

SHOWCARD M2

Do you (and your family/and your partner)...READ...
...replace or repair major electrical goods such as a refrigerator or a washing
machine, when broken?

THIS IS RESPONDENT'S OWN INTERPRETATION

1: We/I do this

2 : We/I would like to do this but cannot afford this at the moment

3: We/I do not want / need this at the moment

4: [Does not apply]

? Money for Self

↔ AfDep2

SHOWCARD M3

Now please look at CARD M3. (On a slightly different note) do you have a small
amount of money to spend each week on yourself (not on your family)?

THIS IS RESPONDENT'S OWN INTERPRETATION

1: I have this

2: I would like to have this but cannot afford this at the moment

3: I do not want / need this at the moment

4: [Does not apply]

? Hobby or Leisure Activity

↔ AdDepLes

SHOWCARD M3

**And do you have a hobby or leisure activity?
THIS IS RESPONDENT'S OWN INTERPRETATION**

- 1: I have this
- 2: I would like to have this but cannot afford this at the moment
- 3: I do not want / need this at the moment
- 4: [Does not apply]

? Home Adequately Warm

↔ Houshe1

**For the next question please answer just yes or no. In winter, are you able to keep this accommodation warm enough?
CODE 'CAN'T AFFORD IT' AS 'NO'**

- 1: Yes
- 2: No
- 3: [Does not apply]

If there any dependent children in the Benefit unit, the following questions are asked about child deprivation:

? Child Deprivation Introduction

↔ CDepInt

The next questions are asked about all the children you (and your partner) are responsible for in this household. Please think about [Names of children in BU] when answering these questions.

Respondents are asked to think of all of their dependent children when answering these questions. Cases may arise, however, where one child 'has' and one cannot afford or one 'doesn't need' and one cannot afford. In these cases priority coding is necessary. The priority will ALWAYS be cannot afford, therefore in the above two examples, 'cannot afford' should have been coded. Following this, if one child 'has' and one 'doesn't need' interviewers should code 'doesn't need'. Therefore, the priority order is:

- 1: cannot afford,
- 2: doesn't need,
- 3: (all) have.

? Holiday Once a Year

↔ CdepHol

SHOWCARD M5

For each of the following please tell me the number from the showcard that best explains whether your child/children has/have it or not.

**Does your child have do your children have...READ...
...a family holiday away from home for at least one week a year?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) has/have this
- 2: Child(ren) would like to have this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

If 2 or more children of the opposite sex are aged 10 years or over and in the same Benefit Unit, the following question is asked.

? Children Have Individual Rooms

↔ CdepBed

SHOWCARD M5

And are there enough bedrooms for every child of 10 or over of a different sex to have their own bedroom?

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) has/have this
- 2: Child(ren) would like to have this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

If there any dependent children in the Benefit Unit, the following question is asked:

? Children have Leisure Equipment

↔ Cdepeqp

SHOWCARD M5

Does your child have/do your children have...READ...
...leisure equipment such as sports equipment or a bicycle?

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) has/have this
- 2: Child(ren) would like to have this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

? Celebrate Special Occasions

↔ CdepCel

SHOWCARD M5

(Does your child have/do your children have...READ...)
...celebrations on special occasions such as birthdays, Christmas or other religious festivals?

THIS IS RESPONDENT' S OWN INTERPRETATION

- 1: Child(ren) has/have this
- 2: Child(ren) would like to have this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

? Children Go Swimming

↔ CdepSum

SHOWCARD M6

I now want to ask some questions about whether or not your children can afford to do a number of different activities.

Please choose your answer from this card.

Does your child/do your children...READ...

...go swimming at least once a month?

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) do this
- 2: Child(ren) would like to do this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

? Children have Hobby or Leisure Activity

↔ CdepLes

SHOWCARD M6

(Does your child/do your children...READ...)

...do a hobby or leisure activity?

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) do this
- 2: Child(ren) would like to do this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

? Children have Friends for Tea

↔ CdepTEa

SHOWCARD M6

(Does your child/do your children...READ...)

...have friends around for tea or a snack once a fortnight?

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) do this
- 2: Child(ren) would like to do this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

If there are any dependent children in the Benefit Unit who are under 6 years of age and do not attend primary school or any private or independent school, the following question is asked:

? Children go to Playgroup

↔ Cplay

SHOWCARD M6

Does/Do [Name(s) of children in Benefit Unit under 6 and do not attend primary or private school]...READ...

...go to toddler group / nursery / playgroup at least once a week.?

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) do this
- 2: Child(ren) would like to do this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

If there are any dependent children in the Benefit Unit aged 6 years or older, or any children under 6 years of age who attend a primary school or a private or independent school, the following question is asked:

? Children go on School Trips

↔ CdepTrp

SHOWCARD M6

Does/Do [Name(s) of children aged 6 or older in Benefit Unit or younger than 6 and attend primary or private school]...READ...

...go on school trips? Again please choose your answer from this card.

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) do this
- 2: Child(ren) would like to do this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

If any dependent child in the Benefit Unit, the following question is asked:

? Outdoor Play Space

↔ Cdelply

**For the next question please just answer yes or no.
Does your child have/do your children have...READ...
...an outdoor space or facilities nearby where they can play safely?
'NEARBY' AND 'SAFELY' ARE RESPONDENT'S OWN INTERPRETATION**

1. Yes
2. No

? Up-to-date with Bills

↔ Debt

I am now going to ask you about paying bills for things like electricity, gas, and water rates.

SHOWCARD M6

Sometimes people are not able to pay every bill when it falls due. May I ask, are you up-to-date with the bills on the card, or are you behind with any of them?

INTERVIEWER: THERE ARE 10 CODES

INTERVIEWER: 'Which others' UNTIL 'No others'

- 1: Behind with the electricity bill
- 2: Behind with the gas bill
- 3: Behind with other fuel bills like coal or oil
- 4: Not used
- 5: Behind with insurance policies
- 6: Behind with telephone bill
- 7: Behind with television / video rental or HP
- 8: Behind with other HP payments
- 9: Behind with rates
- 10: Not behind with any of these

Category 6 asks about telephone bills. This includes both mobile and fixed line telephones at this question.

Television

The Following questions; **Number of Television Sets [1]**, **Number of Television Sets [2]** and **Concessionary Television Licence** are only asked of the first Benefit Unit respondent.

Questions about TV ownership are asked because people pay for TV licences as part of their household expenses. Certain groups of people have discounts to their TV licence fee e.g. the visually impaired. TV licence fees are also reduced for people who have a black and white television set. The amounts paid for TV licences need to be accounted for in the calculation of household income. Therefore, questions on both black and white and colour television sets are asked.

Number of Colour Television Sets

↔ **CoITV**

How many colour TV sets does your household have?

INTERVIEWER: Include items stored but in working order, and items under repair.

- 1: One only**
- 2: More than one**
- 3: None**

Only ask if CoITV = 'none'

Number of Black and White Television sets

↔ **BWTV**

How many black and white TV sets does your household have?

INTERVIEWER: Include items stored but in working order, and items under repair.

- 1: One only**
- 2: More than one**
- 3: None**

Only if some in the household is aged 75 or over ask:

Concessionary Television Licence

↔ **TVLic**

Do you have a free over 75's television licence?

- 1: Yes**
- 2: No**

Adults' Savings and Investments

? Any Accounts

↔ AnyAcc

Now there are some questions about accounts with banks, building societies, the post office, supermarkets, or other organisations. These could also be internet or telephone banking facilities.

Do you have now, or have you had at any time in the last 12 months any accounts? This could be in your own name only, or held jointly with someone else.

INCLUDE INTERNET/PHONE ACCOUNTS.

SEE HELP  FOR DEFINITION OF CURRENT/SAVINGS ACCOUNTS.

