

FAMILY RESOURCES SURVEY

2008/2009

SHOW CARDS

P2790

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**

CARD A2 - England

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

CARD A2 - Scotland

Scottish

English

Welsh

Irish

British

Other answer

CARD A2 - Wales

Welsh

English

Scottish

Irish

British

Other answer

CARD A3

White

1. British
2. Any other white background (please describe)

Mixed

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

Asian or Asian British

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

Black or Black British

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

Chinese or other ethnic group

14. Chinese
15. Any other (please describe)

CARD B1

- 1. Own it outright**
- 2. Buying it with the help of a mortgage or loan**
- 3. Pay part rent and part mortgage (shared ownership)**
- 4. Rent it**
- 5. Live here rent-free** (including rent-free in a relative's /friend's property; excluding squatting)
- 6. Squatting**

- 1. The local authority/council/New Town development/Scottish Homes**
- 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**

CARD B3 - England and Wales

- 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**

CARD B3 - Scotland

- 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**

CARD B4

- 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**

- 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**

CARD B6

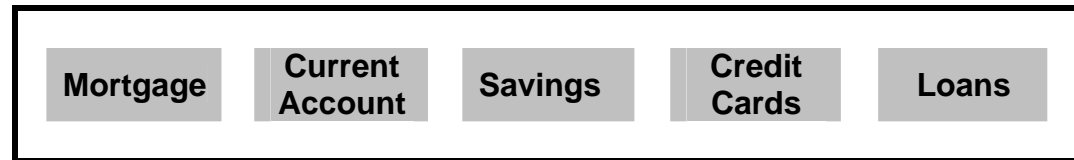
1. **An ENDOWMENT mortgage** – where your mortgage payments cover interest only
2. **A REPAYMENT mortgage** – where your mortgage payments cover interest and part of the original loan
3. **A PENSION mortgage** – where your mortgage payments cover interest only
4. **A PEP, Unit Trust or ISA mortgage**
5. **both an ENDOWMENT (or other interest only) and a REPAYMENT mortgage**
6. **an INTEREST ONLY mortgage with more than one linked investment** (eg pension and unit trust, endowment and ISA)
7. **an INTEREST ONLY mortgage with NO linked investment** (eg NO endowment pension, PEP or ISA)
8. **or another type (not listed above)**

- 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**

CARD B8

Current Account Mortgages

- Mortgage is combined with current account and possibly other products
- Current account and mortgage are kept in one pot which looks like 'a large overdraft'
- You will usually be required to pay your salary into the account



Examples:

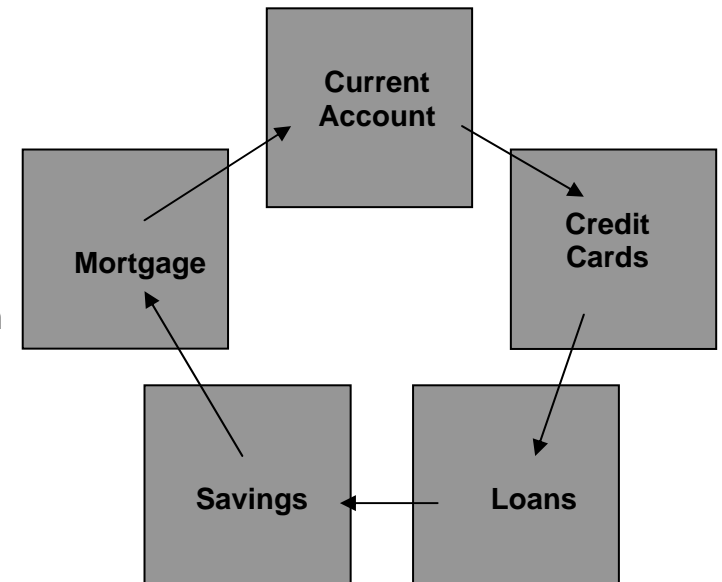
- The Virgin One Account
- NatWest One
- Britannic Money Flexible Current Account Mortgage

