

# **FAMILY RESOURCES SURVEY**

**2012/2013**

**SHOW CARDS**

**P3073**



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

## **CARD A2 - England**

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

**CARD A2 - Scotland**

**Scottish**

**English**

**Welsh**

**Northern Irish**

**British**

**Other, please describe**

**CARD A2 - Wales**

**Welsh**

**English**

**Scottish**

**Northern Irish**

**British**

**Other, please describe**

## CARD A3 - England

### White

1. English / Welsh / Scottish / Northern Irish / British
2. Irish
3. Gypsy or Irish Traveller
4. Any other white background (please describe)

### Mixed or multiple

5. White and Black Caribbean
6. White and Black African
7. White and Asian
8. Any other mixed or multiple ethnic background (please describe)

### Asian or Asian British

9. Indian
10. Pakistani
11. Bangladeshi

12. Chinese
13. Any other Asian or Asian British background (please describe)

### Black, African, Caribbean or Black British

14. African
15. Caribbean
16. Any other Black / African / Caribbean background (please describe)

### Other ethnic group

17. Arab
18. Any other (please describe)

## **CARD A3 - Wales**

### **White**

1. Welsh / English / Scottish / Northern Irish / British
2. Irish
3. Gypsy or Irish Traveller
4. Any other white background (please describe)

### **Mixed or multiple**

5. White and Black Caribbean
6. White and Black African
7. White and Asian
8. Any other mixed or multiple ethnic background (please describe)

### **Asian or Asian British**

9. Indian
10. Pakistani
11. Bangladeshi

12. Chinese

13. Any other Asian or Asian British background (please describe)

### **Black, African, Caribbean or Black British**

14. African

15. Caribbean

16. Any other Black / African / Caribbean background (please describe)

### **Other ethnic group**

17. Arab

18. Any other (please describe)



## CARD A3a - Scotland

### White

1. Scottish
2. Other British
3. Irish
4. Gypsy or Traveller
5. Polish
6. Any other white background (please describe)

### Mixed or multiple

7. Any mixed or multiple ethnic background (please describe)

### Asian, Asian Scottish or Asian British

8. Pakistani, Pakistani Scottish or Pakistani British
9. Indian, Indian Scottish or Indian British

10. Bangladeshi, Bangladeshi Scottish or Bangladeshi British
11. Chinese, Chinese Scottish or Chinese British
12. Any other Asian background (please describe)

### African

13. African, African Scottish or African British
14. Any other African background (please describe)

### Caribbean or Black

15. Caribbean, Caribbean Scottish or Caribbean British
16. Black, Black Scottish or Black British
17. Any other Caribbean or Black background (please describe)

### Other ethnic group

18. Arab, Arab Scottish, Arab British
19. Any other (please describe)



**15. Heterosexual / Straight**

**10. Gay / Lesbian**

**17. Bisexual**

**16. Other**



**36. Heterosexual / Straight**

**34. Gay / Lesbian**

**35. Bisexual**

**38. Other**



**39. Heterosexual / Straight**

**30. Gay / Lesbian**

**32. Bisexual**

**31. Other**





- 3. Heterosexual / Straight**
- 5. Gay / Lesbian**
- 8. Bisexual**
- 7. Other**



**21. Heterosexual / Straight**

**28. Gay / Lesbian**

**26. Bisexual**

**23. Other**



- 6. Heterosexual / Straight**
- 1. Gay / Lesbian**
- 4. Bisexual**
- 9. Other**



**25. Heterosexual / Straight**

**27. Gay / Lesbian**

**29. Bisexual**

**24. Other**





**CARD A11 - England**

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

## **CARD A11 - Wales**

- 1. No religion**
- 2. Christian (all denominations)**
- 3. Buddhist**
- 4. Hindu**
- 5. Jewish**
- 6. Muslim**
- 7. Sikh**
- 8. Any other religion, please describe**

- 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**

## **CARD A13**

- 1. Family related reason**
- 2. Employment related reason**
- 3. Education related reason**
- 4. Eviction**
- 5. Landlord did not renew/extend the contract**
- 6. Change in tenure status e.g. from renting to buying**
- 7. Housing related reason**
- 8. Neighbourhood related reason**
- 9. Financial reasons**
- 10. Other reasons**

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

## **CARD B1A**

- 1. Very satisfied**
- 2. Satisfied**
- 3. Dissatisfied**
- 4. Very dissatisfied**

