FAMILY

RESOURCES

SURVEY

USER GUIDE:

HOUSEHOLD SCHEDULE
BENEFIT UNIT SCHEDULE

2011-2012

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DOCUMENT PURPOSE

The Family Resources Survey (FRS) is conducted by interviewers through an electronic questionnaire. Most questions are not asked of every respondent and will depend on how they have answered previous questions. The purpose of this document is to show every question that is asked in the FRS and the routing that shows which respondents are asked each question.

This document presents the questions and routing for the 2010-11 survey year, which ran continuously from April to March. Specifically, the document reflects the survey that was asked in April 2010. There were minor changes during the year in order to take account of government policy changes and correct any minor errors.

USING THIS DOCUMENT

If looking at a general area of questioning, the contents page can be used to look up the relevant module. The index at the end of the document can be used to look up the page number for any particular question. Using the search function for a question name can also be useful if trying to find which other questions use a particular question in their routing.

Each question is structured as follows:-

A ? denotes the question description. Underneath this a 🗝 symbol denoting the question name. Next is the question text, followed by the possible answers. Following this is the routing of the question in italics. This shows the circumstances in which the question will be asked. Below the routing some questions will be followed by a ✎ symbol with further information about the question.

?	**Denotes the question description**
🗝	**Denotes the question name**
✎	**Denotes further information on a particular question**

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 this user guide.

Hard Checks

Some checks are hard checks - at these checks the computer will stop the questionnaire, inform the interviewer 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. Interviewers can choose to change what they have entered if it is wrong, or carry on if they have entered the information correctly.

☞	**Denotes a soft check**
!	**Denotes a hard check**

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.

Period code 97 - none of the above

Some questions will ask for period codes. For example, respondents are asked how much their last pay was. They are then asked what period this covers. They are given a range of options such as 1 week, 1 month, 3 months etc. If the interviewer does not think that any of these periods fits, they will enter 97 and leave a note. These will normally be edited later and often the amount in the previous question will be adjusted to fit with one of the period codes available.

Household Members

? Who Lives Here

WhoHere

Who normally lives at this address?

Ask Always

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.

? Anyone Else

🗝 More

Is there anyone else in this household?

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

Ask for each person named
Stops when More = No
Up to a maximum of 14 names

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

Household Grid

? Sex

🔑 **Sex**

1. Male
2. Female

Ask of every person in household

? Date of Birth

🔑 **DoB**

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

Ask of every person in household

If day not known, enter 15th. If respondent is unsure of date of birth please check with respondent that the derived age given at DVAge is correct.

Date of birth is asked for to allow accurate calculation of age and for data linkage purposes.

? Respondents Age

🔑 **AgeOf**

What was [name]'s age last birthday?

Ask if DoB = Don't know or refusal

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.

? Marital Status

MS

Is [name]...

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?**

Ask if DVAge = 16 -120

Question Information for Marital Status

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.

? Couple or Single

🗝 CupChk

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

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

Ask if DVAge = 16 -120
And MS = 1 (single), 4 (married and separated), 5 (divorced), 6 (widowed), 7 (separated from civil partner), 8 (civil partnership dissolved), 9 (surviving civil partner)
And more than one person in household

✍ 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

? Widowed with Children

🗝 **W2**

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

Ask if MS = 5 (widowed)

? Relationship

🗝 **R**

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

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

Everyone asked their relationship to all members of the household

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 <u>ask</u> in every case. You should <u>not make assumptions</u> 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.

The 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?"

? Full-Time Education

FtEd

Is [name] currently in full-time education?

Ask if DVAge = 4 - 74 (inclusive)

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

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.

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?

Or [is s/he still in full-time education]' appears if the respondent is age 19-23.

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

Ask if
[[DVAge = 16 - 18
And FTEd =2 (no)]
Or
[DVAge = 19 – 120]]

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.

✏ 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?

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 education 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 9prep, primary, secondary, City Technology Colleges)**
9. **University/polytechnic/any other higher education**
10. **Home schooling**

Ask if
TEA = 96 (still in continuous full time education)
OR
FTEd = 1 (Yes)

✏ 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.

Nursery School/Class, Playgroup, Pre-school - provides education for children below compulsory school age i.e., 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 Levels1, 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.

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

Licentiateship 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.

? Still Receiving Child Benefit

🗝 **SchChk**

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**

Ask If
[DVAge = 16 – 19]
And TEA = 96 (still in continuous full time education)]
OR
[FTEd = 1 (Yes)
And TypeEd = 3 (Special school state run), 10 (Home schooling)]

? Government Training

🗝 **Trainee**

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

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

Ask if DVAge = 16 -19
And FTEd = 2 (no)
And TEA = < 96

? Where is Spouse

🗝 **SpOut**

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

in the household. 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**

Single person Household:
Ask if More = 2 (no)
And MS = 2 (married and living with husband/wife or in a legally recognised civil partnership and living with civil partner)

Multiple Person Household:
If More = 1 (yes) or 2 (no)
And MS = 2 (married and living with husband/wife or in a legally recognised civil partnership and living with civil partner)
And CupChk = 2 (no)

? Spouse absent for a year or more

🗝SpYrOt

Is spouse expected to be away for 12 months or more?

If spouse is away for between 6 and 12 months code 2 'No'. We are only interested in recording here those away for 12 months or more.

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

Ask if SpOut = 1 (yes)

Only record 'yes' at SpYrOt if the respondent and partner are expected to live apart for 12 months or more. For answer periods more than 6 months but less than 12 months record 'no'.

For more information see 'Question Information on Marital Status'.

DWP want to record this because under the rules for income related benefits you are treated as a couple if you are temporarily apart (less than 52 weeks), otherwise you are treated as single. From knowing the length of the spouse's absence, long term absences can be treated as singles when analysing the data increasing the accuracy of estimates of take up for income related benefits.

Householder, Household Reference Person, Highest Income Householder

? Main Householder

Hhldr

In whose name is the property owned or rented?

Anyone else?

Ask of every household

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

? 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?

Ask if HHldr = 97 (Not a household member)

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.

? 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)?

THESE ARE THE JOINT HOUSEHOLDERS:

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

Ask if property is owned or rented in more than one person's name in household

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.

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

Ask if HiHNum = 15 (householders have the same income), don't know or refusal

---

? Joint Eldest Householder B

🗝 JntEldB

ENTER PERSON NUMBER OF THE ELDEST JOINT HOUSEHOLDER.

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

Ask if
HiHNum = don't know
OR
HiHNum = refusal

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]

Household Reference Person (HRP) then allocated to either eldest respondent or highest earner

National Identity, Ethnicity, Sexual Identity and Religion

? 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**

Ask of all adults

? Year arrived

🔑 **CameYr**

In which year did you first arrive in this country?

Ask if COrign = 6 (Republic of Ireland), 7 (Hong Kong), 8 (China), 9 (Other)

{GB only} 'this country' refers to the UK

? Lived continuously

🔑 **ContUK**

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

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

Ask if COrign = 6 (Republic of Ireland),7 (Hong Kong),8 (China),9 (Other)

? Last arrived

🔑 **CameYr2**

Which year did [name] last arrive in this country?

Ask if COrign = 6 (Republic of Ireland), 7 (Hong Kong), 8 (China), 9 (Other)
And ContUK = 2 (no)

GB only – 'this country' refers to the UK.

? 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**

Ask if COrign = 6 (Republic of Ireland), 7 (Hong Kong), 8 (China), 9 (Other)
And ContUK = 2 (no)
And CameYr2 = response

? National Identity

🔑 **NatID**

SHOW CARD A2

What do you consider your national identity to be? Please choose all that apply.

1. **English**
2. **Welsh**
3. **Scottish**
4. **Northern Irish,**
5. **British,**
6. **Other, please describe**

There are different showcards for England, Scotland and Wales where the categories have a different priority ordering depending on the country in which the interview is taking place.

Showcard A2 (in England)

1. **English**
2. **Welsh**
3. **Scottish**
4. **Northern Irish**
5. **British**
6. **Other, please describe**

Showcard A2 (in Wales)

1. **Welsh**
2. **English**
3. **Scottish**
4. **Northern Irish**
5. **British**
6. **Other, please describe**

Showcard A2 (in Scotland)

1. **Scottish**
2. **English**
3. **Welsh**
4. **Northern Irish**
5. **British**
6. **Other, please describe**

Ask of all adults

? Other Nationality

🗝 **NatOth**

How would you describe your national identity?

1. **Mixed British**
2. **ENTER DESCRIPTION OF ETHNIC GROUP**

Ask if NatID = 6 (other)

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.

? Description of Ethnic Group

🗝 **XNatOth**

ENTER DESCRIPTION OF ETHNIC GROUP

Ask if NatID = 6 (other)

? Ethnic Group

🗝 **EthGrp**

SHOWCARD A3

What is your ethnic group? Choose one option that best describes your ethnic group or background.

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

1. **White - English / Welsh / Scottish / Northern Irish / British**
2. **White – Irish**
3. **White - Gypsy or Irish Traveller**
4. **Any Other White background (please describe)**
5. **Mixed - White and Black Caribbean**
6. **Mixed - White and Black African**
7. **Mixed - White and Asian**
8. **Any other Mixed multiple ethnic background (please describe)**
9. **Asian or Asian British - Indian**
10. **Asian or Asian British - Pakistani**
11. **Asian or Asian British – Bangladeshi**
12. **Chinese**
13. **Any other Asian/Asian British background (please describe)**
14. **Black or Black British - African**
15. **Black or Black British - Caribbean**
16. **Any other Black / African / Caribbean background (please describe)**
17. **Arab**
18. **Any other (please describe)**

Ask of all adults

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).

There are different showcards for England, Scotland and Wales where category 1 'White - ...' has a different priority ordering depending on the country in which the question is being asked.

The ethnic group categories appear in the same order as the England example above in Wales and Scotland, except for category 1 which follows a different priority ordering:

In **Wales** category 1 appears on the showcard as follows:

1. White - Welsh / English / Scottish / Northern Irish / British

In **Scotland** category 1 appears on the showcard as follows:

1. White - Scottish / English / Welsh / Northern Irish / British

---

? Other Ethnic Group

EthOth

Please can you describe your ethnic group?

ENTER DESCRIPTION OF ETHNIC GROUP

Ask if EthGrp = 3 (any other white background), 7 (any other mixed background), 11 (any other Asian, Asian British background), 14 (any other Black, Black British background) or 16 (any other background)

? Sexual Identity

🗝 SIDQn

SHOWCARD [NOTE: the card number shown here will be either A4 or A5 or A6 or A7 or A8 or A9 or A10. Each adult must be given a different card.]

Which of the options on this card best describes how you think of yourself? Please read out the number next to the description.

[If a concurrent interview: The numbers on each card are different for each person.]

Ask of all adults

Note: This question should not be asked by proxy or via an interpreter who is a friend/relative of the respondent. Recorded as a 'refusal' in these circumstances

Unlike other questions in the FRS, 'SIDQn' requires that a 'refusal' is recorded, in certain circumstances, even when the respondent has not necessarily refused to answer the question. This is to ensure respondent privacy. A refusal recorded at 'SIDQn' is not counted as one of the 12 'don't know' or 'refusal' responses that would create an incomplete FRS interview.

<u>Interviews conducted by proxy</u>
Only information provided by the individual concerned is recorded at this question. If information is being collected by proxy then a 'refusal' will be recorded.

<u>Interviews conducted by interpreter</u>
The question 'SIDQn' can be asked by an interviewer interpreter who is not known to the respondent, if the interview is being conducted with the respondent alone and in private. If an interview is being conducted by an interpreter who is a friend or relative of the respondent then a 'refusal' is recorded.

<u>Ensuring privacy in other circumstances</u>
In cases where respondents are blind or have sight difficulties you can read out the response options from the card but only if interviewing one person on their own and privacy is assured.

If a respondent states they cannot read the showcards and asks you to read out the categories you should only comply if privacy is assured.

The refusal code (CTRL+R) should also be used in the following circumstances:

- In a situation where a respondent does not volunteer an answer to the question but reacts in a way indicating embarrassment or offence, such as total silence.

- If, when a personal interview is being conducted, another household member doesn't allow the respondent to answer the question themselves and answers the question on the respondent's behalf (e.g. a parent answering for their young adult son/daughter).

Description of categories
If a respondent asks what any of the response categories mean, you may assist. The subjective nature of sexual identity means that in providing a description you should only speak in general terms. For example, you can say:

Heterosexual / Straight
"Heterosexual or straight might mean, for example, that a person is attracted to people of the opposite sex."

Gay / Lesbian
"Gay or lesbian might mean, for example, that a person is attracted to people of the same sex."

Bisexual
"Bisexual might mean, for example, that a person is attracted to both men and women."

If a respondent says 'I'm normal' or 'I'm ordinary', do not assume their sexual identity but ask them again to choose the answer category which applies to them. For example:

"So which answer category would you choose?"

Other
Respondents who identify as 'Other' should be doing so because they feel the previous response options do not apply to them. 'Other' should not be coded because of comprehension or answering difficulties. It is important to understand that people who are currently celibate or have no sexual partners can still identify as heterosexual/straight, gay/lesbian or bisexual. People identifying as 'Other' could be asexual (people who are never sexually attracted to anyone) or people who dislike categorising themselves. Some transgender people (those who feel they were born in the wrong gender and are now living in a new gender of their choice) may choose this option, though others will identify with one of the other options on the card. A 'please specify' is not asked in conjunction with the 'other' category for privacy reasons.

Administering the showcards
To maintain privacy when interviewing people concurrently there are 7 separate showcards to ensure that each adult can refer to a unique category number for recording their sexual identity. This approach is maintained to enable people who might be embarrassed or concerned about disclosing their sexual identity to answer truthfully. The showcards are part of the existing FRS showcard set to not exaggerate the sensitivity of this question. If you think it more appropriate in the context of the household in which you are interviewing, it is permitted to remove these cards from the pack and individually distribute them to the adults as indicated on screen.

Showcard examples:

Showcard A4	Showcard A5
15. Heterosexual/Straight	36. Heterosexual/Straight
10. Gay/Lesbian	34. Gay/Lesbian
17. Bisexual	35. Bisexual
16. Other	38. Other

- Each card has a set of category numbers that are unique to that card
- You will be notified at each question which card should be provided to each respondent
- In situations where more than two adults are being interviewed the showcard pack will need to be passed on to each adult. If you think it more appropriate in the context of the household in which you are interviewing, it is permitted to remove these cards from the pack and individually distribute them to the adults as indicated on screen.
- The respondent is asked to say the number associated with the category which applies rather than answer in words.
- The category numbers on the card are not consecutive so that no inference can be drawn as to the category which it corresponds. For example, a respondent who identifies with the heterosexual/straight category who is given showcard A4 will answer ‘fifteen’ but the same respondent given showcard A5 will answer ‘thirty-six’.
- There is an additional sentence to read out in concurrent interviews so that respondents know that the number they read will be different to other people’s. This is because some respondents might query the fact that the number they read out was different from their partner. Such questioning will interrupt the flow of the interview.

Interviewers are instructed to use the correct showcard for each adult (as displayed on screen) because they will record the number without the corresponding response category being shown on screen (this is another measure to maintain privacy).

If interviewers use the wrong card they will not be able to enter the number that the respondent answers with. If the wrong showcard is referred to a check will appear.

In the rare situation of there being more than 7 adults in the household, the laptop will reassign the cards to adults 8 and above. It is highly unlikely that the same card will be assigned to the people being interviewed concurrently.

? Religion (England and Wales)

🔑 **ReligEnW**

SHOWCARD A11

What is your religion?

1. **No religion**
2. **Christian [*England:* (including Church of England, Catholic, Protestant and all other Christian denominations) / *Wales:* (all denominations)]**
3. **Buddhist**
4. **Hindu**
5. **Jewish**
6. **Muslim**
7. **Sikh**
8. **Any other religion, please describe**

Ask of all adults

? Description of Religion (England and Wales)

🔑 **RelEnWOt**

ENTER DESCRIPTION OF RELIGION

Ask if ReligEnW = 8 (any other religion)

? Religion (Scotland)

🔑 **ReligSc**

SHOWCARD A12

What is your religion?

1. **No religion**
2. **Church of Scotland**
3. **Roman Catholic**
4. **Other Christian**
5. **Buddhist**
6. **Hindu**
7. **Jewish**
8. **Muslim**
9. **Sikh**
10. **Any other religion, please describe**

? Description of Religion (Scotland)

🔑 **RelScOt**

ENTER DESCRIPTION OF RELIGION
Ask if ReligSc=10 'Any other religion'

Benefit Unit Allocation

? Legal Dependents

LegDep

[NAME] IS CLASSIFIED AS A DEPENDANT ADULT OR A CHILD, I.E. HE/SHE WILL NOT FORM A BENEFIT UNIT OF HIS/HER OWN.

TO PROPERLY ASSESS TO WHICH Benefit Unit HE/SHE BELONGS, PLEASE CODE WHICH OF THE PARENTS RECEIVE CHILD BENEFIT FOR [NAME].

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

Question Information for Legal Dependents

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

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**

Allocates Household members to a Benefit Unit

TOTAL NUMBER OF BENEFIT UNITS = [n]

Question Information for Show Benefit Unit and Benefit Unit Allocation

Benefit Units

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

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)

✏ 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/cohabite 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 and Address Information

? Tenure

🗝 Tenure

SHOWCARD 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 (shared ownership)**
4. **Rent it**
5. **Live here rent free (including in a relative's/friend's property; excluding squatting)**
6. **Squatting**

Ask if BenUnit = response

☞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.

☞ Soft check

Can I just check do you live rent free because you receive 100% housing benefit?
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.

? Buying as Shared Owner

🗝 **SOBuy**

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**

Ask if BenUnit = response
And Tenure = 3 (pay part rent and part mortgage (shared ownership))

? 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?

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

Ask if BenUnit = response

? Who Sub Lets

🔑 SubLetY

Who is that?

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**

Ask if BenUnit = response
And SubLet = 1 (yes)

? How Many Rooms

🔑 Rooms

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

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

Ask if BenUnit = response

CONSULT INSTRUCTIONS FOR TREATMENT OF EQUIVOCAL ROOMS, E.G. 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

🗝 RoomShr

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

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

Ask if BenUnit = response

? Number of Rooms Shared

🗝 NmRmShar

How many rooms are shared with anyone who is not a member of your household?

Ask if RoomShr = 1 (yes)

? How Many Bedrooms

🗝 Bedroom

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

Ask if BenUnit = response

Each household must have at least one bedroom. Any room used for sleeping, including a box room or attic bedroom, should be coded as a bedroom. A one room bed-sit used as both a living room and a bedroom should be coded as a bedroom.

? Main Accommodation

🗝 MainAcc

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?**

Ask if BenUnit = response

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?

Ask if BenUnit = response

HOUSING WITH A WARDEN AND/OR ALARMS

? Type of Accommodation

TypeAcc

IS the [accommodation]

If house or bungalow:
1. **detached**
2. **semi-detached**
3. **or terraced/end of terrace?**

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

If something else:
6. **a caravan, mobile home or houseboat**
7. **or some other kind of accommodation?**

Ask if BenUnit = response
And MainAcc = 1 (House or bungalow), 2 (Flat or maisonette) or 4 (Something else)

Question Information for Type of Accommodation

A semi-detached house is one of a pair which is 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.

? Floor Level

🗝 **Floor**

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

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

Ask if BenUnit = response
AND
[MainAcc = 2 (flat or maisonette) And Type Acc = 4 (A purpose built block), 5 (Or a converted home/some other kind of building)
OR
MainAcc = 3 (room or rooms)]

? Type of Entry

🗝 **Entry**

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

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

Ask if BenUnit = response

? How Long at Address

🗝 **YearLive**

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

1. **Less than 12 months**
2. **12 months but less than 2 years**
3. **2 years but less than 3 years**
4. **3 years but less than 5 years**
5. **5 years but less than 10 years**
6. **10 years but less than 20 years**
7. **20 years or longer**

Ask if BenUnit = response

? How Many Months at Address

🗝 MonLive

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

Ask if BenUnit = response
And YrLive = 1 (less than 12 months)

? Check years lived at address

🗝 YrLvChk

Can I just check, did you move to this address on or after 7th April 2008?

1. **Yes – on or after 7th April 2008**
2. **No – before 7th April 2008**

Ask if BenUnit = response
And YrLive = 1 (less than 12 months), 2 (12 months but less than 2 years)

It is important to ensure that the answer recorded at this question relates to the current claim and not overall length of time in receipt of benefit as this could affect whether the respondent receives HB or LHA. A new instruction has been added as a reminder that a change in circumstances or address could lead to a break in the respondent's HB claim and the start of a new claim.

This question will assist DWP to monitor the take up of LHA. This allowance is 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. It also differs from Housing Benefit in that it is paid to the recipient and not the landlord.

✍ 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.

? Household Status

🗝 HHStat

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.**

Ask if BenUnit = response
Asked if more than one benefit unit in the household

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)

Rented Accommodation

? Who is the Landlord

🗝 **Landlord**

SHOWCARD B2

Who is your landlord?

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**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)

✏ 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.

☞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 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?**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)

✎ 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.

? Resident Landlord

🗝 **ResLL**

Does the landlord live in the building?

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)

? Resident Landlord 2

🔑 **ResLL2**

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

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And Landlord = 5 (Relative/Friend (before you lived here) of household member), 6 (Employer of a household member), 7 (Another individual, private landlord or letting agency)
And MainAcc = 2 (a flat or maisonette)
And TypeAcc = 4 (Purpose built block)
And ResLL = yes

? Year Became Tenant

🔑 **YStart**

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

1. **1988 or earlier**
2. **From 1989 to February 1997**
3. **March 1997 or later**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And Landlord = 5 (Relative/Friend of householder member), 6 (Employer (individual) of household member), 7 (Another individual, private landlord or Letting Agency)
And ResLL = 2 (no) or ResLL2 = 2 (no)

? Type of Contract

🔑 **Ctract**

When you started to rent this accommodation...

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And Landlord = 5 (Relative/Friend of householder member), 6 (Employer (individual) of household member), 7 (Another individual, private landlord or Letting Agency)
And ResLL = 2 (no) or ResLL2 = 2 (no)
And YStart = 2 (From 1989 to February 1997) or 3 (March 1997 or later)

? Type of Tenancy

🗝 TenType

SHOWCARD B3 England & Wales

Can you tell me what kind of tenancy you have?

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.

SHOWCARD B3 Scotland

Can you tell me what kind of tenancy you have?

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**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And Landlord = 5 (Relative/Friend of householder member), 6 (Employer (individual) of household member), 7 (Another individual, private landlord or Letting Agency)
AND
[[ResLL = 2 (no) or ResLL2 = 2 (no)
And YStart = 2 (From 1989 to February 1997) or 3 (March 1997 or later)]
OR
[ResLL = 1 (yes) or ResLL2 = 1 (yes)]
OR
[ResLL = 1 (yes) or ResLL2 = 2 (no)
And YStart = 2 (From 1989 to February 1997) or 3 (March 1997 or later)]]

? Other Types of Tenancy

🔑 OthType

SHOWCARD 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**

Ask if
Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And Landlord = 5 (Relative/Friend of householder member), 6 (Employer (individual) of household member), 7 (Another individual, private landlord or Letting Agency)
AND
[[YStart = 2 (From 1989 to February 1997) or 3 (March 1997 or later)]
OR
[ResLL = 1 (yes) and ResLL2 = 1 (yes)
And TenType = 6 (other type of let)]]

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

? 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.

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

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

Ask if
Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And Landlord = 5 (Relative/Friend of householder member), 6 (Employer (individual) of household member), 7 (Another individual, private landlord or Letting Agency)
And ResLL = 2 (no) or ResLL2 = 2 (no)
And YStart = 2 (From 1989 to February 1997) or 3 (March 1997 or later)
And Ctract = 1 (did you and the landlord sign a written agreement), 2 (did you have a written agreement which you didn't sign and 3 (or did you just have an unwritten agreement)
AND
[[TenType = d/k or refusal]
OR
[TenType = 6 (other type of let)
And OthType = d/k or refusal]]

? 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, which tells you it is NOT an Assured Shorthold agreement.

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

1. **Not an assured shorthold**
2. **No, other agreement**

Ask if
Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it),5 (live here rent free) or 6 (squatting)
And Landlord = 5 (Relative/Friend of householder member), 6 (Employer (individual) of household member), 7 (Another individual, private landlord or Letting Agency)
And YStart = 3 (March 1997 or later)
AND
[[TenType = d/k or refusal]
OR
[TenType = 6 (other type of let)
And OthType = d/k or refusal]]

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.

? Registered Rent

🗝 **FairRent**

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

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And Landlord = 5 (Relative/Friend of householder member), 6 (Employer (individual) of household member), 7 (Another individual, private landlord or Letting Agency)
And ResLL = 2 (no) or ResLL2 = 2 (no)
And YStart = 1 (1988 or earlier)

Scotland Only:

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And Landlord = 5 (Relative/Friend of householder member), 6 (Employer (individual) of household member), 7 (Another individual, private landlord or Letting Agency)
And ResLL = 2 (no) or ResLL2 = 2 (no)
And YStart = response

? Accommodation with Job

🔑 **AccJob**

Does this accommodation go with the (past or present job) of anyone in your household?

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)

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

? Who has Accommodation with Job

🔑 **AccJbPer**

Who is that?

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And AccJob = 1 (yes)

? Rent Documents

🔑 **RentDoc**

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

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)) or 4 (rent it)

✏ 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?

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)) or 4 (rent it)

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?

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)) or 4 (rent it)

? Rent Period

RentPd

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)

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)) or 4 (rent it)
And Rent = amount > 0.00

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 - 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.

? Don't Know Rent

🗝 **RentDK**

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**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)) or 4 (rent it)
And Rent = d/k or refusal

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 are 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**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)) or 4 (rent it)
And Rent = Response

? Week Holiday

🗝 **WeekHol**

For how many weeks of the year do you have a rent holiday?

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)) or 4 (rent it)
And Rent = Response
And RentHol = 1 (yes)

? Receipt of housing benefit

🗝 **HBenefit**

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

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)

? Payment of Housing Benefit

🗝 **HBRecp**

Is the Housing Benefit or Rent [allowance/rebate] paid directly to you or directly to your landlord?

1. **Directly to recipient of Housing Benefit or Rent [allowance/rebate] (i.e. the respondent or an appointee)**
2. **Directly to landlord / property agent**
3. **Split payment (i.e. payment directly to landlord and just the excess of rent and housing benefit to respondent)**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 1 (yes)

? Rebate

🗝 **Rebate**

You said that you paid no rent last time, is this because you get 100% Housing Benefit?

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And Rent = 0.00
And HBenefit = 1 (yes)

? Reason for Rebate

🔑 **RebateO**

Can I just check, what is the reason for your paying no rent last time?

Ask if
Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And Rent = 0.00
AND
[[HBenefit = 2 (no)]
OR
[HBenefit = 1 (yes)
And Rebate = 2 (no)]]

? Housing benefit amount

🔑 **HBenAmt**

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 1 (yes)

? Period covered by housing benefit

🔑 **HBenPd**

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)

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 1 (yes)
And HBenAmt = amount > 0.00

? 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**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 1 (yes)
And Rent = amount > 0.00

? Renting

🔑 **RentFull**

How much is your FULL rent – that is, BEFORE Housing Benefit or Rent Allowance?

Ask if
Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 1 (yes)
AND
[Rent = d/k
OR
Rent = amount > 0.00]
AND
HBenAmt = d/k

? Renting Period

🗝 **RentPd1**

How long does 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)**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 1 (yes)
And RentFull = amount > 0.00

? 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**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 1 (yes)

Please note that a number of changes of circumstances, not just a change of address could have resulted in the break of a claim (e.g. a partnership forming/dissolving, change in no. of dependents etc).

? Length of Housing Benefit 2

🗝 **HBWeeks2**

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 1 (yes)
And HBWeeks = 1 (Up to 2 years)

? Year claim began

🗝 **HBYear**

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 1 (yes)
And HBWeeks = 1 (Up to 2 years)

? 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**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 1 (yes)
And HBWeeks = 1 (Up to 2 years)

? Eligible Amount

EligAmt

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 1 (yes)
And RentDoc = 1 (housing benefit statement)

Question Information for Eligible Amount

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?

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)**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 1 (yes)
And RentDoc = 1 (housing benefit statement)
And EligAmt = amount > 0.00

? Waiting for Housing Benefit

🗝 **HBenWait**

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)
And HBenefit = 2 (no)

✎ Question Information for Water and Sewerage Included

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?

1. **Both water and sewerage**
2. **Water only**
3. **Sewerage only**
4. **Neither**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it), 5 (live here rent free) or 6 (squatting)

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?

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it),5 (live here rent free) or 6 (squatting)
And WSInc = 1 (Both water and sewerage), 2 (Water only) or 3 (Sewerage only)

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.

? Rent Period 2

🗝 **RentPd2**

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)**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it),5 (live here rent free) or 6 (squatting)
And WSInc = 1 (Both water and sewerage), 2 (Water only) or 3 (Sewerage only)
And WSIncAmt = amount > 0.00

? Services Included

🗝 **SerInc**

SHOW CARD B10

Does the rent which you mentioned include any of the services shown on this card?

1. **Heating**
2. **Lighting**
3. **Hot water**
4. **Fuel for cooking**
5. **TV licence fees**
6. **None of these services**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it),5 (live here rent free) or 6 (squatting)
And Rent = amount > 0.00

? Anyone Outside Household Pay for Accommodation

🗝 **AccNonHH**

(Apart from Housing Benefit) does anyone outside your household pay any rent on this accommodation on your behalf?

EXCLUDE Housing Benefit - i.e. RENT REBATE or RENT ALLOWANCE

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

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it),5 (live here rent free) or 6 (squatting)

? Who Pays for Accommodation

🗝 **AccPay**

Who is that?

1. **DWP**
2. **Employer**
3. **Other organisation**
4. **Friend/relative**
5. **Other**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it),5 (live here rent free) or 6 (squatting)
And AccNonHH = 1 (yes)

☞Soft Check

If you enter that the DWP 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? DWP 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?

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it),5 (live here rent free) or 6 (squatting)
And AccNonHH = 1 (yes)
And AccPay = 1 (DWP). 2 (Employer), 3 (Other Organisation), 4 (Friend or relative), 5 (other) (or a combination of options 1-5)

? Accommodation Period

🗝 **AccPd**

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)**

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it),5 (live here rent free) or 6 (squatting)
And AccNonHH = 1 (yes)
And AccPay = 1 (DWP). 2 (Employer), 3 (Other Organisation0, 4 (Friend or relative), 5 (other)
(or a combination of options 1-5)
And AccAmt = > 0.00

? 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?

Ask if Tenure = 3 (pay part rent and part mortgage (shared ownership)), 4 (rent it),5 (live here rent free) or 6 (squatting)
And AccNonHH = 1 (yes)
And AccPay = 1 (DWP). 2 (Employer), 3 (Other Organisation0, 4 (Friend or relative), 5 (other)(or a combination of options 1-5)
And PRent = amount > 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 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.

? Year Bought Accommodation

🗝 **BuyYear**

In which year did you buy this accommodation?

Ask if
Tenure = 2 (buying it with the help of a mortgage or loan)
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]

✎ 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**

Ask if
Tenure = 2 (buying it with the help of a mortgage or loan)
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]

? Purchase Amount

🗝 **PurcAmt**

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

Ask if
Tenure = 2 (buying it with the help of a mortgage or loan)
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]

☞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**

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

Ask if Tenure = 2 (buying it with the help of a mortgage or loan)
And PurcLoan = 1 (One) or 2 (Two or more loans for purchase)

(QUESTIONS ABOUT ANY OTHER, SEPARATE MORTGAGE WILL FOLLOW)

? Borrowed Amount

🗝 **BorrAmt**

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]

✍ 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.

? Borrowed Amount-Don't Know

🗝 BorrAmt-DK

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

1. **Yes (Please give full details in a note)**
2. **No**

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
BorrAmt = don’t know

? 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?

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

DO NOT INCLUDE BUY TO LET MORTGAGES

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
BorrAmt = response

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.

? Year Remortgaged

🗝 **RMortYr**

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
BorrAmt = response
And RMort = 1 (yes)

? Remortgage Amount

🗝 **RMAmt**

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage]]
AND
BorrAmt = response
And RMort = 1 (yes)

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**

SHOWCARD B5

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

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.