Offset Mortgages

- Mortgage is **linked** to current account and/ or savings but in separate accounts

Examples:

- Woolwich / Barclays Openplan
- First Direct Smartmortgage
- Halifax Intelligent Finance
- Northern Rock Connections



CARD B10

- 1. Heating**
- 2. Lighting**
- 3. Hot water**
- 4. Fuel for cooking**
- 5. TV licence fees**

CARD B11

- 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**

CARD B12

25% OR 50% STATUS DISCOUNT BECAUSE:

There is only one adult living here

OR

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**

1. **Ground rent**
2. **Chief rent**
3. **Service charge**
4. **Compulsory or regular maintenance charges**
5. **Site rent** (applies to caravans only)
6. **Factoring** (payments to a land steward)
7. **Any other regular payments**
8. **Combined charges** (e.g. ground rent, service charge, maintenance charge, factoring, etc.)

CARD C1

Children aged up to 6 years

1. Playgroup or pre school
2. Day nursery or workplace crèche
3. Nursery school
4. Infant's school
5. Primary school
6. Breakfast / after school club
7. Holiday scheme / club
8. Children's centres / integrated centres / combined centres

Children aged 6 years and over

6. Breakfast / after school club
7. Holiday scheme / club
8. Children's centres / integrated centres / combined centres

CARD C2

- 1. Child's grandparents**
- 2. Child's non resident parent/ an ex-spouse/ an 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 baby-sitters)

CARD D1

Keeping an eye out, 'being there':

Being available if needed
Making your whereabouts known so you can be contacted if needed

Social support and assistance:

Sitting with
Chatting with/ listening to/reading to
Making/receiving telephone calls to talk to them
Encouraging them to do things for themselves

Accompanying on trips out to go:

Shopping
To hospital/ GP/optician/dentist/chiroprapist
To the park/place of worship/restaurant

Paperwork/official/financial:

Helping with paperwork
Dealing with 'officials' (including by phone)

Home and garden:

Making meals
Going shopping for someone
Washing/ironing/changing sheets
Cleaning /housework
Gardening
Odd jobs/maintenance

Medical:

Collecting prescriptions/giving medication
Changing dressings

Moving about the home: Giving help with

Getting up and down stairs
Moving from room to room
Getting in and out of bed

Personal care: help with

Getting dressed
Feeding
Washing/bathing/using the toilet

- 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 per week or more**

CARD D3

- 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**

- 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 (e.g. balance)**
- 9. Other health problem or disability**

CARD E2

- I am unable to work
at the moment

- I am restricted in the amount
or type of work I can (or could)
do

- I am not restricted in the
amount or type of work
I can (or could) do

BECAUSE OF ILLNESS,
INJURY OR DISABILITY

- 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)**

CARD F2

- 1. Work based learning for young people / Youth Training**
- 2. Work based learning for adults (WBLA) / Training for Work (TfW)**
- 3. Work Trial**
- 4. New Deal 25+ / Employment Zones / Project Work**
- 5. Career Development Loans / Youth Credits**
- 6. New Deal for Young People (18-24)**
- 7. New Deal 50+**
- 8. New Deal for Disabled People**
- 9. Adult Learning Option (ALO)**
- 10. Any other training scheme**

- 1. The Gateway**
- 2. Employment Option**
- 3. Full Time education or training**
- 4. Voluntary Sector**
- 5. Environmental task force**

CARD F4

Reason for early retirement:

- 1. Because of my own 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**
- 6. or take voluntary redundancy**
- 7. To spend more time with my family**
- 8. I wanted to give up work / wanted a change**
- 9. Other reason - involving own choice**
- 10. Other reason (none of the above)**

1. Employee

OR:

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 CIS5 55/6)