- 1 Yes –any account
- 2 No
- 3 Don't Know/Refuse

This first question simply identifies whether the respondent has (had) any of the types of account listed at the later questions. If 'yes', the next question identifies which types. See below for further details of what does and doesn't count as an account.

? Type of Accounts

↔ Accounts

SHOW CARD N1

Which of these accounts do you have now, or have you had in the last 12 months?

INTERVIEWER: If respondent has an internet or telephone account but type of account is not known ask respondent what they predominantly use their account for to establish whether it is a current account or savings account.

See helpscreen for definitions of accounts.

1. Current account with a bank, building society, supermarket/store or other organisation
 2. Basic Bank Accounts including introductory/ starter accounts (including internet and telephone banking)
 3. Post Office card accounts
 4. National Savings Bank (Post Office) - Easy Access Savings or Ordinary Account (including internet and telephone banking)
 5. National Savings Bank (Post Office) - Investment Account
 6. ISA (Individual Savings Account) (including internet and telephone banking)
 7. Savings account, investment account/bond, any other account with a bank, building society, supermarket/store or other organisation (including internet and telephone banking)
 8. Credit Union
 9. Internet or telephone banking – type of account not known
-

10. None of these

/ Question Information for Type of Accounts

Note that codes 2 and 3 differ from normal current accounts in that they are designed purely to allow the administration of benefits. Many will not offer the facilities associated with a current account such as an overdraft etc. See below for more information.

Current accounts – offer the widest range of banking services. You can pay other money into these accounts and some let you use the Post Office to get your money.

Basic bank accounts – have the basic features of a current account, but won't allow you to have an overdraft. Most allow Post Office access to your cash.

The Post Office card account – is an account designed for the collection of benefits, state pensions and tax credits only, so you can't pay any other money in. The POCA cannot be used for receiving cheques, setting up direct debits, standing orders or paying bills etc.

Code 4 - The National Savings Bank (Post Office) Ordinary Accounts ceased to exist after 31 July 2004 and was replaced with the Easy Access Savings Account.

Note that code 7 includes bank and building society savings bonds, but **not** National Savings and Investments Bonds, with profit or distribution bonds or insurance bonds, which are dealt with later on.

Code 9 - none - is not possible, as the question is only asked if the respondent has any account. If the respondent has no account of the types at this question after all, recode AnyAcc to 'no'.

Include current and savings accounts with supermarkets (e.g. Sainsbury's Bank) or telephone banks (e.g. First Direct), or internet banking at 1 or 7. Do not count credit accounts where money is paid into it in advance (e.g. by direct debit) for goods, but can't be withdrawn. A current account by definition is an account used for day to day transactions. There is immediate access to the money – usually by a card for cash machine withdrawal and/or a cheque book.

A savings account is not normally used for day to day transactions and there is often a minimum deposit and a notice period for withdrawals.

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

Tax Exempt Special Savings Accounts

TESSA's ceased to exist from April 2004 and all references to them have now been dropped.

TOISAs (TESSA-only ISAs):

From 6 April 1999, savers were able to transfer the capital from a maturing TESSA into the new Individual Savings Account (ISA). See below for details of ISAs.

Individual Savings Accounts

Introduced on 6 April 1999, Individual Savings Accounts, or ISAs, are intended to develop and extend the savings habit and ensure that tax relief on savings is fairly distributed. UK residents aged 18 or over are eligible to hold them. There are annual ceilings on investment, and income from ISAs is tax-free.

ISAs are provided and managed by financial institutions such as banks, building societies and insurance companies. There are 2 components:

- Cash
- Securities (stocks, shares, unit/investment trusts, bonds, gilts, life insurance)

Please note that since April 2005 the life insurance component has been merged with the stocks and shares component. If a respondent informs you that their ISA is made up of a life insurance component you must code it as stocks and shares.

These components may be held singly or collectively in various ways. Each year there are two options for opening an account:

- one 'Maxi' ISA, with a single manager: this must include the securities component; the other cash component is optional; or
- up to two separate 'Mini' ISAs, with different managers, one for each component.

All ISAs should be recorded at this question. Securities ISAs should not be recorded at the question on stock market investments held, **Invests**. The cash component can include some National Savings products.

Investment limits:

There are subscription limits in each tax year the maximum is £7,000

overall. How it is applied depends on the type of ISA. ISA managers must ensure that:

- Maxi ISA subscriptions do not exceed £7,000 of which no more than £3000 may be in a cash component and no more than £4000 may be in the stocks and shares (including life insurance) component;
- Mini ISA subscriptions do not exceed £4000 in a securities component £3000 in a cash component and £4000 in the stocks and shares component.

Credit Union

A credit union is a financial co-operative similar in many respects to mainstream building societies. Its members both own and control the credit union, which is run solely for their benefit. All members of a specific credit union must share what is known as a "common bond", ie they must be connected in some way or another to the other members of that credit union. For example they could be employed by the same employer, or live or work in the same area. All the members pool their savings together into a single 'pot' from which loans can be made to members from that credit union. Members who have deposited money into the credit union receive an annual dividend while those to whom money is lent have to pay interest on the loan.

If the respondent has an ISA the following question is asked:

? Type of ISA

↔ ISAType

There are different types of ISA. Do you have...

INTERVIEWER: READ OUT, CODE ALL THAT APPLY...

1. ...Cash in an ISA?
- 2....Stocks and shares (in an ISA)?

See above for details of these types.

For each type of account (except post office card accounts as these do not accrue any interest) coded at **Accounts** the following are asked.

? Account Interest

↔ Acclnt

How much interest have you received altogether from any [Current/National Savings Bank Ordinary/National Savings Bank Investment//ISA/Basic Bank Account/Savings/Credit Unions/ other] accounts in the last 12 months?

INTERVIEWER INSTRUCTION: Please exclude any interest from any Basic Bank Accounts.

(IF NONE, ENTER 0)

INTERVIEWER: For any JOINT account, ONLY GIVE THIS RESPONDENT'S SHARE OF THE INTEREST

This question is repeated for all named accounts. Include all interest, whether credited to the account, paid by cheque or to into another account, or withdrawn by the account holder. The total amount of interest credited in the last year from all accounts of the type mentioned in the question wording should be entered, so probe how many accounts of that type the respondent has. If possible the respondent should refer to a statement, pass book, or bank statement.

/ Question Information for Account Interest

For current accounts *only*, this instruction is displayed:

IF ACCOUNT HAS BEEN HELD FOR 12+ MONTHS, AND INTEREST IS MONTHLY, ACCEPT MOST RECENT MONTH'S INTEREST AND MULTIPLY BY 12 FOR ONE YEAR'S WORTH.

Normally we expect you to probe for all interest received/credited during the year; however interest on current accounts may be as little as a few pence per month, and to look up 12 statements is burdensome, so it is acceptable here to multiply the last or a typical month's interest by 12. If the account has been held for less than a year, multiply by the appropriate number of months or add individual monthly interest together. This instruction does not apply to other accounts.

Joint Accounts:

In the Adult' Savings and Investments section of the Benefit Unit DSD requires information on individual incomes. Interest and dividends should be split between joint

account holders. This should be possible except when, rarely, tax is deducted from one holder's interest but not another, and only the total interest after tax is known; In such cases enter 'Don't Know' at **Account Interest** for each person and open a note stating the total amount of interest and the reason why it cannot be split.

ISA interest

The income from cash components (including TOISAs) and securities components should all be recorded here. Add together separate amounts from different components/accounts if necessary. No interest is paid on the life insurance component.

The following question is asked of all accounts with the exception of ISAs. ISAs are exempt from tax, and therefore the question does not apply.

? **Account Interest Before or After Tax**

↔ **AccTax**

Can I just check, is that interest after tax or before tax?