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)**

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
BorrAmt = response
And RMort = 1 (yes)

? Type of Mortgage

🗝 MortType

SHOW CARD B6

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

If necessary add 'With a repayment mortgage, by repaying the original loan we mean the original capital sum borrowed'. From April 2008, all PEPs automatically became stocks and shares ISAs. Please record any reported PEPs as ISAs.

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 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 ISA)**
8. **or another type (not listed above) (Include Islamic mortgages here)**

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]

✎ Question Information for Type of Mortgage

Code 1: Endowment Mortgage

An endowment policy is taken out 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, 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: Unit Trust or ISA Mortgages

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 an 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 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 amounts 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 or ISA 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 the soft check will appear.

☞Soft check

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.

✍ Question Information for Type of Mortgage

A note on Flexible mortgages.

These are a fairly new style of mortgage that is 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), 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

SHOWCARD 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 an 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)**

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 1 (an endowment mortgage), 3 (a pension mortgage), 4 (a unit trust or ISA mortgage), 5 (both an endowment (or any interest only mortgage) and a repayment mortgages), 6 (an interest only mortgage with more than one linked investment), 7 (an interest only mortgage with no linked investment) or 8 (another type – not listed)

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

🗝 **MenPol**

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

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 1 (an endowment mortgage), 3 (a pension mortgage), 4 (a unit trust or ISA mortgage), 5 (both an endowment (or any interest only mortgage) and a repayment mortgages), 6 (an interest only mortgage with more than one linked investment), 7 (an interest only mortgage with no linked investment) or 8 (another type – not listed)
And EndwPrin = response

'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

🗝 **MorFlc**

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.

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?

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]

✏ Question Information for Flexible Mortgage

<u>Flexible mortgages</u>
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 is called all-in-one accounts. There are two types:

- current account mortgages: mortgage combined with a current account and forms one account, e.g.: 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), there may be several savings "pots" which together form the total savings e.g. Woolwich Open Plan

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? All in One Mortgage

MorAll

SHOWCARDS B8 & B9

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

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MorFlc = 1 (yes)

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.

SHOWCARD B5 Current account mortgages

Summary...
With a current account mortgage, the borrower's 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 borrower's 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.

Examples of Current Account Mortgage Providers:

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

Question Information for All in One Mortgage-Offset Mortgage

SHOWCARD 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.

Examples of Offset Mortgage Providers:

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

? 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.

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]

☞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?

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?

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)
And PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]

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.

☞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].

? Amount of Last Mortgage Payment

🔑 **MorInPay**

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 1 (an endowment mortgage), 3 (a pension mortgage), 4 (a unit trust or ISA mortgage), 5 (both an endowment (or any interest only mortgage) and a repayment mortgages), 6 (an interest only mortgage with more than one linked investment), 7 (an interest only mortgage with no linked investment) or 8 (another type – not listed)
AND
[[MorFlc = 2 (no)]
OR
[MorFlc = 1 (yes)
And MorAll = 2 (offset mortgage)]]

? Length Last Mortgage Payment Covered

🔑 **MorInPd**

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)

Ask if

[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 1 (an endowment mortgage), 3 (a pension mortgage), 4 (a unit trust or ISA mortgage), 5 (both an endowment (or any interest only mortgage) and a repayment mortgages), 6 (an interest only mortgage with more than one linked investment), 7 (an interest only mortgage with no linked investment) or 8 (another type – not listed)
AND
[[MorFlc = 2 (no)]
OR
[MorFlc = 1 (yes)
And MorAll = 2 (offset mortgage)]]

☞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.

? Usual Mortgage Payment

🗝 **MorInUs**

Is this the amount you usually pay each time?

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)

And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 1 (an endowment mortgage), 3 (a pension mortgage), 4 (a unit trust or ISA mortgage), 5 (both an endowment (or any interest only mortgage) and a repayment mortgages), 6 (an interest only mortgage with more than one linked investment), 7 (an interest only mortgage with no linked investment) or 8 (another type – not listed)
AND
[[MorFlc = 2 (no)]
OR
[MorFlc = 1 (yes)
And MorAll = 2 (offset mortgage)]]

? Normal Mortgage Payment

🔑 **MorUS**

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 1 (an endowment mortgage), 3 (a pension mortgage), 4 (a unit trust or ISA mortgage), 5 (both an endowment (or any interest only mortgage) and a repayment mortgages), 6 (an interest only mortgage with more than one linked investment), 7 (an interest only mortgage with no linked investment) or 8 (another type – not listed)
AND
[[MorFlc = 2 (no)]
OR
[MorFlc = 1 (yes)
And MorAll = 2 (offset mortgage)]]
AND
MorInUs = 2 (no)

? Length Normal Mortgage Payment Covered

🗝 **MorUPd**

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)

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 1 (an endowment mortgage), 3 (a pension mortgage), 4 (a unit trust or ISA mortgage), 5 (both an endowment (or any interest only mortgage) and a repayment mortgages), 6 (an interest only mortgage with more than one linked investment), 7 (an interest only mortgage with no linked investment) or 8 (another type – not listed)
AND
[[MorFlc = 2 (no)]
OR
[MorFlc = 1 (yes)
And MorAll = 2 (offset mortgage)]]
AND
MorInUs = 2 (no)

☞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/ISA/Unit Trust)]?

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/ISA/Unit Trust)]?

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 1 (an endowment mortgage), 3 (a pension mortgage), 4 (a unit trust or ISA mortgage), 5 (both an endowment (or any interest only mortgage) and a repayment mortgages), 6 (an interest only mortgage with more than one linked investment), 7 (an interest only mortgage with no linked investment) or 8 (another type – not listed)
AND
[[MorFlc = 2 (no)]
OR
[MorFlc = 1 (yes)
And MorAll = 2 (offset mortgage)]]
AND
MenPol = 1 (yes)

? Period Endowment Premium Covered

🗝 **MenPolPd**

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)

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 1 (an endowment mortgage), 3 (a pension mortgage), 4 (a unit trust or ISA mortgage), 5 (both an endowment (or any interest only mortgage) and a repayment mortgages), 6 (an interest only mortgage with more than one linked investment), 7 (an interest only mortgage with no linked investment) or 8 (another type – not listed)
AND
[[MorFlc = 2 (no)]
OR
[MorFlc = 1 (yes)
And MorAll = 2 (offset mortgage)]]
AND
[MenPol = 1 (yes)
And MenPolAmt = amount > 0.00]

? Premium Included Earlier

🔑 **IncInInt**

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

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 1 (an endowment mortgage), 3 (a pension mortgage), 4 (a unit trust or ISA mortgage), 5 (both an endowment (or any interest only mortgage) and a repayment mortgages), 6 (an interest only mortgage with more than one linked investment), 7 (an interest only mortgage with no linked investment) or 8 (another type – not listed)
AND
[[MorFlc = 2 (no)]
OR
[MorFlc = 1 (yes)
And MorAll = 2 (offset mortgage)]]
AND
[MenPol = 1 (yes)
And MenPolAmt = amount > 0.00]

? Any Additional 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?

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 1 (an endowment mortgage), 3 (a pension mortgage), 4 (a unit trust or ISA mortgage), 5 (both an endowment (or any interest only mortgage) and a repayment mortgages), 6 (an interest only mortgage with more than one linked investment), 7 (an interest only mortgage with no linked investment) or 8 (another type – not listed)
AND
[[MorFlc = 2 (no)]
OR
[MorFlc = 1 (yes)
And MorAll = 2 (offset mortgage)]]
AND
[MenPol = 1 (yes)
And MenPolAmt = amount > 0.00]

? Amount of Last Instalment

🔑 **IntPrPay**

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 2 (Repayment mortgage)
AND
[[MorFlc = 2 (no)]
OR
[MorFlc = 1 (yes)
And MorAll = 2 (offset mortgage)]]

If the last interest payment includes arrears accept the actual amount given, but if it was a long time ago make a note 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?

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)

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 2 (Repayment mortgage)
AND
[[MorFlc = 2 (no)]
OR
[MorFlc = 1 (yes)
And MorAll = 2 (offset 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]?

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]

✏ Question Information for Mortgage Protection Policy

People with repayment, pension, 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.

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, unit trust or ISA the following check appears if 'no' is coded.

☞<u>Soft check</u>

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, 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?

1. **Sickness/accident**
2. **Redundancy/loss of employment**
3. **Death [If MortType is endowment, this code not used]**

Critical illness cover is recorded as ‘sickness/accident’.

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortProt = 1 (yes)

? Number of Mortgage Protection Policies

🔑 **MPolNo**

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

Count as separate policies if separate payments are made.

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortProt = 1 (yes)
AND
MPCover = more than one response

? 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 given an estimate rather than accept DK.

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortProt = 1 (yes)

? Period Mortgage Protection Premium Covered

🔑 **IncMPPd**

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)

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortProt = 1 (yes)
AND
IncMPAmt = amount > 0.00

? 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/ISA/investment contribution of £n]?

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortProt = 1 (yes)
AND
IncMPAmt = amount > 0.00, don't know or refusal

? Mortgage Protection Included in Payment

🔑 **IncMIncl**

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

1. **mortgage payment**
2. **endowment premium. Pension/ISA/Unit Trust contribution**

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
MortType = 1 (an endowment mortgage), 3 (a pension mortgage), 4 (a unit trust or ISA mortgage), 5 (both an endowment (or any interest only mortgage) and a repayment mortgages), 6 (an interest only mortgage with more than one linked investment), 7 (an interest only mortgage with no linked investment) or 8 (another type – not listed)
AND
MortProt = 1 (yes)
AND
IncMPAmt = amount > 0.00, don't know or refusal
AND
IncMP = 1 (yes)

? Payment Outside

🔑 OutsMort

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

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]

? Who Made Payment

🔑 QOutsPay

Who is that?

1. **DWP**
2. **Employer**
3. **Other organisation**
4. **Friend or relative**
5. **Mortgage protection/insurance policy**
6. **Other**

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
OutsMort = 1 (yes)

DWP 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 Payment

🔑 **OutsAmt**

How much did the [contributor] pay last time?

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
OutsMort = 1 (yes)
AND
QOutsPay = 1 (DWP), 2 (Employer), 3 (Other organisation), 4 (Friend or relative), 5 (Mortgage protection/insurance policy), 6 (Other)(or a combination of 1-6)

? Period Payment Covered

🔑 **OutsPd**

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)

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)

And Loan2Y = 1 (yes, still have this mortgage)]]
AND
OutsMort = 1 (yes)
AND
QOutsPay = 1 (DWP), 2 (Employer), 3 (Other organisation), 4 (Friend or relative), 5 (Mortgage protection/insurance policy), 6 (Other)(or a combination of 1-6)
AND
OutsAmt = amount > 0.00

? Payment Included Earlier

🔑 **OutsIncl**

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

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

Ask if
[[Tenure = 2 (buying it with the help of a mortgage or loan)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (Still buying)]]
AND
[[PurcAmt = response]
OR
[PurcLoan = 2 (2 or more loans for purchase)
And Loan2Y = 1 (yes, still have this mortgage)]]
AND
OutsMort = 1 (yes)
AND
QOutsPay = 1 (DWP), 2 (Employer), 3 (Other organisation), 4 (Friend or relative), 5 (Mortgage protection/insurance policy), 6 (Other)(or a combination of 1-6)
AND
OutsAmt = amount > 0.00

? 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).

Ask if PurcLoan = 2 (2 or more loans for purchase)

? Still Have Second Mortgage

🔑 **Loan2Y**

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

Ask if PurcLoan = 2 (2 or more loans for purchase)

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?

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

Ask if PurcLoan = 1 (1 loan to purchase the property)

? 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?

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

Ask if PurcLoan = 2 (2 or more loans for purchase)

? 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?

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

Ask if
Tenure = 1 (own it outright)
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 2 (Mortgage is paid off)]

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**

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

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)**

Ask if
[[Tenure = 1 (own it outright)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 2 (Mortgage is paid off)]]
AND
OthMort3 = 1 (yes)

✍ Question Information for Other Purchases

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

? Year Took Out Mortgage/Loan

🗝 **LoanYear**

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

Ask if
[[Tenure = 1 (own it outright)]
OR
[Tenure = 3 (pay part rent and part mortgage (shared ownership))
And SOBuy = 2 (Mortgage is paid off)]]
AND
OthMort3 = 1 (yes)
AND
OthPur3 = 6 (for essential repairs to make the property fit for occupation)

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 buildings or contents insurance?

<u>Buildings insurance</u> is insurance on the structure of the accommodation.
<u>Contents insurance</u> is insurance on the furniture or contents or any personal possessions.

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

Ask if
[[Tenure = 2 (Buying it with the help if a mortgage or loan)]
OR
[Tenure = 3 (Pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (still buying)]
OR
[Tenure = 1 (Own it outright)
And OthMort3 = 1 (yes)]]

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

? Structural Insurance Cover

🗝 **StrCov**

Was that for:

<u>Buildings insurance</u> is insurance on the structure of the accommodation.
<u>Contents insurance</u> is insurance on the furniture or contents or any personal possessions.

1. **Buildings insurance only**
2. **Contents insurance only**
3. **Buildings and contents insurance**

Ask if
[[Tenure = 2 (Buying it with the help if a mortgage or loan)]
OR
[Tenure = 3 (Pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (still buying)]
OR
[Tenure = 1 (Own it outright)
And OthMort3 = 1 (yes)]]
AND
StrMort = 1 (yes)

? Amount of Structural Insurance

🗝 **StrAmt**

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

Ask if
[[Tenure = 2 (Buying it with the help if a mortgage or loan)]
OR
[Tenure = 3 (Pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (still buying)]
OR
[Tenure = 1 (Own it outright)
And OthMort3 = 1 (yes)]]
AND
StrMort = 1 (yes)
AND
StrCov = 1 (buildings insurance only), 2 (contents insurance only) or 3 (buildings and contents insurance)

? Length Structural Payment Covered

🗝 **StrPd**

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)

Ask if
[[Tenure = 2 (Buying it with the help if a mortgage or loan)]
OR
[Tenure = 3 (Pay part rent and part mortgage (shared ownership))
And SOBuy = 1 (still buying)]
OR
[Tenure = 1 (Own it outright)
And OthMort3 = 1 (yes)]]
AND
StrMort = 1 (yes)
AND
StrCov = 1 (buildings insurance only), 2 (contents insurance only) or 3 (buildings and contents insurance)
AND
StrAmt = amount > 0.00

? Structural Insurance – Rented

🗝 **StrOths**

Do you pay a buildings insurance premium on this accommodation?

<u>Buildings insurance</u> is insurance on the structure of the accommodation.
<u>Contents insurance</u> is insurance on the furniture or contents or any personal possessions.

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

Ask if
[[LandLord = 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)]
OR
[StrMort = 2 (no)]
OR
[StrMort = 1 (yes)
And StrCov = 2 (contents insurance only)]]

? Structural Insurance - Rented Cover

🗝 **CovOths**

Does the premium cover:

<u>Buildings insurance</u> is insurance on the structure of the accommodation.
<u>Contents insurance</u> is insurance on the furniture or contents or any personal possessions.

1. **Buildings insurance <u>only</u>**
2. **Or buildings <u>and</u> contents**

Ask if
[[LandLord = 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)]
OR
[StrMort = 2 (no)]
OR
[StrMort = 1 (yes)
And StrCov = 2 (contents insurance only)]]
AND
StrOths = 1 (yes)

? Amount of Structural Insurance - Rented

🔑 **StrAmt**

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

Ask if
[[LandLord = 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)
OR
[StrMort = 2 (no)]
OR
[StrMort = 1 (yes)
And StrCov = 2 (contents insurance only)]]
AND
StrOths = 1 (yes)
AND
CovOths = response

? Length Structural Payment - Rented Covered

🔑 **StrPd**

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)

Ask if
[[LandLord = 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)
OR
[StrMort = 2 (no)]
OR

[StrMort = 1 (yes)
And StrCov = 2 (contents insurance only)]]
AND
StrOths = 1 (yes)
AND
CovOths = response
AND
StrAmt = amount > 0.00

Council Tax

Council 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 bed sits 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 2009-2010 IF NO PAYMENT FOR 2010-2011 YET MADE

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

Ask of all Households

FRS is interested in the most recent payment (and all subsequent answers should relate to that payment). If the new bill for 2010-2011 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.

1. **Band A**
2. **Band B**
3. **Band C**
4. **Band D**
5. **Band E**
6. **Band F**
7. **Band G**
8. **Band H**
9. **Band I**
10. **Household accommodation not valued separately**

Ask of all Households

☞Soft check

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.

Accommodation not valued separately
In certain accommodation, such as that which is multiply occupied like bed sits, 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 10 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 10 is entered.

☞Soft Check

If necessary check which is correct; this accom:
- is NOT valued separately for C.Tax (enter code 10)
- 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?

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

Ask of all Households
AND
CTBand = 1 – 9 (Bands A - I), d/k or refusal

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.

? Council Tax Band Before or After Check

🗝 **CTLVChk**

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

1. **After lower valuation**
2. **Before**

Ask of all Households
AND
[CTBand = 1 – 9 (Bands A - I), d/k or refusal
And CTLVBand = 1 (yes)]

? Council Tax Amount

🗝 **CTAmt**

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

Ask of all Households
AND
CTBand = 1 – 9 (Bands A - I), d/k or refusal

✏ 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 2010-2011 has yet been made, accept the last payment from 2009-2010 even if the new bill is to hand.

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

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

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

Council Tax Benefit is not applicable to domestic water or sewerage charges, and therefore every household eligible for council tax should pay them. If the household is allowed 100% Council Tax Benefit, the amount paid for water and sewerage charges should be entered at 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 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?

1. **Full Annual Payment**
2. **An Instalment**

Ask of all Households
AND
[CTBand = 1 – 9 (Bands A - I), d/k or refusal
And CTAmt = amount >0.00, d/k or refusal]

? Council Tax Payment Period

🗝 **CTTime**

How many instalments are there, over the whole year?

Enter the total number of payments which have already been made plus those which will be made in future, for the year April-March. (If the last payment entered relates to 2009-2010, 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.

Ask of all Households
AND
[CTBand = 1 – 9 (Bands A - I), d/k or refusal
And CTAmt = amount >0.00, d/k or refusal
And CTInstal = 2 (an instalment)]

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.
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**

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)

Ask of all Households
AND
[CTBand = 1 – 9 (Bands A - I), d/k or refusal
And if CTAmt = amount >0.00, d/k or refusal
And if CTInstal = 2 (an instalment)
And if CT Time = 2-52
And if CTConDoc = 1 (yes - consulted now)]

The reference to Domestic Water and Sewerage Charges appears in Scotland.

? Council Tax Water Amount

🔑 **CWatAmt1**

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

Scotland Only
Ask if
[[CTCONDOC = 1 (yes - consulted now)
And CTINSTAL = 1 (full annual payment)]
OR
[CTANNUAL = amount > 0.00]]

? Council Tax Sewerage Amount

🔑 **CSewAmt1**

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

Scotland Only
Ask if
[[CTCONDOC = 1 (yes - consulted now)
And CTINSTAL = 1 (full annual payment)]
OR
[CTANNUAL = amount > 0.00]]
AND
CWATAMT = response

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?

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

Ask of all Households
AND
CTBand = 1 – 9 (Bands A - I), d/k or refusal

✏ Question Information for Council Tax Rebate

Council tax benefit (rebate) is available to those liable for council tax bills that 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 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 DWP were contributing to their mortgage.

☞Soft Check

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

? Council Tax Rebate Amount

🗝 **CTRebAmt**

How much was allowed?

Ask of all Households
AND
[CTBand = 1 – 9 (Bands A - I), d/k or refusal
And CTReb = 1 (yes)]

☞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?

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)

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

Ask of all Households
AND
[CTBand = 1 – 9 (Bands A - I), d/k or refusal
And CTReb = 1 (yes)
And CTRebAmt = amount > 0.00]

? Who is Council Tax Benefit for

🗝 **WhoseCTB**

According to the statement, who is the Council Tax Benefit for?

Code ALL that apply:

Ask if HHldr does not equal 97 (not a household member)
And CTConDoc = 1 (yes)
And CTReb = 1 (yes)

Question Information for Council Tax Rebate Period

If an appeal is pending..
Enter the amount that applied to the last payment.

If an appeal has been made and a new bill has been received..
Enter details of the most recent payment and if this is about to change following receipt of the new bill then open a note 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.

? No Council Tax Paid

🗝 **WhyNoCT**

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)**

Ask If CTBand = 1 – 9 (Bands A - I), d/k or refusal
And if CTReb = 2 (no)
And if CTAmt = 0.00, d/k or refusal

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 bed-sit 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:

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.

? Waiting for Council Tax Rebate/Benefit

CTBWait

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

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

Ask If CTBand = 1 – 9 (Bands A - I), d/k or refusal
And if CTReb = 2 (no)

? 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?

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

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

Ask If CTBand = 1 – 9 (Bands A - I), d/k or refusal

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?

1. **25%**
2. **50%**

Ask If CTBand = 1 – 9 (Bands A - I), d/k or refusal
And CTDisc = 1 (yes)

☞Soft check

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

☞Soft Check

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

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

Water and Sewerage Charges

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

? Water Metered

🗝 **WaterMet**

Are your water charges metered?

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

Ask of all Households (except those in Scotland)

? Water Rates or Charges

🗝 **WaterPay**

Do you pay water rates or charges?

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

Ask of all Households (except those in Scotland)

? Sewerage Rates or Charges

🗝 **SewerPay**

Do you pay sewerage rates or charges? Include charges for emptying of septic tanks.

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

Ask of all Households (except those in Scotland)

? Water and Sewerage Separate or Combined

🔑 **SewSep**

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

1. **Separate**
2. **Combined**

Ask of all Households (except those in Scotland)
AND
WaterPay = 1 (yes)
And SewerPay = 1 (yes)

? Number of Pay Instalments for Water

🔑 **WatTime**

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

Ask of all Households (except those in Scotland)
AND
[[WaterPay = 1 (yes)
And SewerPay = 1 (yes)
And SewSep = 1 (separate)]
OR
[WaterPay = 1 (yes)
And SewerPay = 2 (no)]]

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?

Ask of all Households (except those in Scotland)
AND
[[WaterPay = 1 (yes)
And SewerPay = 1 (yes)
And SewSep = 1 (separate)]
OR
[WaterPay = 1 (yes)
And SewerPay = 2 (no)]]

? Water Annual Bill Amount

🗝 **WatAnul**

How much is your annual bill?

Ask of all Households (except those in Scotland)
AND
[[WaterPay = 1 (yes)
And SewerPay = 1 (yes)
And SewSep = 1 (separate)]
OR
[WaterPay = 1 (yes)
And SewerPay = 2 (no)]]

☞Soft Check

If WatTime x WatAmt does not = WatAnul within a £25 range either side:

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

? Number of Pay Instalments for Sewerage

🗝 **SewTime**

How many times a year do you pay sewerage rates?

Ask of all Households (except those in Scotland)
AND
[[WaterPay = 1 (yes)
And SewerPay = 1 (yes)
And SewSep = 1 (separate)]
OR
[WaterPay = 2 (no)
And SewerPay = 1 (yes)]]

? Sewerage Payment Amount

🗝 **SewAmt**

How much did you actually pay last time?

Ask of all Households (except those in Scotland)
AND
[[WaterPay = 1 (yes)
And SewerPay = 1 (yes)
And SewSep = 1 (separate)]
OR
[WaterPay = 2 (no)
And SewerPay = 1 (yes)]]

? Sewerage Annual Bill Amount

🗝 **SewAnul**

How much is your annual bill?

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

Ask of all Households (except those in Scotland)
AND
[[WaterPay = 1 (yes)
And WaterMet = 2 (no)
And SewerPay = 1 (yes)
And SewSep = 1 (separate)]
OR
[WaterPay = 2 (no)
And SewerPay = 1 (yes)]]

☞Soft Check

If SewTime x SewAmt does not = SewAnul within a £25 range either side:

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

? Number of Pay Instalments for Combined

🗝 **WSewTime**

How many times a year do you pay?

Ask of all Households (except those in Scotland)
AND
WaterPay = 1 (yes)
And SewerPay = 1 (yes)
And SewSep = 2 (combined)

? Combined Payment Amount

🗝 **WSewAmt**

How much did you actually pay last time?

Ask of all Households (except those in Scotland)
AND
WaterPay = 1 (yes)
And SewerPay = 1 (yes)
And SewSep = 2 (combined)

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 x WSewAmt does not = WSewAnul within a £25 range either side:

The annual payment for sewerage rates/charges (WSewAnul) is very different from the total for individual payments (WSewTime xWSewAmt). 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?

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

Ask of all Households (except those in Scotland)
AND
WaterPay = 1 (yes)
And WaterMet = 2 (no)
And SewerPay = 1 (yes)
And SewSep = 2 (combined)

? Water and Sewerage Rebate

🗝 WatRb

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

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

Ask of all Households (except those in Scotland)
AND
WaterMet = 1 (yes)

✏ 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 fulfil one of the following criteria:

They hold responsibility for three or more children under the age of 19;
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 respondent states that they pay charges separately, but only know 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

SHOWCARD 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 (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.)**
9. **None of these**

Ask if Tenure = 1 (own it outright), 2 (buying it with the help of a mortgage or loan), 3 (pay part rent and part mortgage (shared ownership)), 5 (live here rent-free) or 6 (squatting)

? Other Charges with Accommodation

🗝 ChargeO

Please specify the other type of payments.

Ask if Tenure = 1 (own it outright), 2 (buying it with the help of a mortgage or loan), 3 (pay part rent and part mortgage (shared ownership)), 5 (live here rent-free) or 6 (squatting)
And Charge = 7 (any other regular amounts)

? Charge include Insurance

🔑 **ChIns**

Does this service charge include insurance?

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

Ask if Tenure = 1 (own it outright), 2 (buying it with the help of a mortgage or loan), 3 (pay part rent and part mortgage (shared ownership)), 5 (live here rent-free) or 6 (squatting)
And Charge = 3 (Service Charge) or 8 (Combined charges (eg ground rent, service charge, maintenance charge, factoring etc))

? Charge Payment Amount

🔑 **ChrgAmt**

I would now like to ask about the charges you pay for [x]

How much did you pay last time?

Ask if Tenure = 1 (own it outright), 2 (buying it with the help of a mortgage or loan), 3 (pay part rent and part mortgage (shared ownership)), 5 (live here rent-free) or 6 (squatting)
And Charge = 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 payment), 8 (Combined charges eg ground rent, service charge, maintenance charge, factoring etc)

? Charge Payment Period

🗝 **ChrgPd**

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)

Ask if Tenure = 1 (own it outright), 2 (buying it with the help of a mortgage or loan), 3 (pay part rent and part mortgage (shared ownership)), 5 (live here rent-free) or 6 (squatting)
And Charge = 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 payment), 8 (Combined charges eg ground rent, service charge, maintenance charge, factoring etc)
And ChrgAmt = amount > 0.00

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]...

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?**

Ask if HHStat = 1 (conventional household with other family and/or boarder(s) and/or lodger(s)
And R = 18 (other non-relative)

A boarder pays for both food and lodging, a lodger pays for lodging only.

? 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?

Ask if HHStat = 1 (conventional household with other family and/or boarder(s) and/or lodger(s)
And R = 18 (other non-relative)
And ConvBL = 1 (a boarder) or 2 (a lodger)

? Board and Lodging Payment Period

🗝 **CvPd**

How long does 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)

Ask if HHStat = 1 (conventional household with other family and/or boarder(s) and/or lodger(s)
And R = 18 (other non-relative)
And ConvBL = 1 (a boarder) or 2 (a lodger)
And CvPay = amount > 0.00 (not d/k or refusal)

? Lodging Payment include Heating

🗝 **CvHt**

Is HEATING included in that, or is it paid for separately?

1. **Included**
2. **Paid for separately**

Ask if HHStat = 1 (conventional household with other family and/or boarder(s) and/or lodger(s)
And R = 18 (other non-relative)
And ConvBL = 2 (a lodger)
And CvPay = amount > 0.00 (not d/k or refusal)

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?

Ask if HHStat = 2 (shared household arrangements – sharing on an equal basis)
(Repeated for all subsequent benefit units – maximum of 8 'sharers')

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?

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)

Ask if HHStat = 2 (shared household arrangements – sharing on an equal basis)
(Repeated for all subsequent benefit units – maximum of 8 'sharers')
And SRentAmt > 0.00 (not d/k or refusal)

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, i.e. 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.

Ask if SubLet = 1 (yes)

? Deducting Allowable Expenses for Sub-Let

🗝 **SubAllow**

And is that BEFORE or AFTER deducting allowable expenses?

1. **Before**
2. **After**

Ask if SubLet = 1 (yes)

Healthy Start Vouchers, free school milk, meals and travel

? Free Items

FreeItem

In the last 7 days have ANY of you (including any of your children under 16) had ...

1. **Any Healthy Start Vouchers?**
2. **Any free school milk?**
3. **Any free school breakfasts?**
4. **Any other {WORDING FOR WALES ONLY} free school meals?**
5. **None of these**

Asked of Women under 50 and Children under 16. Option 3 for Wales only if child is at primary school (i.e. TypeEd = 2)

Healthy Start vouchers should not be confused with the Health in Pregnancy Grant (HIPG). HIPG should only be recorded in the benefits section.

It is important that if the respondent's child receives both free school breakfast and free school meals that both of these are recorded at 'FreeItem'. If BOTH free breakfast and other school meal are received BOTH 3 and 4 should be recorded, not double-counted under one item.

! Hard check

If code 3 'Free school breakfasts' is recorded in England or Scotland ('this code only applies in Wales').

! Soft check

If code 3 'Free school breakfasts' is recorded for child not at Primary school (i.e. TypeEd=2) ('this code only applies to children at primary school aged 4-11).

Question Information for Free Items

Healthy Start Vouchers
Healthy Start vouchers are available to pregnant women and to families with children under four, who are in receipt of Income Support, Income-based Jobseeker's Allowance, Child Tax Credit or Working Tax Credit run on. They are also available to any pregnant woman aged under 18. Vouchers are claimed via a health professional (eg.midwife or health visitor etc). Forms have to be completed and the application countersigned by a health professional.

Healthy Start vouchers are worth
£3.10 per week if you are pregnant (one voucher)
£6.20 per week for each baby aged under one (two vouchers).
£3.10 per week for each child aged over one and under four (one voucher).

Health in Pregnancy Grant

Healthy Start vouchers should not be confused with the Health in Pregnancy Grant which is a lump sum payment of £190. Health in Pregnancy Grant is claimed during contact with a health professional such as a mid-wife. Health in Pregnancy Grant should be recorded at the relevant benefits section.

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 breakfasts
Code 3 only appears for children in Wales who are reported as being in primary school at the question 'TypeEd'.

The Welsh Assembly provides for all primary school children to have free breakfasts. The overall aim of this initiative is to provide all pupils of primary school age registered in maintained primary schools in Wales with the opportunity of receiving a free, healthy breakfast at school each day during the school week. Those children, who, for whatever reason, have not had breakfast, are provided with a breakfast in school.

Free school meals
Code 4 only appears if there is a child or children under 19 at state school.

Free school meals are supplied to children whose parents are on a low income. The conditions governing school meals vary from one local authority to another.
Some children from educationally disadvantaged backgrounds may receive free meals up to the age of 18.
Only school cafeteria and fixed price meals are required, not tuck shop purchases.

Free School Meals In Scotland
The Scottish Government has an agreement with local government to extend entitlement to free school lunches.
Entitlement to free school lunches was extended to pupils whose parents or carers are in receipt of both maximum working tax credit and maximum child tax credit from August 2009.
Legislation was passed in November 2008 to enable local authorities to provide free school lunches to all pupils in the first three years of primary school from August 2010.

? Who Received Healthy Start Vouchers

🔑 **HSvPer**

Who received the Healthy Start Voucher/s?

[{NatCen prompt} Who Else? {ONS prompt} Anyone Else?]

Record the person on whose behalf the voucher was received. Eg if the voucher was issued due to pregnancy, record the female household member who received the voucher. If the voucher was received on behalf of a young child record the child as the voucher recipient.

Ask if FreeItem = 1 (Healthy Start Vouchers)

NOTE: DWP want to know who received the Healthy Start Voucher. Only the recipients eligible to receive Healthy Start vouchers will be made available to be recorded at 'HSVPer'. It is important that the person the vouchers are received for is recorded. For example if a woman receives the vouchers for her children aged under 4 then only the children should be recorded as a recipient of the vouchers (because only pregnant women are able to receive the voucher on their own behalf). If a pregnant woman with a 7 year old child receives the voucher then only she should be recorded as the recipient (because only children aged under 4 years are eligible to receive the voucher).