- 1. Very easy**
- 2. Easy**
- 3. Difficult**
- 4. Very difficult**

## **CARD B1C**

- 1. Notice has been or will be given by the landlord on termination of the contract**
- 2. Notice has been or will be given by the landlord in the absence of a formal contract**
- 3. Eviction**
- 4. Financial reasons**
- 5. Other reason**



- 1. The local authority/council/New Town development/Scottish Homes**
- 2. A housing association, charitable trust or Local Housing Company**
- 3. Employer (organisation) of a household member**
- 4. Another organisation**
- 5. Relative/friend (before you lived here) of household member**
- 6. Employer (individual) of a household member**
- 7. Another individual, private Landlord or Letting Agency**

## **CARD B3 - England and Wales**

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

## **CARD B3 - Scotland**

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

## **CARD B4**

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

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

## **CARD B6**

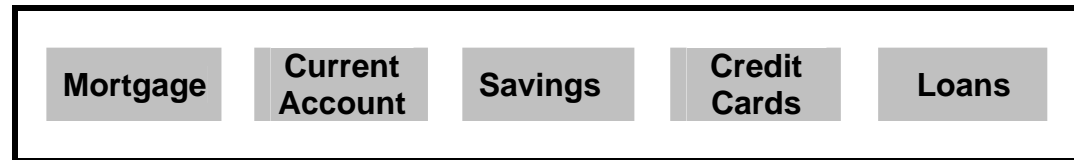
1. **An ENDOWMENT mortgage** – where your mortgage payments cover interest only
2. **A REPAYMENT mortgage** – where your mortgage payments cover interest and part of the original loan
3. **A PENSION mortgage** – where your mortgage payments cover interest only
4. **a Unit Trust or ISA mortgage**
5. **both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

- 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**

## CARD B8

### Current Account Mortgages

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



### **Examples:**

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

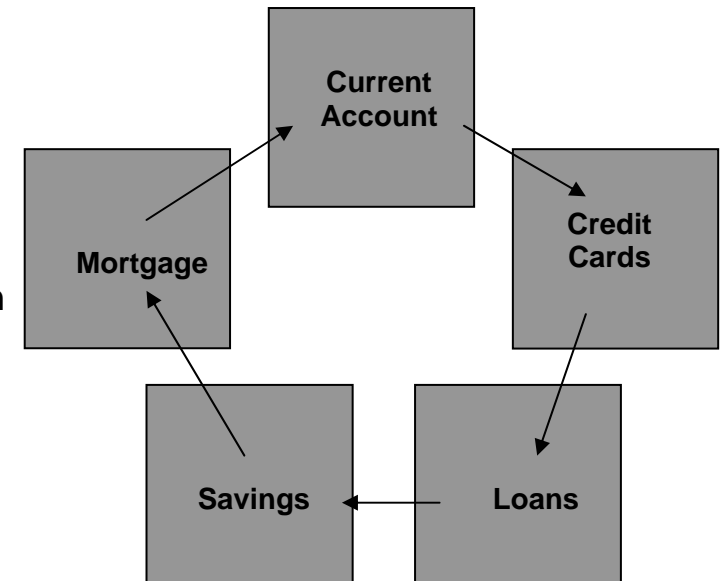


## Offset Mortgages

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

### Examples:

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



## **CARD B10**

- 1. Heating**
- 2. Lighting**
- 3. Hot water**
- 4. Fuel for cooking**
- 5. TV licence fees**
- 6. Electricity**
- 7. Gas**
- 8. Liquid or solid fuel**
- 9. None of these services**

**CARD B11**

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

## **CARD B12**

### **25% OR 50% STATUS DISCOUNT BECAUSE:**

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**There is only one adult living here**

**OR**

**This household includes:**

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

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

## **CARD C1**

### ***Children aged up to 6 years***

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

### ***Children aged 6 years and over***

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

- 1. Child's grandparents**
- 2. Child's non-resident parent/ an ex-spouse/ an ex-partner**
- 3. Child's brother or sister**
- 4. Other relatives**
- 5. Childminder**
- 6. Nanny/Au pair (includes both live-in and day nannies)**
- 7. Friends or neighbours**
- 8. Other non-relatives (includes baby-sitters)**

## CARD D1

### **Keeping an eye out, 'being there':**

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

### **Social support and assistance:**

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

### **Accompanying on trips out to go:**

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

### **Paperwork/official/financial:**

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

### **Home and garden:**

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

### **Medical:**

Collecting prescriptions/giving medication  
Changing dressings

### **Moving about the home: Giving help with**

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

### **Personal care: help with**

Getting dressed  
Feeding  
Washing/bathing/using the toilet



- 1. 0-4 hours per week**
- 2. 5-9 hours per week**
- 3. 10-19 hours per week**
- 4. 20-34 hours per week**
- 5. 35-49 hours per week**
- 6. 50-99 hours per week**
- 7. 100 or more hours per week**
- 8. Varies – under 20 hours per week**
- 9. Varies – 20-34 hours per week**
- 10. Varies – 35 hours per week or more**