IF BEFORE TAX, ASK: have you signed a form to get the interest without paying tax?

1: After tax

2: Before tax – but tax payable

3: Before tax – signed form to get interest without tax

INTERVIEWER: IF REGISTERED AS A NON-TAXPAYER, USE CODE 3.

/ Question Information for Account Interest Before or After Tax

Normally, 20% tax is deducted from interest payments by banks and building societies etc. However, there are two reasons why a figure for interest *after* tax may not be entered at **Account Interest**.

Code 2: use this if gross interest is entered at the previous question but tax has been/will be paid on it. For example, tax is deducted at source but the statement/passbook/other document only shows the gross interest and the tax deducted, not the net interest.

Code 3: people whose income is below the income tax threshold can sign a form so that tax is not deducted. The form does not need to be re-signed each year.

If the respondent does not know whether tax is deducted, this can normally be established from the presence or absence of an entry for tax in the passbook or statement. For joint accounts with two holders, the form can be signed by just one holder; tax is then deducted at 10%. Establish which person signed the form, and code this question accordingly for each. Make a note if the interest can be split in the correct proportion between them, of the total amount.

? Investments

→ Invests

NOW THERE ARE SOME QUESTIONS ABOUT INVESTMENTS

SHOW CARD N2

Do you have now, or have you had in the last 12 months any money in any of the investments shown on this card?

They can be in your own name only, or jointly with someone else.

CODE ALL THAT APPLY

- 1: Government Gilt-edged stock (inc. war loans)**
- 2: Unit Trusts/Investment Trusts**
- 3: Stocks, shares, bonds, debentures, other securities**
- 4: PEP (Personal Equity Plan)**
- 5: Profit sharing**
- 6: Company Share Options Plans**
- 7: Member of Share Club**
- 8: None of these**

☞ Soft Check

If Accounts=6 'ISA' AND Invests=4 'PEP'

INTERVIEWER: From 6 April 2008, all PEPs automatically become stocks and shares ISAs. Please check with the respondent that the PEP and ISA mentioned are different accounts. We do not want to double-count the savings and investments.

/ Question Information for Investments

Securities held in an Individual Savings Account (ISA) should be recorded at the **Type of Accounts** question as an ISA, not here.

Investment Companies with Variable Capital (ICVC) and Open Ended Investment Companies (OEIC) should be coded 2 as Unit Trusts/Investment Trusts.

ICVC's are a replacement of OEIC and there is little difference between the existing unit trusts and the new ICVCs apart from the structure of the fund and the fact that ICVCs have a single price rather than a bid offer spread. For this reason they can be coded together at category 2. Further information on the various trusts is listed below.

Unit Trusts

Unit trusts are investment vehicles in which there are an unlimited number of shares which expand and contract depending on demand. Unit Trusts do not have an umbrella structure and investors cannot switch between sub-funds. When you buy a unit trust share, you

buy into just that one unit trust.

Instead of a single price at which you buy and sell, the unit trust's shares are offered at a buying (bid) price and selling (offer) price, like an ordinary share. The difference between the two, the spread, can be as much as 6% and represents the initial fee charged by the trust in whose units you are dealing.

Investment Trusts

An investment trust is a limited company, with a fixed number of shares, which is listed on the stock market. The trust invests its funds in a wide range of areas or sectors in both quoted and unquoted companies on behalf of its investors. The funds are managed by a professional fund manager, usually backed up by a team of less experienced analysts cum managers and dealers.

Investment Trusts are "closed ended", which means that people buying the shares do not add to the value of the fund, neither do those selling remove assets. The only way to add capital is to have an issue of new shares.

Like any other company, it will have a board of directors which represent the interests of shareholders and an annual general meeting at which investors can voice their views to the board. The shares of an investment trust are bought in the same way as a normal quoted share, with the level of the demand for the shares influencing the direction of the trust's share price.

Investment Companies with Variable Capital (ICVC)

ICVCs replaced Open Ended Investment Companies (OEIC). Unlike investment trusts, they vary in size depending on demand for the shares.

Purchases increase the size of the fund; sales reduce it. ICVCs tend to be structured as an "umbrella fund": once an investment is made, it can be switched between a number of sub-funds between which the investor can switch at minimal cost:

The various sub-funds often have very different investment objectives - income, growth or some specialist sector of the market, for example - and investors are free to choose between them as they wish, depending on their investment objectives.

The price for shares in an ICVC are the same whether investors are buying or selling. However, the investor is still liable to hefty charge up front, after which there is a smaller yearly charge.

Profit savings plans

Profit savings plans attached to occupations should be coded 3. Such plans include the Moneyspinner account, the Gold and Silver accounts and the Platinum Bond which are available to the police nationally through Police Mutual.

With Profit Bonds and Distribution Bonds should also be included under code 3 (stocks, shares, bonds, debentures, other securities).

With Profit Bonds

With Profit Bonds are life assurance policies that invest in the With Profit Fund of a life assurance company and have no fixed maturity date. An investor in a With Profits fund

benefits from the profits made by the With Profits fund. The fund comprises equities, ie shares, gilts, property and corporate bonds. Profits are distributed to policyholders in the form of Annual Bonuses which once added cannot be taken away, except where an encashment is made in the early years. When setting its bonus rate the insurance company seeks to smooth out the fluctuations of the stock market to produce steady growth.

Distribution Bonds

Distribution Bonds are a lump sum investment which has a very small amount of life cover. It invests in a Distribution life fund, which is a fund that pays out the dividends and yields from investments held instead of reinvesting them with the fund.

? Investment Account Interest

→ Acclnt

How much interest [or dividend] have you received altogether from any [GILT EDGED STOCK-WAR LOAN/ UNIT TRUSTS /OTHER STOCKS, SHARES, SECURITIES / PEP] in the last 12 months?

**INTERVIEWER: FOR ANY JOINT INVESTMENT, ONLY GIVE THIS RESPONDENT'S SHARE OF THE INTEREST
(IF NONE, ENTER 0)**

Enter the TOTAL amount of interest or dividend from ALL these investments that has been received in the last 12 months, including those no longer held. Include all interest/dividend, whether paid by cheque or to into another account, reinvested or withdrawn by the account holder. The following documents will be helpful:

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

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

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

? Investment Account Interest Before or After Tax

→ InvTax

Can I just check, is the interest (Govt gilt edged stock/war loans) after tax or do you have an arrangement to get the interest before tax?

1: After Tax

2: Before Tax

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

WAR LOAN IS BEFORE TAX.

? Money in Any Other Investments

↔ OtInvA

SHOW CARD N3 (Part 1 and 2)

Do you at present have any money in any of the investments shown on this card?

INTERVIEWER: REFER RESPONDENT TO BOTH SHOWCARDS

- 1: Capital Bonds (National Savings and Investments)**
- 2: Index-linked Certificates (National Savings and Investments)**
- 3: Fixed Interest Certificates (National Savings and Investments)**
- 4: Pensioner's Guaranteed Income Bonds (National Savings and Investments)**
- 5: Save-as-You-Earn (National Savings and Investments/Bank/Building Society)**
- 6: Premium Bonds (National Savings and Investments)**
- 7: Income Bonds (National Savings and Investments)**
- 8: Deposit Bonds (National Savings and Investments)**
- 9: FIRST Option Bonds (National Savings and Investments)**
- 10: Yearly Plan (National Savings and Investments)**
- 11: Fixed Rate Savings Bonds (National Savings and Investments)**
- 12: Guaranteed Equity Bonds**
- 13: Endowment not linked to current property**
- 14: None of these**

/ Question Information for Money in Any Other Investments

National Savings has changed its name to National Savings and Investments.

With Profit Bonds and Distribution Bonds should not be recorded at this question. They should be recorded at the previous question about investments (Invests) under category 3.