? Anyone else received Healthy Start Vouchers

🔑 **HSvIntro**

Has anyone else received Healthy Start Vouchers?

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

Ask if FreeItem = 1 (Healthy Start Vouchers)
And household includes more than one eligible person.

? Who Received Free School Milk

🔑 **SmkPer**

Who received the free school milk?

Ask if FreeItem = 2 (free school milk)

? Free School Milk Amount

🗝 **SmkIt**

Thinking just of the PAST SEVEN DAYS ending yesterday - how many cartons or bottles did [name] receive?

Ask if FreeItem = 2 (free school milk)
And SMkPer = response

'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 Received Free School Milk

🗝 **SMIntro**

Has any other child had any free school milk during the past seven days ending yesterday?

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

Ask if FreeItem = 2 (free school milk)
And household includes more than one eligible person.

? Who Received Free School Breakfasts

🗝 **SBkPer**

Who received the free school breakfasts?

Ask if FreeItem = 3 (free school breakfasts).

Only applicable in Wales to children aged 4-11 at primary schools.

Interviewer types in person number

? Free School Breakfasts Amount

🗝 **SBkIt**

Thinking just of the PAST SEVEN DAYS ending yesterday - how many free school breakfasts has [name] had?

Ask if FreeItem = 3 (free school breakfasts)
And SBkPer = response

Only applicable in Wales to children aged 4-11 at primary schools.

? Anyone Else Receives Free School Breakfasts

🗝 **SBIntro**

Has any other child had any free school breakfasts during the past seven days ending yesterday?

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

Ask if FreeItem = 3 (free school breakfasts)
And household includes more than one eligible person

Only applicable in Wales to children aged 4-11 at primary schools.

? Who Receives Free School Meals

🗝 **MLPer**

Who received the free school meals?

Ask if FreeItem = 4 ({other} free school meals)

? Free School Meals Amount

🗝 **SMIlt**

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

Ask if FreeItem = 4 ({other} free school meals)
And MLPer = response

☞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...?

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

Ask if FreeItem = 4 ({other} free school meals)
And household includes more than one eligible person.

Prescriptions

The DWP are aiming to improve the method of measuring poverty and comparing household incomes by taking into account non-cash benefits received by the household members. DWP intend to treat free prescriptions as a non-cash benefit in household income calculations. New questions about paid prescriptions have been added to the FRS to identify those households who pay for prescriptions so that the amount paid can be deducted from their income before being compared with the income of households who do not pay for prescription charges. The DWP will use the information on prescription charges to incorporate this type of non-cash benefit in their comparative analyses of household income and poverty target monitoring.

Respondents of working age in England will only be asked whether anyone in the household has paid for a prescription in the last 4 weeks. Wales has not had prescription charges since 2007. Northern Ireland will not have prescription charges from April 2010.

The household members who have paid for a prescription will be identified and then asked for some information about the number of items that were paid for on the prescription in the last 4 weeks. DWP need to know whether the respondent had paid for their prescription in advance with a pre-payment certificate (for a 3 month or 12 month period). DWP intend to impute the amount paid for prescriptions over the last 12 months from the answers to these questions. Questions to check whether the prescription received in the last 4 weeks was on a repeat prescription will help DWP more accurately impute the household expenditure on prescriptions.

? Paid for Prescriptions in the last 4 weeks

🗝 **MedPay**

In the past 4 weeks, have you paid for something on prescription, including prescription items paid for with a pre-payment certificate?

Only record prescriptions that were paid for in the last 4 weeks or were covered by a pre-payment certificate. Include pre-payment certificates (PPC) where prescription charges are paid 3 months or 12 months in advance.

Include private prescriptions if mentioned by the respondent. DO NOT PROMPT.

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

Ask in England only
Ask of all persons of working age in Household

? Did a Pre-Payment Certificate cover the last 4

weeks

🗝 **MedPrPay**

Can I just check, did you have a pre-payment certificate (PPC) covering the last 4 weeks?

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

Ask in England only
Ask of all persons of working age in Household
Ask if MedPay = 1 (yes)

? What period did the certificate cover

🗝 **MedPrPd**

What period did the pre-payment certificate cover?

If more than one 3 month pre-payment certificate mentioned code as 1 (3 months)

1. **3 months**
2. **12 months**

Ask in England Only
And of all persons of working age in Household
And MedPay = 1 (yes)
And MedPrPay = 1 (yes)

? How many items on prescription

🗝 **MedNum**

How many items on prescription did you pay for (including any pre-payment certificate) in the last 4 weeks?

Please record each item (eg. medicine etc) on prescription not number of prescriptions. There could be more than one item per prescription.

Count all prescription items, whether they've been paid for by pre-payment certificate or paid for per item or by a combination of both payment methods.

Ask in England Only
And of all persons of working age in Household
And MedPay = 1 (yes)

! Hard Check

If MedNum = 0
Please check – Respondent is recorded as paying for no prescription items in the last 4 weeks. Please amend the answer to MedWho 'Who pays for prescriptions' or MedPay 'Whether anyone in the household paid for a prescription in the last 4 weeks' as appropriate.

? Repeat Prescriptions

🗝 **MedRep**

If MedNum = 1 – 'Was this item' or if MedNum >1 – 'Were any of these items'…..on a repeat prescription?

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

Ask in England only
And of all persons of working age in Household
And MedPay = 1 (yes)

? How many items on repeat prescriptions

🗝 **MedRepNm**

How many of these items were on a repeat prescription?

Ask in England Only
And of all persons of working age in Household
And MedPay = 1 (yes)
And MedRep = 1 (yes)
And MedNum >1

☞Soft Check

If MedNum >10
Are you sure? This seems a high number of items. Please check. If correct suppress check and explain circumstances in a note.

! Hard Check

MedRpNum should not be higher than MedNum
Are you sure? The number of items on repeat prescription exceeds the number of items the respondent has on total prescription. Please amend the answer.

? How many times on repeat prescriptions

🗝 **Med12M**

How many times have you paid for [this/the first/the second etc…] item on repeat prescription in the last 12 months?

Establish the duration of the repeated prescription item (eg. Prescription renewed and paid for every month) to help identify number of times the item has been paid for in the last 12 months.

Ask in England Only
And of all persons of working age in Household
And MedPay = 1 (yes)
And MedRep = 1 (yes)
And MedNum >0

Childcare

Research commissioned by DWP 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 costing 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]

Ask if child(ren) in household.

? Childcare Attendance

ChAtt

SHOWCARD C1

At any time during the seven days ending Sunday the [Date Sunday] did [Child's name] attend any of the places shown on this card?

1. **Playgroup or pre-school? [ASK ONLY IF CHILD AGED UNDER 6]**
2. **Day nursery or workplace crèche? [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?**
9. **SPONTANEOUSLY ONLY - Boarding school? [ASK ONLY IF CHILD AGED OVER 2]**
10. **Other provider**

Ask if child(ren) in household
And loops for each child aged between 0 – 15

Count all after school activities as 'After school clubs'. Count anything organised by, or accessed via, the school. This could be on/off the schools site and could include activities at the weekend. This includes all study support or recreational activities out of school hours.

Private tuition lessons that have not been arranged via the school should not be included.

? 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**

Ask if ChAtt = 4 (Infant's school)

? 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**

Ask if ChAtt = 5 (Primary School)

? Childcare: Primary School

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 other school holiday?**
4. **Not applicable**

Ask if ChAtt = 1 (Playgroup or pre-school), 2 (Day nursery or workplace crèche), 3 (Nursery School), 4 (Infant's School – if ChInf = 1 (reception class) or 2 = (nursery class)), 5 (Primary School – if ChiPri = 1 (reception class) or 2 = (nursery class), 6 (Breakfast/After School Club), 7 (Holiday scheme/club), 8 (Children's centres/integrated centres), 9 (Boarding school) or 10 (Other)

? 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].
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**

Ask if children in household
And loops for each child
And child aged between 0 – 15

? Registered/Approved Childcare

🗝 **Registrd**

Can I just check, is the [type of care] registered or approved, or not?

1. **Registered or Approved**
2. **Not Registered or Not Approved**

Ask if
[[ChAtt = 1 (Playgroup or pre-school), 2 (Day nursery or workplace crèche), 3 (Nursery School), 4 (Infant's School – if ChInf = 1 (reception class) or 2 = (nursery class)), 5 (Primary School – if ChiPri = 1 (reception class) or 2 = (nursery class)]
OR
[ChPeo = 5 (Childminder) or 6 (Nanny/Au Pair)]]

✏ 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:

- 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 nursery or crèche, or nanny or au pair:

? Childcare: Employer Provided

EmplProv

Is the childcare [with the nanny or au-pair/ in the day nursery or crèche/ with the childminder] provided by your employer?

1. **Yes**
2. **No**
3. **Does not apply – child's parents/guardians have no employer**

Ask if ChAtt = 2 (Day nursery or workplace crèche)
OR
ChPeo = 5 (Childminder), 6 (Nanny/Au Pair)

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

? Time in Childcare

ChHr1

About how many hours in the seven days ending Sunday the [Date]) did [child's name] spend in [his/her] [type of childcare]?

Ask if ChAtt = 1 (Playgroup or pre-school), 2 (Day nursery or workplace crèche), 3 (Nursery School), 4 (Infant's School – if ChInf = 1 (reception class) or 2 = (nursery class)), 5 (Primary School – if ChiPri = 1 (reception class) or 2 = (nursery class), 6 (Breakfast/After School Club), 7 (Holiday scheme/club), 8 (Children's centres/integrated centres), 9 (Boarding school) or 10 (Other)

Question Information for Childcare Costs

The amount recorded at the questions Cost and ChAmt1 on cost of childcare should be the full amount that is paid for childcare.

This should include the amount that the parent/guardian pays directly for childcare and any amount they pay using the childcare element of Working Tax Credit. It should also include payment made with childcare vouchers if those vouchers are received as a salary sacrifice.

The amounts included at Cost and ChAmt1 should not include payments made by people outside the household or payments made with childcare vouchers that are not received as a salary sacrifice.

? Cost of Childcare

🗝 Cost

Thinking of the childcare in [Child's name] [type of childcare], does this cost you anything?

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

<u>INCLUDE</u> in the parent/guardian's total childcare cost any money received via Tax Credits to pay for the childcare (i.e. Childcare element of Working Tax Credit).

<u>EXCLUDE</u> payments made by others e.g. grandparents or where payment is made with childcare vouchers, unless received as a salary sacrifice.

Ask if
ChHr1 = amount > 0.00
OR
ChHr1 = don't know

? Childcare Latest Amount

🗝 ChAmt1

How much was your most recent payment for the childcare in [child's name's] [type of childcare]

If unable to attribute costs per child then enter an estimate by dividing total childcare costs by number of children.

<u>INCLUDE</u> in the total childcare cost to the parent/guardian any money received via Tax Credits to pay for childcare (e.g. Childcare element of Working Tax Credit).

<u>EXCLUDE</u> payments made by others e.g. grandparents or where payment is made with childcare vouchers unless received as a salary sacrifice.

Ask if Cost = 1 (yes)

The FRS is only interested in the parents'/guardians' childcare costs rather than the total costs.
! <u>Hard Check</u>

A hard check has been included to ensure that when a respondent reports that their childcare has a cost that a corresponding amount is recorded.

If Cost=1 'Yes (childcare costs something)' and ChAmt=0.00, the interviewer will be asked to enter a childcare payment. If no childcare payment is made the interviewer will be directed back to the question 'Cost' to change the answer from 1 ' Yes' to 2 'No (childcare does not cost anything)'

? Childcare Amount Period

ChPd

And what period 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)

Ask if ChAmt1 = amount > 0.00

? Period of Childcare

Hourly

Is this payment an hourly rate?

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

Ask if ChPd = 90 (less than one week)

? Period of Childcare

PMChk

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)**

Ask if ChHR1 = response
And ChHr = amount > 0.00

Help Given and Received (Care)

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 DWP are keen to capture.

? Anyone Needing Help

🔑 NeedHelp

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).

SHOWCARD D1

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

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

Ask of everyone within the household

? Does Anyone Give Help

🔑 GiveHelp

SHOWCARD D1

And how about people <u>not living with you</u>: do you/ (or <u>does anyone in this household</u>) 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.

Ask of everyone within the household

See Showcard D1 for examples of the types of help to be included.

At this question do not include people who provide this service as part of a formal job which is paid by some organisation. However, if the person receiving the service makes informal payments direct to the person providing it then it should be included at this question. e.g. - if an elderly friend gives a helper £5 to cover travel expenses, the help is still of an informal nature so code 'Yes'.

If a helper is employed by a charity/social services and paid a regular amount to assist a number of people then code 'No' at this question and enter the details as a job.

? Who is Receiving Help

QNeedPer

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

CODE ALL THAT APPLY

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.

Ask if
NeedHelp = 1 (yes)
Or
GiveHelp = 1 (yes)

? Who is receiving help outside household

🗝 **NeedPerO**

Who is the other person outside the household receiving help or being looked after?

Ask if GiveHelp = 1 (yes)
And QNeedPer = 22 (other non-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**

Ask if
NeedHelp = 1
Or
GiveHelp = 1

? 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**

Ask if
[NeedHelp = 1
OR
GiveHelp = 1]
AND
Freq = 1 (continuously) or 2 (several times a day)

? Who Provides help

🗝 WhoLook

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

1 to 14. [names of household members]
15. Relatives
16. Friends/neighbours
17. 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

Ask if
[NeedHelp = 1
OR
GiveHelp = 1]
AND
Freq = 1 (continuously), 2 (several times a day), 3 (once or twice a day), 4 (several times a week), 5 (once a week), d/k or refusal.

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 DWP 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 DWP 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.

! 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

SHOWCARD 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**

Ask if
[NeedHelp = 1
OR
GiveHelp = 1]
AND
Freq = 1 (continuously), 2 (several times a day), 3 (once or twice a day), 4 (several times a week), 5 (once a week), d/k or refusal.
AND
WhoLook = numbered household members, 15 (relatives), 16 (friends/neighbours), 17 (local authority home help carer or care worker), 18 (private domestic help), 19 (district nurse, health visitor or other kind of nurse, 20 (other outside helpers
(Not asked if WhoLook = d/k or refusal)

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).

? Children's Carer's Allowance

🔑 **ChCA**

Does [Child's name] receive Carer's Allowance in [his/her] own right?

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

Ask if
[NeedHelp = 1
OR
GiveHelp = 1]
AND
Freq = 1 (continuously), 2 (several times a day), 3 (once or twice a day), 4 (several times a week), 5 (once a week), d/k or refusal.
WhoLook = child aged 16 19 and NOT in full-time education
AND
Hour = 5 (35-49 hours per week), 6 (50-99 hours per week), 7 (100 or more hours per week), 10 (varies – 35 hours a week or more)

This question will capture income from benefits paid to 16-19 year olds. Previously income received by trainees was not collected on FRS as the respondents were defined as children as their parents can receive Child Benefit for them.

? Amount of Child Carer's Allowance

🔑 **ChCAAmt**

How much did [he/she] get last time?

Ask if ChCA = 1 (yes)

? Period covered

🗝 **ChCAPd**

How long did that cover?

1. **One week**
2. **Two weeks**
3. **Three weeks**
4. **Four weeks**
5. **Calendar month**
6. **Two Calendar months**
7. **Eight times a year**
8. **Nine times a year**
9. **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**
1. **None of these (Explain in a note)**

Ask if ChCAAmt = amount > 0.00

☞ Soft check

Are you sure? That equals £[x] a week. Carer's Allowance is usually not more than £53.10 per week. Please check and amend or, if correct, suppress check, and make a note.

End of the Household Schedule

? End of Household Schedule

EndDisp

END OF 'HOUSEHOLD' SCHEDULE.
NOW ADMINISTER 'BENEFIT UNIT' SCHEDULE(S)

B.U. MEMBERS

1. **[names]**
2. **[names] etc**

TOTAL NUMBER OF BENEFIT UNITS = [n]

Ask always

Benefit Unit Schedule

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

? Person Display

🗝 PersDisp

... the adult(s) now allocated to this <u>Benefit Unit</u> schedule are:

Person 1: [name]
Person 2: [name]

Adults allocated to Benefit Unit

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.

Health and Ability to Work

These questions have been refined to bring the FRS in line with the Disability Discrimination Act (DDA) definitions.

? Health

🔑 **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.

THIS IS A QUESTION OF OPINION.

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

Asked of all adults

? 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?

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

Ask if Health = 1 (yes)

? Health Problems cause Difficulties

🗝 **DisDif**

SHOWCARD 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?

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**
10. **None of these**

Ask if Health = 1 (yes)

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

? 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**

Ask if Health = 1 (yes)
And DisDif = 10 (None of these)

? 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**

Ask if
Health = 2 (no)
OR
[DisDif = 10 (none of these)
And DDATre = 2 (no)]

? 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-today activities? If you were receiving medication or treatment, please consider what the situation would have been without medication or treatment.

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

Ask if DisDifP = 1 (yes)

? 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?

This is an opinion question.

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

Ask if
Health = 2 (no)
OR
DDATre = 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).

Ask if HProb = 1 (yes)

? Specific: LA Register

🔑 **SpcReg**

Are you registered as:

1. **Blind**
2. **Partially sighted**
3. **Deaf**
4. **None of these**

Ask if LAReg = 1 (yes)

? Children's Health

🔑 **CHealth**

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.

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.

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

Ask of all children in Benefit Unit

? Children's 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?

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

Ask if CHealth = 1 (yes)

? Children Health Problems cause Difficulties

🔑 **CDisDif**

SHOWCARD 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?

Exclude difficulties which you would expect for a child of that age.

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**
10. **None of these**

Ask if CHealth = 1 (yes)

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

? Medication for Health

CDATre

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**

Ask if CHealth = 1 (yes)
And CDisDif = 10 (none of these)

? 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?

This is an opinion question.

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

Ask if
CHealth = 2 (no)
OR
CDATre = 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**

Ask if
CHealth = 2 (no)
OR
[CDisDif = 10 (none of these)
And CDATre = 2 (no)]

? 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-today activities? If you were receiving medication or treatment, please consider what the situation would have been without medication or treatment.

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

Ask if
[[CDisDifP = Yes
And CHealth = 2 (no)]
OR
[CDisDif = 10 (none of these)
And CDATre = 2 (no)]]
AND
CDisDifP = 1 (yes)

? Specific: Children's LA Register

🗝 SpcReg

Is [child's name] registered as…

1. **Blind**
2. **Partially sighted**
3. **Deaf**
4. **None of these**

Ask if LAReg = 1 (yes)

? Children Receive Payments

🗝 **ChDLA**

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

1. **Care component of Disability Living Allowance (DLA)**
2. **Mobility component of Disability Living Allowance (DLA)**
3. **Both Care Component and Mobility component of Disability Living Allowance (DLA)**
4. **None of these**

Ask if CHProb = 1 (yes)
And if dependent child aged 16-18

! 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**

SHOWCARD 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. 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.**

Asked of all working-age adults

? How Long unable to Work

🔑 **InjLong**

How long have you been unable to work because of this injury/ illness/disability?

1. **28 weeks or less**
2. **Over 28 weeks, up to 1 year**
3. **More than 1 year**

Ask if Rstrct = 1 (Unable to work at the moment)

? Year Stopped Working

🔑 **IncDur**

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

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.

Ask if InjLong = 3 (more than 1 year)

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

? 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**

Ask if Rstrct = 2 (restricted in the amount or type of work I can/could do)

Education, Awards & Loans

? Introduction to education, awards and loans

IntroEd

THE QUESTIONS THAT FOLLOW ARE ABOUT EDUCATION.

All respondents aged between 16 and 75 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…

Code all that apply. Include traditional trade and modern apprenticeships at code 4
Include foreign qualifications. Identify how qualification was attained and record the type of institute/organisation from which the foreign qualification was received.

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**

Ask if respondents are >=16 and < 75.

? Highest qualification

🗝 HiQual2

SHOWCARD F1 and SHOWCARD F2

What is the highest level of qualification that you have received from school, college or since leaving education? Please include any work-based training.

If respondent has any of the qualifications listed on Showcard F2, refer to laminated card 'Highest Level of Educational Achievement' for instructions on coding answers.

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**

Ask if HiQual1 = 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), don't know or refusal

SHOWCARD F2

Qualifications which should be included are:

Non- Vocational:	**Vocational:**
Teaching and Nursing Qualifications	**Trade Apprenticeship**
AS Level	**BTEC/TEC/SCOTVEC/EDEXCEL**
Scottish Highers	**Ordinary National Diploma (OND)**
Scottish Advanced Highers	**NVQ/SVQ**
Scottish 6th Year Certificate (CSYS)	**GNVQ/GSVQ**
Access to Higher Education	**RSA/ORC**
Standard/Lower (Scotland)	**City & Guilds**
Intermediates (Scotland)	**YT/YTP Certificate**
Access 3	**Key/Basic Skills Qualifications**
Baccalaureate	**Entry Level Qualifications**

? Other qualifications

OthQual

You said you have some 'other qualification', is this a…

1. **Work-related or vocational qualification?**
2. **A professional qualification?**
3. **A foreign qualification?**
4. **None of these**

Ask if HiQual2 = 7 (Other qualifications including foreign qualifications below degree level)

Question Instructions for HiQual1, HiQual2 and OthQual

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.

Highest Level of Educational Achievement

The following tables should be used by Interviewers to help code answers for the following question:

What is the highest level of qualification that you have received from school, college or since leaving education? Please include any work-based training.

The type and level of all common non-vocational and vocational qualifications are listed with the answer code that should be used:

Code	Qualification (non-vocational)	Code	Qualification (vocational)
	Degree:	**Code 3**	**Trade Apprenticeship**
Code 1	**Higher/First/Foundation**		
Code 1	**Degree**		
Code 1	**Post-graduate Qualification (including PGCE)**		
	Other Degree		
	Higher Education Qualification:		**BTEC/TEC/SCOTVEC/ EDEXCEL:**
	Diploma in Higher Education		
Code 2	**HND/HNC**	**Code 2**	**Higher (level 4 or above)**
Code 2	**Other Higher Education below degree**	**Code 4**	**National Certificate or Diploma (level 3)**
Code 2		**Code 5**	**First Certificate or Diploma (level 2)**
		Code 6	**Introductory Certificate or Diploma (level 1)**
		Code 6	**SCOTVEC modules**
	Teaching and Nursing Qualifications:	**Code 4**	**Ordinary National Certificate (ONC)**
Code 1	**PGCE**		**Ordinary National Diploma (OND)**
Code 2	**Teaching Qualification other than PGCE**		
Code 2	**Nursing Qualification not otherwise mentioned**		
Code 3	**A Level/ A S Level**		**NVQ/SVQ:**
		Code 1	**Level 5**
		Code 2	**Level 4**
		Code 4	**Level 3**
		Code 5	**Level 2**
		Code 6	**Level 1**
	Scottish Highers:		**GNVQ/GSVQ:**
Code 3	**Highers (A-C)**	**Code 4**	**Advanced**
Code 3	**Advanced Highers (A-C)**	**Code 5**	**Intermediate**
		Code 6	**Foundation**
Code 3	**Access to Higher Education (HE)**		**City & Guilds:**
		Code 4	**Advanced Craft/Part 3**
		Code 5	**Craft/Part 2**
		Code 6	**Foundation/Part 1**

Code	Qualification (non-vocational)	Code	Qualification (vocational)
	GCSE/CSE/O Level/Ordinary (O) Grade:	**Code 5**	**YT/YTP Certificate**
Code 5	**Grade A*- C Grade 1**		
Code 6	**Grade D-G or Grades 2-5**		
	Standard Grades (Scotland):	**Code 6**	**Key/Basic Skills Qualification**
Code 5	**Levels 1-3**		
Code 6	**Levels 4-6**		
	Intermediates:	**Code 6**	**Entry Level Qualification**
Code 5	**Intermediate 1 (A)**		
Code 5	**Intermediate 2 (A-C)**		
Code 6	**Intermediate 2 (D or below)**		
Code 6	**Intermediate 1 (B-C)**		
Code 6	**Access 3 (pass)**		
	Baccalaureate:	**Code 7**	**Other Qualification (including those gained overseas)**
Code 3	**International**		
Code 3	**Advanced Welsh**		
Code 5	**Intermediate Welsh**		
Code 6	**Foundation Welsh**		

? Any Education

AnyEd

Are you at school or 6th form or at present enrolled on any full-time or part-time education course excluding leisure classes?

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

Ask if respondent is not in full time education

Amongst other things, DWP 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 period's 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.

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.

? Educational Attendance

🗝 **EdAtt**

[Earlier you said you are enrolled on [nature of course]. Can I just check are you…

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

Ask if
[[FTEd = 1 (yes)
OR
AnyEd = 1 (yes)]]
AND
Respondent's age >=16

? 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**

Ask if EdAtt = 1 (still attending), 2 (waiting for term to (re)start)

? 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.

Ask if
[[FTEd = 1 (yes)
OR
AnyEd = 1 (yes)]]
AND
Respondent's age >=16

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 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)**

Ask if AnyEd = 1 (yes)

? Educational Maintenance Allowance

🔑 **EMA**

Do you receive an Educational Maintenance Allowance (EMA) as part of the Government scheme?

{IF England, Scotland, Northern Ireland} Existing EMA claims for those studying in England will be received for the remainder of the 2010 academic year (i.e. up to August 2011). From September 2011 onwards, no new Education Maintenance Allowance (EMA) claims will be received for those studying in England.

1. Yes
2. No

Ask if respondent is aged 16-20
And AnyEd = 1 (yes)

There are many different components to EMA, including travel bursaries or provision of a bus pass rather than receipt of money etc.

? EMA Amount

🔑 **EMAAmt**

How much did you receive last time?

Ask if respondent is aged 16-20
And AnyEd = 1 (yes)
And EMA = 1 (yes)

? EMA Amount Period

🗝 EMAPd

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)

Ask if respondent is aged 16-20
And AnyEd = 1 (yes)
And EMA = 1 (yes)
And EMAAmt = amount > 0.00

✏ Question Information for EMA Amount Period

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 EMAmount 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.

Respondents are eligible for an ALG if they are adults taking a full-time course (including BTECs, NVQs, GSCEs and A-levels. It is worth up to £30 per week during term time. This is a means tested grant.

? Adult Learning Grant

🗝 **ALG**

Do you receive an Adult Learning Grant?

1. Yes
2. No

Ask if AnyEd = 1 (yes) and respondent's age > 18

! Hard check

EMA and Adult Learning Grant cannot be received together. Please establish which of these the respondent receives.

Adult Learning Grant applies only to those studying in England.

? How much Adult Learning Grant

🗝 **ALGAmt**

How much did you receive last time?

Ask if AnyEd = 1 (yes) and respondent's age > 18
And ALG = 1 (yes)

☞ Soft check

IF ALGAmt is not recorded as £10, £20 or £30 per week

Are you sure? Adult Learning Grant is usually £10, £20 or £30 per week depending on the respondent's circumstances. Please check and amend or, if correct, suppress check and make a note.

? How long did that cover?

🗝 **ALGPd**

How long did that cover?

Adult Learning Grant is paid weekly.

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)**

Ask if AnyEd = 1 (yes) and respondent's age > 18
And ALG = 1 (yes)
And ALGAmt = amount > 0.00

? Note

🗝 **ALGPx**

If period code 97 – none of these:

Make a note to say what period of time was covered by the payment.

Ask if AnyEd = 1 (yes) and respondent's age > 18
And ALG = 1 (yes)
And ALGAmt = amount > 0.00
And ALGPd = 97 (none of these)

? Grant

🔑 **Grant**

Are you receiving a scholarship, bursary, grant or similar award?

EXCLUDE LOANS
INCLUDE HOLIDAY PERIODS/AWARDS COVERING TUITION FEES ONLY

Ask if AnyEd = 1 (yes)
And AdEduc = 1 (non-advanced further education/6th form/tertiary/further education college), 2 (any Private school), 3 (university or any other higher education)

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**

Ask if AnyEd = 1 (yes)
And AdEduc = 1 (non-advanced further education/6th form/tertiary/further education college), 2 (any Private school), 3 (university or any other higher education)
And Grant = 1 (yes)

? Source of Grant

🔑 **GrtSce**

Is the source of the [FIRST/SECOND] award...

1. **State**
2. **Private**
3. **or Overseas?**

Ask if AnyEd = 1 (yes)
And AdEduc = 1 (non-advanced further education/6th form/tertiary/further education college), 2 (any Private school), 3 (university or any other higher education)
And Grant = 1 (yes)

And GrtNum = 1 (state), 2 (private), 3 (overseas)

? Grant Annual Amount

🗝 GrtAmt

What is the current annual value of the award, excluding fees?

RECORD AMOUNT AS 0 IF TUITION FEES ONLY

Ask if AnyEd = 1 (yes)
And AdEduc = 1 (non-advanced further education/6th form/tertiary/further education college), 2 (any Private school), 3 (university or any other higher education)
And Grant = 1 (yes)
And GrtSce = 1 (State)

✍ 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?

INCLUDE AMOUNTS COVERING TUITION FEES AND OTHER PAYMENTS.

Ask if AnyEd = 1 (yes)
And AdEduc = 1 (non-advanced further education/6th form/tertiary/further education college), 2 (any Private school), 3 (university or any other higher education)
And Grant = 1 (yes)
And GrtSce = 2 (private), 3 (overseas)

? Grant Payment Type

🗝 **GrtDir**

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

Ask if
AnyEd = 1 (yes)
And AdEduc = 1 (non-advanced further education/6th form/tertiary/further education college), 2 (any Private school), 3 (university or any other higher education)
AND
Grant = 1 (yes)
AND
[[GrtSce = 1 (State)
And GrtAmt = amount > 0.00]
OR
[GrtSce = 2 (private), 3 (overseas)
And GrtVal = amount > 0.00]]

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?

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

Ask if Respondent <=25
And TypeEd = 9 (university, polytechnic, any other higher education)

? Parental Contribution Amount

🔑 **PareAmt**

How much did you receive last time?

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

Ask if Respondent <=25
And TypeEd = 9 (university, polytechnic, any other higher education)
And Parental = 1 (yes)

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?

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)

Ask if Respondent <=25
And TypeEd = 9 (university, polytechnic, any other higher education)
And Parental = 1 (yes)
And PareAmt = amount > 0.00

? Receive Student Loan

🗝 **TopUpL**

For your course, are you eligible to receive a Student Loan?

Ask if
[[AnyEd = 1 (yes)
And AdEduc = 3 (university or any other higher education)]
OR
[FTEd = 1 (yes)
And TypeEd = 9 (university, polytechnic, any other higher education)]]

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.

? 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.**

Ask if AnyEd = 1 (yes)
And AdEduc = 3 (university or any other higher education)
And TopUpL = 1 (yes)

☞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?

INCLUDE LOANS COVERING TUITION FEES ONLY.

Ask if AnyEd = 1 (yes)
And AdEduc = 3 (university or any other higher education)

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?

1. **One**
2. **Two**
3. **Three or more**

Ask if AnyEd = 1 (yes)
And AdEduc = 3 (university or any other higher education)
And Loan = 1 (yes)

? Original Educational Loan Amount

🗝 **EdSum**

How much did you originally borrow?

Ask ifAnyEd = 1 (yes)
And AdEduc = 3 (university or any other higher education)
And Loan = 1 (yes)
(Asked of loans 1, 2 and 3 where applicable)

☞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?

Ask ifAnyEd = 1 (yes)
And AdEduc = 3 (university or any other higher education)
And Loan = 1 (yes)
(Asked of loans 1,2 and 3 where applicable)

☞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?

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)

Ask ifAnyEd = 1 (yes)
And AdEduc = 3 (university or any other higher education)
And Loan = 1 (yes)
(Asked of loans 1,2 and 3 where applicable)
And EdAmt = amount > 0.00

? 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?

DO NOT INCLUDE LUMP SUM PAYMENTS OR LOANS.

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

Ask if AnyEd = 1 (yes)
And AdEduc = 3 (university or any other higher education)

? Access Fund Amount

🗝 **AccsAmt**

How much did you receive last time?