6. Doing freelance work

7. Self employed in some other way

CARD G2

- 1. Unemployed / looking for work**
- 2. Student / training**
- 3. Looking after the family / home / children**
- 4. Caring for a disabled or elderly person**
- 5. Temporarily sick or injured**
- 6. Long-term sick or disabled**
- 7. Didn't need employment**
- 8. Retired**
- 9. Made redundant**

- 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**

CARD G4

Items relating to this accommodation only:

Rent

Mortgage payments

Council Tax

Water/sewerage rates

Insurance on structure

Gas

Electricity

Telephone

**Any other business expenses relating to this accommodation
(please specify)**

CARD G5

CARD G5

1. **Company car**
2. **Company van**
3. **Fuel for private use**
4. **Business mileage payments**
5. **Travel and business trip expenses**
6. **Smart pension** – this is a salary sacrifice 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 payment in place of wages (salary sacrifice)**
10. **Mobile phone**
11. **Vouchers**

12. Any other benefits in kind

CARD G6

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?**

- 1. Working Tax Credit (EXCLUDING any childcare element of Working Tax Credit)**
- 2. Child Tax Credit (INCLUDING any childcare element of Working Tax Credit)**

CARD H2

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

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

CARD I1

- 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)**

- 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**

CARD I3

- 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**

CARD I4

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

CARD J1

- 1. Child Benefit**
- 2. Guardian's Allowance**
- 3. Invalid Care Allowance / Carer's Allowance**
- 4. Retirement Pension (National Insurance), or Old Person's Pension**
- 5. Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) Allowance**
- 6. Armed Forces Compensation Scheme (formerly War Disablement Pension) or War Widow's / Widower's Pension / Guaranteed Income Payment (GIP)**
- 7. Severe Disablement Allowance**

- 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**

CARD J3

- 1. Jobseeker's Allowance**
- 2. Pension Credit**
- 3. Income Support**
- 4. Incapacity Benefit**
- 5. Employment and Support Allowance** (from October 2008)
- 6. Maternity Allowance**
- 7. Industrial Injuries Disablement Benefit**

- 1. A grant from the Social Fund for funeral expenses**
- 2. A grant from the Social Fund for maternity expenses/
Sure Start Maternity Grant**
- 3. A Social Fund Loan or Community Care grant**

CARD J5

- 1. 'Extended Payment' of Housing Benefit / rent rebate or Council Tax Benefit (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 Credit**
- 9. Any National Insurance or State Benefit not mentioned earlier**

- 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 repayment**

CARD K2

- 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**

- 1. Employee pension from a previous employer**
- 2. Widow's employee pension (from a previous employer of deceased spouse or relative)**
- 3. Personal pension**
- 4. Pension as a member of a Trade Union or Friendly Society**
- 5. Annuity (includes home income plan or equity release)**
- 6. Payment from trust or covenant**
- 7. Share of employee or personal pension from an ex-spouse/partner as a result of a court order or settlement made on divorce**

CARD L2

- 1. Rent from any property**
- 2. Royalties, for example from land, books or performances**
- 3. Income as a sleeping partner in a business**
- 4. Occupational pension from an overseas government or company, paid in foreign currency**

Mortgage payments

Repairs, maintenance and renewals (do not include capital improvements)

Interest on a loan to purchase the property

Rent, rates, insurances paid on the property

Legal and professional costs relating to the purchase

The cost of services provided (cutting grass, maintenance etc.)