Note that questions concerning Government savings relate to the present and not the past 12 months.

The Pensioner's Guaranteed Income Bond is a National Savings and Investments Bond. It offers a fixed rate of interest for either 1, 2 or 5 years, with income paid monthly, gross of tax. There is a minimum investment of £500. The Bond is available only to persons aged 60 years and over. It may be held jointly.

National Savings and Investments SAYE were withdrawn in 1994. Since then Building Societies have provided them. There are also some current SAYE schemes which are designed to allow people to save money to purchase share options tax free. Under this scheme, investors agree to pay a fixed amount each month over 3, 5 or 7 years (min £5, max £250 per month). The interest rate is fixed regardless of which bank or building society is providing the scheme. These schemes are only permissible with the approval of the Inland Revenue.

FIRST Option Bonds/Fixed Rate Savings Bonds – FIRST Option Bonds were withdrawn from sale on 21/10/1999 and replaced with Fixed Rate Savings Bonds. People who held

Adults' Savings and Investments

FIRST Option Bonds from before October 1999 can keep them and receive interest at the rate for a one year Fixed Rate Savings Bond. Fixed Rate Savings Bonds can be purchased with the interest guaranteed for 1, 3 or 5 years. Interest can be credited annually or monthly and is paid into a bank or building society account. The minimum holding is £500 and the maximum holding is £1,000,000.

Guaranteed Equity Bonds - offers potential for stock market growth with no risk to capital. The bond is a 5 year investment giving a return linked to the performance of the UK's quoted top 100 companies. If the FTSE loses value, the investor will get their original sum back. Minimum investment is £2,000 and the maximum is £1,000,000.

Endowment not linked to current property - endowments not linked to current property need to be recorded in the FRS questionnaire. It is increasingly common that endowments linked to 'old property' are still held because of the decline in their values and the current value of these policies needs to be collected.

If respondent had earlier claimed that they are purchasing their property with an endowment mortgage, the following signal is triggered:

☞ Soft Check

Earlier you mentioned that you have an endowment mortgage. Can I just check, you also have a different endowment NOT connected to your current property?

*INTERVIEWER: If endowment is different suppress the check making a note to confirm you have probed. Otherwise return to **Money in Any Other Investments** and remove the endowment code.*

Children's Savings and Investments

Child Trust Funds

From April 2005, Child Trust Fund (CTF) accounts will be introduced. The CTF is one of the Government's flagship savings policies and all providers will have to offer a Stakeholder account – which will invest in mainly non-cash investments such as equities; alternatively parents could opt for a straightforward cash account.

The requirement for the FRS is to collect data on this major policy change by expanding information collected on children's savings and investments. There will be a high level of interest from ministers and others to monitor and evaluate the success of the CTF. Questions on the FRS will be a key part in improving understanding of the distribution both of funds and types of accounts across the income distribution.

What is the child Trust Fund?

The Child Trust Fund (CTF) is a long-term investment and savings account for children born on or after 1st September 2002. The initial amount received varies with the child's date of birth, although from 6 April onwards the standard amount will be £250. The money in the CTF account belongs to the child and the child alone. But it cannot be taken out until he/she turns 18 when he/she can decide how to use it.

A voucher for the amount of money to which the child is entitled will be sent to all eligible children after Child Benefit has been awarded. The voucher can only be used to open a CTF account for the child. Children in families receiving Child Tax Credit with income at or below £13,480 (the current income limit for 2004/2005) will receive an additional payment paid directly into their CTF account. There will be a further payment when children turn seven, again with a higher payment for children in families on lower incomes.

Anyone is able to pay money into the account, up to the account limit of £1,200 each year, and any gains and/or interest in the account will be tax-free.

There will be different CTF accounts available to suit people's different needs. CTF providers (e.g. banks, building societies, stockbrokers) will offer different accounts, such as savings accounts and accounts that invest in shares. All CTF providers will be making available a stakeholder CTF account.

- Savings Account - With a savings account any money that is invested is secure and earns interest.
- Stakeholder Account - The stakeholder CTF account works by investing the child's money in shares to take advantage of the potential for higher growth that this kind of investment offers. Once the child turns 13, money in the account starts to be moved to lower risk investments or assets (such as cash).
- Account investing in shares - This type of accounts that invests the child's money by buying shares in companies.

If an account is not opened the Inland Revenue will automatically open a stakeholder account.

You can find more information on Child Trust Fund on this website www.childtrustfund.gov.uk.

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THE QUESTIONS THAT FOLLOW ARE ABOUT CHILDREN'S SAVINGS

Child Trust Fund

↔ Cfund

Does your child [Name] have a Child Trust Fund?

1. Yes
2. No

INTERVIEWER: ONLY code 'yes' if the parent/guardian has set up the Child Trust Fund Account themselves using the voucher.

Code 'no' if they have the voucher but have not set up an account yet. Or are not going to set up an account

If Child Trust Fund= 'yes'

Type of Child Trust Fund

↔ CfundTp

Does [Child Name] have a...

1. a Stakeholder Account
2. a Non-stakeholder Cash Account
3. a non-Stakeholder Stocks and Shares account?
4. Don't know

Note: Only one savings account is allowed per child

If Child Trust Fund = 'yes'.

? Contributions to Child Trust Fund

↔ GivCFnd

Apart from the Child Trust Fund voucher received from the Government, during the last twelve months who contributed to the Child Trust Fund?

CODE ALL THAT APPLY

SHOWCARD N4

1. Child's parent inside household

2. Child's parent outside household
3. Child's grandparents
4. Child's other relatives
5. Friend of the family
6. Other
7. No contribution

For each person who contributed to the fund (at **Contributions to Child Trust Fund**) the next question will loop round and ask amount provided and the period covered.

? **Contribution Amount**

↔ **Fundamt**

How much did (name at GivCFnd) put into [Child's name's] fund in the last 12 months?

INTERVIEWER: IF MORE THAN ONE PERSON CONTRIBUTES TO THE FUND IN ONE CATEGORY (E.G. ALL GRANDPARENTS, OR TWO FRIENDS OF THE FAMILY) RECORD TOTAL AMOUNT GIVEN BY BOTH PARTIES.

If for example, a child's grandfather contributed £150 and his grandmother contributed £100, you would record the total amount received from grandparents as £250 here.

? **Amount Currently in Child Trust Fund**

↔ **CfundH**

Roughly how much is currently held in his/her fund?

☞ Soft Check

It is very unusual for a child to have more than £amount in their fund.

Please check this with the respondent and explain the circumstances in a note if necessary

Depending on the Child's age the amount in the check will be:

If Child is aged 0 the maximum allowable is £1700

If Child is aged 1 the maximum allowable is £3000

If Child is aged 2 or over the maximum allowable is £4300

This next question is asked of all children but refers to other savings apart from the Child Trust Fund.

? **Child's Savings**

↔ **ChSave**

Thinking of your child [child's name] does he /she have any savings in a bank or building society account; or any National Savings & Investments, such as Children's Bonus Bonds; or any stocks and shares, or other investments?

INTERVIEWER: IF CHILD HAS ONLY A CHILD TRUST FUND AND NO OTHER SAVINGS CODE 2 'NO'.

1. Yes
2. No

If **Child's Savings**= 'Yes' or **Child Trust Fund**= 'Yes'

? **Total of All Savings**

↔ **Totsave**

SHOW CARD N5

Thinking of [child]'s child trust fund/child trust fund and other savings, in total roughly what would you say is the current value held by [name of child]?

INTERVIEWER: RECORD ALL SAVINGS INCLUDING CHILD TRUST FUND

1. Less than £500
2. From £500 up to £1,000
3. From £1,000 up to £1,500
4. From £1,500 up to £3,000
5. From £3,000 up to £8,000
6. From £8,000 up to £20,000
7. Over £20,000
8. Does not wish to say

/ Question Information for Total of All Savings

The total amount is asked of each individual child and should not be an aggregate figure for dependants.