Ask if AnyEd = 1 (yes)
And AdEduc = 3 (university or any other higher education)
And Access = 1 (yes)

? Access Fund Period

🗝 **AccsPd**

What period 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)

Ask if AnyEd = 1 (yes)
And AdEduc = 3 (university or any other higher education)
And Access = 1 (yes)
And AccsAmt = response

? Student Since 1990

🗝 **OldStud**

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

Ask if respondent < 60
And AnyEd = 2 (no)

Current students and those who have been a student since 1990 are asked the next questions. This is because the Education (Student Loans) Act 1990 set up the provision for making loans to students towards their maintenance and phasing out student grants.

? Student Loan Repayment

🗝 SLRepay

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

Do not include repayment of other loans taken out while a student.

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

Ask if AnyEd = 2 (no)
And OldStud = 1 (yes)

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.

? Student Loan Repayment Amount

🗝 SLRepAmt

How much did you pay last time?

Ask if AnyEd = 2 (no)
And OldStud = 1 (yes)
And SLRepay = 1 (yes)

? Length Student Loan Repayment Amount Covered

🗝 **SLRepPd**

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)

Ask if AnyEd = 2 (no)
And OldStud = 1 (yes)
And SLRepay = 1 (yes)
And SLRepAmt is amount > 0.00

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.

Include any step-children for which anyone in the household still has a legal responsibility.

Ask if at least one adult in Benefit Unit is 40 or over

This question is only asked if at least one adult in the Benefit Unit is over 40.

? Name of Children

🔑 **NHHName**

Could you tell me the child's first name?

Ask if NHHChild = 1 (yes)

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.

✎

DWP do not wish to collect information on payments made for tuition fees at the following question and such payments should be excluded.

If maintenance is paid for educational expenses and tuition fees only the amount paid for educational expenses should be included at this question.

? 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?

Include parental contribution of maintenance towards education expenses e.g. accommodation, books, an allowance for living expenses. Exclude any maintenance paid for tuition fees for the course.

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

Ask if NHHChild = 1 (yes)

? Amount of Maintenance Paid

🔑 **NHHAmt**

How much did you pay for [child] last time?

Ask if NHHFee = 1 (yes)

? Length Maintenance Pay Covered

🔑 **NHHPd**

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)

Ask if NHHAmt = amount > 0.00

? Young Adults in Education

🔑 **NHHIntro**

Are there any other children aged 16-24 outside of the household who are currently receiving full- or part-time education?

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

Ask if NHHChild = 1 (yes)

Employment Status

? Working

Working

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

Were you working last week?

(DO NOT include ODD JOBS, BABYSITTING or MAIL ORDER AGENTS as 'paid work').

(IF BUSINESS START-UP, CODE AS WORKING).

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

Asked of all adults

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.

? 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)?

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**

Ask if Working = 2 (no)
AND
[[Train = 6 (New Deal for Young People (18-24)
And NewDType = 1 (the gateway), 3 (full time education or training (including adult learning option)]
OR
[Train = 10 (none of these)]]

☞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?

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

The word ‘like’ means here actively wanting and seeking employment.

? Number of Jobs

🗝 **NumJob**

How many JOBS, for pay or profit, do you have?

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**

Ask if
[[Working = 1 (yes)]
OR
[Working = 2 (no)
And Train = 6 (New Deal for Young People (18-24)
And NewDType = 1 (the gateway), 3 (full time education or training (including adult learning option)]
OR
[Train = 10 (none of these)]]
AND
JobAway = 1 (yes)

1.One job only

A respondent 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.

.More than one job

- If a respondent 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 a respondent 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.

? Employment Status

EmpStat

Are you working as...

1. **an employee**
2. **or self-employed (including Business Start-Up)?**

Ask if
[[Working = 1 (yes)]
OR
[Working = 2 (no)
And Train = 6 (New Deal for Young People (18-24)
And NewDType = 1 (the gateway), 3 (full time education or training (including adult learning option)]
OR
[Train = 10 (none of these)]]
AND
JobAway = 1 (yes)
AND
NumJob = response

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 at as an employee, regardless of how many hours they work.

Directors
A director of a limited company is always counted as an employee, i.e. as an employee of his or her own company.

Employees are *not* asked whether they are a director of a limited company, in the job description section, whereas the self-employed are asked. See the instructions at Dirctr 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 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.

? Government Training

🗝 Train

SHOWCARD F2

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

1. **Work based learning for young people/Youth Training (YT)**
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. **New Deal for Partners**
10. **New Deal for Lone Parents**
11. **Entry to Employment**
12. **Any other training scheme**
13. **None of these**

Ask if Working = 2 (no)

☞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).
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.

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 neither 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 18 months, consists of a period of intensive job search help for 13 weeks followed by, for those still unemployed. Those on work experience receive an allowance.

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. The aim is to help people find work, through identifying training opportunities and assistance when applying for work.

The New Deal for Disabled People:

This was extended nationwide 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 previously worked with people with health conditions and disabilities.

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**.**

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**

SHOWCARD F3

Which New Deal option are you on?

1. **The Gateway**
2. **Employment option**
3. **Full time education or training (including Adult Learning Option)**
4. **Voluntary Sector**
5. **Environmental task force**

Ask if Working = 2 (no)
And Train = 6 (New Deal for young people (18-24))

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 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 f/t, £40 if p/t for those aged 18-24, and £75/week f/t, £50/week if p/t for those aged 25+, plus £750 towards training for all ages) 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.

Adult Learning Option

ALO is a pilot (from September 2006 for two academic years) that allows jobless and inactive benefit customers an opportunity to study full time in order to obtain a Level 2 qualification (equivalent to 5 GSCEs at grades A-C). The ALO pilot will run in five Jobcentre Plus districts and their associated Learning and Skills Council (LSC) areas: Central London; Lambeth; Southwark & Wandsworth; Greater Manchester East & West; Gloucestershire, Wiltshire and Swindon, and Birmingham.

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.

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?

Ask if Working = 2 (no)
AND
[[Train = 6 (New Deal for young people (18-24))
And NewDType = 2 (Employment option), 3 (Full time education or training (including adult learning option)), 4 (Voluntary sector), 5 (Environmental taskforce), d/k or refusal]
OR
[Train = 1 (Work based learning for young people/Youth Training (YT)), 2 (Work based learning for adults (WBLA)/Training for Work (TfW)), 5 (Career Development Loans/Youth Credits) or 9 (Any other training scheme)]]

? Length Programme Allowance Amount Covered

🗝 **PrgPd**

How long does 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)

Ask if Working = 2 (no)
AND
[[Train = 6 (New Deal for young people (18-24))
And NewDType = 2 (Employment option), 3 (Full time education or training (including adult learning option)), 4 (Voluntary sector), 5 (Environmental taskforce), d/k or refusal]
OR
[Train = 1 (Work based learning for young people/Youth Training (YT)), 2 (Work based learning for adults (WBLA)/Training for Work (TfW)), 5 (Career Development Loans/Youth Credits) or 9 (Any other training scheme)]]
AND PrgAmt = amount > 0.00

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.

? Unpaid Work (1)

🗝 **UnPaid1**

Did you do any unpaid work in that week for any business that you own?

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

Ask if Working = 2 (no)
And JobAway = 2 (no)

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.

? Unpaid Work (2)

🗝 **UnPaid2**

... or that a relative owns?

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

Ask if Working = 2 (no)
And JobAway = 2 (no)
And Unpaid1 = 2 (no)

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?

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

Ask of all adults
If JobAway = 2 (no)
And respondent < 70 years old
And Unpaid1 = 2 (no), d/k or refusal
And Unpaid2 = 2 (no), d/k or refusal

"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 Looking for Work/Training

🗝 **LKTime**

How long have you been looking for paid work or a place on a government 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**

Ask if
[[Look = 2 (no)
And Wait = 1 (yes)]
OR
[Look = 1 (yes)]
OR
[JobAway = 3 (Waiting to take up a new job/business already obtained)]]

? Waiting for Work

🗝 **Wait**

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

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

Ask if JobAway = 2 (no)
And Unpaid1 = 2 (no)
And Unpaid 2 = 2 (no)
And Look = 2 (no)

? 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?

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

Ask if Wait = 2 (no)

? Reason Not Looking for Work (1)

🗝 **NoLk**

Are you prevented from seeking work by any of the following...

1. **Disability or illness?**
2. **Caring for a disabled or elderly person?**
3. **Having to look after child(ren)?**
4. **(None of these)**

Ask if Wait = 2 (no)

? Person Caring for

🗝 **NlPer**

You said you were caring for a disabled/elderly person, who is that?

1. **to 14. [names of household members]**
97. **Not a household member**

Ask if Working = 2 (no)
And JobAway = 2 (no)
And Unpaid1 = 2 (no)
And Unpaid2 = 2 (no)
And Look = 2 (no)
And Wait = 2 (no)
And NoLk = 2 (Caring for disabled or elderly person)

? Reason Not Wanting Work

🔑 **NoWant**

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**

Ask if Wait = 2 (no)
And LikeWk = 2 (no), d/k or refusal

An informant who left work early on a Government Job Release scheme should be treated as retired.

Occupational Therapy
Informants who attend a therapy centre etc should be coded as 5 or 6 depending on degree of sickness, etc.
The benefit from the centre should be entered as code 2 at the question Regular Allowances in Maintenance, Allowances and other Source's Income block and treated as a regular allowance from an organisation.

? 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?

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

Ask if
[[Look = 2 (no)
And Wait = 1 (yes)]
OR
[Look = 1 (yes)]
OR
[JobAway = 3 (Waiting to take up a new job/business already obtained)]]

? 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**

Ask if JobAway = 3 (Waiting to take up a new job/business already obtained)
And Start = 2 (no)

? Today Normal Working Day

🗝 **TDayWrk**

Have you been, or will you be going to work today?

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**

Ask if EmpStat = 1 (employee)

? Absent from Work

🗝 **AbsWk**

Have you been away from work for more than the last 3 WORKING days?

Ask if EmpStat = 1 (employee)
And TDayWrk = 2 (No – although this is not a normal working day) or 3 (No – because not a normal working day)

? Reason for Absence

🔑 **AbsWhy**

What is the reason for your absence?

1. **Pattern of shifts**
2. **Illness/Accident**
3. **Holiday**
4. **Strike**
5. **Laid Off**
6. **Maternity leave**
7. **Paternity leave**
8. **Compassionate leave**
9. **Parental leave**
10. **Other – Code and explain**

Ask if EmpStat = 1 (employee)
And TDayWrk = 2 (No – although this is not a normal working day) or 3 (No – because not a normal working day)
And AbsWk = 1 (yes)

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

? Absent with Pay

🔑 **AbsPay**

Are you receiving ...

1. **full pay from your employer**
2. **part pay or made-up pay**
3. **or no pay**

If the informant is receiving statutory sick pay only, then enter code 3: 'No pay' from the employer. If the informant is receiving statutory sick pay and pay from the employer then code 2: as 'part pay' or 'made up pay'.

Ask if EmpStat = 1 (employee)
And TDayWrk = 2 (No – although this is not a normal working day) or 3 (No – because not a normal working day)
And AbsWk = 1 (yes)
And AbsWhy = 2 (Illness/accident), 3 (Holiday), 4 (Strike), 5 (Laid off), 6 (Maternity leave), 7 (Paternity leave), 8 (Compassionate leave), 9 (Parental leave), 10 (Other)

? 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).

Ask if EmpStat = 1 (employee)
And TDayWrk = 2 (No – although this is not a normal working day) or 3 (No – because not a normal working day)
And AbsWk = 1 (yes)
And AbsWhy = 2 (Illness/accident), 3 (Holiday), 4 (Strike), 5 (Laid off), 6 (Maternity leave), 7 (Paternity leave), 8 (Compassionate leave), 9 (Parental leave), 10 (Other)

☞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 code '7' at Train and 'Yes' at JobAway**.**

If less than1 week, code 0. You will then need to code the number of days sick at the next question AbsNo2

? Retirement

🗝 **Retire**

Did you retire within the last 12 months?

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

Ask if
NoWant = 8 (retired from paid employment)
OR
[Working = 2 (no)
And JobAway = 4 (retired from paid employment)]

? Ever Worked

🗝 **EverWrk**

Have you ever (in your life) had paid work, apart from casual or holiday work (or the job you are waiting to begin)? Please include self- employment or a government scheme.

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

Ask if Working = 2 (no)
And Retire = 2 (no)
And JobAway = 2 (no) or 3 (waiting to take up new job/business already obtained).

? 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:

Ask if Working = 2 (no)
And Retire = 2 (no)
And JobAway = 2 (no) or 3 (waiting to take up new job/business already obtained).
And EverWrk = 1 (yes)

? Month Left Employment

🗝 **LstWrk1**

In which month in that year did you leave?

Ask if Working = 2 (no)
And Retire = 2 (no)
And JobAway = 2 (no) or 3 (waiting to take up new job/business already obtained).
And EverWrk = 1 (yes)
And Date at LstWrk2 has to be less than 12 months prior to interview date

---

? Weeks Work in Last Year

🗝 **LstYr**

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

Ask if Working = 2 (no)
And Retire = 2 (no)
And JobAway = 2 (no) or 3 (waiting to take up new job/business already obtained).
And EverWrk = 1 (yes)

And Date at LstWrk2 has to be less than 12 months prior to interview date

? 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 in paid FULL-TIME work?

Enter to the nearest whole year. [NAME] finished full-time education at age [XX]. It has been around [XX] years since [NAME] left full-time education.

Ask if EverWrk = 1 (yes)
And TEA <> 96, 97

Years spent in National Service count as Full-Time work.

☞ 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 in paid PART-TIME work?

Enter to nearest whole year. These years may overlap with full-time work, if kinds of job were held concurrently. [NAME] finished full-time education at age [XX]. It has been around [XX] YEARS since [NAME] left full-time education.

Ask if EverWrk = 1 (yes)

And TEA <> 96, 97

Holding two part-time jobs at once still counts as being in part-time work.

Jobs held before completing full-time education, such as student vacation jobs should not be counted for either of these questions.

Include time spent working abroad at both of these questions.

Years spent in National Service count as full-time work.

If a respondent has held full and part-time jobs concurrently enter the total number of years in that job for each question, even if this does appear to be double counting the time.

☞Soft Check

There is a check between the ages 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.

? 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) ...

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.**

Asked of all adults

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.

Details of employment

? Details of Other Jobs

🔑 **I1 [no]**

THE FOLLOWING QUESTIONS TO BE ASKED ABOUT THE [MAIN SECOND/THIRD] JOB.
(THIS SHOULD EXCLUDE MAIL ORDER AGENTS AND BABYSITTERS.)

Ask if
Working = 1 (yes)
OR
[Working = 2 (no)
And JobAway = 1 (yes)]

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]?

Ask if
Working = 1 (yes)
OR
[Working = 2 (no)
And JobAway = 1 (yes)]

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 a respondent is a teacher, but has another job during the school holidays, teaching should still be coded as the main job.
Self-employment status determines the respondent's industry according to their own type of work. Employees of specialist service/contract firms are also coded according to their own industry type. For example:

- a cleaner employed by a cleaning contractor should be coded to the cleaning industry and not to the industry which is doing the contracting;
- a self-employed plumber working on a building site where the main contractor is a big building firm should be coded to plumbing, not building;
- a typist working in an office on a building site and employed by an employment agency should be coded to the industry for building;
- a self-employed typist working in an office on a building site should be coded to the industry for typing service, not building;
- a typist working in an office on a building site and employed by the building firm should be coded to the industry for building, not typing service.

If there is no depot but there is a contract (including an informal agreement) to supply a particular service, the agency or its employees should be coded to the industry of that service.

? Which Sector

Sector

And was that...

Public Limited Company (PLC) = Code 1
Other Limited Company = Code 1
Self-employed = Code 1

1. **A private firm or business, a limited company,**
2. **Or some other kind of organisation?**

Ask if
Working = 1 (yes)
OR
[Working = 2 (no)
And JobAway = 1 (yes)]

NOTE: If respondents are hesitant or unsure about the status of the company, it is their understanding of the type of organisation that is recorded.

The following Helpscreen is available for interviewer. This includes instructions on recording private firm or business, a limited company, or some other kind of organisation.

Question Information for Sector

The public sector is defined as owned, funded or run by central or local government. The private sector is everything else. Some examples are as follows:

Private Sector examples
- Public Limited Companies (PLC). These are companies that are quoted on the stock market and have shareholders. 'Public' here refers to the availability of shares to member of the public through the stock exchange.
- Limited Companies (Ltd). These are incorporated businesses owned by one or more individuals. These may also be referred to as private limited companies.
- Self-employed individuals; sole traders, or owners of small shops or businesses.
- Partnerships (e.g. lawyers working as partners in a practice)
- Charities, private trusts, housing associations or other voluntary organisations.
- Trade Unions (employees of).
- Private contractors. This applies even if they work exclusively for the public sector (e.g. a cleaning firm, catering firm or freelance consultant working for a government department or local authority).

Schools
- Schools, depending on type, may fall into one of several categories:
A local authority school (code 2 at Sector)
A Further Education college (code 2 at Sector)
A private school (code 2 at Sector).
Most private schools, including so called 'public schools', are charities.

Doctors and dentists (and others working in their practices) should be coded

according to whether the practice is mainly NHS or private. Probe if necessary. GPs are technically self-employed even when they work exclusively for the NHS but, for the purpose of this question, they are to be treated as working for the NHS if that is what they mainly do:

Mainly private work (code 1 at Sector)
Mainly NHS work (code 2 at Sector)
Health Authority or NHS Trust (code 2 at Sector)
Private Hospital (code 1 at Sector)

Churches and Friendly Societies: code 2 at Sector

Charities: Use code 2 at Sector, e.g. OXFAM, NSPCC, RNLI, RSPCA, The National Trust, Imperial Cancer Research

Government-funded bodies and agencies: Use code 2 at Sector. This includes central government and the civil service. Other examples are the JobCentre Plus, Research Councils, the British Council, National Museums and Art Galleries, and prisons.

Public bodies with a greater degree of autonomy than the above: Use code 2 at Sector. This includes nationalised industries and or state corporations. Examples are: The Post Office, Royal Mint, BBC, Equality and Human Rights Commission, Civil Aviation Authority.

Deregulated bus service: Use code 1 at Sector for Transport for London and municipal bus companies.

Magistrates Courts Probation Service: Use code 2 at Sector – local government or council

? Non-Private Organisation

SectrNP

What kind of non-private organisation was it ...

Code first that applies.

1. **A public limited company/plc?**
2. **A nationalised industry/state corporation?**
3. **Central government or civil service?**
4. **Local government or council (including police, fire services and local authority controlled schools/colleges)?**
5. **A university or other grant funded education establishment (include 'opted-out' schools)?**
6. **A health authority or NHS Trust?**
7. **A charity, voluntary organisation or trust?**
8. **The armed forces?**
9. **Or was it some other kind of organisation?**

Ask if
[[Working = 1 (yes)]
OR
[Working = 2 (no)
And JobAway = 1 (yes)]]
AND
Sector = 2 (some other kind of organisation)

The following Helpscreen is available for interviewers. This includes instructions on recording some other kind of organisation as well as on how to record types of businesses at the question SectrNP.

Question Information for Sector

The public sector is defined as owned or run by central or local government. The private sector is everything else. Some examples are as follows:

Public Limited Companies (PLC). These are companies that are quoted on the stock market and have shareholders. 'Public' here refers to the availability of shares to member of the public through the stock exchange.
- Limited Companies (Ltd). These are incorporated businesses owned by one or more individuals. These may also be referred to as private limited companies.
- Self-employed individuals; sole traders, or owners of small shops or businesses.
- Partnerships (e.g. lawyers working as partners in a practice)
- Charities, private trusts, housing associations or other voluntary organisations.
- Trade Unions (employees of).
- Private contractors. This applies even if they work exclusively for the public sector (e.g. a cleaning firm, catering firm or freelance consultant working for a government department or local authority).

Schools, depending on type, may fall into one of several categories:
A local authority school (code 4 at SectrNP)
A Further Education college (code 5 at SectrNP)
A private school (code 7 at SectrNP).
Most private schools, including so called 'public schools', are charities.

Doctors and dentists (and others working in their practices) should be coded according to whether the practice is mainly NHS or private. Probe if necessary. GPs are technically self-employed even when they work exclusively for the NHS but, for the purpose of this question, they are to be treated as working for the NHS if that is what they mainly do:

Mainly private work (code 1 at SectrNP)
Mainly NHS work (code 6 at SectrNP)
Health Authority or NHS Trust (code 6 at SectrNP)
Private Hospital (code 1 at SectrNP)

Churches and Friendly Societies: Use SectrNP code 9 'some other kind of organisation'

Charities: Use SectrNP code 7, e.g. OXFAM, NSPCC, RNLI, RSPCA, The National Trust, Imperial Cancer Research

Government-funded bodies and agencies: Use SectrNP code 3. This includes central government and the civil service. Other examples are JobCentre Plus, Research Councils, the British Council, National Museums and Art Galleries, and prisons.

Public bodies with a greater degree of autonomy than the above: Use SectrNP code 2. This includes nationalised industries and or state corporations. Examples are: The Post Office, Royal Mint, BBC, Equality and Human Rights Commission, Civil Aviation Authority.

Deregulated bus service: Use SectrNP code 2 for Transport for London and municipal bus companies.

Magistrates Courts Probation Service: Use SectrNP code 4 – local government or council

☞Soft Check

Please check that the correct industry sector has been recorded at the previous question. Is the industry sector better described as 'A private firm or business, a limited company'? Please make a note of the circumstances.

? Main Job Title

🗝 Title

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

Ask if
Working = 1 (yes)
OR
[Working = 2 (no)
And JobAway = 1 (yes)]

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?

Ask if
Working = 1 (yes)
OR
[Working = 2 (no)
And JobAway = 1 (yes)]

? Qualifications for Job

🔑 **Qualif**

What training or qualifications are needed for that job?

Ask if
Working = 1 (yes)
OR
[Working = 2 (no)
And JobAway = 1 (yes)]

? Nature of Job

🔑 **Nature**

1. **Childminder**

2. **Doctor or Dentist, in a practice**
3. **All other jobs**

Ask if
Working = 1 (yes)
OR
[Working = 2 (no)
And JobAway = 1 (yes)]

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.

? Employment Situation

EType

SHOWCARD 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 CIS5 55/6)**
6. **Doing freelance work**
7. **Self - employed in some other way**

Ask if
[[Working = 1 (yes)]
OR
[Working = 2 (no)
And JobAway = 1 (yes)]]
AND
Nature = response

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 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.

? Director of Company

🗝 **Dirctr**

In this job/business are/were you the director of a limited company?

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

Ask if EType = 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), 6 (doing freelance work), 7 (self-employed in some other way)

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.

? National Insurance Contributions

🗝 **DirNI**

In this job/business, are your National Insurance contributions deducted at source?

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

Ask if Dirctr = 1 (yes)

☞Soft Check

A company director with NI deducted at source is legally an EMPLOYEE. Important: please return to previous question EType and code as 1, ‘employee’. (If you suppress this check, you must explain special circumstances in a Note).

? 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**

Ask if EType = 1 (employee)

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.

Ask if RspOth = 1 (yes)

? 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**

Ask if EType = 1 (employee)

Question Information for Number of Employees

We are interested in the size of the 'local unit of the establishment' at which the respondent works but we only want the number of employees working for the same employer as the respondent. Thus at sites shared by several organisations we would not include all employees - just those working for the respondent's employer.

The 'local unit' is considered to be the geographical location where their job is mainly carried out. Normally this will consist of a single building, part of a building, or at the largest a self-contained group of buildings.

It is the total number of employees at the respondent's workplace that we are interested in, not just the number employed within the particular section or department in which he/she works.

? How many staff in total

🗝 **OrgEmp**

And including you, how many staff are there in total in the [organisation/company] where you work? That is, not just at the place where you work but in the [organisation/company] as a whole?

Prompt with bands if necessary

1. **One (respondent)**
2. **2-4**
3. **5-9**
4. **10-19**
5. **50-99**
6. **100-249**
7. **250-499**
8. **500 or more**

Ask if
EType=1 (an employee)
OR
[EType = 2 (Running a business or a professional practice), 3 (partner in a business or 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)
And Dirctr = 1 (yes)
And DirNI = response]

We want to know the respondent's estimate of the total number of people who work in the organisation as a whole not just the number of employees at the place (i.e. local unit) where the respondent works.

The number of employees at the local unit and the organisation as a whole could be the same for people working for small businesses.

Note:
Agency workers: Include all employees at the agency not the place(s) where they are currently employed.
Organisations with company bases overseas: Exclude employees overseas from the total number of staff at the organisation.

A Helpscreen for instructions on recording number of employees in organisation is included for interviewers

☞Soft Check

Please check that the number of employees in the local unit is not higher than in the organisation as a whole. Check the number of employees with the respondent and recode as necessary

? Working With Others

🗝 **EmpOwn**

Are you working on your own or do you have employees?

1. **on own/with partner(s), but no employees**
2. **with employees**

Ask if EType = 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), 6 (doing freelance work), 7 (self-employed in some other way)

? 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. **500 or more**

Ask if EmpOwn = 2 (with employees)

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?

Ask of all working adults

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.

? Month Started Work

🔑 **WorkMth**

And which month was that?

Ask if WorkYr = response
And WorkYr < 8 years prior to date of interview

? Full or Part Time

🔑 **FTPT**

In your job are you working ...

1. **full time**
2. **or part time?**

Ask of all working adults

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

? Working Previously

🔑 **WrkPrev**

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

(INCLUDE HOLIDAY FROM PREVIOUS EMPLOYMENT IF LESS THAN 3 MONTHS)

1. **In paid employment**
2. **Self employed**
3. **Not in paid employment**

Ask if WorkYr is < 12 months prior to date of interview

? Previous Job Year

🔑 **PrevYr**

In which year did you start working continuously for your previous employer/as a self-employed person?

Ask if WrkPrev = 1 (in paid employment), 2 (self-employed)

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?

Ask if PrevYr = response

? Check Employment Details

🔑 **DispChk**

EMPLOYMENT STATUS IS/WAS [Full Occupational description]...

Ask of all working adults

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?

Ask if Working = 2 (no)
And NoWant = 8 (retired from paid work)
And Retire = 1 (yes)

If a respondent has (or had) more than one job for pay or profit, details of the subsidiary job(s) will be asked.

? Other Jobs Description

🔑 **JobDisp**

DESCRIBE THE FOURTH AND HIGHER ORDER JOBS

Ask if Working = 2 (no)
And NoWant = 8 (retired from paid work)
And Retire = 1 (yes)
And NumJob2 = 4 (4 or more jobs)

? Ever do Overtime

🔑 **EverOT**

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

Asked of all working adults

“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.

? Total Hours per Week

Totus1

How many hours per week do you usually work in this job/business - please exclude meal breaks?

97 OR MORE = 97

Ask if EverOT = 2 (no)

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

If the work pattern is not based on a week, or hours worked per week vary, get an average of the last 4 weeks.

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.

? Total Hours per Week (2)

🗝 **UsuHr**

Thinking of this job/business, how many hours per week do you usually work - please exclude meal breaks and overtime?

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

Ask if EverOT = 1 (yes)

? Hours of Paid Overtime

🗝 **POtHr**

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

Include overtime hours only. When an employee works on some kind of flexitime system, paid overtime should be registered only if no compensatory time is taken off. When overtime is taken on a seasonal or irregular basis and the respondent has difficulty in providing a 'usual' figure, take the average over the last four weeks.

Include hours worked at home if paid.

Ask if EverOT = 1 (yes)

? Hours of Unpaid Overtime

🗝 **UOtHr**

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

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

Ask if EverOT = 1 (yes)

? Agree Usual Hours Total

🗝 **AgreeHrs**

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

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

Ask if EverOT = 1 (yes)

! 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 DWP 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 affects 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**

Ask if UsuHr < 30

? Reason Not Working More

🗝 **NoMor**

Are you prevented working more hours by any of the following..

1. **Disability or illness**
2. **Caring for a disabled or elderly person**
3. **Having to look after children**
4. **(None of these)**

Ask if LikeHr = 1 (more hours)

Note that if the respondent is caring for a disabled child code 2 should take priority over code 3.

? Name of Person Caring For

🔑 **NMPer**

Who is the person you care for?

ENTER PERSON NUMBER (97 IF NOT A HOUSEHOLD MEMBER)

.

Ask if NoMor = 2 (Caring for a disabled or elderly person)

Employee Pay Details

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

? Pay Date

🗝 **PayDat**

On what date were you last paid a wage or salary?

Ask if
[EmpStat = 1 (employee)
And EType = 1 (employee)]
OR
[EmpStat = 2 (self-employed)
And EType = 1 (employee)]

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?

Ask if
[EmpStat = 1 (employee)
And EType = 1 (employee)]
OR
[EmpStat = 2 (self-employed)
And EType = 1 (employee)]

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).

☞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>.

? Pay Period

🗝 **PayPd**

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)

Ask if
[EmpStat = 1 (employee)
And EType = 1 (employee)]
OR
[EmpStat = 2 (self-employed)
And EType = 1 (employee)]

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.

? PAYE Amount

🗝 PAYE

How much was deducted from your wage/salary for income tax under PAYE?

Ask if
[EmpStat = 1 (employee)
And EType = 1 (employee)]
OR
[EmpStat = 2 (self-employed)
And EType = 1 (employee)]

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).

? Pay Period (1)

🔑 **PayPd1**

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)

Ask if PAYE = response
And PayAmt = don't know or refusal

? Amount of National Insurance

🗝 **NatIns**

How much was deducted from your last wage/salary as National Insurance Contribution?

Ask if
[EmpStat = 1 (employee)
And EType = 1 (employee)]
OR
[EmpStat = 2 (self-employed)
And EType = 1 (employee)]

☞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...

Exclude childcare vouchers and Smart Pension or Salary Sacrifice Pension schemes at this question. The smart pension should be recorded at following questions as a benefit in kind (something received from employer ExpBen) and a salary sacrifice should be recorded at the following questions 'SpnSac', SpnAmt' and 'SpnPd'. Soft checks have been added to ensure consistency of answers between these questions.

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**

Ask if
[EmpStat = 1 (employee)
And EType = 1 (employee)]
OR
[EmpStat = 2 (self-employed)
And EType = 1 (employee)]

Pensions- Although people in the public sector (e.g. some civil servants, teachers) have a non-contributory pension scheme, some choose to pay contributions to provide an extra pension for their widow or dependents. If so, you should include this as a ‘pension contribution’.

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

☞Soft Check

If amount recorded at ChvAmt is equal to the amount recorded at DedOth or UDedOth OR if amount recorded at ChvUAmt is equal to the amount recorded at DedOth or UDedOth.

Amount of childcare voucher is the same as the other deduction from salary/pay. If the other deduction from salary/pay was for childcare vouchers please remove childcare vouchers as an other deduction from salary/pay (at questions OthDed and DedOth or OthDed1 and UDedOth).

? Amount for Deduction

🗝 **Deduc**

How much was deducted for [name of deduction]?

Ask if OthDed = 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)

? 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

Ask if OthDed = 9 (any other deductions which we have not mentioned so far)

☞Soft Check

If OthDed or OthDed1 = 9 ‘any other deductions we have not mentioned so far’.
If the other deduction is for childcare vouchers these should not be recorded here. Record childcare vouchers at following questions as a benefit in kind (something received from employer).

? Consulted Payslip

🗝 **PaySlip**

CODE WHETHER RESPONDENT IS USING PAYSLIP. PAYSLIP MUST BE WITHIN PAST 3 MONTHS

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

Ask if
[EmpStat = 1 (employee)
And EType = 1 (employee)]
OR
[EmpStat = 2 (self-employed)
And EType = 1 (employee)]

? Gross Wage

GrWage

What was the GROSS wage/salary - i.e. the TOTAL, BEFORE ANY DEDUCTIONS?

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

Ask if
[EmpStat = 1 (employee)
And EType = 1 (employee)]
OR
[EmpStat = 2 (self-employed)
And EType = 1 (employee)]

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)

Ask if Payslip = 3 (not consulted), 4 (no payslip provided by employer)

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.

? Included in Pay

InclPay

SHOWCARD 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. **None of these**

Ask if PayAmt = amount > 0.00

! Hard Check

The respondent is a man and cannot have Statutory Maternity Pay. Please amend your coding.

! Hard Check

Females cannot receive Statutory Paternity Pay. Please check your answers.

Question Information for Included in Pay

Statutory Sick 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. 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 33 weeks are paid at £124.88. If 90 per cent of the respondent's earnings is less than £124.88 then they receive £124.88 throughout.