## **CARD E1**

- 1. Vision (for example blindness or partial sight)**
- 2. Hearing (for example deafness or partial hearing)**
- 3. Mobility (for example walking short distances or climbing stairs)**
- 4. Dexterity (for example lifting and carrying objects, using a keyboard)**
- 5. Learning or understanding or concentrating**
- 6. Memory**
- 7. Mental health**
- 8. Stamina or breathing or fatigue**
- 9. Socially or behaviourally (for example associated with autism, attention deficit disorder or Asperger's syndrome)**
- 10 Other**

- I am unable to work  
at the moment

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

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



BECAUSE OF ILLNESS,  
INJURY OR DISABILITY

**CARD F1/F2 (continues) – SHOW BOTH SIDES OF THE CARD**

1. Degree level qualification including foundation degrees, graduate membership of a professional institute or PGCE or higher
2. Diploma in higher education
3. HNC / HND
4. ONC / OND
5. BTEC / BEC / TEC / EdExcel
6. SCOTVEC / SCOTEC / SCOTBEC (Scotland)
7. Teaching qualification (excluding PGCE)
8. Nursing or other medical qualification not yet mentioned
9. Other higher education qualification below degree level
10. A level / Vocational A-level or equivalent
11. Highers (Scotland)
12. NVQ / SVQ
13. GNVQ / GSVQ
14. AS level / Vocational AS level or equivalent

**CARD F1/F2 (contd.) – SHOW BOTH SIDES OF THE CARD**

- 15. Advanced Highers or Certificate of Sixth Year Studies (CSYS) (Scotland)**
- 16. Access to HE**
- 17. O level or equivalent**
- 18. Intermediate 2 NQs (Scotland)**
- 19. Intermediate 1 NQs (Scotland)**
- 20. Standard Grade or O Grade (Scotland)**
- 21. GCSE / Vocational GCSE**
- 22. CSE**
- 23. National Qualifications (including SGA) (Scotland)**
- 24. RSA/ OCR**
- 25. City and Guilds**
- 26. YT Certificate/YTP**
- 27. Key Skills/ Basic Skills**
- 28. Entry Level Qualifications**
- 29. Any other professional/vocational qualifications/ foreign qualifications**

### **CARD F3**

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

- 1. Employee working full-time**
- 2. Employee working part-time**
- 3. Self-employed working full-time (including family worker)**
- 4. Self-employed working part-time (including family worker)**
- 5. Unemployed**
- 6. Student (incl. pupil at school, those in training)**
- 7. Looking after family home**
- 8. Long-term sick or disabled**
- 9. Retired from paid work**
- 10. Not in paid work for some other reason**

## **CARD F5**

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



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

## **CARD G1**

**1. Employee**

**OR:**

**2. Running a business or a professional practice**

**3. Partner in a business or a professional practice**

**4. Working for myself**

**5. A Sub-Contractor (includes CIS5 55/6)**

**6. Doing freelance work**

**7. Self employed in some other way**

- 1. To take up or seek better job**
- 2. End of a temporary contract**
- 3. Obligated to stop by employer (e.g. redundancy, business closure, early retirement, dismissal etc)**
- 4. Sale or closure of family business**
- 5. To care for child or other dependent**
- 6. Partner's job required move to another area**
- 7. Marriage**
- 8. Other reason**

## **CARD G2**

- 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**

**Items relating to this accommodation only:**

**Rent**

**Mortgage payments**

**Council Tax**

**Water/sewerage rates**

**Buildings insurance**

**Gas**

**Electricity**

**Telephone**

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

PLEASE TURN OVER FOR  
SHOW CARDS G4 (PART 1) AND G4 (PART 2)

## **CARD G4 (part 1)**

- 1. Company car**
- 2. Company van**
- 3. Fuel for private use**
- 4. Business mileage payments**
- 5. Travel and business trip expenses**
- 6. Smart pension** – this is a salary sacrifice arrangement where the employee agrees to a cut in gross pay and in return the employer pays the employee's pension contribution
- 7. Medical or dental insurance for self or family**
- 8. Childcare vouchers / employer contracted childcare, including payment in place of wages (salary sacrifice)**
- 9. Mobile phone**
- 10. Vouchers**
- 11. Subsidised canteen meals**
- 12. Any other benefits in kind**