Unlike adults, children with savings in the £1,500 to £20,000 range are not asked for details of them in the Assets questions.

At Total of All Savings please **INCLUDE** Child Trust Fund savings to record the child's **TOTAL** savings.

Total Assets/Changes in Income

The first question TotInt is only asked if respondents are unable to give interest from ALL their investments / savings

? Total Interest After Tax from Investments and Savings

↔ TotInt

Over the last 12 months, what was the overall amount of interest and dividends you received AFTER TAX from investments and savings?

? Total Household Savings

↔ Totsav

Jump 33

SHOW CARD N6

Thinking of your [NAMES OF ALL ASSETS AND ENDOWMENTS NOT LINKED TO CURRENT PROPERTY POSSESSED BY RESPONDENT] roughly what would you say is the current value held by you [and partner/spouse]? [i.e. name & name]

INTERVIEWER: EXPLAIN AS APPROPRIATE: For current account(s), TAKE BALANCE AS AT END OF PREVIOUS MONTH/PAYMENT PERIOD. (IGNORE OVERDRAFTS).

1. Less than £1,500
 2. From £1,500 up to £3,000
 3. From £3,000 up to £8,000
 4. From £8,000 up to £20,000
 5. From £20,000 up to £25,000
 - 6 From £25,000 up to £30,000
 7. From £30,000 up to £35,000
 8. From £35,000 up to £40,000
 9. Over £40,000
 10. Does not wish to say
-

/ Question Information for Total Household Savings

This question is asked of adults. Note that if the respondent has a current account which fluctuates over pay periods, the amount required is the figure left in the account at the end of the pay period, just before the respondent is paid again. If the respondent is overdrawn on any accounts **do not** take this amount away from the total amount, simply count it as a zero asset.

If the total assets of the respondent (and partner) are between £1,500 and £20,000 (i.e. code 2, 3 or 4 is used), they will be routed into the assets questions after the next few questions. For an explanation of the reason the question is asked and why the bands are split as they are, see the General Notes at the beginning of the Assets questions. The respondent may refuse to give any assets information and it will not count against the total number of refusals accepted in each schedule.

Also a respondent may be prepared to say into which band their assets fall but give no further information. In this situation code the appropriate band and then at the beginning of each group of assets questions use the 'Does not wish to give details' code.

The next questions are to compare the benefit unit's current regular income with that of **twelve** months ago. The question should concentrate on the benefit unit as a whole, including children, not to its individual members.

? Household Income Change over Year

↔ IncChnge

SHOW CARD N7

*Now I'd like you to compare your present income with your income of twelve months ago. By income I mean money coming in regularly from any source, such as the ones on this card.

[Thinking of both you/ and your child(ren), name(s)], would you say your PRESENT income is higher, lower, or about the same as your income of 12 months ago?

'Regular' income is from jobs, pensions, benefits, maintenance and savings & investments. Exclude one-off sources of income, such as grants, loans, redundancy payments, and living off capital.

INTERVIEWER: THIS IS A QUESTION OF OPINION.

- 1: Present income higher
- 2: Present income lower
- 3: About the same

This is a question of opinion.

'Regular' income is from jobs, pensions, benefits, maintenance and savings & investments. Exclude one-off sources of income such as grants, loans, redundancy payments, and living off capital.

If the present income is higher or lower, the next question is asked. For respondent ease, note that they now have the option of quoting the amount their income has increased/fallen by either annual, monthly or weekly amounts.

? Present Household Income Higher or Lower

↔ IncHiLow

SHOW CARD N8

I would like you to think about how much lower your PRESENT income is, compared to 12 months ago. Which one of the categories on this card best describes your PRESENT income?

INTERVIEWER; PROBE TO CLASSIFY

	Annual	Monthly	Weekly
1: Up to	£2,500	£200	£50
2: From	£2,501-£5,500	£201-£450	£51-£100
3:	£5,501-£8,000	£451-650	£101 - £150
4:	£8,001-£10,000	£651-£800	£151 - £200
5:	£10,000 or more	£801 or more	£201 or more

1: Up to	£2,500 higher/lower
2: From	£2,501-£5,500 higher/lower
3:	£5,501-£8,000 higher/lower
4:	£8,001-£10,000 higher/lower
5:	£10,001 or more higher/lower

For those in receipt of tax credits where an Award Notice was not consulted and the Inland Revenue have not been informed of an income change, the following question is asked.

? Household Income Last Year

↔ IncOld

SHOW CARD N9

I would like you to think about your total household income between April 2006 and March 2007. Which one of the categories on this card best describes your annual household income?

	Annual	Monthly	Weekly
1:	0 - 5000	0 - 400	0 - 100
2:	5001 - 11000	401 - 900	101 - 200
3:	11001 - 13000	901 - 1100	201 - 250
4:	13001 - 15000	1101 - 1250	251 - 300
5:	15001 - 19000	1251 - 1600	301 - 350
6:	19001 - 23000	1601 - 1900	351 - 450
7:	23001 - 50000	1901 - 4150	451 - 950
8:	50001 - 58000	4151 - 4850	951 - 1100
9:	58001 - 66000	4851 - 5500	1101 - 1250
10:	66001 or above	5501 or above	1251 or above

Total Assets/Changes in Income

- 1: 0 - 5000
- 2: 5001 - 11000
- 3: 11001 - 13000
- 4: 13001 - 15000
- 5: 15001 - 19000
- 6: 19001 - 23000
- 7: 23001 - 50000
- 8: 50001 - 58000
- 9: 58001 - 66000
- 10: 66001 or above

The above question is asked of each benefit. Again the respondent has the option of quoting the amount their income has increased/fallen by either annual, monthly or weekly amounts. Please draw the respondent's attention to the fact that the financial year in question is **April 2006 - March 2007**.

If **Total Household Savings** is coded 1, 5, 6, 7, 8 or 9 (i.e. the respondent will not be asked the liquid assets questions) the following question is asked about each National Savings and Investment issue they said they had at **Money in Any Other Investments** or if the respondent has an endowment not linked to their current property.

? National Savings Amount

↔ NSAmt

SHOW CARD N10

You said you /that [name of child] has [name of National Savings and Investment issue/Endowment not linked to current property]:

In which group on this card does the value of the investment fall?

[Please tell me the current value of the endowment.]

- | | |
|-------------------|----------------------|
| 1: £1 -50 | 7: £2,001 – 3,000 |
| 2: £51 –100 | 8: £3,001 – 5000 |
| 3: £101 – 250 | 9: £5,001 – 10,000 |
| 4: £251 – 500 | 10: £10,001- 20,000 |
| 5: £501 –1,000 | 11: £20,001 – 30,000 |
| 6: £1,001 – 2,000 | 12: £30,001 or over |

If the adult members of the benefit unit are not eligible to be asked further questions concerning their assets (they possess assets of a value less than £1,500 or assets with a value greater than £20,000), the final questions below (**Personal or Proxy to Finish**) follow immediately.

If the adult members of the benefit unit are eligible to enter the Assets questions, those questions **Personal or Proxy to Finish** appear at the end of the Assets questions instead.

The assets block is no longer a separate parallel block, but is now integrated into the benefit unit. Whether the questions are on route in the interview will still depend upon the respondent having the appropriate value of assets (£1,500 -£20,000) to make the assets questions accessible.

Total Assets/Changes in Income

There are a number of advantages in incorporating the assets block into the benefit unit. The questions flow naturally on and do not involve going into a separate parallel block. This makes it easier for interviewers and makes the interview flow better for respondents. There is less chance of overlooking the assets questions. Also, the assets questions come up in the same format as for the benefit unit questions so there is no risk of overwriting previous details in those households where more than one BU is routed to these assets questions.