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 £124.88 a week, or 90 per cent of the respondents' average earnings if less than £124.88 (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 £124.88 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
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
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?

Ask if InclPay = 1 (Statutory Sick Pay)

? Made Up Pay

🔑 **MadEmp**

When you were getting SSP, were you also getting 'made up pay' from your employer?

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

Ask if InclPay = 1 (Statutory Sick Pay)

'Made up' pay is in addition to SSP. Not all employers pay this.

? Statutory Maternity Pay Amount

🔑 **SMPAmt**

How much was included for Statutory Maternity Pay?

Ask if InclPay = 2 (Statutory Maternity Pay)

? Statutory Maternity Pay Rate

🔑 **SMPRate**

How much was included for Statutory Maternity Pay –
Was it …

1. **the higher rate?**
2. **the lower rate?**

Ask if SMPAmt = don't know or refusal

? Maternity Made up Pay

🔑 **MatEmp**

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

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

Ask if InclPay = 2 (Statutory Maternity Pay)

? Maternity Leave

🗝 **MatStp**

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

Ask if InclPay = 2 (Statutory Maternity Pay)

? Statutory Paternity Pay Amount

🗝 **SPPAmt**

How much was included for Statutory Paternity Pay?

Ask if InclPay = 3 (Statutory Paternity Pay)

☞Soft Check

If more than £124.88 is entered per week check:

It is unusual for someone to receive more than £124.88 a week for Statutory Paternity Pay. Please check the circumstances and explain the circumstances in a note.

If 'Don't Know' or 'Refusal' 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?

This can be for up to 2 weeks.

Ask if InclPay = 3 (Statutory Paternity Pay)

☞Soft Check

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

? Statutory Adoption Pay Amount

🗝 **SAPAmt**

How much was included for Statutory Adoption Pay?

Ask if InclPay = 4 (Statutory Adoption Pay)

☞Soft Check

If more than £124.88 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 the following check appears

☞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

🗝 **PAPeriod**

How many weeks is / was your employer paying Statutory Adoption Pay?

This can be for up to 39 weeks.

Ask if InclPay = 4 (Statutory Adoption Pay)

If more than 39 weeks are entered the following check appear:

☞Soft Check

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?

Ask if InclPay = 5 (income tax refund)

? Mileage Allowance Amount

🔑 **MilAmt**

How much was included for mileage allowance?

Ask if InclPay = 6 (mileage allowance or fixed allowance for motoring)

? Motoring Expenses Amount

🔑 **MotAmt**

How much was included for motoring expenses?

Ask if InclPay = 7 (motoring expenses refund)

? Household Expenditure Included

🔑 **HHInc**

SHOWCARD 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**
- **Mortgage payments**
- **Council tax**
- **Water/Sewerage rates**
- **Insurance on structure**
- **Gas**
- **Electricity**
- **Telephone**
- **Any other business expenses relating to this accommodation (please specify)'**

Ask if
[EmpStat = 1 (employee)
And EType = 1 (employee)]
OR
[EmpStat = 2 (self-employed)
And EType = 1 (employee)]

? Covered by Refund

🗝 **HHO**

What was covered by the [first/second etc] refund?

Ask if HHInc = 1 (yes)

? Refund Amount

🗝 **HHA**

What was the amount of the refund for [type of refund]?

Ask if HHInc = 1 (yes)

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?

Ask if HHInc = 1 (yes)

☞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

PayUsl

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**

Ask if
[EmpStat = 1 (employee)
And EType = 1 (employee)]
OR
[EmpStat = 2 (self-employed)
And EType = 1 (employee)]

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.

? Why Pay Unusual

🔑 **WhyNoUsl**

Why was your pay not usual?

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)**

Ask if PayUsl = 2 (no)

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

? Explain Why Pay Unusual

🔑 **NoUsuOth**

Please explain why last pay not usual.

Ask if WhyNoUsl = 11 (other)

? Net Amount

🔑 **UNett**

What do/did you usually receive AFTER all deductions but including other payments such as Tax Credits?

Ask if PayUsl = 2 (no)

? Gross Amount

🔑 **UGross**

What do/did you usually receive BEFORE all deductions?

Ask if PayUsl = 2 (no)

? Frequency of Pay

🗝 **Upd**

How often are/were you usually paid?

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)

Ask if PayUsl = 2 (no)

? 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**

Ask if PayUsl = 2 (no)

? Other Deductions (1)

🗝 **OthDed1**

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

Exclude childcare vouchers at this question. These should be recorded at following questions as a benefit in kind (something received from employer).

Pension Contributions - Although people in the public sector (eg. some civil servants, teachers) have a non-contributory pension scheme, some choose to pay contributions to provide an extra pension for their widow or dependants. If so, you should include this as a 'pension contribution'.

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**

Ask if PayUsl = 2 (no)
Code 1: include (extra) payments for widow(er)s and dependants.

☞Soft check

OthDed1 = 9

If the other deduction is for childcare vouchers these should not be recorded here. Record childcare vouchers at following questions as a benefit in kind (something received from employer).

☞Soft check

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

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.

? Statutory Sick Pay Amount (2)

🗝 **USSPAmt**

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

Ask if InclPay1 = 1 (Statutory sick pay)

? Statutory Maternity Pay Amount (2)

🗝 **USMPAmt**

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

Ask if InclPay1 = 2 (Statutory maternity pay)

? Statutory Maternity Pay Rate (2)

🗝 **USMPRate**

How much was included for Statutory Maternity Pay in usual pay - Was it…

1. **the higher rate?**
2. **the lower rate?**

Ask if InclPay1 = 2 (Statutory maternity pay)
And USMPAmt = don't know

? Statutory Paternity Pay Amount (2)

🗝 **USPPAmt**

How much was included for statutory paternity pay in usual pay?

Ask if InclPay1 = 4 (Statutory paternity pay)
And if (TxSSPSMP IN WhyNoUsl)

? Statutory Adoption Pay Amount (2)

🗝 **USAPAmt**

How much was included for statutory adoption pay in usual pay?

Ask if InclPay1 = 3 (Statutory adoption pay)

? Income Tax Refund Amount (2)

🗝 **UTaxAmt**

How much was included as Income Tax refund in usual pay?

Ask if InclPay1 = 5 (Income tax refund)

? Mileage Allowance Amount (2)

🔑 **UMilAmt**

How much was included for mileage allowance in usual pay?

Ask if InclPay1 = 6 (Mileage allowance or fixed allowance for motoring)

? Motoring Expenses Amount (2)

🔑 **UMotAmt**

How much was included for motoring expenses in usual pay?

Ask if InclPay1 = 7 (Motoring expenses refund)

? Other Deduction Amount

🔑 **UDeduc**

How much was usually deducted for [category at Other Deductions]

Ask if OthDed = 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)

? Other Deduction Description

🔑 **UDedOth**

OPEN AN NOTE AND DESCRIBE THESE OTHER DEDUCTIONS WITH AMOUNTS, THEN ADD THEM UP AND ENTER THE TOTAL AT THIS QUESTION

Ask if OthDed = 9 (any other deductions we have not mentioned so far)

? 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?

EXCLUDE REGULAR BONUSES/COMMISSION (e.g. weekly/monthly) NORMALLY INCLUDED IN PAY, SHARES, VOUCHERS & INCOME IN KIND.

ENTER NUMBER OF BONUSES (MAX 6) AND GIVE DETAILS AT SUBSEQUENT QUESTIONS.

IF NO BONUSES, ENTER 0.

Include:

- **Honoraria (voluntary fees from professional services)**
- **Profit related pay**

Ask if
[EmpStat = 1 (employee)
And EType = 1 (employee)]
OR
[EmpStat = 2 (self-employed)
And EType = 1 (employee)]

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.

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.

? Bonus Amount

🗝 **BonAmt**

ENTER AMOUNT OF BONUS NUMBER [1-6].

Ask if Bonus = amount >0.00 (up to a maximum of 6 bonuses)

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?**

Ask if Bonus = amount >0.00 (up to a maximum of 6 bonuses)

? Net Pay Included Bonus

🗝 **UBonInc**

Did the usual net pay include any of this bonus or commission?

Ask if Bonus = amount > 0.00
And PayUsl = 2 (no)

? Bonus Amount Included

🗝 **UBonAmt**

How much was included?

Ask if UBonInc = 1 (yes)

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

In the last 12 months, that is since [date last year], have you received any of the things on this card from your present employer?

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**

Ask if
[EmpStat = 1 (employee)
And EType = 1 (employee)]
OR
[EmpStat = 2 (self-employed)
And EType = 1 (employee)]

Question Instructions for ExpBen.

Showcard G5 (part 2) relates to question 'ExpBen'. This is designed to help respondents decide what other benefits in kind they may receive.

SHOWCARD G5 (part 2)

Other benefits in kind:

- Subsidised canteen meals provided for an employer's staff generally
- Car parking at or near an employee's place of work
- Medical check-up's and health screening (including eye tests)
- Home telephone
- Credit Cards
- Beneficial loans (i.e. cheap or interest free loans provided by the employer to an employee)
- Entertainment provided for employees (including annual parties or functions)
- Subscriptions
- Provided accommodation
- Cycles and cycle safety equipment

- Free or subsidised bus services and tickets
- Sporting or other recreational facilities on an employer's premises.

Company cars

The DWP are aiming to improve the method of measuring poverty and comparing household incomes by taking into account non-cash benefits. Company cars and vans and fuel for private use are considered to be a non-cash benefit. For example, households who have the private use of a company car will have the financial benefit that a household who has bought their own car does not. New questions about company cars and vans have been added to the FRS to identify those households who have this non-cash benefit. The DWP will use the information on company cars and vans and fuel for private use to incorporate this type of non-cash benefit in their comparative analyses of household income and poverty target monitoring. This methodology is employed in measurement of poverty across the EU. This information will allow better comparisons of poverty in the UK and other EU countries.

? Car Value

🔑 **CarVal**

SHOWCARD G5

Looking at this card, what is your estimate of the manufacturer's list price of this vehicle when new?

The respondent's estimate of the vehicle list price is acceptable.

1. **Up to £10,000**
2. **£10,001 to £13,000**
3. **£13,001 to £16,000**
4. **£16,001 to £ 19,000**
5. **£19,001 to £22,000**
6. **£22,001 to £25,000**
7. **£25,001 to £30,000**
8. **£30,001 to £40,000**
9. **£40,001 and over**
10. **Don't know**

Ask if ExpBen = 1 (company car), 2 (company van), 3 (fuel for private use)

? Contribution towards car

🔑 **CarCon**

Did (or do) you make any contributions to the cost of the company {car/van}, including any amounts deducted from your salary?

Include only costs incurred for the purchase of the company car. Exclude any running costs/repairs, MOT or car tax paid by the respondent. Exclude tax paid on salary as a result of having a company [car/van] for private use as an employee benefit.

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

Ask if ExpBen = 1 (company car), 2 (company van), 3 (fuel for private use)

? Total contribution made

🗝 **CarAmt**

What is the total contribution you have made to the cost of the company {car/van}?

If the respondent makes a contribution from their salary record the total contribution that the respondent has made to date.
Include only purchase cost of the company car. Exclude any running costs/repairs paid by the respondent.

Ask if ExpBen = 1 (company car), 2 (company van), 3 (fuel for private use)
And CarCon = 1 (yes)

? What fuel does company car use

🗝 **FuelTyp**

What fuel does your company car use ?

1. **Petrol**
2. **Diesel**
3. **Biofuel e.g. E85 fuel**
4. **Hybrid (use a combination of petrol and electricity)**
5. **Electric**
6. **Other**
7. **Don't know**

Ask if ExpBen = 1 (company car), 2 (company van), 3 (fuel for private use)

? Fuel Benefits

🗝 **FuelBn**

Is the fuel for private use received instead of some of your salary or wage?

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

Ask if ExpBen = 3 (fuel for private use)

? Amount of Fuel

🗝 **FuelAmt**

What was the value of the fuel for private use you received last time from your employer?

Ask if FuelBn = 1 (yes)

? Period covered of fuel benefit

🗝 **FuelPd**

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)

Ask if FuelAmt = response

? Usual Fuel Amount

🗝 FuelUsu

Is that the amount you usually get?

1. **Yes**
2. **No**
3. **No such thing as a usual amount**

Ask if FuelBn = 1 (yes)

? How much fuel

🗝FuelUAmt

How much do you usually get?

Ask if FuelUsu = 2 (no)

? How long covered

🗝FuelUPd

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)

Ask if FuelUAmt = response

? Smart Pension

🗝 **SPnSac**

Is the smart pension or salary sacrifice pension arrangement received instead of some of your salary or wage?

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

Ask if ExpBen = 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))

? Smart Pension

🗝 **SPnAmt**

What was the value of the smart pension or salary sacrifice pension you received last time from your employer?

Ask if SPnSac = 1 (yes)

? Smart Pension

🗝 **SPnPd**

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)

Ask if SPnAmt = response

? Smart Pension

🗝 **SPnUsu**

Is that the amount you usually get?

1. **Yes**
2. **No**
3. **No such thing as usual amount**

Ask if SPnSac = 1 (yes)

? Smart Pension

🗝 **SPnUAmt**

How much do you usually get?

Ask if SPnUsu = 2 (no)

? Smart Pension

🗝 **SPnUPd**

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)

Ask if SPnUAmt = response

? Vouchers

🗝 **VchSac**

Are the vouchers received instead of some of your salary or wage?

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

Ask if ExpBen = 11 (vouchers)

? Vouchers Amount

🗝 **VchAmt**

What was the value of the voucher(s) as salary sacrifice you received last time from your employer?

Ask if VchSac = 1 (yes)

? Vouchers Period

🗝 **VchPd**

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)**

Ask if VchAmt = response

? Usual Voucher Amount

🔑 **VchUsu**

Is this the amount you usually get?

1. **Yes**
2. **No**
3. **No usual amount**

Ask if VchSac = 1 (yes)

? Normal Voucher Amount

🔑 **VchUAmt**

How much do you usually get?

Ask if VchUsu = 2 (no)

? Vouchers Period

🔑 **VchUPd**

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)

Ask if VchUAmt = response

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 child carer.

Employer contracted childcare is where the employers contract directly with an approved child carer e.g. provide subsidised places in a nursery/holiday play scheme that is not on site.

Code 11 ‘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.

? Childcare Vouchers Salary Sacrifice

ChVSac

Is the childcare voucher received instead of some of your salary or wage?

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

Ask if ExpBen = 9 (childcare vouchers/ employer contracted childcare including payments in place of wages (salary sacrifice))

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.

? Childcare Vouchers Amount

🗝 **ChVAmt**

What was the value of the childcare voucher(s) or salary sacrifice you received last time from your employer?

Ask if ChVSav = 1 (yes)

☞Soft check

Amount of childcare voucher is the same as the other deduction from salary/pay. If the other deduction from salary/pay was for childcare vouchers please remove childcare vouchers as another deduction from salary/pay (at questions OthDed and DedOth or OthDed1 and UDedOth).

? Childcare Vouchers Period

🗝 **ChVPD**

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)

Ask if ChVAmt = response

? Usual Childcare Vouchers Amount

🗝 **ChVUsu**

Is that the amount you usually get?

1. **Yes**
2. **No**
3. **No such thing as usual amount**

Ask if ChVAmt = response

? Normal Childcare Vouchers Amount

🗝 **ChVUAmt**

How much do you usually get?

Ask if ChVUsu = 2 (no)

☞Soft check

Amount of childcare voucher is the same as the other deduction from salary/pay. If the other deduction from salary/pay was for childcare vouchers please remove childcare vouchers as another deduction from salary/pay (at questions OthDed and DedOth or OthDed1 and UDedOth).

? Normal Childcare Vouchers Amount Period

🗝 **ChVUPd**

How long does 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)

Ask if ChVUAmt = response

? 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**

Ask if ExpBen = 1 (Company car), 2 (Company van), 4 (Business mileage payments), 5 (Travel and business trip expenses), 7 (Medical or dental insurance for self or family), 8 (Workplace nursery), 10 (Mobile Phones), 12 (Any other benefits in kind)

? Other Extra Benefits Description

🗝 **OthPerk**

DESCRIBE OTHER BENEFITS

Ask if ExpBen = 12 (Any other benefits in kind)

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.

? Rooms for Business

BusRoom

Are any of the rooms in this accommodation used wholly or partly for business?

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

Ask if EmpStat = 2 (self employed)
And EType = 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)

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 wholly for business?

Ask if BusRoom = 1 (yes)

? Part Rooms for Business

🗝 **PtBsRoom**

How many rooms are used partly for business?

Ask if BusRoom = 1 (yes)

? Job or Business

🗝 **JobBus**

Can I check, do you think of yourself more as having a job, or a business?

1. **Job**
2. **A business**
3. **Neither of these**

Ask if EmpStat = 2 (self employed)
And EType = 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)

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**

Ask if EmpStat = 2 (self employed)
And EType = 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)

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.

? 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**

Ask if EmpStat = 2 (self employed)
And EType = 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)

? Share of Business

🗝 **PartDisp**

The questions that follow are about just YOUR OWN SHARE of the business - that is, NOT including your partner's share.

Ask if Sole = 2 (in partnership)

? 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'.

Ask if BusAccts = 1 (yes)

? Recent Period for Accounts

🗝 **SE2**

ENTER END OF PERIOD (for which accounts have been prepared)

Ask if BusAccts = 1 (yes)

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.

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**

Ask if BusAccts = 1 (yes)

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

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

Ask if BusAccts = 1 (yes)

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**

Ask if Profit1= amount > 0.00

? 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)**

Ask if Profit2 = 1 (profit/earnings)

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)'.

? 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 LUMP SUM NI PAID, ENTER ‘3’.

1. **Before**
2. **After**
3. **Not applicable (no lump sum NI)**

Ask if ProfTax = 2 (no-after tax)

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]?

Ask if ProfTax = 2 (no-after tax)

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.

Next we want to get a picture of the current income form 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?

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

Ask if BusAccts = 1 (yes), 3 (not yet but will be)

This question is to identify whether the respondent has one or more bank or building society accounts which contains only money relating to the business/job. If a business/work account also contains money from a source not connected to the business/job, this question should be coded 'no'.

? Draw Money for Non-Business

🗝 **OwnSum**

SHOWCARD 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:

<u>Money from the work account:</u>
- 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. **Yes**
2. **No**

Ask if WorkAcc = 1 (yes)

? 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?

Ask if OwnSum = 1 (yes)

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?

Ask if OwnSum = 1 (yes)

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?

Ask if OwnOther = 1 (yes)

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?

Ask if
[[BusAccts = 2 (no), don't know or refusal]
OR
[WorkAcc = 2 (no), don't know or refusal]
OR
[WorkAcc = 1 (yes)
And OwnSum = 2 (no), don't know or refusal]]

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**

Was that weekly or monthly income?

1. **Weekly income**
2. **Monthly Income**

Ask if SEIncAmt = amount > 0.00

? Check Tax and NI

🗝 **CheckTax**

May I just check, is either income tax, or your regular National Insurance contribution DEDUCTED AT SOURCE?

1. **Income tax deducted**
2. **regular NI deducted**
3. **no, neither deducted**

Ask if SEIncAmt = amount > 0.00

Some self-employed, especially those who are sub-contractors, may have Income Tax or National Insurance payments deducted at source by whoever contracts them. Only one may be coded.
Different tax and NI arrangements can apply in different situations. Actors under contract, for example, have NI but not tax deducted at source. Construction industry sub-contractors (without a '715' exemption certificate) are given Inland Revenue form SC60 by the contractor showing the details. They have tax but not regular NI deducted at source. The questions should cover all these different circumstances.
The self-employed may pay both Class 2 regular National Insurance contributions (the 'stamp') and/or Class 4 lump sum National Insurance contributions, which are based on the profit made on the business. For SC60 workers the tax deducted will typically include an amount for Class 4 contributions. In such cases code 1 only. At the end of the sub-contractor's accounting period figures will be submitted to Inland Revenue showing the income and the amount of tax and Class 4 NI paid over the period. IR will then notify the person of the amount of tax and NI Class 4 payable and whether a balance needs to be paid by or credited to him/her.

? Tax Deduction Amount

🗝 **TaxDAmt**

How much income tax was deducted last time?

Ask if CheckTax = 1 (income tax deducted)

? Tax Deduction Period

🗝 **TaxDPd**

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)

Ask if TaxDAmt = amount > 0.00

? NI Deduction Amount

🗝 **NIDAmt**

How much National Insurance was deducted last time?

Ask if CheckTax = 2 (regular NI deducted)

? NI Deduction Period

🗝 **NIDPd**

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)

Ask if NIDAmt = amount > 0.00

? 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**

Ask if CheckTax = 1 (income tax deducted), 2 (regular NI deducted)

? Regular NI Contribution

🔑 **SeNIReg**

Do you pay a regular National Insurance contribution?

(KNOWN AS 'CLASS 2' NI)

Ask if ChkTax = 3 (neither deducted)

? NI Payment Amount

🔑 **SeNIRAmt**

How much was your last National Insurance payment?

Ask if SENIReg = 1 (yes)

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?

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)

Ask if SENIRAmt = amount >0.00

☞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 £2.40 for self-employed). Please check.

All of those who are 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?

Ask if ChkTax = 3 (neither deducted)

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. IF UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'DON'T KNOW']

Ask if SETax = 1 (yes)

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?

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

Ask if SETaxAmt = amount > 0.00

? Lump Sum NI Amount

🔑 **SeNIAmt**

How much was the National Insurance lump sum payment?

Ask if SENIInc = 1 (yes)

? Lump Sum NI Profits

🔑 **SeNILump**

In the last 12 months have you paid any lump sum NI contributions based on taxable profits?

Ask if SENIInc = 2 (no)

? Lump Sum NI Profits Amount

🗝 **SeNiLAmt**

What was your total lump sum payment in the last 12 months?

Ask if SENILump = 1 (yes)

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?

Ask if Profit1 = don't know

? Self-employment End

🗝 **SeEnd**

On what date did you cease to be self-employed?

Ask if Working = 2 (no)
And NoWant = 8 (retired from paid work)
And Retire = 1 (yes)
And EType = 2 (running a business or a professional practice), 3 (partner in a business or 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)

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 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 (i.e. it is not paid as an element of Working Tax Credit).

? Tax Credits

🗝 TaxCred

SHOWCARD 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.

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**

Asked of all adults

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?

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.
Is there an adult expecting to start work within 7 days?

IF NO SUCH ADULT BUT RECEIVED WTC SUPPRESS AND MAKE A NOTE

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

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.

? 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)?

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**

Ask if TaxCred = 3 (none of these)

? 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**

Ask if TCEver = 1 (Working Tax Credit (excluding any childcare element of Working Tax Credit)), 2 (Child Tax Credit (including any childcare element of Working Tax Credit))

? 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**

Ask if TCThsYr = 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)

? 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?

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**

Ask if TaxCred = 1 (Working tax credit)

If Working Tax Credit Lump Sum = 2 and Working Tax Credit Lump Sum = 3 the following check will be triggered:

☞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?
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 the following check will be triggered:

☞Soft check

If you have received a lump sum covering the whole year then you should not also be receiving regular payments.
If respondent says they 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) the following check will be triggered:

☞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) the following check will be triggered:

☞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.

? Child Tax Credit Lump Sum

🗝 **CTCLum**

SHOWCARD H3

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

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**

Ask if TaxCred = 2 (Child tax credit)

☞Soft check

If you have received a lump sum covering the whole year then you should not also be receiving regular payments.
If respondent says have they received both, check to see if they are referring to Working Tax Credit not Child Tax Credit.

☞Soft Check

If WTCLum = 1 'Lump sum payment' and CTCLum = 1 'Lump sum payment'

"Are you sure? It isn't possible to receive a lump sum payment for Working Tax Credit AND Child Tax Credit. Please check with the respondent and amend the answer. Make a note of the circumstances if this check is suppressed and the answer not amended."

? Tax Credit Award Notice

🗝 **TaxNotr**

Do you have a Tax Credit Award Notice from the HM Revenue and Customs (formerly Inland Revenue) that you could consult?

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

Ask if TaxCred = 1 (working tax credit), 2 (child tax credit)

? Tax Bank Statement Consulted

🗝 **TaxStmt**

…or is there a bank statement you could consult?

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

Ask if
TaxNotr = 2 (no)
AND
[WTCLum = 2 (regular payments via your bank, post office account or giro)
OR
CTCLum = 3 (regular payments via your bank, post office account or giro)]

? Amount of Lump Sum Payment

🗝 **WTCLPay**

You said that you received a [Working Tax Credit/Child Tax Credit] lump sum payment covering the whole year. How much was this payment?

If respondent receives combined payment of Working Tax Credit and Child Tax Credit enter it here.

Ask if TaxCred = 1 (working tax credit (excluding any childcare element of working tax credit))
And WTCLum = 1 (Lump Sum under £105 covering payments for the whole year)

? Amount of Lump Sum Payment

🗝 **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?

If respondent receives combined payment of Working Tax Credit and Child Tax Credit enter it here.

Ask if TaxCred = 2 (child tax credit(including any childcare element of working tax credit))
And CTCLum = 1 (Lump Sum under £105 covering payments for the whole year)

<u>If amount received for lump sum payment exceeds £104 the following check will be triggered</u>

☞<u>Soft check</u>

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.

<u>If the amount received for lump sum payment is less than £26.00 the following check will be triggered:</u>

☞<u>Soft Check</u>

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.

? Amount of Last Payment

🗝 **WTCAmt**

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

Ask if TaxCred = 1 (working tax credit (excluding any childcare element of working tax credit))
And WTCLum = 2 (Regular payments via your bank, post office account or Giro)

? Amount of Last Payment

🗝 CTCAmt

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

Ask if TaxCred = 2 (child tax credit(including any childcare element of working tax credit))
And CTCLum = 3 (Regular payments via your bank, post office account or Giro)

! 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 £424 per week the following check will be triggered:

☞Soft check

Payments of working tax credit are not normally less than £2 a week OR over £424. 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 £288 per week the following check will be triggered:

☞Soft check

Payments of child tax credit are not normally less than £2 a week OR over £288. Please check the circumstances and explain in a note if necessary.

? Period Payment Covered

🗝 WTCPd

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)**

Ask if TaxCred = 1 (working tax credit (excluding any childcare element of working tax credit))
And WTCLum = 2 (Regular payments via your bank, post office account or Giro)
And WTCAmt = amount > 0.00

? Period Payment Covered

🗝 CTCPd

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)**

Ask if TaxCred = 2 (child tax credit(including any childcare element of working tax credit))
And CTCLum = 3 (Regular payments via your bank, post office account or Giro)
And CTCAmt = amount > 0.00

? Usual Amount of WTC

🗝 **UWTCAmt**

How much is usually received for your Working Tax Credit payment?

Exclude lump sum payments covering whole year.

Ask if PayUsl = 2 (no)
And WhyNoUsl = 7 (Just started or finished receiving tax credits/SSP/SMP/SPP/SAP or change in amount)
And WTCLum = 2 (regular payments via your bank, post office account or giro)

If figure for Working Tax Credit is less than £2 per week or more than £424 per week the following check will be triggered:

☞Soft check

Payments of working tax credit are not normally less than £2 a week OR over £424. Please check the circumstances and explain in a note if necessary.

? Period Payment Covered

🗝 **UWTCPd**

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)**

Ask if PayUsl = 2 (no)
And WhyNoUsl = 7 (Just started or finished receiving tax credits/SSP/SMP/SPP/SAP or change in amount)
And WTCLum = 2 (regular payments via your bank, post office account or giro)
And UWTCAmt = response

✏ 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?

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

Ask if TaxCred = 1 (working tax credit)

? Includes payment for tax credit

🗝 **TaxComb**

Does the [amount given for Working Tax Credit] you mentioned before also include a payment for Child Tax Credit?

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

Ask if TaxCred = 1 (working tax credit) AND TaxCred = 2 (child tax credit(including any childcare element of working tax credit))

? Payment Include CCTC

🗝 **CCTC**

Does this payment include a childcare element to help pay for child care expenses?

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

Ask if TaxCred = 2 (child tax credit)

☞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.

? Tax in Future

🗝 **TaxFut**

Are you awaiting the outcome of a claim for Working Tax Credit or Child Tax Credit?

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

Asked of all adults in benefit unit

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.

State & Other Benefits and Pensions

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, DWP 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.

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, 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 DWP, Benefits Agency or The Pensions Service (part of the DWP). 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.

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. DWP 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 DWP to do the split.

When a 'dk' is entered at any Benefit Amount question a check question will follow, asking whether it is a 'dk' because separate amounts for the benefit cannot be established. If that is the reason, the 'dk' will not be included in the total of 'dks' and refusals for the questionnaire.

Components of benefits

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

Question Information on Checks

There are range checks on every benefit in this section. The ranges are based on the amounts known from latest DWP 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 week's basis. In other words, no benefit should usually cover a calendar month.

? Benefit Question 1

Ben1Q

SHOWCARD I1

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**

Asked of all adults

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 £95 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, DWP 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.

Currently, the State Pension age is 65 for men born before 6 April 1959. For women born on or before 5 April 1950, State Pension age is 60.

Changes to the State Pension age for women will come into effect from 6th April 2010. The State Pension age for women born on or after 6 April 1950 will increase gradually to 65 between 2010 and 2020.

Questions which are only asked of respondents at State Pension age or above on the FRS have been routed according to the age calculation 65 for men and 60 for women. Given the gradual change in State Pension age for women during 2010 the State Pension age for women will depend on their date of birth. The routing to questions intended to be asked of female respondents of State Pension age from 2010 will be calculated from the respondent's date of birth and the date of interview. For the very few female respondents who refuse to give their date of birth, a set State Retirement age of 60 will be applied until 2012.

The State Pension age will be calculated within the CAPI program. Details of the change in women's State Pension age are given here so that you are aware that from 2010 not all women aged 60 will be routed to the questions relating to older people that you might be used to asking.

From 6 April 2020, the State Pension age will be 65 for both men and women. Further changes to State Pension age are expected from 2024.

☞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.

☞Soft check

If Ben1Q = 4 'Retirement Pension (NI) or Old Person's Pension and age is not state retirement age

"You've recorded that this person receives Retirement Pension/Old Person's Pension but the respondent is not of retirement age. Are you sure that's right? Please amend as necessary."

? Child Benefit and Child Tax Credit checks

🗝 **ChkCTC**

Although the respondent receives Child Benefit he/she hasn't reported receipt of Child Tax Credits. Are you certain that the respondent does not receive Child Tax Credits? (This is a means tested benefit so it is plausible the respondent may not receive Child Tax Credits if their income is above a certain threshold).

If necessary check with the respondent.

1. **Yes, I am certain (the respondent DOES NOT receive Child Tax credits)**
2. **No, I am not certain (the respondent did not know which Tax Credits received), NODK, NORF**

Ask if
[[TaxCred = 3 (none of these)
And Ben1Q = 1 (child benefit)]
OR
[TaxCred =1 (working tax credit(excluding any child care element of working tax credit))
And Ben1Q = 1 (child benefit)]]

? Deferred State Pension

🗝 **DefrPen**

The respondent is aged 65 or over (male) or 60 or over (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**

Ask if Ben1Q <> 4 (Retirement Pension (NI) or Old Person's Pension), 5 (Widow's Pension, Bereavement Allowance or Widowed Parent's allowance
AND
[[Sex = 1 (male)
And Age > 64]
OR
[Sex = 2 (female)
And Age > 59]]

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).

? Deferred State Pension - Explanation

🗝DefrPEx

It appears that the respondent is not claiming Retirement pension and has not

deferred their State pension. Please check the reasons for this and explain in a note.

Ask if Ben1Q <> 4 (Retirement Pension (NI) or Old Person's Pension), 5 (Widow's Pension, Bereavement Allowance or Widowed Parent's allowance
AND
[[Sex = 1 (male)
And Age > 64]
OR
[Sex = 2 (female)
And Age > 59]]
AND
DefrPen = 2 (no)

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

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**

Which one was received:

1. **Widow's Pension**
2. **Widowed Mother's Allowance**
3. **Bereavement Allowance**

4. **Widowed Parent's Allowance**

Ask if Ben1Q = 5 (Widow's Pension, Bereavement Allowance or Widowed Parent's (formerly Widowed Mother's) allowance)

? Type of War Pension

🗝 **War**

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.**

Ask if Ben1Q = 6 (Armed Forces Compensation Scheme (formerly War Disablement Pension) or War Widow's/Widower's Pension or Guaranteed Income Payment)

? New Deal Payment

🗝 **NDeal**

Are you currently receiving payment as part of the New Deal for over 50's?