**Other benefits in kind:**

- **Car parking at or near an employee's place of work**
- **Medical check-ups and health screening (including eye tests)**
- **Workplace nursery**
- **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 and functions)**
- **Subscriptions**
- **Provided accommodation**
- **Cycles and cycle safety equipment**
- **Free or subsidised bus or train services and tickets**
- **Sporting or other recreational facilities on employer's premises**



## **CARD G5**

- 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**

**Money from the work account:**

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

**CARD H1**

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

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

### **CARD H3**

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

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

## **CARD I2**

- 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**

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



## **CARD I4**

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

- 1. 'Extended Payment' of Housing Benefit / rent rebate or Council Tax Benefit (4 week payment only)**
- 2. Bereavement Payment (paid in lump sum)**
- 3. Child Maintenance Bonus / Child Maintenance Premium**
- 4. Lone Parent's Benefit Run-On/ Job Grant**
- 5. In-Work Credit**
- 6. Return to Work Credit**
- 7. Any National Insurance or State Benefit not mentioned earlier**

## **CARD J1**

- 1. Mortgage interest**
- 2. Rent arrears**
- 3. Fees for nursing home or residential care**
- 4. Gas or electricity bills**
- 5. Service charges for heating or fuel**
- 6. Water charges**
- 7. Council Tax arrears**
- 8. Fines**
- 9. Maintenance payments**
- 10. Personal and commercial loan repayment**

- 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**

## **CARD K1**

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

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

## **CARD K3**

**Mortgage payments**

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

**Interest on a loan to purchase the property**

**Rent, rates, insurances paid on the property**

**Legal and professional costs relating to the purchase**

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

**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**



## **CARD K5**

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

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

## **CARD K6**

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

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

## **CARD L1**

- 1. A group personal pension (these are personal pensions arranged by an employer for a group of employees)**
- 2. A company or occupational pension scheme**
- 3. A group stakeholder pension (these are stakeholder pensions arranged by an employer on behalf of employees – the employer may or may not contribute to such a pension)**

- 1. Employer runs and manages their own scheme**
- 2. Employer runs their own scheme which is managed for them by a pension company**
- 3. Employer does not run their own scheme but arranges access to a pension provider for its employees**

### **CARD L3**

- 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**

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



## **CARD M1**

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

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

### **CARD M3**

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

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

## **CARD M5**

- 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**

- 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**

## **CARD M7**

- 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. Behind with rent**
- 11. Behind with mortgage payments**
- 12. Behind with other loans**
- 13. Not behind with any of these**

## CARD M8

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



## **CARD M9**

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

## CARD N1

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

## **CARD N2**

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

## CARD N3 (part 1)

1. **Capital Bonds** (National Savings and Investments)
2. **Index-linked National Certificates** (National Savings and Investments)
3. **Fixed interest National Certificates** (National Savings and Investments)
4. **Pensioner's Guaranteed Income Bonds** (National Savings and Investments)
5. **Save-As-You-Earn** (National Savings and Investments / Bank / Building Society)
6. **Premium Bonds** (National Savings and Investments)
7. **Income Bonds** (National Savings and Investments)

### **CARD N3 (part 2)**

- 8. Deposit Bonds** (National Savings and Investments)
- 9. FIRST Option Bonds** (National Savings and Investments)
- 10. Yearly Plan** (National Savings and Investments)
- 11. Fixed Rate Savings Bonds / Guaranteed Income Bonds /  
Guaranteed Growth Bonds** (National Savings and Investments)
- 12. Guaranteed Equity Bonds**
- 13. Endowment not linked to current mortgage**

- 1. Less than £500**
- 2. From £500 up to £1,000**
- 3. From £1,000 up to £1,500**
- 4. From £1,500 up to £3,000**
- 5. From £3,000 up to £8,000**
- 6. From £8,000 up to £20,000**
- 7. Over £20,000**

## **CARD N5**

- 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**

**CARD N6**

- 1. Nothing**
- 2. £1 - 50**
- 3. £51 - 100**
- 4. £101 - 250**
- 5. £251 - 500**
- 6. £501 - 1000**
- 7. £1001 - 2000**
- 8. £2001 - 3000**
- 9. £3001 - 5000**
- 10. £5001 - 10,000**
- 11. £10,001 - 20,000**
- 12. £20,001 - 30,000**
- 13. £30,001 or over**



## **CARD N7**

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