Benefit Unit's Assets

General Notes

These questions are included in order to enable DSD to estimate eligibility for certain benefits. To achieve this they need to study the personal holdings of certain types of assets. The purpose of these questions is to provide more detailed information on the current values of the assets held by informants but is only needed where the total value of the assets is between £1,500 and £20,000, as indicated at the question **Total Household Savings**.

This is estimated to be a broad band in which people who may not be in receipt of benefits now may at some point in the future be eligible for e.g. Housing Benefit which allows a Benefit Unit to have total capital of up to £16,000. For some benefits there is a lower capital threshold, above which the amount of benefit may be 'tapered' or gradually reduced as the amount of savings increases; there is also an upper capital limit of £8,000. So the broad band has been split into narrower bands (£1,500-£3,000, £3,000-£8,000 and £8,000-£20,000). The effect of any future changes to these thresholds can be modelled.

Although it is true that people outside this Assets band might already be or in the future have need for benefits, the sample gained by the DSD using the £1,500 to £20,000 range is sufficiently large for analysis.

Reasons for collecting this level of assets detail

It is not sufficient to rely only on the respondent's estimate of the current value of certain individual investments, like stocks and shares or the various types of National Savings and Investments, as these might be out of date or otherwise inaccurate. Back in the office, the current value of these investments is added to the data, using the Financial Times and other sources. Hence we require the name of each individual share holding etc. (We ask for the respondent's valuation in case it is not possible to do this imputation). The calculation of the total amount held is therefore more accurate.

The questions on accounts/investments held and income or interest received from them are of limited use in assessing the total amount of assets. Those questions refer to the last 12 months, whereas the assets questions refer to the current situation, which may have changed. The income received may not be up to date, and may be estimated. For some National Savings and Investments products, it would be difficult for the respondent to calculate the interest.

Joint accounts and other holdings should be dealt with in the same way as in the Adults' Savings and Investments block, i.e. for each account apportion the amount held by the individual and enter that figure on the person's line.

Where the respondent has estimated that they are in the £1,500 to £3,000 band, the £3,000 to £8,000 band or the £8,000 to £20,000 band but later questioning shows that this is not the case, there is no need to adjust the response at **Total Household Savings** or delete any later answers.

Individual Assets at BU level

Current accounts are dealt with first, followed by all savings accounts and ISAs (coded at **Type of Accounts**), then all stocks & shares, unit & investment trusts (at **Investments**), then each National Savings and Investments issue (at **Money in Any Other Investments**). Each account or investment is dealt with individually. It is important to record ALL accounts or investments currently held of EACH type that they said they had earlier.

Routing to the assets questions is automatic if the total value of assets entered at **Total Household Savings** is between £1,500 and £20,000. If the assets questions are on route, the questions detailed below will need to be asked according to whether the respondent has each type of asset:

↔ **Savings**

THERE ARE NOW A FEW QUESTIONS ABOUT SAVINGS AND INVESTMENTS

For every person who is asked the Assets questions, you will finish with the personal outcome code and be prompted to then ask the recall (name, address, future surveys etc.) questions.

If Current Account and Basic Account coded at Accounts
(Accounts = 1 AND 6)

? **Kind of Accounts**

↔ **KindACC**

ASK

Which accounts shall we deal with first...READ...

1. ...Current Accounts
2. Basic Accounts

? **Any Money in Accounts**

↔ **AnyMon**

Now I'd like to ask you about your current/basic account(s):

At the end of last (month / pay period), did you have any money left in your current/basic account, after your household expenditure?

INTERVIEWER: THIS INCLUDES ANY JOINT ACCOUNTS

- 1: Yes - money in (one or more) account(s)
- 2: No - no money in any current account
- 3: No longer has any current accounts

If there was any money left in any current account at the end of the last pay period the next three questions are asked. If more than one current account is held by an individual, each will be dealt with separately.

? **Account Holders Name**

↔ **AccName**

Is this account in your name only, or held jointly with someone else?

1: In [respondent]'s name only

2: Joint account

? Amount Left in Account at End of Month

↔ **MuchLeft**

Roughly how much was left in the [first/next] account at the end of last (month / pay period)?

INTERVIEWER: FOR ANY JOINT ACCOUNTS ONLY GIVE THIS PERSON'S SHARE OF THE BALANCE

If a respondent is not paid monthly or is paid just before the end of the month then the figure needed is the amount that was in the account just before the respondent was paid.

? Any More Bank Accounts

↔ **More**

Do you have any more [basic bank] accounts which had money in them at the end of last month/pay period?

INTERVIEWER: THIS INCLUDES ANY JOINT ACCOUNTS

If the answer is yes then the questions **AccName / Muchleft** will be repeated.

! Hard Check

If Accounts = 1 & 6 on FIRST iteration and More = No

'Earlier you said you had a Basic Bank Account AND a Current account but you have only told me about one of these.'

INTERVIEWER: Please Change Answer Here to Yes

☞ **Account Introduction**

↔ **Intro**

Now I'd like to ask you about your [names of accounts coded at 'Accounts'], that you mentioned earlier.

Do you still have these accounts?

1: STILL has any such accounts/assets

2: ALL such accounts/assets now disposed of

These questions are in the form of a table for each member of the benefit unit separately.

Throughout this section, if a respondent no longer holds any of the named investments

Individual Assets at BU level

then the subsidiary questions are not asked. If the respondent still has **any** of the named assets then you must always code 1.

? Account Dealing With

↔ KindOf

ASK OR CODE:

Which accounts shall we deal with first?

[LIST OF SAVINGS ACCOUNTS CODED AT 'ACCOUNTS']

(enter number between 2 and 8)

? Account Displayed

↔ AccDisp

[displays type of account which will be deal with next]

? Account Holders Name

↔ AccName

Is this account in your name only, or held jointly with someone else?

1: Sole account

2: Joint account

If joint, only enter this respondent's share of the balance at the next question. The question isn't asked for ISAs.

? Amount in Account

↔ MuchAcc

How much is in the [account]?

ENTER WHOLE £s ONLY.

For an ISA, include the cash (including an ISA) and securities holdings as appropriate – separately if they are held as mini-ISAs, or combined if held as a maxi-ISA. DO NOT INCLUDE any savings held as Life Insurance. For securities, take the value shown on the most recent statement.

? Any More Savings Accounts

↔ More

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

In this section each individual account is dealt with separately. Only code 'No' here once you have repeated the questions for each account listed. If more than one type of account/bond is held, probe each time you ask **Any More Accounts** whether they have any more of the type you have just dealt with; if not then ask if they have any of the

second type, then the third type, and so on. It is possible that a type of account listed is no longer held, in which case move on to the next one listed or code 'no' at **Any More Accounts**

? Introduction to Assets

↔ Intro

Now I'd like to ask you about your [name of shares, bonds, units coded at 'Invests'] that you mentioned earlier.

Do you still have such assets?

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

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

? Name of Investment

↔ NameOf

Now I'd like to deal with each investment in turn.

What is the name of the [first/second] investment?

PROMPT AS NECESSARY:

- for **GILTS**: Please describe it as fully as possible.
- for **UNIT TRUSTS/INVESTMENT TRUSTS/PEPs etc**: Please given the name of the company **AND** the name of the fund, policy, bond etc
- for **STOCKS/SHARES**: Please given the full name of the company, and describe the shares as fully as possible

/ Question Information for Name of Investment

Government Gilt-Edged stock is sold by auction by the Treasury each year and has a fixed interest rate over a fixed term. If a respondent has such stock, it is necessary to establish which year the investment is due to mature.