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

Ask if respondent >=50
And Working = 1 (yes)
And WrkPrev = 3 (not in paid employment)

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

Exclude payments made under the Social Services Direct Payment Scheme. Direct Payments are local council payments for people who have been assessed as needing help from social services, and who would like to arrange and pay for their own care and support services instead of receiving them directly from the local council.

As these payments are instead of receiving the services directly from the social services, which we do not count as an income in any way (ie benefit in kind), we do not want to confuse these payments with benefits (or any type of income).

SHOWCARD I2

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 ONLY**
2. **Mobility component of Disability Living Allowance ONLY**
3. **BOTH Care Component and Mobility component of Disability Living Allowance**
4. **Attendance Allowance**
5. **None of these**

Asked of all adults

! Hard Check

If respondent receives both Care Component of DLA and Mobility Component of DLA record as Code 3 'BOTH Care Component and Mobility component of Disability Living Allowance'.

Question Information for Benefit Question 2

Disability Living Allowance
Disability Living Allowance has two elements and is directed at the care needs and mobility needs of disabled people of working age and below.

The care component has three rates and has replaced Attendance Allowance for those under retirement age.

The mobility component has two rates, the higher one being for those unable to walk or who are severely restricted, and replaced the old Mobility Allowance.

Motability is a registered charity through which those who receive the higher rate of Disability Living Allowance mobility component may hire or purchase a 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

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.

? 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 it separately?

1. **Paid as part of pension**
2. **Paid separately**

Ask if
Ben2Q = 1 (Care component of Disability Living Allowance ONLY)
OR
Ben2Q = 3 (BOTH Care Component and Mobility component of Disability Living Allowance)

? 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 it separately?

1. **Paid as part of pension**
2. **Paid separately**

Ask if
Ben2Q = 2 (Mobility component of Disability Living Allowance ONLY)
OR
Ben2Q = 3 (BOTH Care Component and Mobility component of Disability Living Allowance)

? 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**

Ask if Ben2Q = 4 (Attendance Allowance)

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 DWP. 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) are not asked, and the amount should be included in BenAmt for RP.

? Benefit in Future 2

🗝 **B2QFut**

SHOWCARD I2

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?

Exclude payments made under the Social Services Direct Payment Scheme. Code all that apply.

1. **Care component of Disability Living Allowance ONLY**
2. **Mobility component of Disability Living Allowance ONLY**
3. **BOTH Care Component and Mobility component of Disability Living Allowance**
4. **Attendance Allowance**
5. **None of these**

Asked of all adults

! Hard Check

If respondent receives both Care Component of DLA and Mobility Component of DLA record as Code 3 'BOTH Care Component and Mobility Component of Disability Living Allowance.

☞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.

? Receiving DLA Benefit

🔑 **WhoFor**

Is the future award of this benefit for the same person who is already receiving a DLA payment?

Ask if Ben2Q = 1 (care component of disability living allowance only), 2 (mobility component of disability living allowance only), 3 (both care component and mobility component of disability living allowance)
And Ben2QFut = 1 (care component of disability living allowance only), 2 (mobility component of disability living allowance only), 3 (both care component and mobility component of disability living allowance)

If the answer to this question is Yes, the following hard check is introduced.

! Hard Check

Present DLA circumstances take precedence over future awards for the same household member. Please delete the answer at B2Qfut.

? Benefit Question 3

🔑 **Ben3Q**

SHOWCARD I3

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?

DO NOT include Reduced Earnings Allowance in code 6. Enter it later at Ben5Q as 'any other NI or State Benefit'. Exclude payments made under the Social Services Direct Payment Scheme

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**

Asked of all adults

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 (£132.60 per week for a single person and £202.40 for a couple). There may be additional amounts for owner occupier's housing costs, for disability and for caring responsibilities. The additional amounts could include Severe Disability Premium. This is not a benefit in its own right such as Severe Disablement Allowance. If this is included, the full amount should be recorded at BenAmt.

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
- receiving 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 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

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

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 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 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

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 misreport 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.

? 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?**

Ask if Ben3Q = 5 (Employment and Support Allowance)

? How long in receipt of ESA

🔑 **ESAWks**

For how long have you been receiving Employment and Support Allowance?

(Please record length of time since respondent started receiving payments, rather than when they first claimed the benefit).

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**

Ask if Ben3Q = 5 (Employment and Support Allowance)

? Weeks in receipt of ESA

🔑 **ESAWks2**

Please tell me how many weeks have you been receiving Employment and Support Allowance?

Ask if Ben3Q = 5 (Employment and Support Allowance)
And ESAWks = 1 (up to 2 years)

? 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?**

Ask if Ben3Q = 1 (Jobseekers Allowance)

✏ 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**

SHOWCARD I3

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**

Asked of all adults

If a respondent is under 60 years old and says that they have applied for Pension Credit the following check is triggered:

☞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.

? Benefit Question 4

🗝 Ben4Q

SHOWCARD I4

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. **Health in Pregnancy Grant**
4. **A Social Fund loan or Community Care grant**
5. **None of these**

Asked of all adults

! Hard check

Men cannot receive Health in Pregnancy Grant.

HARD CHECK FROM JANUARY 2012 TO MARCH 2012
If Ben4Q=3 'Health in Pregnancy Grant'
The Health in Pregnancy Grant was removed in January 2011. It will not be possible for the respondent to have received this grant in the last 12 months.

☞Soft Check

Are you sure it's Health in Pregnancy Grant? Respondent is age 55 plus.

✎ 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 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 a one-off payment to help towards the costs of a new baby, paid by the social fund for the first child only (or children where the first child born is a multiple birth i.e. one of twins or triplets etc.). The Sure Start Maternity Grant will be £500. To receive the grant the customer has to receive advice from a health professional.

The Health in Pregnancy Grant (HiPG) – The Health in Pregnancy Grant was removed in January 2011. However, respondents may have received it in the previous 12 months. The Health in Pregnancy Grant (HiPG) was payable to eligible pregnant women from April 2009. The payment was worth £190 per pregnancy and was paid to women who saw a health professional, such as their midwife, from the

25th week of pregnancy and made an application before the birth of their child(ren). The HiPG, was delivered by HMRC, paid directly into the expectant mother's bank account.

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.

? Benefit Question 5

🗝 **Ben5Q**

SHOWCARD I5

In the <u>last 6 months</u>, have you received any of the things shown on this card, in your own right?

Exclude payments made under the Social Services Direct Payment Scheme.
Exclude Winter Fuel Payments from 7 'Any National Insurance or State Benefit not mentioned earlier'.

If an age-related one-off payment was paid but not with Winter Fuel Payment please use code 7 'Any National Insurance or State Benefit not mentioned earlier'.

1. **Extended payment' of [Housing Benefit (or Local Housing Allowance) /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. **In-work credit**
6. **Return to work credit**
7. **Any National Insurance or State Benefit not mentioned earlier**
8. **None of these**

Asked of all adults

☞<u>Soft Check</u>

It is unusual to receive extended housing benefit. It is only available to claimants who had been on income support, income based jobseeker's allowance, Incapacity benefit or severe disablement allowance and the entitlement ended because the claimant recently started work or increased work hours or pay, in these cases they may be entitled to receive the same amount of housing benefit and/or council tax benefit for up to four weeks after benefits ceased. Check with respondent whether these conditions apply to them. If not do not record the respondent as in receipt of extended housing benefit as housing benefit receipt has already been recorded earlier in the interview.

If respondent insists that extended housing benefit is received record here and the amount and make a note that the respondent does not meet the criteria but insists they receive extended housing benefit.

✏ 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

In work credit is available to parents bringing up children alone, who have been getting IS or JSA for at least 52 weeks or more without a break. The credit is a fixed tax free payment of £40 per week (£60 per week in London). It is payable for up to 52 weeks on top of earnings when a parent starts work of at least 16 hours per week and where the work is expected to last for at least 5 weeks.

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, may be paid to lower paid people working more than 16 hours per 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 e.g.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.

? Other Name Benefit

🗝 OthName

ENTER THE NAME OF THIS 'OTHER' N.I. OR STATE BENEFIT

Ask if OthBen = Any National Insurance or State Benefit not mentioned earlier

You cannot be in receipt of Work-Search Premium/In-work Credit unless you are a lone parent. Please amend this answer.

? 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 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.

Some people qualify for Housing Benefit or Local Housing Allowance, that is a rent rebate or allowance. Are you receiving Housing Benefit (or Local Housing Allowance) either directly or having it paid to your landlord on your behalf?

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

Ask if HHStat = 2 (shared household arrangements: identity of HRP is unclear or arbitrary eg. Students, nurses, unrelated adults etc sharing on an equal basis)

<u>If respondent claims they are in receipt of Housing Benefit but neither they, nor their partner, are in receipt of Income Support the following check is triggered:</u>

☞<u>Soft check</u>

You said you are in receipt of housing benefit but neither of you is receiving Income Support. Can I just check this is correct?

? Housing Benefit Amount

🔑 **HBothAmt**

How much Housing Benefit/rent rebate/rent allowance was allowed last time?

Ask if HBOthBU = 1 (Yes)

? Housing Benefit Period

🔑 **HBothPd**

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/13weeks
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)

Ask if HBOthBU = 1 (Yes)
And HBOthAmt > 0

? Housing Benefit This Time

🔑 **HBOLng**

For how long have you been on Housing Benefit (or Local Housing Allowance) 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**

Ask if HBOthBU = 1 (Yes)

? Housing Benefit This Time

🗝 **HBOthYR**

Can I just check, in which year did you begin your current Housing Benefit (or Local Housing Allowance) Claim?

Ask if HBOthBU = 1 (Yes)
And HBOLng = 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**

Ask if HBOthBU = 1 (Yes)
And HBOLng = 1 (Up to 2 years)

? Housing Benefit This Time

🗝 **HBOthWk**

Housing Benefit (or Local Housing Allowance)/Rent Allowance/Rent Rebate

How many weeks have you been receiving it for (this time)?

(Enter to nearest whole week)

Ask if HBOthBU = 1 (Yes)
And HBOLng = 1 (Up to 2 years)

? Awaiting Housing Benefit Claim

🗝 HBOtWait

Are you awaiting the outcome of a claim for Housing Benefit (or Local Housing Allowance)/rent allowance/rent rebate?

1 Yes
2. No

Ask if HHStat = 2 (shared household arrangements: identity of HRP is unclear or arbitrary eg. Students
And HBothBU = 2 (no)

? 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.

All bank and post office accounts should be included under code 2 (including BASIC accounts/post office card accounts).

1. **Direct to current bank/building society/post office account**
2. **Giro cheque**
3. **Paid directly for motability**
4. **Other (Describe in a note)**

This question is asked if respondent confirms they are in receipt of any benefits

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.

? Benefit Letter

🗝 **BenLettr**

BENEFIT NAME:

Do you have a letter from the {DWP or Benefits Agency/Pensions part of the DWP/Disability and Carer's Directorate (DCD) or DWP} that you could consult?

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

This question is asked if respondent confirms they are in receipt of any benefits

? Bank Statement

🗝 **BankStmt**

[BENEFIT NAME]:

or is there a bank statement you could consult?

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

This question is asked if respondent confirms they are in receipt of any benefits

? 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 <u>SEPARATE</u> AMOUNT, ENTER 'Don't Know' FOR BOTH/ALL SUCH BENEFITS).

[IF PENSION CREDIT RECEIVED FOR GUARANTEE CREDIT AND SAVINGS CREDIT ENTER TOTAL RECEIVED HERE]

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.

This question is asked if respondent confirms they are in receipt of any benefits

An amount should only be entered if it is solely for the benefit named on-screen. In cases where two or more benefits are paid in combination, check any documentation and if it lists individual benefit amounts, enter them as appropriate. 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**

IS THIS 'DON'T KNOW' BECAUSE IT'S PAID IN COMBINATION WITH ANOTHER BENEFIT, AND YOU CANNOT ESTABLISH A SEPARATE AMOUNT?

1. **Yes (Leave your 'Amount' answer as 'Don't know' and ENTER THE COMBINED BENEFIT FIGURE IN A NOTE, with explanations as needed).**
2. **No**

This question is asked if respondent confirms they are in receipt of any benefits

If 'Yes', the note should state the following:

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

'Don't know' should also be entered at 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 DWP.

? Benefit Period

🗝 **BenPd**

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/13weeks
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 is asked if respondent confirms they are in receipt of any benefits

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.

<u>If respondent receives Pension Credit and the weekly amount is more than £250 the following check is triggered:</u>

☞<u>Soft Check</u>

Are you sure? The maximum normally received for Pension Credit is £250 per week.

? Usual Amount

🔑 **Usual**

Is that the amount you usually get?

1. **Yes**
2. **No**
3. **No such thing as usual**

Ask if Ben3Q = 2 (Pension Credit)

? Usual Amount if Unusual

🔑 **BUsAmt**

How much do you usually get?

Ask if Ben3Q = 2 (Pension Credit)
And Usual = No

? Usual Amount if Unusual

🔑 **BUSAmtDK**

Is this 'Don't know' because it's paid in combination with another benefit, and you cannot establish a separate amount?

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

Ask if Ben3Q = 2 (Pension Credit)
And Usual = No
And BUsAmt = DONTKNOW

? Usual Amount Period

BUsPd

How long does 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/13weeks
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)

Ask if Ben3Q = 2 (Pension Credit)
And Usual = No
And BUsAmt = Response

? 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

Ask if Ben1Q = 3 (Invalid Care Allowance/Carer's 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.

Ask if Ben2Q = 1 (Care component of Disability Living Allowance Only), 2 (Mobility component of Disability Living Allowance Only), 3 (Both Care component and Mobility component of Disability Living Allowance)

This may be multi-coded if the respondent receives both for himself and someone else.

? Receiving Invalid Care Allowance/Carer's Allowance

🔑 **GetICA**

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.

Ask if
Ben2Q = 4 (Attendance Allowance)
OR
Ben2Q = 1 (Care component of Disability Living Allowance ONLY), 3 (BOTH Care Component and Mobility Component of Disability Living Allowance)

? Length of time receiving Jobseekers Allowance

🔑 **JSAWks**

For how long have you been receiving Jobseeker's Allowance?

Please record length of time since respondent started receiving payments, rather than when they first claimed the benefit.

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**

Ask if Ben3Q = 1 (Jobseeker's Allowance)

? Number of weeks receiving Jobseekers Allowance

🔑 **JSAWks2**

Please tell me how many weeks you have been receiving Jobseeker's

Allowance.

If respondent is unsure probe if they can remember the season, significant date or similar that may help recall number of weeks. It is important to get the number of weeks the respondent has been claiming for, the prompt was added to reduce the number of 'don't knows'.

Ask if Ben3Q = 1 (Jobseeker's Allowance)
And JSAWks = 1 (Up to 2 years)

? Made-Up Pay from Employer

🗝 **MadEmp**

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

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

Ask if Ben3Q = 4 (Incapacity Benefit)

? Made-Up Pay Weekly

🗝 **MduPwk**

Are you getting 'made-up' pay

1. **every week from your employer**
2. **or only some weeks?**

Ask if Ben3Q = 4 (Incapacity Benefit)
And MadEmp = Yes

? Number of Weeks in receipt of Made-Up Pay

🗝 **MduPNo**

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

Ask if Ben3Q = 4 (Incapacity Benefit)
And MadEmp = Yes
And MduPwk = 2 (or only some weeks)

Additional questions asked for income support/pension credit.

? Period in receipt of Income Support/Pension Credit

🗝 **ISWks**

For how long have you been receiving [Income Support/Pension Credit]?

Please record length of time since respondent started receiving payments, rather than when they first claimed the benefit.

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**

Ask if
Ben3Q = 2 (Pension credit)
OR
Ben3Q = 3 (Income support)

? Weeks in receipt of Income Support/Pension Credit

🗝 **ISWks2**

Please tell me how many weeks you have been receiving [Income Support/Pension Credit]?

If respondent is unsure probe if they can remember the season, significant date or similar that may help recall number of weeks. It is important to get the number of weeks the respondent has been claiming for, the prompt was added to reduce the number of 'don't knows'.

Ask if
[Ben3Q = 2 (Pension credit)
OR
Ben3Q = 3 (Income support)]
AND
ISWks = 1 (up to 2 years)

? 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**

Ask if
Ben3Q = 2 (Pension credit)
OR
Ben3Q = 3 (Income support)

? Usual Amount if Unusual

🗝 **BUsAmt**

INCOME SUPPORT/PENSION CREDIT:

How much do you usually get?

Ask if
[Ben3Q = 2 (Pension credit)
OR
Ben3Q = 3 (Income support)]
AND
Usual = No

? Usual Amount if Unusual

🗝BUSAmtDK

Is this 'Don't know' because it's paid in combination with another benefit, and you cannot establish a separate amount?

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

Ask if Ben3Q = 2 (Pension Credit)
And Usual = 2 (no)
And BUsAmt = DONTKNOW

If answered yes, leave answer as 'Don't Know' and enter the combined benefit figure in a note, with explanations as needed

? Payment Period for Income Support/Pension Credit

🗝 **BUsPd**

INCOME SUPPORT/PENSION CREDIT:

How long does 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/13weeks
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)

Ask if
[Ben3Q = 2 (Pension credit)
OR
Ben3Q = 3 (Income support)]
AND
Usual = No
AND
BUsAmt = Response

? Pension Credit Element Received

🗝 **PComp**

PENSION CREDIT:

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>**

Ask if Ben3Q = 2 (Pension credit)
And BenLettr = 1 (yes)

? Pension Credit Guaranteed Element

🗝 **PCmpAmtG**

And what is the amount received for the guaranteed element?

ENTER AMOUNT FROM AWARD NOTICE RECEIVED FOR THE GUARANTEED ELEMENT

Ask if Ben3Q = 2 (Pension credit)
And BenLettr = 1 (yes)
And PComp = 1 (Guaranteed element received) and 2 (Savings element received)

? Pension Credit Savings Element

🗝 **PCmpAmtS**

And what is the amount received for the savings element?

ENTER AMOUNT FROM AWARD NOTICE RECEIVED FOR THE GUARANTEED ELEMENT

Ask if Ben3Q = 2 (Pension credit)
And BenLettr = 1 (yes)
And PComp = 1 (Guaranteed element received) and 2 (Savings element received)

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.

☞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.

<u>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 the following check is triggered:</u>

☞<u>Soft check</u>

The Savings and Guarantee elements of pension credit should add to make the total amount of PC received.
If the amounts cannot be reconciled make a note to explain the circumstances.

? Government Pay

🔑 **GovPay**

SHOWCARD J1

Are the DWP paying directly for any of the things shown on this card?
If yes, which?

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.

Ask if Ben3Q = 1 (Jobseekers allowance), 2 (pension credit), 3 (income support)

? Government Payment Amount

🔑 **GovAmt**

How much (in total) is the DWP paying for this/these things?

Ask if Ben3Q = 1 (Jobseekers allowance), 2 (pension credit), 3 (income support)
And GovPay = 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)

? Government Payment Period

🔑 **GovPd**

How long does 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/13weeks
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)

Ask if Ben3Q = 1 (Jobseekers allowance), 2 (pension credit), 3 (income support)
And GovPay = 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)
And GovAmt = amount > 0.00

? 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 DWP pay for directly?

1. **BEFORE deducting what DWP pay for directly (i.e. respondent's gross entitlement)**
2. **AFTER deducting what DWP pay for directly (i.e. net amount received by respondent)**

Ask if Ben3Q = 1 (Jobseekers allowance), 2 (pension credit), 3 (income support)
And GovPay = 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)
And GovAmt = amount > 0.00

? Social Fund Loan Repayments

🗝 **SFRepay**

Are you at present making any repayments on any Social Fund loan(s)?

Ask if Ben3Q = 3 (Income Support)

? Social Fund Loan Repayment Amount

🗝 **RePayAmt**

How much in total do you repay per week?

IF REPAYING MORE THAN ONE LOAN, GIVE COMBINED AMOUNT

Ask if Ben3Q = 3 (Income Support)
And SFRepay = Yes

? Benefits Before/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**

Ask if Ben3Q = 3 (Income Support)
And SFRepay = Yes
And RepayAmt > 0 or RepayAmt = Non-response

? Other Benefits at Present

🗝 **OthPres**

Are you receiving (...THIS BENEFIT...) at present?

Ask if Ben5Q = 9 (Any National Insurance or State Benefit not mentioned earlier)

? Number of Weeks Received Benefit 1

🔑 **OthWeeks**

For how many weeks in the last 6 months have you received (THIS BENEFIT)?

Ask if Ben5Q = 9 (Any National Insurance or State Benefit not mentioned earlier)

? 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**

Ask if Ben4Q = 4 (A Social Fund loan or Community Care Grant)

? Number of Social Fund Grants

🔑 **SFGrNum**

How many such grants have you had in the past 12 months?

Ask if Ben4Q = 4 (A Social Fund loan or Community Care Grant)
And SFType = 2 (Social Fund Community Care Grant)

? Total Amount of Social Fund Grants

🔑 **SFGrAmt**

About how much did you receive altogether?

Ask if Ben4Q = 4 (A Social Fund loan or Community Care Grant)
And SFType = 2 (Social Fund Community Care Grant)

? Type of Social Fund Loan

🔑 **SFLnType**

Was it a Budgeting loan or a Crisis loan?
(IF BOTH CODE 1 AND 2)

1. **Budgeting Loan**
2. **Crisis Loan**

Ask if Ben4Q = 4 (A Social Fund loan or Community Care Grant)
And SFType = 1 (Social Fund Loan)

? Number of Social Fund Loans

🔑 **LoanNum**

[TYPE OF LOAN]

How many such loans have you had in the past 12 months?

Ask if Ben4Q = 4 (A Social Fund loan or Community Care Grant)
And SFType = 1 (Social Fund Loan)
And SFLnType = Budgeting Loan Or SFLnType = Non-response

? 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.

Ask if Ben4Q = 4 (A Social Fund loan or Community Care Grant)
And SFType = 1 (Social Fund Loan)
And SFLnType = Budgeting Loan Or SFLnType = Non-response

? Extended Payment of Housing/Council Tax Benefit

🗝 **ExtHBCTB**

EXTENDED PAYMENT OF 4WKS HB/CTB

Did you receive an extended payment of Housing Benefit, or Council Tax Benefit, or both?

IF 'BOTH': Were they paid together, or separately?

1. **Housing Benefit only**
2. **Council Tax Benefit only**
3. **HB and CTB, paid together**
4. **HB and CTB, paid separately**

Ask if Ben5Q = 1 (Extended payment of housing benefit/rent rebate or council tax benefit (4 weeks payment only))

? Extended Benefit Amount

🗝 **ExBenAmt**

HB/CTB/HB+CTB EXTENDED PAYMENT

How much was the extended payment altogether?

Enter the lump sum payment covering 4 weeks.

Ask if Ben5Q = 1 (Extended payment of housing benefit/rent rebate or council tax benefit (4 weeks payment only))
And ExtHBCTB = 1 (Housing benefit only), 2 (Council tax benefit only), 3 (HB and CTB, paid together), 4 (HB and CTB, paid separately)

? Benefit Question 7

🗝 **Ben7Q**

SHOWCARD J2

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**

Ask if Working = Response

The DWP 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 provides benefits in the event of loss of earnings due to redundancy or unemployment.

? Receiving Benefits at Present

🔑 **Pres**

Are you receiving [BENEFIT] at present?

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

Ask if Ben7Q = 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)

? Number of Weeks Received Benefit 2

🔑 **NumWeeks**

For how many weeks in the last 12 months have you received [BENEFIT]?

Ask if Ben7Q = 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)

? 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)

Ask if Ben7Q = 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)

? Don’t Know Benefit Amount 2

🔑 **BenAmtDK**

IS THIS 'DON'T KNOW' BECAUSE IT'S PAID IN COMBINATION WITH <u>ANOTHER</u> BENEFIT, AND YOU CANNOT ESTABLISH A SEPARATE AMOUNT?

Ask if Ben7Q = 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)
And
BenAmt = Don’t Know

? Benefit Period

🗝 **BenPd**

How long did/does 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/13weeks
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)

Ask if Ben7Q = 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)
And BenAmt = Amount > 0

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 DWP. If the amount is a one off payment, the appropriate code should be removed from Benefit Question 7.

☞Soft check

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

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:

? Amount received for All Benefits

TtBPrx

Thinking about all the benefits and tax credits you receive, approximately how much would you say you receive from these sources per week?

Asked if respondent confirms they are in receipt of any benefits

? Any Redundancy Pay

RedAny

In the last 12 months, that is since [date], have you received any redundancy payments?

INCLUDE STATUTORY AND NON-STATUTORY

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

Ask if Working = 1 (yes)
And time with current employer < 12 months (WorkYr, WorkMth)

? Redundancy Pay Amount

RedAmt

How much did you receive?

Ask if Working = 1 (yes)
And time with current employer < 12 months (WorkYr, WorkMth)
And RedAny = Yes

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 gratis payments to which the employee had no contractual agreement and money in lieu of notice.

? Any Other Sources of Income

🗝 **AnyPen**

SHOWCARD K1

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**

Asked of all adults

☞Soft check

Please check that the annuity mentioned includes home income plan or equity release. Annuities purchased from pension funds are excluded from Code 5. Annuities from an occupational pension should be coded as Code 1 ‘Employer pension’. Annuities from a personal pension should be coded as Code 3 ‘Personal pension’.

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 them with an income. Such a loan/mortgage should be recorded as a second mortgage in the household questionnaire (provided interest on the loan is being paid).

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?

? Type of Pension Lump Sum

🗝 **PenLump**

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. **or neither of these?**

Ask if AnyPen = 5 (An annuity (includes home income plan or equity release))

? Pension Introduction

🗝 **EmpInt**

The next set of questions relate to...

[TYPE OF PENSION]

? Amount of Last Pension Payment

🗝 **PenPay**

How much was the last payment?

Ask if AnyPen = 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), (not don't know or refusal)

? Pension Payment Period

🗝 **PenPd**

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/13weeks
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)

Ask if AnyPen = 1 (An employee pension from a previous employer)
And PenPay = RESPONSE

? Tax Deductions at Source

🗝 **PenTax**

Was tax deducted at source?

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

Ask if AnyPen = 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), 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)

? Pension Tax Amount

🗝 **PTAmt**

How much tax was deducted at source?

Ask if AnyPen = 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), 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)
And PenTax = 1 (Yes)

? Pension Payment Period 1

🔑 **PenPd1**

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/13weeks
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)

Ask if AnyPen = 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), 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)
And PenTax = 1 (Yes)
And PTAmt = amount > 0.00

? Amount Before or After Tax

🔑 **PTInc**

Was the [amount] mentioned earlier, before or after tax was deducted?

1. **Before**
2. **After**

Ask if AnyPen = 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), 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)
And PenTax = 1 (yes)

? Any other Deductions

🗝 **PenOth**

Were there any other deductions?

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

IF ANY DEDUCTIONS - please explain the purpose of the deduction in a note.

Ask if AnyPen = 1 (An employee pension from a previous employer), 2 (Widow's employee pension (PENSION FROM PREVIOUS EMPLOYER OF DECEASED SPOUSE OR RELATIVE))

? Amount of Other Deduction

🗝 **POAmt**

How much was the deduction over that period?

Ask if AnyPen = 1 (An employee pension from a previous employer), 2 (Widow's employee pension (PENSION FROM PREVIOUS EMPLOYER OF DECEASED SPOUSE OR RELATIVE))
And PenOth= 1 (Yes)

? Pension Payment Period 2

🗝 **PenPd2**

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/13weeks
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)

Ask if AnyPen = 1 (An employee pension from a previous employer), 2 (Widow's employee pension (PENSION FROM PREVIOUS EMPLOYER OF DECEASED SPOUSE OR RELATIVE))
And PenOth= 1 (Yes)
And POAmt = amount > 0.00

? Amount before or after deduction

🗝 **POInc**

Was the sum mentioned earlier, before or after the deduction?

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

Ask if AnyPen = 1 (An employee pension from a previous employer), 2 (Widow's employee pension (PENSION FROM PREVIOUS EMPLOYER OF DECEASED SPOUSE OR RELATIVE))
And PenOth= 1 (Yes)

<u>If the net amount of the pension/annuity at Amount of Last Pension Payment is less than 30% of the gross the following check is triggered:</u>

☞<u>Soft Check</u>

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?

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

Ask if AnyPen = 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)

? Royalties

🔑 **Royal**

SHOWCARD K2

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**

Asked of all adults

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.

? Amount of Royalties in last 12 months

🔑 **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?

Ask if Royal = 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)

? Rent received in last 12 months

🗝 PropRent

SHOWCARD K3

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

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

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

Ask if Royal = 1 (Rent from any property)

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

The question refers to other physical property (i.e. buildings), and is intended to cover mainly:

i) property where one of the respondents is a private landlord
ii) income from e.g. second homes or holiday homes which are let

It can include property both in this country and abroad.

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

If the respondents jointly own a property that is being rented then identify both of them at this question and then apportion the amount of income received.

This question asks for all rent received over the last 12 months even if the property has been sold and therefore no longer owned by the respondent.

<u>The following sources of income should NOT be included on FRS</u>:

(i) Sale of house, stocks and shares or any other assets
(ii) Maturing life policies, cash-in or life assurance
(iii) Pools or lottery wins
(iv) Legacies
(v) Cash gifts from friends or relatives inside or outside the household
(vi) Honoraria (An honorarium is earned income and should be entered at Bonus)

Items (i) to (vi) are regarded as 'windfall' income and should not be included in the survey.

Life assurance/insurance/endowment policies with a savings element should not be

included. The assumption would be that on maturation the money would be spent or transferred into one of the savings or investment types that are recorded.

? Property profit or loss

🗝 **RentProf**

Is that a profit or a loss from the property?

1. **Profit**
2. **Loss**

Ask if Royal = 1 (Rent from any property)

This caters for losses on properties.

Maintenance, Allowances and Other Sources of Income

<u>ALL</u> QUESTIONS ABOUT MAINTENANCE ARE ASKED FOR ADULT 1, <u>BEFORE</u> SWITCHING TO ADULT 2 (where required)

? Receiving any Maintenance

🗝 MntRec

SHOWCARD K4

Now, I'd like you to think about any child maintenance: 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 payments are received directly, passed on by a court, the CSA or DWP.

Include both formal and informal payments received either regularly or irregularly at this question.
Exclude presents on birthdays or on religious festivals (e.g. Christmas)

Exclude any allowances or maintenance that the respondent receives on their own behalf, that is any payments that are not for the child/children. This will be collected later at Alimny.

1. **Yes**
2. **No**
3. **Use this code if it's clear that there are no previous partner(s) AND no children from any previous liaison/partnership**

Asked of all adults in benefit unit

✏ Question Information for Receiving any Maintenance

<u>Use Code 1: 'Yes' if:</u>
any payments are being received from a previous partner either directly, or passed on by a court, the CSA or DWP (separately from any Income Support payment – see below).

<u>Use Code 2: 'No' if:</u>
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 <u>not</u> need to be members of the household, or in the custody of your current respondent (e.g. they might be with the ex-partner).

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.

This showcard relates to 'MntRec'.

SHOWCARD K4

Informal payments may be received as an item or as money to buy or contribute to particular items.

Examples of items include:

- Food (including school meals)
- Mortgage, rent, bills or other household costs
- Transport costs
- Childcare costs
- Clothes or shoes (including school uniform)
- Substantial items (including car, sofa, washing machine etc.)
- School trips
- Activities/outings/socialising
- Holidays
- Pocket money for child
- Savings account for child
- Mobile phone (including paying phone bills and top-ups)
- Toys, games or books

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 [ ].

? Maintenance Arrangements

MntArr

SHOWCARD K5

Looking at this card, which of these arrangements do you have for receiving maintenance for your [child/children]?

Code all that apply

1. **Child Support Agency (CSA) making arrangements for maintenance payments on your behalf**
2. **A court order requiring previous partner to make payments**
3. **A voluntary agreement between yourself and previous partner**
4. **Other arrangement**
5. **No arrangement made**

Ask if MntRec = 1 (Yes)

? Maintenance via Government

🗝 **MntGOV**

Do you receive these payments yourself, or are they paid via the DWP or the Child Support Agency?