CARD L4

- 1. A regular allowance from a friend or relative outside the household**
- 2. A regular allowance from an organisation**
- 3. Allowance from a Local Authority for a foster child**
- 4. Allowance from a Local Authority for an adopted child**

- 1. Child Maintenance and Enforcement Commission (C-MEC)
(formerly Child Support Agency (CSA)) making arrangements
for maintenance payments on my behalf**
- 2. A court order requiring previous partner to make payments**
- 3. A voluntary agreement between myself and
previous partner**
- 4. Other arrangement**

CARD L6

- 1. Babysitter**
- 2. Mail order agent**
- 3. Odd job, occasional work or professional advice**

- 1. We have this**
- 2. We would like to have this but cannot afford this at the moment**
- 3. We do not want / need this at the moment**

CARD M2

- 1. We do this**
- 2. We would like to do this but cannot afford this at the moment**
- 3. We do not want / need this at the moment**

- 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**

CARD M4

- 1. I do this**
- 2. I would like to do this but cannot afford this at the moment**
- 3. I do not want / need this at the moment**

- 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**

CARD M6

- 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**

- 1. Behind with the electricity bill**
- 2. Behind with the gas bill**
- 3. Behind with other fuel bills like coal or oil**
- 4. Behind with Council Tax**
- 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 water rates**
- 10. Not behind with any of these**

CARD M8

1. I would use my own income but **would** need to cut back on essentials
2. I would use my own income but **would not** need to cut back on essentials
3. I would use my savings
4. I would use a form of credit (e.g. credit card or take out a loan)
5. I would get the money from friends or family as a gift or loan
6. Other

CARD M9

1. I do not have the money for this
2. This is not a priority for me on my current income
3. My health / disability prevents me
4. It is too much trouble / too tiring
5. There is no one to do this with or help me
6. This is not something I want
7. It is not relevant to me

CARD N1

1. **Current account** with a bank or building society, supermarket / store or other organisation (including internet and telephone banking)
2. **Basic Bank Accounts** including introductory / starter accounts (including internet and telephone banking)
3. **Post Office card accounts**
National Savings Bank (Post Office):
4. Ordinary account (including internet and telephone banking)
5. Investment account (including internet and telephone banking)
6. **ISA** (Individual Savings Account) (including internet and telephone banking)
7. **Savings account, investment account / bond**, any other account with bank, building society, supermarket/store or other organisation
8. **Credit Union**

- 1. Government Gilt-edged stock (inc. War Loans)**
- 2. Unit Trusts / Investment Trusts**
- 3. Stocks, shares, bonds, debentures or any other securities**
- 4. PEP (Personal Equity Plan)**
- 5. Profit Sharing**
- 6. Company Share Option Plans**
- 7. Member of Share Club**

CARD N3 (part 1)

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)

CARD N3 (part 2)

- 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 mortgage**

CARD 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**

- 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**

CARD N6

- 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**

Regular Income after tax from:

Jobs

Pensions

Benefits

Maintenance

Savings and Investments

CARD N8

	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.	£10,001 or more	£801 or more	£201 or more

CARD N9

	ANNUAL	MONTHLY	WEEKLY
1.	£0 – 5,000	£0 – 400	£0 - 100
2.	£5,001 – 11,000	£401 - 900	£101 - 200
3.	£11,001 – 13,000	£901 - 1100	£201 - 250
4.	£13,001 – 15,000	£1,101 – 1,250	£251 - 300
5.	£15,001 – 19,000	£1,251 – 1,600	£301 – 350
6.	£19,001 – 23,000	£1,601 – 1,900	£351 – 450
7.	£23,001 – 50,000	£1,901 – 4,150	£451 – 950
8.	£50,001 – 58,000	£4,151 – 4,850	£951 – 1,100
9.	£58,001 – 66,000	£4,851 – 5,500	£1,101 – 1,250
10.	£66,001 or above	£5,501 or above	£1,251 or above

CARD N10

- 1. £1 - 50**
- 2. £51 - 100**
- 3. £101 - 250**
- 4. £251 - 500**
- 5. £501 - 1000**
- 6. £1,001 – 2,000**
- 7. £2,001 – 3,000**
- 8. £3,001 – 5,000**
- 9. £5,001 – 10,000**
- 10. £10,001 – 20,000**
- 11. £20,001 - 30,000**
- 12. £30,001 or over**