It is very important that all unit trusts, investment trusts, PEPs, stocks and shares are identified as clearly as possible so that their current value may be checked against the Financial Times at the Edit stage. Give the name of the issuing or managing company plus the full name of the investment itself. For privatised utilities it is not enough simply to enter for example 'water shares' - name the company e.g. 'Thames Water'. If shares are only part-paid, or ordinary, or preference, mention this. If necessary, open a note to continue the description.

The following documents should be referred to if possible:

- the share certificate, if it is held by the respondent;

- a statement from a 'nominee' (stockbroker or bank or other financial institution) who looks after all the stock/share/unit trust/PEP holdings for their customer. The statement (which may be quarterly, 6-monthly or annual) should give the latest details of each holding (company name, type and number of shares, units etc).

- Dividend note (interim or final): from the company which issues the stocks or shares. This comes with the cheque and will also state the holding details.

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

? How Many Shares/Bonds/Units

↔ **HowMany**

How many shares/bonds/units do you hold?

For joint holdings, give this respondent's share only. For PEPs, enter '1'.

? Value of Holding

↔ **HowHold**

Approximately how much is the value of that holding?

When the investment is a Government Gilt-edged stock, the following question is asked

? Period of Plan –Gilt-edged Stock

↔ **PIPeriod**

What is the period of the plan?

1: Up to 5 years (shorts)

2: 5-15 years (mediums)

3: Over 15 years (longs)

4: Undated.

War loans should be coded as undated.

? Any More Shares/Bonds/Units

↔ **More**

Do you have any more [shares, bonds, units etc]?

The same instructions apply as at **Any More Savings Accounts** for savings accounts above.

The following questions relate to Index Linked and Fixed Interest National Savings Certificates.

? National Savings Introduction

↔ Intro

Now I'd like to ask about your Index-linked and Fixed Interest National Savings and Investments Certificates, dealing with each issue in turn.

INTERVIEWER CODE:

- 1: TO CONTINUE
- 2: (THIS CODE NOT USED)
- 3: Does not wish to give details of such assets

? Issue Hold

↔ Issue

What is [first/next] issue that you hold?

INTERVIEWER: IF ISSUE NUMBER NOT KNOWN, ESTABLISH WHETHER INDEX LINKED OR FIXED INTEREST AT THE NEXT QUESTION.

? Type of Issue

↔ IdxFix

INTERVIEWER CODE: Is this issue Index-linked or Fixed-Interest?

! Hard Check

If not same type to that recorded at **Money in Any Other Investments**:-
ERROR

Previously in the Benefit Unit questionnaire, you recorded some ('Index linked' OR 'Fixed Interest') National Savings Certificates. If the respondent has any ('Index Linked' OR 'Fixed Interest') National Savings Certificates, please go back and change in the BU questionnaire, or else change here (at IdxFix).

? Issue Date

↔ Issdate

In which month and year did you acquire that issue?

ENTER DATE, USING '15th' FOR DAY OF MONTH

? Value of Issue

↔ Issval

What was the total value of the certificate when you acquired it?

? Any More Issues

↔ More

Do you have any more issues of National Savings and Investments Certificates?

Index-linked National Savings and Investments Certificates are now available to anyone and are a form of inflation-proofed savings by index linking to the Retail Price Index. Index linking is assumed as long as the money is not withdrawn for 12 months. If the money is kept in for five years there is an additional bonus.

? Pension Income Introduction

↔ Intro

Now I'd like to ask you about your Pensioner's Guaranteed Income Bond.

INTERVIEWER CODE

1: TO CONTINUE

2: THIS CODE NOT USED

3: Does not wish to give details of such assets

? Pension Income Bond Total Value

↔ PGIBVal

What is the total value of the Pensioner's Guaranteed Income Bond that you hold?

? SAYE Scheme Introduction

↔ I

Now I'd like to ask you about your Save-As-You-Earn (S.A.Y.E) schemes dealing with each one in turn.

INTERVIEWER CODE:

1: TO CONTINUE

2: (THIS CODE NOT USED)

3: Does not wish to give details of such assets

? Scheme with NS or Bank

↔ T

Thinking of the [first/next] scheme is this a NATIONAL SAVINGS scheme, or is it with a BANK or BUILDING SOCIETY?

1: National Savings

2: Bank/Building Society

? Which Issue Hold

↔ IssHold

Which issue do you hold?

? Month and Year SAYE Started

↔ SayeDat

In which month and year did you start the S.A.Y.E. ?

ENTER DATE, USING 15th FOR DAY OF MONTH

There is a soft check if the date entered is after November 1994, as the scheme ended then, though schemes taken out prior to that date remain valid.

? SAYE Scheme Period

↔ SAYEPd

What is the period of your SAYE Scheme?

Under the current SAYE Scheme savers can choose a 3, 5 or 7 year period. So on recent SAYE Schemes (since 1998) you would only expect answers of 3, 5 or 7.

? SAYE Scheme Regular Payment Amount

↔ Amount

How much do you regularly pay?

? SAYE Scheme Regular Payment Amount Period

↔ Pd

How long does this cover?

? Approx Amount in SAYE Scheme

↔ AmtNow

Approximately how much is there in the S.A.Y.E. now?

? Any More SAYE Scheme

↔ More

Do you have any more S.A.Y.E. schemes?

Save As You Earn can be arranged either through National Savings and Investments (up to 1994) or a Bank or Building Society scheme. Under bank or Building Societies Schemes you agree to make a regular payment of £5-£250 over 3, 5 or 7 years.

? **Guaranteed Equity Bond Introduction**

↔ **Intro**

Now I'd like to ask you about your **Guaranteed Equity Bond(S)**], that you mentioned earlier.

Do you still have these?

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

IF has **Guaranteed Equity Bond**

? **Type of Guaranteed Equity Bond**

↔ **GEBTyp**

Thinking of the [first/next] scheme is this a **NATIONAL SAVINGS** scheme, or is it with a **BANK** or **BUILDING SOCIETY**?

- 1: **National Savings**
- 2: **Bank/Building Society**

? **Dated Started Guaranteed Equity Bond**

↔ **GEBDat**

When did you start this **Guaranteed Equity Bond**?

INTERVIEWER ENTER DATE

? **Guaranteed Equity Bond Period**

↔ **GEBPd**

Is your **Guaranteed Equity Bond Scheme** five, six or seven years?

INTERVIEWER: Under the current **GEB Scheme**, savers can choose a 5, 6 or 7 year period.

- 1: **Five years**
- 2: **Six years**
- 3: **Seven years**
- 4: **Other period (Make a note of other period)**

? **Approx Amount in Guaranteed Equity Bond**

↔ **AmtNow**

Approximately how much is there in the **GEB** now?

? **Any More Guaranteed Equity Bonds**

↔ **More**

Do you have any more GEB schemes?

The next set of questions are asked of respondents who possess an endowment which is not linked to their current property:

? **Endowment Introduction**

↔ **Intro**

Now I'd like to ask you about your endowments not linked to your current property that you mentioned earlier. Do you still have these?

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

? **Start Date of Endowment**

↔ **EndDat**

Thinking of the [first/next] endowment when did you start it?

INTERVIEWER: ENTER YEAR

? **Endowment Period**

↔ **EndPd**

Over how many years was your endowment for?

INTERVIEWER: ENTER YEARS

? **Amount Regularly Pay for Endowment**

↔ **Amount**

How much do you regularly pay?

? **Regular Endowment Payment Period**

↔ **Pd**

How long does this cover?

? **Any More Endowments**

↔ **More**

Do you have any more endowments not linked to your current property?

The next question is for respondents who possess premium bonds.

? **Value of Premium Bonds**

↔ Prem

**Now I'd like to ask you about PREMIUM BONDS
What is the total value of your premium bonds?**

The next set of questions are about National Savings Bonds:

? **NS & I Investment Income Bonds**

↔ Intro

Now I'd like to ask about your NATIONAL SAVINGS AND INVESTMENTS INCOME BONDS.