IF BOTH i.e. 2+ PAYMENTS RECEIVED, CODE BOTH

1. **Paid to self**
2. **Paid via DWP/CSA**

Ask if MntRec = 1 (Yes)

Maintenance payments are increasingly handled by the Child Support Agency. If a respondent answers that a payment is made via the CSA or the DWP 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)

Ask if MntRec = 1 (Yes)
And MntGov = 1 (Paid to self)

? Government Paid Maintenance Introduction

🗝 **DIntro**

THE FOLLOWING QUESTIONS ARE ABOUT MAINTENANCE PAID VIA THE DWP/CSA

Ask if MntRec = 1 (Yes)
And MntGov = 2 (Paid via DWP/CSA)

? Maintenance Payment Amount

🗝 **MntAmt**

How much did you receive last time?

Ask if MntRec = 1 (Yes)
And MntGov = 2 (Paid via DWP/CSA)

? Maintenance Payment Period

🗝 **MntPd**

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)

Ask if MntRec = 1 (Yes)
And MntGov = 2 (Paid via DWP/CSA)
And MntAmt = Response

☞Soft Check

If period code 97 - none of the above:
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?

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

Ask if MntRec = 1 (Yes)
And MntGov = 2 (Paid via DWP/CSA)
And MntAmt = Response
And MntPd = 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)

? Maintenance Unusual Normal Amount

🔑 **MntUsAmt**

How much do you usually receive?

Ask if MntRec = 1 (Yes)
And MntGov = 2 (Paid via DWP/CSA)
And MntAmt = Response
And MntPd = 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)
And MntUs = No

? Maintenance Payment Period

🗝 **MntUsPd**

How long does 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/13weeks
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)

Ask if MntRec = 1 (Yes)
And MntGov = 2 (Paid via DWP/CSA)
And MntAmt = Response
And MntPd = 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)
And MntUs = No
And MntUsAmt = Response

? Alimony

🗝 **AliMny**

If respondent receives child maintenance (MntRec = 1) the sentence begins as follows [Thinking just of yourself now, are]

Otherwise the sentence begins with [Are]

…..you receiving any formal or informal money payments as maintenance or allowance from a previous partner on your own behalf?

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

Exclude payments received for any child/children. These should have been recorded earlier.

Ask if MntRec = response

NOTE: Only maintenance payments made to an ex-partner on their own behalf as alimony should be recorded at 'Alimny'.

? How much alimony

🗝 **AliAMt**

How much did you (on your own behalf) receive last time?

Ask if MntRec = response
And AliMny = 1 (yes)

? How long did this cover

🗝 **AliPd**

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/13weeks
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)

Ask if MntRec = response
And AliMny = 1 (yes)
And AliAmt = amount > 0.00

? Amount you usually receive

🗝 **AliUs**

Is that the amount you usually receive?

1. **Yes**
2. **No**
3. **No such thing as usual**

Ask if MntRec = response
And AliMny = 1 (yes)
And AliAmt = amount > 0.00

? How much do you usually receive

🗝 **AlUAmt**

How much do you usually receive?

Ask if MntRec = response
And AliMny = 1 (yes)
And AliAmt = amount > 0.00
And AliUs = 2 (no)

? How long does this cover

🗝 **AIUPd**

How long does 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/13weeks
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)

Ask if MntRec = response
And AliMny = 1 (yes)
And AliAmt = amount > 0.00
And AliUs = 2 (no)
And AlUAmt = amount > 0.00

? Children outside the household

🗝 **MntNRP**

Do you have any (other) children aged 19 or under (and in non-advanced education or training) who live OUTSIDE this household with their other parent?

EXCLUDE children outside this household not living with one of their parents e.g. children in care or living with other relatives

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

Asked of all adults in the benefit unit

? 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 DWP/CSA?

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

Ask if MntNRP = 1 (Yes)

As for the section on receipt of maintenance, include here any payments made via the DWP/Child Support Agency.

Exclude payments made only to former partner

? Number of Children Covered by Payment

🗝 **MrKid**

How many children are covered by this payment?

Ask if MntNRP = 1 (Yes)
And MntPay = 1 (Yes)

? Age of Youngest Child Covered

🗝 **MrAge**

How old was the [youngest] child, last birthday?

Ask if MntNRP = 1 (Yes)
And MntPay = 1 (Yes)

? Amount of Last Payment

🗝 **MrAmt**

How much was your last payment?

Ask if MntNRP = 1 (Yes)
And MntPay = 1 (Yes)

? Last Payment Period

🗝 **MrPd**

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)

Ask if MntNRP = 1 (Yes)
And MntPay = 1 (Yes)
And MrAmt = Response

? Last Payment Usual Amount

🔑 **MrUs**

Is that the amount you usually pay?

1. **Yes**
2. **No**
3. **No such thing as usual**

Ask if MntNRP = 1 (Yes)
And MntPay = 1 (Yes)
And MrAmt = Response

? Usual Amount if Last Payment Unusual

🔑 **MrUAmt**

How much do you usually pay?

Ask if MntNRP = 1 (Yes)
And MntPay = 1 (Yes)
And MrUs = 2 (No)

? Last Unusual Payment Period

🔑 **MrUPd**

How long does 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)

Ask if MntNRP = 1 (Yes)
And MntPay = 1 (Yes)
And MrUs = 2 (No)
And MrUAmt = Response

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?

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

Ask if MntNRP = 1 (Yes)
And MntPay = 1 (Yes)

? 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?

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)**

Ask if MntNRP = 1 (Yes)
And MntPay = 1 (Yes)

? Why – Reason

🔑 **MrChWhy**

Why is that? What other reasons?

THIS IS A QUESTION OF OPINION.

1. **Order from court –amount of order changed**
2. **Child Support Agency - amount changed**
3. **My circumstances – was able to pay MORE**
4. **Could only afford to pay LESS**
5. **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**

Ask if MntNRP = 1 (Yes)
And MntPay = 1 (Yes)
And MrV = 1 (Yes – went UP), 2 (Yes – went DOWN)

? Maintenance Payment to Anyone Else

🔑 **M**

Are you currently making any maintenance payments to anyone else?

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

Ask if MntNRP = 1 (Yes)
And MntPay = 1 (Yes)

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

Ask if
[[MS = 2 (Married and living with husband/wife, or in a legally recognised Civil Partnership and living with a civil partner)
And SPOut = 1 (Married, spouse not in household)]
OR
[MS = 3 (Married and separated from husband/wife, or in a legally recognised Civil Partnership and separated from civil partner)]]

? Absent Partner Allowances

🔑 **AbsPar**

Have you received any allowances from your husband/wife while he/she has been away?

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

Ask if
[[MS = 2 (Married and living with husband/wife, or in a legally recognised Civil Partnership and living with a civil partner)
And SPOut = 1 (Married, spouse not in household)]
OR
[MS = 3 (Married and separated from husband/wife, or in a legally recognised Civil Partnership and separated from civil partner)]]

? Absent Partner Allowance Amount

🗝 APAmt

How much in total have you received in the last 12 months from your husband/wife while he/she has been away?

Ask if
[[MS = 2 (Married and living with husband/wife, or in a legally recognised Civil Partnership and living with a civil partner)
And SPOut = 1 (Married, spouse not in household)]
OR
[MS = 3 (Married and separated from husband/wife, or in a legally recognised Civil Partnership and separated from civil partner)]]
AND
AbsPar = 1 (yes)

Details of any allowance paid by an absent spouse or a spouse who is not a household member to anyone present in the household should be recorded here. If the spouse who is present in the household draws money from a joint account the amount drawn should be recorded.

? Absent Partner Allowance Period

🗝 **APPd**

Can I just check, did the total amount received cover the whole of the last 12 months or a shorter period ?

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)

Record total period of receipt of allowance which is likely to be the same as the duration of the partner's absence.

Ask if
[[MS = 2 (Married and living with husband/wife, or in a legally recognised Civil Partnership and living with a civil partner)
And SPOut = 1 (Married, spouse not in household)]
OR
[MS = 3 (Married and separated from husband/wife, or in a legally recognised Civil Partnership and separated from civil partner)]
AND
AbsPar = 1 (yes)
AND
ApAmt = amount > 0.00

? 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 or Council Tax mentioned earlier)?

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

Ask if
[[MS = 2 (Married and living with husband/wife, or in a legally recognised Civil Partnership and living with a civil partner)
And SPOut = 1 (Married, spouse not in household)]
OR
[MS = 3 (Married and separated from husband/wife, or in a legally recognised Civil Partnership and separated from civil partner)]]

If full Council Tax is paid by the absent partner and this was recorded earlier at WhyNoCT DO NOT record here. If part payment of Council Tax is paid by absent partner record details in the following questions.

? Absent Partner Direct Household Payment Amount

🗝 **APDAmt**

How much did he/she pay in the last 12 months?

Ask if
[[MS = 2 (Married and living with husband/wife, or in a legally recognised Civil Partnership and living with a civil partner)
And SPOut = 1 (Married, spouse not in household)]
OR
[MS = 3 (Married and separated from husband/wife, or in a legally recognised Civil Partnership and separated from civil partner)]]
AND
ApDir = 1 (yes)

? Absent Partner Direct Household Payment Period

🗝 ApdPd

Can I just check, did the total amount received cover the whole of the last 12 months or a shorter period?

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)

Record total period of receipt of allowance which is likely to be the same as the duration of the partner's absence.

Ask if
[[MS = 2 (Married and living with husband/wife, or in a legally recognised Civil Partnership and living with a civil partner)
And SPOut = 1 (Married, spouse not in household)]
OR
[MS = 3 (Married and separated from husband/wife, or in a legally recognised Civil Partnership and separated from civil partner)]]
AND
ApDir = 1 (yes)
AND
ApDAmt = amount > 0.00

? Allowances to Absent Partner Introduction

🗝 **OtAbsInt**

THE QUESTIONS THAT FOLLOW ARE ABOUT ALLOWANCES MADE TO AN ABSENT PARTNER.

Ask if
[[MS = 2 (Married and living with husband/wife, or in a legally recognised Civil Partnership and living with a civil partner)
And SPOut = 1 (Married, spouse not in household)]
OR
[MS = 3 (Married and separated from husband/wife, or in a legally recognised Civil Partnership and separated from civil 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**

Thinking of the last 12 months have you paid any allowances to your husband/wife while he/she has been away?

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

Ask if
[[MS = 2 (Married and living with husband/wife, or in a legally recognised Civil Partnership and living with a civil partner)
And SPOut = 1 (Married, spouse not in household)]
OR
[MS = 3 (Married and separated from husband/wife, or in a legally recognised Civil Partnership and separated from civil partner)]]

? Allowances to Absent Partner Total

🗝 OtApAmt

How much in total have you paid in the last 12 months to your husband/wife while he/she has been away?

Ask if
[[MS = 2 (Married and living with husband/wife, or in a legally recognised Civil Partnership and living with a civil partner)
And SPOut = 1 (Married, spouse not in household)]
OR
[MS = 3 (Married and separated from husband/wife, or in a legally recognised Civil Partnership and separated from civil partner)]]
AND
OtAbsPar = 1 (yes)

? Allowances to Absent Partner Period

🗝 OtApPd

Can I just check, did the total amount paid cover the whole of the last 12 months or a shorter period?

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)

Record total period of payment of allowance which is likely to be the same as the duration of absence.

Ask if
[MS = 2 (Married and living with husband/wife, or in a legally recognised Civil Partnership and living with a civil partner)
And SPOut = 1 (Married, spouse not in household)]
OR
[MS = 3 (Married and separated from husband/wife, or in a legally recognised Civil Partnership and separated from civil partner)]]
AND
OtAbsPar = 1 (yes)
AND
OtApAmt = amount > 0.00
THE QUESTIONS THAT FOLLOW ARE ABOUT ALLOWANCES:

? Regular Allowances

🗝 Allow

SHOWCARD K4

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)
EXCLUDE – MAINTENANCE OR ALLOWANCES FROM AN EX-PARTNER, THESE WILL BE COVERED AT ALIMNY.

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**

Asked of all adults

☞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 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)’.

Asked of all adults

? Regular Allowance Amount

🔑 **AllPay**

ALLOWANCE FROM [Friend/relative/Local Authority/Organisation}

How much was the last payment?

Ask if Allow = 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).

? Regular Allowance Amount Period

🔑 **AllPd**

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/13weeks
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)

Ask if Allow = 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).
And AllPay = amount > 0.00

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?

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

EXCLUDE CAPITAL GAINS TAX

Asked of all adults

? Other Income Tax Amount

🗝 **OtAmt**

How much did you pay?

Describe the source of income in a Note.

Ask if OthTax = 1 (yes)

✏ Question Information for Other Income Tax Amount

These questions pick up any income tax paid to Inland Revenue which is not covered elsewhere in the questionnaire.

Do not include tax deducted at source from pay, pensions, annuities, accounts and investments, or tax paid in relation to self-employment, which are all recorded at the questions on those sources of income (even if only implicitly indicated as being 'after tax' and no tax amount is recorded).

Include payments direct to Inland Revenue, such as those declared on a Self-Assessment Tax Return; for example higher rate tax payers are responsible for paying the second 20% on investment income (the first 20% being deducted by the bank, share company etc). Tax on employment earnings not paid through PAYE should be covered here (e.g. a payment demanded due to previous underpayment).

Exclude any payment of Value Added Tax (VAT), Capital Gains Tax or an amount set aside for payment of income tax.

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?

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

ONLY INCLUDE IF ACTUALLY PAID BY RESPONDENT. DO NOT INCLUDE, EG, PAYMENTS MADE BY DWP ('CREDITS')

Ask if Working = 2 (no)
And below qualifying age for state pension

? National Insurance Regular Contribution Amount

🗝 **NIAmt**

How much was the last contribution you made?

Ask if NIReg = Yes

? National Insurance Regular Contribution Amount Period

🗝 **NIPd**

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/13weeks
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)

Ask if NIReg = Yes
And NIAmt = RESPONSE

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

SHOWCARD K5

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?

1. **Babysitter**
2. **Mail order agent**
3. **Odd job, occasional work or professional advice**
4. **No to all**

Asked of all adults in benefit unit

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?

Please refer to the amount paid for ALL babysitting jobs in the last 4 weeks.

Ask if OddJob = 1 (Babysitter)

? Babysat in Last Week

🔑 **BabNow**

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

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

Ask if OddJob = 1 (Babysitter)

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?

Please refer to the amount paid for ALL mail order agent jobs in the last 4 weeks.

Ask if OddJob = 2 (Mail order agent)

? Mail Order in Last Week

🔑 **MailNow**

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

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

Ask if OddJob = 2 (Mail order agent)

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?

IF RESPONDENT HAS MORE THAN 1 'ODD JOB' ANSWER FOR ONE JOB AT A TIME HERE.

Ask if 3 (Odd job, occasional work or professional advice)

? Odd Job in Last Week

🗝 **OJNow**

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

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

Ask if 3 (Odd job, occasional work or professional advice)

? Odd Job Regular Work

🗝 **OJReg**

Is the job done on a regular basis?

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

Ask if 3 (Odd job, occasional work or professional advice)
And OJNow = Yes

☞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?

Ask if 3 (Odd job, occasional work or professional advice)

☞Soft Check

Exceeds £1000! Is this a regular job? If so, GO BACK to the 'work' section and enter it there as a 1st, 2nd or 3rd job at 'Working' or 'NumJob'; then press END and delete odd job details. But if odd job is genuine, suppress warning and write a Note.

If you come across either of these checks, probe as to the nature of the job. If it is a regular commitment, however infrequent, you should return to the question Working or NumJob, as appropriate, at the beginning of the questionnaire, to increase the total number of regular jobs.

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?

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

Ask if 3 (Odd job, occasional work or professional advice)

Pension Schemes

? Pensions

🔑 **PensDV**

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).

? Employer Scheme

🔑 **EmpSchm**

Does your employer run a pension scheme for any employees?

1. **Yes**
2. **No**
3. **Don't Know**

Ask if PensDV = 1 (Aged under 70 and an employee or doctor or dentist in practice)

Do not record details of frozen pensions in the pensions section. Only record if contributions are paid into the pension.

? Eligibility for Employer Scheme

🔑 **EligSchm**

Are you eligible to belong to a pension scheme run by your employer?

Employers may provide a pension scheme that is only open to senior management or permanent staff.

1. **Yes**
2. **No**
3. **Don't Know**

Ask if EmpSchm = 1 (Yes)

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.

? 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**

Ask if EmpSchm = 1 (Yes)
And EligSchm = 1 (Yes)

? 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 pensions where you are receiving payments. Also exclude the State Pension and Pension Credit.

Do not record details of frozen pensions in the pensions section. Only record if contributions are paid into the pension. Exclude any occupational pensions. Exclude any AVCs and FSAVCs – which are top-ups to pensions not pensions in their own right.

1. **Yes**
2. **No**
3. **Don't Know**

Ask if
[[EmpSchm = Response]
OR
[EligSchm = Response]
OR
[MemSchm = Response]]

? Check No Pension

🗝 ChkNoP

The respondent seems NOT to have a pension which is being contributed to, is this correct?

Identify whether the respondent has no pension at all, or is making a contribution to a pension or has ONLY frozen pension(s).
If the respondent has no pension at all code as 1 'No pension'.
If the respondent has any pension that is being contributed to code this as code 2 'Does have a pension'.
If the respondent ONLY has a frozen pension record as code 3 'frozen pension only', at this question. This is the ONLY question where a frozen pension should be recorded. DO not record details of frozen pension anywhere else in the pension section.

Exclude AVCs and FSAVCs – which are top-ups to pensions not pensions in their own right.

1. **No pension**
2. **Does have a pension**
3. **Frozen pension(s) only**

Ask if
[[PensDV = 1 (Aged under 70 and an employee or doctor or dentist in practice)
And MemSchm = 2 (no), 3 (don't know)
PrivPen = 2 (no), 3 (don't know)]
OR
[EmpSchm = 2 (no), 3 (don't know)]
OR
[EmpSchm = 1 (yes)
And EligSchm = 2 (no), 3 (don't know)]
OR
[PensDV = 1 (Aged under 70 and an employee or doctor or dentist in practice)
And PrivPen = 2 (no), 3 (don't know)]]

! 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).

SHOWCARD L1

Thinking about the pension scheme run by your employer, which of the pension arrangements described on this card best describes your employer pension?

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.

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**

Ask if MemSchm = 1 (Yes)

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

Code 1: Only include pensions if employer or employee contributions are being paid in now, or will be in future.

Code 2: Superannuation schemes should be treated as a company or occupational pension (code 2). Employees may be a member of an employer's pension or superannuation scheme on a voluntary basis. Some employers require employees to be members of their scheme unless they 'opt out' whilst others require them formally to 'opt in' before they can become members.

Code 4: Respondent should be routed as EmpPen=2

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 Self Invested Personal Pension Schemes (GSIPPs)
Some employees have a special type of group personal pension where the employee has direct control over the management of investments (self-invested personal pension or SIPP). Employees manage their own fund by dealing with, and switching, their investments when they choose. They decide which assets are bought, sold or leased and when assets are acquired or disposed of. These pensions should be coded as a Group Personal Pension (GPPs)

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.

? Employer Involvement in Scheme

🗝 **EmpArr**

SHOWCARD L2

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**

Ask if MemSchm = 1 (Yes)
And EmpPen = 2 (A company or occupational pension scheme)

? 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?

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**

Ask if EmpArr = 3 (Employer does not run their own scheme but arranges access to a pension provider for its employees)

! Hard Check

This check will only be activated if Pensions = 1 AND Check Kind of Pension = 1

Earlier at EmpPen, the respondent said that they did NOT pay into a group personal or group stakeholder pension run by their employers.

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.

? Time in Scheme

🗝 **EPLong**

SHOWCARD L3

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

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**

Ask if
EmpArr = RESPONSE
OR
ChkdPn = 2 (No), 3 (Don't Know)

? Type of Scheme

🗝 EpType

SHOWCARD L4

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

If the respondent is a member of a smart pension or salary sacrifice pension scheme use code 3.

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**

Ask if MemSchm = 1 (Yes)

☞Soft Check

Earlier the respondent said that he/she made a 'contribution to a pension or superannuation scheme'. Please check whether contributions to pension were taken out of their salary or wage.

☞Soft Check

Earlier the respondent said they contribute to a pension or superannuation scheme through their wage/salary, but do not appear to currently have a pension. Check answers with respondent and amend the pay or pension details accordingly. Please make a note of the circumstances.

✎ 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 dependents (e.g. widows/widowers pension) may be made.

Code 2: applies if the employee does not contribute to the basic pension -the employer pays it all - but does pay a contribution of perhaps 1% or 2% of pay for extra benefits for self or dependents (e.g. widows/widowers pension). Such an arrangement applies to Civil Servants and some other public servants.

Code 3: applies if the employee does not contribute to the pension at all.

? 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?

1. **Respondent only**
2. **Employer only**
3. **Both contribute**
4. **Neither**

Ask if: EmpPen = 1 (A group personal pension (these are personal pensions arranged by an employer for a group of employees), 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)

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

✏ Question Information for NI Contributions in Pension

State Pensions
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 individuals 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.

? Personal Pension

🗝 **PersPen**

Thinking of the pension you arranged yourself, do you have a personal pension, a stakeholder pension or both? Do not include pensions where you are receiving payments. Also exclude the State Pension and Pension Credit.

Self invested personal pensions (SIPPs) should be coded as Personal Pensions. Exclude any occupational pensions. Exclude AVCs and FSAVCs – which are top-ups to pensions not pensions in their own right.

1. **Personal pension**
2. **Stakeholder pension**

Ask if PrivPen = Yes

✏ Question Information for PersPen

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.

Self Invested Personal Pension Schemes (SIPPs)
Are a type of personal pension where the person who sets up the pension has control over the management of investments. They are designed for people who want to manage their own fund by dealing with, and switching, their investments when they choose. They decide which assets are bought, sold or leased and when assets are acquired or disposed of.

Stakeholder pensions
Introduced in 2001, Stakeholder pensions (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.
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.
Some pensions introduced shortly before 2001 adopted these SHP standards and were called 'Stakeholder Compliant' pensions. These should be treated as stakeholder pensions.
AVCs (Additional Voluntary Contribution) allows a scheme member to make an extra payment to a pension. For many occupational pension schemes an AVC is a separate pension which on retirement is paid in addition to the main scheme benefits.
FSAVCs (Free Standing Additional Voluntary Contribution) are a pension plan where

the scheme member can make extra contributions that are separate from the occupational pension scheme.

? Stakeholder Pension

🗝 **StakeP**

Now I have some questions about possible pension arrangements. Are you paying contributions into a stakeholder pension fund? Do not include pensions where you are receiving payments. Also exclude the State Pension and Pension Credit.

Do not record details of frozen pensions in the pensions section. Only record if contributions are paid into the pension. Do not record if money gained from a pension. Exclude any occupational pensions. Exclude AVCs and FSAVCs – which are top-ups to pensions not pensions in their own right.

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

Ask if PensDV = 3 (For respondents who are not self-employed and are over 69 years of age, and those who have never worked (all ages))

? Number of Personal Pensions

🗝 **PPNumc**

[Excluding any employer pension that you have already told me about,] how many personal pensions do you have?

Ask if PrivPen = 1 (yes)
And PersPen = 1 (personal pension)

Record up to 7 pensions. Restrict to those pensions receiving current contributions or rebates.

? Period had Pension

🗝 **PPDat**

SHOWCARD L3

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**

Ask if PrivPen = 1 (yes)
And PersPen = 1 (personal pension)
And PPNumc > 0

? Personal pension check

🗝 **PPChk**

Can I just check, has a contribution been made to your personal pension in the last 12 months? Please consider contributions made from any source.

Include contributions made by the respondent, the respondent's employer or any other source.

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

Ask if PrivPen = 1 (yes)
And PersPen = 1 (personal pension)

? Personal Pension Contributions

🗝 **PPCon**

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

1. **Respondent only**
2. **Employer only**
3. **Both contribute**
4. **Neither**
5. **Spontaneous only – Rebate from National Insurance/Government**

Ask if PrivPen = 1 (yes)
And PersPen = 1 (personal pension)
And PPNumc > 0
And Working = 1 (yes)
And PPChk = 1 (yes)

? Personal Pensions Payment

🗝 **PPPay**

How much was your last payment?

Ask if PrivPen = 1 (yes)
And PersPen = 1 (personal pension)
And PPNumc > 0
And PPCon = 1 (respondent only), 3 (both contribute)

? 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)**

Ask if PrivPen = 1 (yes)
And PersPen = 1 (personal pension)
And PPNumc > 0
And PPCon = 1 (respondent only), 3 (both contribute)
And PPPay > 0

? 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**

Ask if PrivPen = 1 (yes)
And PersPen = 1 (personal pension)
And PPNumc > 0
And PPCon = 4 (neither)

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 (formerly the Inland Revenue) rebates the State Second Pension element of those contributions to the personal pension scheme. Pensions for those who have contracted out of the State Second Pension are called ‘Appropriate Personal Pensions’.

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

🗝 **PPRebGOV**

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**

Ask if PrivPen = 1 (yes)
And PersPen = 1 (personal pension)
And PPNumc > 0
And Working = 1 (yes)
And PPChk = 1 (yes)
And PPCon = 4 (neither)
And PPReb = 1 (yes)

? Date of last pension contribution

🗝 **PPPayDat**

When was this personal pension last contributed to?

This must be a date in the last 12 months. If day not known, enter 15th.

Ask if PrivPen = 1 (yes)
And PersPen = 1 (personal pension)
And PPNumc > 0
And PPCon = 1 (respondent only, 3 (both contribute)
And PPPay = response

! Hard check

If date provided at PPPayDat is not within the last 12 months.

? Check pension contribution

🗝 ChkdPCon

You mentioned earlier that you are receiving money from a personal pension and have just mentioned that you are also contributing to a personal pension. This is quite unusual. Can I just check, is it possible that you are receiving money from this personal pension rather than contributing to it.

1. **Yes, is receiving money from pension only (i.e. not making contributions to the pension)**
2. **No, receiving money from and contributing to a personal pension**

Ask if AnyPen = 3 (a personal pension)
And PPCon = 1 (respondent only), 3 (both contribute)
And PersPen = 1 (personal pension)
And PrivPen = 1 (yes)

? Number of Stakeholder Pensions

🗝 SPNumC

[Excluding any employer pension that you have already told me about,] how many stakeholder pensions do you have?

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.

Ask if PrivPen = 1 (yes)
And PersPen = 2 (stakeholder)

Record up to 7 Stakeholder pensions.
Restrict to those pensions receiving current contributions or rebates.

<u>Employer sponsored group stakeholder</u>
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.

? Period had Stakeholder Pension

🗝 **SPDat**

For each of up to 2 stakeholder pensions the following questions are asked.

Restrict to those funds receiving current contributions or rebates. If more than 2 using these criteria, then chose 2 receiving largest contributions/rebates

SHOWCARD L3

Which of the time periods on this card best describes when you started this stakeholder pension?

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 year**
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**

Ask if PrivPen = 1 (yes)
And PersPen = 2 (stakeholder)
And SPNumC > 0

☞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**

Ask if PrivPen = 1 (yes)
And PersPen = 2 (stakeholder)
And SPNumC > 0
And SPDat = response

☞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 DWP can take into consideration any double-counting.

? Stakeholder pension check

🗝 **SPChk**

Can I just check, has a contribution been made to your stakeholder pension in the last 12 months? Please consider contributions made from any source.

Include contributions made by the respondent, the respondent's employer or any other source.

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

Ask if PrivPen = 1 (yes)
And PersPen = 2 (stakeholder)
And SPNumC > 0
And SPDat = response
And SPWho =1 (myself)

? Stakeholder Pension Contributions

🗝 **SPCon**

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

Code only one answer

1. **Respondent only**
2. **Employer only**
3. **Both contribute**
4. **Neither**

Spontaneous only – Rebate from National Insurance/Government

Ask if PrivPen = 1 (yes)
And PersPen = 2 (stakeholder)
And SPNumC > 0
And SPDat = response
And SPWho =1 (myself)
And SPChk = 1 (yes)

? Stakeholder Pension Payment

🗝 **SPPay**

How much was your last payment for your stakeholder pension?

Ask if PrivPen = 1 (yes)
And PersPen = 2 (stakeholder)
And SPNumC > 0
And SPDat = response
And SPWho =1 (myself)
And SPChk = 1 (yes)
And SPCon = 1 (respondent only), 3 (both contribute)

☞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.

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.

? 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)

Ask if PrivPen = 1 (yes)
And PersPen = 2 (stakeholder)
And SPNumC > 0
And SPDat = response
And SPWho =1 (myself)
And SPChk = 1 (yes)
And SPCon = 1 (respondent only), 3 (both contribute)
And SPPay = amount >0.00

? Last date of stakeholder pension contribution

🗝 **SPPayDat**

When was this stakeholder pension last contributed to?

This must be a date in the last 12 months. If day not known enter 15th.

Ask if PrivPen = 1 (yes)
And PersPen = 2 (stakeholder)
And SPNumC > 0
And SPDat = response
And SPWho =1 (myself)
And SPChk = 1 (yes)
And SPCon = 1 (respondent only), 3 (both contribute)
And SPPay = response

! Hard check

If date provided at SPPayDat is not within the last 12 months. INTERVIEWER: The date provided must be within the last 12 months.

? Arrangement of Stakeholder Pension

🗝 **SPHelp**

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

This question refers only to the personal stakeholder arranged by themselves

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

Ask if PrivPen = 1 (yes)
And PersPen = 2 (stakeholder)
And SPNumC > 0
And SPDat = response
And SPWho =1 (myself)
And SPChk = response

? 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**

Ask if PrivPen = 1 (yes)
And PersPen = 2 (stakeholder)
And SPNumC > 0
And SPDat = response
And SPWho =1 (myself)
And SPChk = 1 (yes)
And SPCon = 4 (neither)

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 (formerly the Inland Revenue) rebates the State Second Pension element of those contributions to the personal pension scheme.

? 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**

Ask if PrivPen = 1 (yes)
And PersPen = 2 (stakeholder)
And SPNumC > 0
And SPDat = response
And SPWho =1 (myself)
And SPChk = 1 (yes)
And SPCon = 4 (neither)
And SPReb = 1 (yes)

? Private pension check

🗝 ChkdSCon

You mentioned earlier that you are receiving money from a personal pension and have just mentioned that you are also contributing to a stakeholder pension. This is quite unusual. Can I just check, is it possible that you are receiving money from this stakeholder pension rather than contributing to it ?

1. **Yes, is receiving money from pension only (i.e not making contributions to the pension)**
2. **No, receiving money from and contributing to a stakeholder pension**

Ask if PrivPen = 1 (yes)
And PersPen = 2 (stakeholder)
And SPNumC > 0
And SPDat = response
And SPWho =1 (myself)
And SPChk = 1 (yes)
And SPCon = 1 (respondent only), 3 (both contribute)

Children's Income

Children's Income from Government employment Training Schemes

So that they have a complete picture of income from employment training, DWP wish to capture income received by 16-19 year olds on government training schemes. This information will be added to income data already collected for adults (those aged 19 and over) in employment training.

Income received from employment training by 16-19 year olds will be recorded separately at the child income section. A new category has been added to 'ChEarns' specifically to record income from employment training. Previously this had been recorded as income from a spare time job. Details of the income received from employment training will be recorded at two new questions 'ChAmtTrn' (amount received) and 'ChPdTrn' (period covered).

? Children's Income Introduction

KidInc

Questions about children's earnings

Do either of your children [children's names] receive any income or earnings either from a spare time job, employment training, trust or other allowance?

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

Ask if Children in household.

? Children Receive an Income

ChEarns

Ask or Code: Does [Child's name] receive an income...

1. **From a spare time job**
2. **From employment training**
3. **From a Trust**
4. **None of these**

Ask if KidInc = 1 (Yes)

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

☞Soft Check

Are you sure? Employment training should only apply to 16-19 year olds in non-advanced full-time education or on an employment training scheme. Please check.

? How much did they get

🗝 **ChAmtTrn**

Employment training:

How much did [he/she] get last time?

Ask if child aged 16-19
And KidInc = 1 (yes)
And ChEarns = 2 (from employment training)

? How long did it cover

🗝 **ChPdTrn**

Employment training.

How long did that cover?

Ask if child aged 16-19
And KidInc = 1 (yes)
And ChEarns = 2 (from employment training)
And ChAmtTrn = amount > 0.00

? Amount Last Payment

🗝 **ChAmtErn**

How much did s/he get last time?