INTERVIEWER CODE:

- 1: TO CONTINUE**
- 2: (THIS CODE NOT USED)**
- 3: Does not wish to give details of such assets**

? **Number of NS & I Income Bonds**

↔ **NSIB**

**You said that you have some National Savings and Investments Income Bonds.
How many National Savings and Investments Income Bonds do you have?**

? **Total Value of NS & I Income Bonds**

↔ **NSIBVal**

What is the total value of the National Savings and Investments Income Bonds that you hold?

National Savings and Investments Income Bonds are currently limited to holdings between £2,000 and £25,000 in multiples of £1,000.

? **NS & I Capital and Deposit Bonds Introduction**

↔ Intro

Now I'd like to ask you about your National Savings and Investments CAPITAL and DEPOSIT bonds, dealing with each issue in turn..

INTERVIEWER CODE

- 1: TO CONTINUE**
- 2: THIS CODE NOT USED**
- 3: Does not wish to give details of such assets**

? **Type of NS & I Bond**

↔ **CapDep**

INTERVIEWER CODE: Is this bond a Capital bond or a Deposit Bond?

! Hard Check

If not same type to that recorded at **Money in Any Other Investments**:-
ERROR

Previously in the Benefit Unit questionnaire, you recorded some Deposit Bonds, but no Capital Bonds (or vice versa). If the respondent has any Capital Bonds (Deposit Bonds), please go back and change in the BU questionnaire, or else change here (at CapDep).

? **Date Start NS & I Bond**

↔ **BondDat**

**Thinking of the first/next bond, in which month and year did you acquire it?
ENTER DATE, USING '15th' FOR DAY OF MONTH**

☞ Soft Check

If the bond is a Deposit Bond and the bond date is 1989 or later
Deposit bonds were withdrawn from sale in 1988. Please check that the date has been entered correctly and that the correct type of bond has been entered.

☞ Soft Check

If the bond is a Deposit Bond and the interview date is July 2002 onwards
Deposit bonds were all redeemed in June 2002. Please check that the correct type of bond has been entered.

? **Original Value of NS & I Bond**

↔ **BondVal**

What was the original value of the bond?

If the bond is a Capital Bond

? **NS & I Bond Serial Number**

↔ **BondSer**

What is the series number of the bond?

? **Any More NS & I Capital or Deposit Bonds**

↔ **More**

Do you have any more National Savings and Investments Capital or Deposit Bonds?

Deposit Bonds were withdrawn from sale in 1988, but pre-1988 Bonds are still valid.
Capital Bonds offer a guaranteed rate of interest over a period of

5 years. Currently Capital Bonds can be purchase in multiples of £100. The minimum holding for each of these two investments is £100.

The next question is about First Option Bonds:

? **Total Value of First Option Bonds**

↔ **Prem**

**Now I'd like to ask about your First Option Bonds.
What is the total value of your First Option Bonds?**

The next question is about Yearly Plans.

? **Total Value of Yearly Plan**

↔ **Prem**

**Now I'd like to ask you about your YEARLY PLAN
What is the total value of your Yearly Plan?**

The next set of questions are about Fixed Rate Savings Bonds:

? **Fixed Rate Savings Bond Introduction**

↔ **Intro**

Now I'd like to ask about your FIXED RATE SAVINGS BONDS dealing with each issue in turn.

INTERVIEWER CODE:

- 1: TO CONTINUE**
- 2: (THIS CODE NOT USED)**
- 3: Does not wish to give details of such assets**

? **Issue Hold 2**

↔ **Issue**

What is the [first/next] issue that you hold?

? **Date Acquired Issue**

↔ **BondDat**

**In which month and year did you acquire that issue?
ENTER DATE, USING 15TH FOR DAY OF MONTH**

? Original Value of Bond

↔ BondVal

What was the original value of the bond?

? Fixed Rate Savings Bond Period

↔ BondPd

What is the period of your Fixed Rate Savings Bond?

1: One year

2: Three years

3: Five years

? Type of Interest on Bond

↔ BondType

Do you receive a monthly income from the bond, or is the interest added to the bond?

1: Monthly Income

2: Interest added to Bond

Final Questions

? Personal or Proxy

↔ PProx

INTERVIEWER: IS THE INTERVIEW WITH [NAME] A PERSONAL INTERVIEW OR A PROXY INTERVIEW?

1: Personal

2: Proxy

If in the benefits block any of the **OrdBk** questions were coded 2 (order book to be consulted later), a reminder appears at this point.

? Order Book Reminder

↔ OBRemind

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

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

? Thank You

↔ Thank

THANK RESPONDENTS FOR THEIR HELP.

THEN:

to finish, press <1> and <Enter>.

(enter code) 1: continue

If Pprox=1 'Personal'

? Help for Data Linkage

↔ PreDWP (not applicable to NI)

Help F9

Thank you for your help, there is another way you can help us.

The Department for Work and Pensions would like to add the records they already hold on your benefits, tax and employment to your answers to this [study/survey]. Adding everyone's records in this way will help us with further research to get a more accurate picture of people's living standards.

If you agree to help, we will need to pass your name and address to the Department for Work and Pensions. This is so they can find your records to add them to your answers. All information will be used for research and statistical purposes only. Your personal details will, of course, be kept completely confidential.

INTERVIEWER: If required, give the respondent additional information to help them

Final Questions

understand the request. Use the flow chart and written version of the request for this.

Always leave the information leaflet (which includes further confidentiality assurances) with the household where the respondent has agreed to data linkage.

Reason for needing personal details and confidentiality assurances are in the Helpscreen.

: (Continue)

? Data Linkage

↔ **LnkDWP** (not applicable to NI)

Would it be okay to pass your name and address to the Department for Work and Pensions?

1. Yes
2. No

If Coded 2 at **Data Linkage 1** :

? Data Linkage Reference

↔ **LnkRef** (not applicable to NI)

Record reason for refusal. Probe for reason if respondent has not freely given you one. If reason given is not in the list below code 'other' which will take you to another list.

CODE ALL THAT APPLY

If LnkDWP=2 'No'

LnkRef

INTERVIEWER: Record reason for refusal. Probe for reason if respondent has not freely given you one.

If reason given is not in the list below code 'other'.

CODE ALL THAT APPLY

1. Concerns about security of their personal details
2. Concerns about privacy
3. Anti-government
4. Too much information being requested
5. Didn't understand data linkage request
6. Can't be bothered
7. Will result in unwanted further contact
8. Influenced by other HH member
9. Other reason given (Please specify)

? Refusal Reason

↔ **LnkRefOth**

INTERVIEWER: Please record other reason for refusal. Open up a note if necessary to

record a complete description.

? Lock Up Answers


↔ LockUp

After these questions on screen prompts will ask you to lockup the information to keep it secure, this must be completed in order to carry on to the next question.

? Finished

↔ Finish1

END OF QUESTIONNAIRE FOR THIS BENEFIT UNIT.

(1) NOW PRESS , SELECT 'RECALL' TO ASK THE 'PERMISSION TO RECALL' QUESTIONS'.
IF THERE IS NO RECALL BLOCK DISPLAYED IN THE PARALLEL BLOCKS GO TO THE NEXT BENEFIT UNIT OR THE ADMIN BLOCK.

0. Press 

? Follow Up

↔ FollowUp

Sometime in the future there may be a follow-up study to this. Such a study would be agreed with the Department for Work and Pensions. Would you be willing to be contacted again, so either we or another approved social research organisation can carry out the study?

We may not contact you again, but, if we do, you will still be free to decide whether you wish to participate in any follow-up study.

- 1. Yes
- 2. No

After completing the recall questions for a benefit unit, then either select the next benefit unit schedule if any, or go to admin.

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