Ask if ChEarns = 1 (From a spare time job), 2 (From a Trust), 3 (From both a spare time job and a Trust)

☞Soft Check

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

? Last Payment Period

🗝 **ChPdErn**

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/13weeks
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)

Ask if ChEarns = 1 (From a spare time job), 2 (From a Trust), 3 (From both a spare time job and a Trust)
And ChAmtErn = RESPONSE

? Amount Last Payment

🗝 **ChAmtTst**

How much did s/he get last time?

Ask if ChEarns = 1 (From a spare time job), 2 (From a Trust), 3 (From both a spare time job and a Trust)

☞Soft Check

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

? Last Payment Period

🗝 **ChPdTst**

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)

Ask if ChEarns = 1 (From a spare time job), 2 (From a Trust), 3 (From both a spare time job and a Trust)
And ChAmtErn = RESPONSE

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.

Education Maintenance Allowance (EMA)

The routing to the question 'ChEMA' has been revised so that it is no longer dependent on the answer to the question 'KidInc'. 'KidInc' is asked if there are one or more children in the benefit unit.

? EMA received

🗝 ChEMA

Does [CHILD'S NAME] receive an 'Education Maintenance Allowance' (EMA)?

{IF England, Scotland} INTERVIEWER: Existing EMA claims for those studying in England will be received for the remainder of the 2010 academic year (i.e. up to August 2011). From September 2011 onwards, no new Education Maintenance Allowance (EMA) claims will be received for those studying in England.

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

Ask if child's DVAge = 16-19
And TypEd = 7 (Non advanced further education/ 6th form/tertiary/further education college), 8 (Any private/independent school (prep, primary, secondary/ city technology colleges)

Note: Education Maintenance Allowance (EMA) (up to £30 per week) can either be paid directly to the student or to a parent - generally the mother.

? EMA Amount

🗝 **ChEMAamt**

How much did [name] receive last time?

Ask if ChEMA = Yes

? EMA Payment Period

🗝 ChEMAPd

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)

Ask if ChEMA = Yes
And ChEMAAmt = amount > 0.00

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.

? WhoDepQ

ASK OR RECORD

The next set of questions should be answered by [selected respondent's name] If 2 adults in BU add 'You can answer the questions together' if you wish.

Enter [selected respondent's name] below if [he/she] is available to answer these questions now. Otherwise enter [other respondent's name].

Where one adult in the benefit unit is State Pension Age and the other is not State Pension Age, the questions should only be answered by the State Pension Age adult.

1. **[Name1]**
2. **[Name2]**
3. **None of the named members of this benefit unit are present. Interview is totally by proxy**

Asked of selected adult in Benefit Unit

Use Code 3 only in cases where the interview is conducted entirely by proxy.
The questions must be asked of either of the named respondents if they are available

☞Soft Check

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

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

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.

Asked of selected adult in Benefit Unit
And all adults in household < 65

? 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 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]**

Asked of selected adult in Benefit Unit
And all adults in household < 65

? 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 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]**

Asked of selected adult in Benefit Unit
And all adults in household < 65

? 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 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]**

Asked of selected adult in Benefit Unit
And all adults in household < 65

? 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) make regular savings of £10 a month or more for rainy days or retirement?

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]**

Asked of selected adult in Benefit Unit
And all adults in household < 65

? Replace Worn Furniture

🔑 **ADepFur**

SHOWCARD M2

Do you (and your family/and your partner) replace any worn out furniture?

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]**

Asked of selected adult in Benefit Unit
And all adults in household < 65

? Replace/Repair Electrical Goods

🗝 **Af1**

SHOWCARD M2

Do you (and your family/and your partner) 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 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]**

Asked of selected adult in Benefit Unit
And all adults in household < 65

? 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. **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]**

Asked of selected adult in Benefit Unit
And all adults in household < 65

? Able to keep up with bills

ADbtBl

For the next question please just answer yes or no.

Do you (and your partner) keep up with bills and any regular debt repayments?

This is respondent's own interpretation.

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

If the respondent has difficulties with either keeping up with bills or debt repayments then use code 2 'No', i.e. cannot keep up with bills and any regular debt payments.

Asked of selected adult in Benefit Unit
And all adults in household < 65

NOTE: The DWP need to ensure that information can be compared across years and alongside this new question the FRS will continue to include the question 'Debt' about specific items that the respondent has been having difficulty paying.

? 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]**

Asked of selected adult in Benefit Unit
And all adults in household < 65

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, the priority order is:

1. **cannot afford,**
2. **doesn't need,**
3. **(all) have.**

Asked of selected adult in Benefit Unit
And child(ren) in household

? Child(ren) has/have a warm winter coat

🗝 CDpCoat

SHOWCARD M5

For each of the following please tell me the number from the showcard that best explains whether your (child has/children have) it or not.

(Does your child have/do your children) have a warm winter coat?

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]**

Asked of selected adult in Benefit Unit
And child(ren) in household

? Child(ren) eat(s) fresh fruit and/or vegetables daily

🔑 **CDepVeg**

SHOWCARD M5

(Does your child/do you children eat fresh fruit and/or vegetables every day?

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]**

Asked of selected adult in Benefit Unit
And child(ren) in household

? 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 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]**

Asked of selected adult in Benefit Unit
And child(ren) in household

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]**

Asked of selected adult in Benefit Unit
And two or more children in household of a different sex
And DVAge of children > 10

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 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]**

Asked of selected adult in Benefit Unit
And child(ren) in household

? Celebrate Special Occasions

🗝 CDepCel

SHOWCARD M5

(Does your child have/do your children have) 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]**

Asked of selected adult in Benefit Unit
And child(ren) in household

? Children attend organised activity once a week

🗝CDepAct

SHOWCARD M6

Does your child/do your children attend at least one regular organized activity a week outside school, such as sport or a youth group?

This is respondent's own interpretation. Include swimming activity as an organised activity outside school, if applicable

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]**

Asked of selected adult in Benefit Unit
And child(ren) in household

? Children have Hobby or Leisure Activity

🔑 **CDepLes**

SHOWCARD M6

Does your child/do your children) 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]**

Asked of selected adult in Benefit Unit
And child(ren) in household

? Children have friends round

🔑 **CDepTea**

SHOWCARD M6

Does your child/do your children) have friends round 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]**

Asked of selected adult in Benefit Unit
And child(ren) in household

? 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] 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]**

Asked of selected adult in Benefit Unit
And child(ren) in household

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] 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]**

Asked of selected adult in Benefit Unit
And child(ren) in household
AND
[[DVAge of child > 6]
OR
[DVAge of child < 6
And TypeEd = 2 (State run Primary (including reception classes)), 8 (Any PRIVATE/Independent school (prep, primary, secondary, City Technology Colleges))]]

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 an outdoor space or facilities nearby where they can play safely?

'NEARBY' AND 'SAFELY' ARE RESPONDENT'S OWN INTERPRETATION

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

Asked of selected adult in Benefit Unit
And child(ren) in household

? Pensioner Deprivation Introduction

🗝 **OAPre**

I am going to read out a list of questions about items related to people's standards of living. For each one, please answer yes or no.

1. **Continue**
2. **Refusal by [selected respondent's name] only use where selected respondent is unwilling or unable to answer**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Filling Meals

🗝 **OAMeal**

Do you eat at least one filling meal a day?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Socialising

🔑 **OAOut**

Do you go out socially, either alone or with other people, at least once a month?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

Going out socially includes: meeting up with people socially outside the home, going for a meal, going into town etc. Going out socially also includes meeting with people in others' homes – providing the respondent is leaving their own home.

? Family and friends

🔑 **OAFrnd**

Do you see your friends or family at least once a month?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Holidays

🔑 **OAHol**

Do you take a holiday away from home for a week or more at least once a year?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Replace broken cooker

🔑 **OACook**

Would you be able to replace your cooker if it broke down?

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

If respondent queries whether this question means buying a new cooker please reply that it means "Either buying a new one, or a second hand one."

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Home's state of repair

🔑 **OAHome**

Is your home kept in a good state of repair?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Heating and electrics

🔑 **OAHeat**

Are your heating, electrics, plumbing and drains kept in good working order?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Damp free home

🔑 **OADamp**

Do you have a damp-free home?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Adequate warmth in home

🗝 **OAWarm**

Is your home kept adequately warm?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Ability to pay regular bills

🗝 **OABill**

Without cutting back on essentials, are you able to pay regular bills like electricity, gas or [({GB -} Council tax / {NI –}Rent]?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Use of a telephone

🗝 **OAPhon**

Do you have a telephone (landline) to use, whenever you need it?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Access to car or taxi

🗝 **OATaxi**

Do you have access to a car or taxi, whenever you need it?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Regular hair cuts

🗝 **OAHair**

Do you have your hair done or cut regularly?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Waterproof coat

🗝 **OACoat**

Do you have a warm waterproof coat?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? Ability to pay an unexpected expense of £200

🗝 **OAExpns**

Would you be able to pay an unexpected expense of £200?

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

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65

? How £200 expense will be paid

🗝 OAHowPy

SHOWCARD M8

How would you pay for this unexpected expense of £200?

CODE ALL THAT APPLY

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**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OAExpns = 1 (yes)

? Things you do not have or do

🗝 OADntPr

I am now going to ask you about each of the things you said you do not do or have. Selecting your answers from this card, please tell me why this is.

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And respondent answers 2 (no) at OAMeal or OAOut or OAFrnd or OAHol or OACook or OAHome or OAHeat or OADamp or OAWarm or OABill or OAPhon or OATaxi or OAHair or OACoat

? Why at least one filling meal a day is not eaten

🗝 **MealNt**

SHOWCARD M9

Why do you not eat at least one filling meal a day?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OAMeal = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why you do not go out socially

🗝 **OutNt**

SHOWCARD M9

Why do you not go out socially, either alone or with other people, at least once a month?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OAOut = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why you do not see friends/family

🗝 **FrndNt**

SHOWCARD M9

Why do you not see your friends or family at least once a month?

CODE ALL THAT APPLY.

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OAFrnd = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why are holidays not taken

🗝 **HolNt**

SHOWCARD M9

Why do you not take a holiday away from home for a week or more at least once a year?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OAHol = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why you cannot replace your cooker

🗝 **CookNt**

SHOWCARD M9

Why would you not be able to replace your cooker if it broke down?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OACook = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why the home is not in a good state of repair

🗝 **HomeNt**

SHOWCARD M9

Why is your home not kept in a good state of repair?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OAHome = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why the heating and electrics aren't in working order

🗝 **HeatNt**

SHOWCARD M9

Why are your heating, electrics, plumbing and drains not kept in good working order?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OAHeat = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why the home is damp

🗝 **DampNt**

SHOWCARD M9

Why do you not have a damp-free home?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OADamp = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why the home is not warm

🗝 **WarmNt**

SHOWCARD M9

Why is your home not kept adequately warm?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OAWarm = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why bills cannot be paid

🗝 BillNt

SHOWCARD M9

Why are you not able to pay regular bills like electricity, gas or [({GB -} Council tax / {NI –}Rent]?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OABill = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why there is no access to a telephone

PhonNt

SHOWCARD M9

Why do you not have a telephone to use, whenever you need it?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OAPhon = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why there is no access to a car/taxi

🗝 **TaxiNt**

SHOWCARD M9

Why do you not have access to a car or taxi, whenever you need it?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OATaxi = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why you do not have regular hair cuts

🗝 **HairNt**

SHOWCARD M9

Why do you not have your hair done or cut regularly?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OAHair = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? Why you have no waterproof coat

🗝 **CoatNt**

SHOWCARD M9

Why do you not have a warm waterproof coat?

CODE ALL THAT APPLY

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**
8. **Other reason**
9. **Do not know**

Asked of selected adult in Benefit Unit
And at least one adult in benefit unit > 65
And OACoat = 2 (no)

☞Soft Check

Do not know is an exclusive code at this question.

? 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?

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**

Asked of selected adult in Benefit Unit

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

🗝 **ColTV**

I'd now like to ask you about televisions in your household. Thinking of colour TV sets does your household have…

Include items stored but in working order and items under repair.

1. **One only,**
2. **More than one,**
3. **Or none?**

Ask of first Benefit Unit respondent only

? Number of Black and White Television sets

🗝 **BWTV**

And, thinking of black and white TV sets, does your household have…

Include items stored but in working order and items under repair.

1. **One only,**
2. **More than one,**
3. **Or none?**

Ask if ColTV = 3 (None)

? Concessionary Television Licence

🗝 **TVLic**

Do you have a free over 75's television licence?

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

Ask if respondent < 75
AND
[ColTV = 1 (One only), 2 (More than one)
OR
BWTV = 1 (One only), 2 (More than one)]

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.

1. **Yes – any account**
2. **No**
3. **Don't Know**
4. **Refuse**

Ask of all adults

This first question simply identifies whether the respondent has (had) any of the types of account listed at the later questions. See below for further details of what does and doesn't count as an account.

? Type of Accounts

🗝 Accounts

SHOWCARD N1

Which of these accounts do you have now, or have you had in the last 12 months?

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 (including internet and telephone banking)**
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**

Ask if AnyAcc = 1 (Yes – any account)

✏ 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 (prior to 6TH April 2008):
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.

Investment limits (from 6th April 2008):
From 6th April 2008 ISA's were restructured to remove the distinction between mini and maxi ISA's. Individuals are now able to subscribe to either a cash ISA, a stocks and shares ISA or both. All savers have an annual ISA investment allowance of £10.200. Up to £5,100 of that allowance can be saved in cash with one provider. The remainder of the £10,200 can be invested in stocks and shares with either the same or another provider.
TESSA ISA's (TOISA) - were allowed to be opened with the capital from a maturing TESSA on an annual basis and did not affect entitlements to other ISA's. As TOISA's can no longer be set up with the withdrawal of TESSA's they should be counted as ISA's. The securities component similarly should be counted as an ISA , not recorded at the question stock market investments. Any PEP's that are reported by respondents should be recorded as ISA's as all PEP's have been converted to stocks and shares ISA's.

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", i.e. 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…

1. **Cash in an ISA?**
2. **Stocks and shares (in an ISA)?**

Ask if Accounts = 6 (ISA (Individual Savings Account) (including internet and telephone banking))

See above for details of these types.

? Account Interest

🗝 **AccInt**

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?

(Exclude any interest from any Basic Bank Accounts).

(IF NONE, ENTER 0)

For any JOINT account, ONLY GIVE THIS RESPONDENT'S SHARE OF THE INTEREST.

Ask if 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)), 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)

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. 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 DWP 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**

IF REGISTERED AS A NON-TAXPAYER, USE CODE 3.

Ask if 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)), 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)
And AcctInt is amount > 0.00

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

SHOWCARD 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.

Include 'Investment company with Variable Capital' under Unit/Investment trusts (Code 2).
With Profit Bonds and Distribution Bonds should be included under code 3 (stocks, shares, bonds, debentures, other securities). From April 2008, all PEPs automatically become stocks and shares ISAs. Please record any reported PEPs as ISAs.

1. **Government Gilt-edged stock (inc. war loans)**
2. **Unit Trusts/Investment Trusts**
3. **Stocks, shares, bonds, debentures, other securities**
4. **Profit sharing**
5. **Company Share Options Plans**
6. **Member of Share Club**
7. **None of these**

Asked of all adults

☞Soft Check

If Accounts=6 'ISA' AND Invests=4 'PEP'

✍ 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 is 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, i.e. 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

🗝 **AccInt**

How much interest [or dividend] have you received altogether from any [GILT EDGED STOCK-WAR LOAN/ UNIT TRUSTS /OTHER STOCKS, SHARES, SECURITIES] in the last 12 months?

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 have 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 similar to 'dividend notes' above, from the fund manager.

Ask if Invests = 1 (Government Gilt-edged stock (inc. war loans)), 2 (Unit Trusts/Investment Trusts), 3 (Stocks, shares, bonds, debentures, other securities), 6 (Member of Share Club)

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

Respondent is asked ‘AccInt’ for each investment held if Invests = 1 (Government Gilt-edged stock (inc. war loans)), 2 (Unit Trusts/Investment Trusts), 3 (Stocks, shares, bonds, debentures, other securities), 6 (Member of Share Club)

? 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**

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

Ask if Invests = 1 (Government Gilt-edged stock (inc. war loans)), 2 (Unit Trusts/Investment Trusts), 3 (Stocks, shares, bonds, debentures, other securities), 6 (Member of Share Club)
And AccInt is amount > 0.00

? Money in Any Other Investments

OtInvA

SHOWCARD N3 (Part 1 and 2)

Do you at present have any money in any of the investments shown on this card?

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 / Guaranteed Income Bonds / Guaranteed Growth Bonds**
13. **Endowment not linked to current property**
14. **None of these**

Asked of all adults

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 was withdrawn in 1994. Since then Building Societies have provided them. There are also some current SAYE schemes which are designed to allow people to save money to purchase share options tax free. Under this scheme, investors agree to pay a fixed amount each month over 3, 5 or 7 years (min £5, max £250 per month). The interest rate is fixed regardless of which bank or building society is providing the scheme. These schemes are only permissible with the approval of the Inland Revenue.

FIRST Option Bonds/Fixed Rate Savings Bonds – FIRST Option Bonds were withdrawn from sale on 21/10/1999 and replaced with Fixed Rate Savings Bonds. People who held FIRST Option Bonds from before October 1999 can keep them and receive interest at the rate for a one year Fixed Rate Savings Bond. Fixed Rate Savings Bonds can be purchased with the interest guaranteed for 1, 3 or 5 years. Interest can be credited annually or monthly and is paid into a bank or building society account. The minimum holding is £500 and the maximum holding is £1,000,000.

Guaranteed Equity Bonds - offers potential for stock market growth with no risk to capital. The bond is a 5 year investment giving a return linked to the performance of the UK's quoted top 100 companies. If the FTSE 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?

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.

THE QUESTIONS THAT FOLLOW ARE ABOUT CHILDREN'S SAVINGS

? 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 Child Trust Fund or other Investments?

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

Ask if ChildNum > 0

? Total of All Savings

TotSave

SHOWCARD 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]?

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**

If ChSave=1 'Yes'

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

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? Total Interest After Tax

TotInt

Over the last 12 months, what was the overall amount of interest and dividends you received AFTER TAX from investments and savings?

Ask if Invests = response
And AccInt = d/k, refusal

? Total Benefit Unit Savings

Totsav

SHOWCARD 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]

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**

Ask if AnyAcc = 1 (yes)

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.

? Current Account Balance

🗝 CBAAmt

SHOWCARD N7

Looking at this card, roughly how much was left in the [Current account and Basic Bank Account] at the end of last (month/pay period)?

For any joint accounts, only give this person's share of the balance. If those with a joint account have different pay periods take the amount before the earliest pay entered the account. The figure needed is the amount that was in the account just before ANY pay entered the account.

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. If account overdrawn record as 0.

1. **0 - 50**
2. **51 - 100**
3. **101 - 250**
4. **251 - 500**
5. **501 - 1000**
6. **1001 - 2000**
7. **2001 - 3000**
8. **3001 - 5000**
9. **5001 - 10,000**
10. **10,001 - 20,000**
11. **20,001 - 30,000**
12. **30,001 or over**

Ask if 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))

And TotSav = 1 (Less than £1,500), 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)

? End of Income Change

🗝 CdBUEnd

Interviewer to press 1 and enter to continue with interview

CdBUEnd records the completion of the benefit unit interview up to the point before the assets questions might be asked. This will be one of the questions used to determine the interview's final outcome code. **Code 1 must always be recorded at this question.**

Benefit Unit's Assets

General Notes

These questions are included in order to enable DWP to estimate eligibility for certain benefits. To achieve this they need to study the personal holdings of certain types of assets. The purpose of these questions is to provide more detailed information on the current values of the assets held by informants but is only needed where the total value of the assets is between £1,500 and £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 DWP 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.

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.

? 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?

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**

Ask if 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)
And TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000

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.

? Kind of Accounts

🗝 **KindAc**

Which accounts shall we deal with first

1. **Current Accounts**
2. **Basic Accounts**

Ask if 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)
And AnyMon = 1 (yes - money in one or more accounts)
And TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000

? 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**

Ask if AnyMon = 1 (Yes – money in (one or more) accounts)

? Amount Left in Account at End of Month

🗝 **MuchLeft**

Roughly how much was left in the order account at the end of last (month / pay period)?

For any joint accounts, only give this person's share of the balance. Enter whole £'s only.

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.

Ask if AnyMon = 1 (Yes – money in (one or more) accounts)

? 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?

THIS INCLUDES ANY JOINT ACCOUNTS

Ask if AnyMon = 1 (Yes – money in (one or more) accounts)

! 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.'

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 then the subsidiary questions are not asked. If the respondent still has <u>any</u> of the named assets then you must always code 1.

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And 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)

? Account Dealing With

🔑 **KindOf**

Which accounts shall we deal with first?

[LIST OF SAVINGS ACCOUNTS CODED AT 'ACCOUNTS']
(enter number between 2 and 8)

Ask if Intro = 1 (Still has such accounts/assets)

? 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**

Ask if Intro = 1 (Still has such accounts/assets)

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.

Ask if 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)0, 8 (Credit Union)
And Intro = 1 (Still has such accounts/assets)

? Any More Savings Accounts

🗝 **More**

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

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

Ask if Intro = 1 (Still has such accounts/assets)

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**

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And Invests = 1 (Government Gilt-Edges stock (inc. war loans)), 2 (Unit Trusts/Investment Trusts), 3 (Stocks, shares, bonds, debentures, other securities)

? 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 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**

From April 2008, all PEPs automatically become stocks and shares ISAs. Please record any reported PEPs as ISAs.

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And Invests = 1 (Government Gilt-Edges stock (inc. war loans)), 2 (Unit Trusts/Investment Trusts), 3 (Stocks, shares, bonds, debentures, other securities)
And Intro = 1 (Still has such accounts/assets)

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, 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 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: 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'.

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And Invests = 1 (Government Gilt-Edges stock (inc. war loans)), 2 (Unit Trusts/Investment Trusts), 3 (Stocks, shares, bonds, debentures, other securities)
And Intro = 1 (Still has such accounts/assets)

? Value of Holding

🗝 **HowHold**

Approximately how much is the value of that holding?

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And Invests = 1 (Government Gilt-Edges stock (inc. war loans)), 2 (Unit Trusts/Investment Trusts), 3 (Stocks, shares, bonds, debentures, other securities)
And Intro = 1 (Still has such accounts/assets)

? Period of Plan –Gilt-edged Stock

🗝 **PlPeriod**

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.

Ask if TotSav = 2 (from 1500 up to £3000), 3 (from 3000 up to 8000), 4 (from 8000 up to 20,000)
And Invests = 1 (Government Gilt Edged Stock (inc.War Loans))
And Intro = 1 (Still has such accounts/assets)
And KindOf = 6 (1 (Government Gilt Edged Stock)

? Any More Shares/Bonds/Units

🗝 **More**

Do you have any more [shares, bonds, units etc]?

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

The same instructions apply as at Any More Savings Accounts for savings accounts above.

Ask if Intro = 1 (Still has such accounts/assets)

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.

1.TO CONTINUE

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 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)), 7 (Income Bonds (National Savings and Investments)), 8 (Deposit Bonds (National Savings and Investments)), 11 (Fixed Rate Savings Bonds (National Savings and Investments)), 12 (Guaranteed Equity Bonds), 13 (Endowment not linked to current property)

? Issue Hold

🗝 **Issue**

What is [first/next] issue that you hold?

IF ISSUE NUMBER NOT KNOWN, ESTABLISH WHETHER INDEX LINKED OR FIXED INTEREST AT THE NEXT QUESTION.

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 2 (Index-linked Certificates (National Savings and Investments)), 3 (Fixed Interest Certificates (National Savings and Investments)), 11 (Fixed Rate Savings Bonds (National Savings and Investments))
And Intro = 1 (Still has such accounts/assets)

? Type of Issue

🔑 **IdxFix**

Is this issue Index-linked or Fixed-Interest?

1. **Index linked**
2. **Fixed Interest**

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 2 (Index-linked Certificates (National Savings and Investments)), 3 (Fixed Interest Certificates (National Savings and Investments
And Intro = 1 (Still has such accounts/assets)

! 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).

? Value of Issue

🔑 **Issval**

What was the total value of the certificate when you acquired it?

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 2 (Index-linked Certificates (National Savings and Investments)), 3 (Fixed Interest Certificates (National Savings and Investments
And Intro = 1 (Still has such accounts/assets)

? Any More Issues

🗝 **More**

Do you have any more issues of National Savings and Investments Certificates?

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

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 2 (Index-linked Certificates (National Savings and Investments)), 3 (Fixed Interest Certificates (National Savings and Investments
And Intro = 1 (Still has such accounts/assets)

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.

1. **TO CONTINUE**
2. **THIS CODE NOT USED**
3. **Does not wish to give details of such assets**

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 4 (Pensioner's Guaranteed Income Bonds (National Savings and Investments))

? Pension Income Bond Total Value

🗝 **PGIBVal**

What is the total value of the Pensioner's Guaranteed Income Bond that you hold?

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 4 (Pensioner's Guaranteed Income Bonds (National Savings and Investments))
And Intro = 1 (Still has such accounts/assets)

? SAYE Scheme Introduction

🗝 **II**

Now I'd like to ask you about your Save-As-You-Earn (S.A.Y.E) schemes dealing with each one in turn.

1. **TO CONTINUE**

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 5 (Save-As–You-Earn, National Savings and Investments/ Bank/ Building Society)

? Scheme with NS or Bank

🔑 **TT**

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**

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 5 (Save-As –You- Earn (National Savings and Investments/Bank/Building Society)
And II = 1 (To Continue)

? Which Issue Hold

🔑 **IssHold**

Which issue do you hold?

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 5 (Save-As –You- Earn (National Savings and Investments/Bank/Building Society)
And II = 1 (To Continue)
And TT = 1 (National Savings and Investments)

? 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.

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 5 (Save-As –You- Earn (National Savings and Investments/Bank/Building Society)
And II = 1 (To Continue)
And TT = 2 (Bank/Building Society)

? 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.

Ask if SayeDat = response

? SAYE Scheme Regular Payment Amount

🗝 **Amount**

How much do you regularly pay?

Ask if II = 1 (To Continue)

? SAYE Scheme Regular Payment Amount Period

🗝 **Pd**

How long does 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)

Ask if Amount = amount > 0.00

? Approx Amount in SAYE Scheme

🗝 **AmtNow**

Approximately how much is there in the S.A.Y.E. now?

Ask if II = 1 (To Continue)

? Any More SAYE Scheme

🗝 **More**

Do you have any more S.A.Y.E. schemes?

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

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.

Ask if II = 1 (To Continue)

? 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. **To continue**

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 12 (Guaranteed Equity Bonds)

? 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**

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 12 (Guaranteed Equity Bonds)
And Intro = 1 (To continue)

? Dated Started Guaranteed Equity Bond

🔑 **GEBDat**

When did you start this Guaranteed Equity Bond?

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 12 (Guaranteed Equity Bonds)
And Intro = 1 (To continue)

? Guaranteed Equity Bond Period

🔑 **GEBPd**

Is your Guaranteed Equity Bond Scheme five, six or seven years?

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)**

Ask if GEBDat = response

? Approx Amount in Guaranteed Equity Bond

🗝 **AmtNow**

Approximately how much is there in the GEB now?

Ask if Intro = 1 (To continue)

? Any More Guaranteed Equity Bonds

🗝 **More**

Do you have any more GEB schemes?

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

Ask if Intro = 1 (To continue)

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**

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 13 (Endowment not linked to current mortgage)

? Start Date of Endowment

🗝 **EndDat**

Thinking of the [first/next] endowment when did you start it?

Ask if Intro = 1 (Still has such accounts)

? Endowment Period

🗝 **EndPd**

Over how many years was your endowment for?

Ask if EndDat = response

? Amount Regularly Pay for Endowment

🗝 **Amount**

How much do you regularly pay?

Ask if Intro = 1 (Still has such accounts)

? Regular Endowment Payment Period

🗝 **Pd**

How long does 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)

Ask if Amount = amount > 0.00

? Any More Endowments

🗝 **More**

Do you have any more endowments not linked to your current property?

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

Ask if Intro = 1 (Still has such accounts)

? Value of Premium Bonds

🔑 **Prem**

Now I'd like to ask you about PREMIUM BONDS

What is the total value of your premium bonds?

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 6 (Premium Bonds)

? NS & I Investment Income Bonds

🔑 **Intro**

Now I'd like to ask about your NATIONAL SAVINGS AND INVESTMENTS INCOME BONDS.

1. **TO CONTINUE**

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 7 (Income Bonds (National Savings and Investments)

? 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?

Ask if Intro = 1 (To continue)

? 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.

Ask if NSIB = response

? Type of NS & I Bond

🗝 **CapDep**

Is this bond a Capital bond or a Deposit Bond?

1. **Capital Bond**
2. **Deposit Bond**

Ask if Intro = 1 (To Continue)

! 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

Ask if CapDep = response

☞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

Ask if BondDat = response

? NS & I Bond Serial Number

🗝 **BondSer**

What is the series number of the bond?

Ask if CapDep = 1 (Capital Bonds)

? Any More NS & I Capital or Deposit Bonds

🔑 **More**

Do you have any more National Savings and Investments Capital or Deposit Bonds?

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

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.

Ask if Intro = 1 (To Continue)

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?

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 9 (First Option 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.

1. **TO CONTINUE**

Ask if TotSav = 2 (From £1,500 up to £3,000), 3 (From £3,000 up to £8,000), 4 (From £8,000 up to £20,000
And OtInvA = 11 (Fixed Rate Savings Bonds)

? Issue Hold 2

🔑 **Issue**

What is the [first/next] issue that you hold?

Ask if Intro = 1 (To Continue)

? Date Acquired Issue

🗝 **BondDat**

In which month and year did you acquire that issue?

ENTER DATE, USING 15TH FOR DAY OF MONTH

Ask if Intro = 1 (To Continue)

? Original Value of Bond

🗝 **BondVal**

What was the original value of the bond?

Ask if Intro = 1 (To Continue)

? 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**

Ask if Intro = 1 (To Continue)

? 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**

Ask if Intro = 1 (To Continue)

Final Questions

? Personal or Proxy

🔑 **PProx**

IS THE INTERVIEW WITH [NAME] A PERSONAL INTERVIEW OR A PROXY INTERVIEW?

1. **Personal**
2. **Proxy**

Interviewer to code whether the interview with respondent(s) is a personal or proxy interview

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.

? Thank You

🔑 **Thanks1**

THANK RESPONDENTS FOR THEIR HELP.

THEN To finish, press <1> and <Enter>.(Enter code) 1: continue

Interviewer to thank respondent(s) for their participation

? Help for Data Linkage

🔑 **PreDWP**

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.

Ask if PProx = 1 (Personal)

If required, give the respondent additional information to help them 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.

? Data Linkage

🔑 **LnkDWP**

Would it be okay to pass your name and address to the Department for Work and Pensions?

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

Ask if PProx = 1 (Personal)

? First Name

🔑 **LnkFNm**

Enter first name.

Ensure that if respondent is known by their second/middle name that they give you their 'official' first name here. An 'official' name is needed so that an accurate match with the DWP records can be made.

Ask if PProx = 1 (Personal)
And LnkDWP = 1 (yes)

? Surname

🗝 **LnkLNm**

Enter last name (surname) so an accurate match with DWP records can be made.

Ask if PProx = 1 (Personal)
And LnkDWp = 1 (yes)

? Data Linkage Reference

🗝 **LnkRef**

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

1. **Concerns about security of their personal details**
2. **Concerns about privacy**
3. **Anti-government**
4. **Previous negative experiences with DWP**
5. **Too much information being requested**
6. **Didn't understand data linkage request**
7. **Can't be bothered**
8. **Will result in unwanted further contact**
9. **Influenced by other HH member**
10. **Temporary UK resident without National Insurance number**
11. **Other reason given (Please specify)**

Ask if PProx = 1 (Personal)
And LnkDWP = 2 (No)

? Refusal Reason

🗝 **LnkRefOth**

Please record other reason for refusal. Open up a note if necessary to record a complete description.

Ask if PProx = 1 (Personal)
And LnkDWP = 2 (No)
And LnkRef = 11 (Other reason given (please specify))

? 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 CTRL+ENTER, 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.

? Follow Up

🔑 FollowUp

Sometime in the future there may be a follow-up study to this. Such a survey/study would be agreed with the Department for Work and Pensions. Would you be willing to be contacted again, so either NatCen/ONS/NISRA 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**

Ask if PProx = 1 (Personal)

A

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