

FAMILY RESOURCES SURVEY

2021/22

SHOW CARDS

For use from April 2021

P15673

List of Showcards for which Answer Options not visible on screen

The table below can be used to create a reduced pack of showcards for telephone interviewing. This comprises the showcard questions for which the answer options are not visible on screen.

Showcard	Variable Name	Interviewer Instruction
A4-A10	SIDQN	Refer to the showcard referenced within the questionnaire. Read out all possible options on that card, then explain you will read them again slowly and request that the respondent say “yes” after the appropriate answer. Key in the appropriate code for that showcard.
B5/B6/B15/B16	WSWtSp, WSSwSp, WScOmSp, WatSup, SewSup, WtSwSup	If respondents don’t spontaneously name water/sewerage service, refer to the regional groupings of companies on the showcard and read out the relevant ones
B10/B11	MorAll	Read examples if respondent is unsure what question refers to.
B14	CTDisc, CT25D50D	Read Council Tax exemptions if respondent is unsure whether they have an exemption.
D1	NeedHelp, GiveHelp	Remind respondent of all types of caring activity that they might not think about by reading the headings on the card in the first

		instance.
G5	HHInc	List all items on showcard
G6 (part 2)	ExpBen	Prompt about type of benefits in kind which may apply.
G8	OwnSum	Prompt non-business purposes listed.
K6	PropRent	Read out all items on card.
K7	MntArr	Provide more information about non-financial voluntary arrangements and shared care if required.
O8	InfType	Read out items on card.

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

CARD A2 - England

- 1. English**
- 2. 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

CARD A9

- 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 B2

- 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. Other type of let**

CARD B3 - Scotland

- 1. Short Assured**
- 2. Assured**
- 3. Other type of let**

- 1. Resident landlord**
- 2. Crown tenancy / licence (includes H.M Forces)**
- 3. Service occupancy (excludes H.M Forces)**
- 4. Let by educational institution**
- 5. Business or agricultural tenancy**
- 6. Assured agricultural occupancy**
- 7. Regulated (tenancy must have started in 1988 or earlier)**
- 8. Asylum seeker let (issued by National Asylum Support Service NASS)**
- 9. Holiday let**
- 10. Other type of let**

CARD B5

NORTH (North West, North East, Yorkshire and Humber)

- Anglian Water
- Hartlepool Water
- Northumbrian Water
- Peel Water Networks Ltd
- Severn Trent Water
- United Utilities
- Yorkshire Water

MIDLANDS

- Anglian Water
- Dŵr Cymru (Welsh Water)
- Independent Water Networks
- Severn Trent Water
- South Staffs Water

EAST OF ENGLAND

- Affinity Water
- Anglian Water
- Cambridge Water
- Essex & Suffolk Water
- Thames Water

SOUTH (South West, South East, London)

- Affinity Water
- Bournemouth Water
- Bristol Water
- Cholderton & District Water Company
- Portsmouth Water
- Severn Trent Water
- South East Water
- Southern Water
- South West Water
- SSE Water Ltd (Leep Utilities)
- Sutton & East Surrey (SES) Water
- Thames Water
- Veolia Water Projects (Tidworth)
- Wessex Water

WALES

- Dŵr Cymru (Welsh Water)
- Hafren Dyfrdwy (HD Cymru)

NORTH (North West, North East, Yorkshire and Humber)

- Anglian Water
- Northumbrian Water
- Peel Water Networks Ltd
- Severn Trent Water
- United Utilities
- Yorkshire Water

MIDLANDS

- Anglian Water
- Dŵr Cymru (Welsh Water)
- Independent Water Networks
- Severn Trent Water

EAST OF ENGLAND

- Anglian Water
- Thames Water

SOUTH (South West, South East, London)

- Severn Trent Water
- Southern Water
- South West Water
- SSE Water Ltd (Leep Utilities)
- Thames Water
- Veolia Water Projects (Tidworth)
- Wessex Water

WALES

- Dŵr Cymru (Welsh Water)
- Hafren Dyfrdwy (HD Cymru)

CARD B7

- 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**

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** (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)**

CARD B9

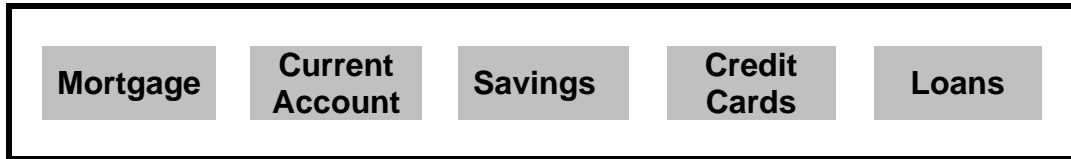
- 1. Current payments into a Pension Plan (pension mortgage)**
- 2. Current payments into an ISA**
- 3. Current payments into a Unit Trust or Investment Trust scheme**
- 4. Current payments into any other savings / investment scheme**
- 5. Proceeds of sale from existing house only**

PLEASE TURN OVER FOR
CARDS B10 AND B11

CARD B10

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:

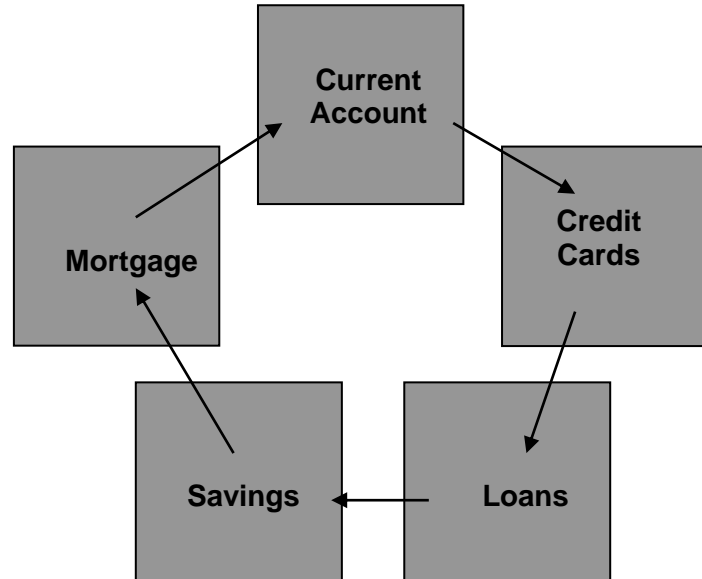
- The Virgin One Account
- NatWest One
- Britannic Money Flexible Current Account Mortgage

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 B12

- 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 B13

- 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 B14

25% OR 50% STATUS DISCOUNT BECAUSE:

There is only one adult living here

OR

This household includes:

- **a severely mentally impaired person**
- **a person aged 18 or over who is still at school**
- **a student**
- **student nurses**
- **apprentices**
- **YT trainees**
- **care workers**
- **a care leaver aged 18-24 – this applies only to those living in Wales**

**NORTH (North West, North East,
Yorkshire and Humber)**

- Anglian Water
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- Northumbrian Water
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- United Utilities
- Yorkshire Water

MIDLANDS

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EAST OF ENGLAND

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- Southern Water
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- SSE Water Ltd (Leep Utilities)
- Sutton & East Surrey (SES) Water
- Thames Water
- Veolia Water Projects (Tidworth)
- Wessex Water

WALES

- Dŵr Cymru (Welsh Water)
- Hafren Dyfrdwy (HD Cymru)

CARD B16

NORTH (North West, North East, Yorkshire and Humber)

- Anglian Water
- Northumbrian Water
- Peel Water Networks Ltd
- Severn Trent Water
- United Utilities
- Yorkshire Water

MIDLANDS

- Anglian Water
- Dŵr Cymru (Welsh Water)
- Independent Water Networks
- Severn Trent Water

EAST OF ENGLAND

- Anglian Water
- Thames Water

SOUTH (South West, South East, London)

- Severn Trent Water
- Southern Water
- South West Water
- SSE Water Ltd (Leep Utilities)
- Thames Water
- Veolia Water Projects (Tidworth)
- Wessex Water

WALES

- Dŵr Cymru (Welsh Water)
- Hafren Dyfrdwy (HD Cymru)

- 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 | 6. Breakfast club |
| 2. Day nursery or workplace crèche | 7. After school club/activities |
| 3. Nursery school | 8. Holiday scheme/club |
| 4. Nursery Class attached to primary or infants' school | 9. Special day school or nursery or unit for children with special educational needs |
| 5. Reception class at a primary or infants' school | |

Children aged 6 years and over

- | | |
|---------------------------------|--|
| 6. Breakfast club | 8. Holiday scheme / club |
| 7. After School club/activities | 9. Special day school or nursery or unit for children with special educational needs |

- 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 C3

- 1. Playgroup or Preschool**
- 2. Day nursery or workplace crèche**
- 3. Nursery School**
- 4. Nursery class attached to primary or infants' school**
- 5. Special nursery unit for children with special educational needs**
- 6. Childminder**

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

CARD D2

- 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**

- 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 spectrum disorder (ASD) which includes Asperger's, or attention deficit hyperactivity disorder (ADHD))**
- 10 Other**

CARD E2 – England and Wales

- 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. Daily Living component of Personal Independence Payment (PIP)**
- 5. Mobility component of Personal Independence Payment (PIP)**
- 6. Both Daily Living and Mobility component of Personal Independence Payment (PIP)**

- 1. Care component of Disability Living Allowance (DLA) or Child Disability Payment**
- 2. Mobility component of Disability Living Allowance (DLA) or Child Disability Payment**
- 3. Both Care component and Mobility component of Disability Living Allowance (DLA) or Child Disability Payment**
- 4. Daily Living component of Personal Independence Payment (PIP)**
- 5. Mobility component of Personal Independence Payment (PIP)**
- 6. Both Daily Living and Mobility component of Personal Independence Payment (PIP)**

CARD E3

- 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**

PLEASE TURN OVER FOR
CARDS F1/F2

CARD F1/F2

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 / LQL**
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 / GCE in Applied Subjects or equivalent**
11. **New Diploma**
12. **Welsh Baccalaureate**
13. **Scottish Baccalaureate**
14. **International Baccalaureate**
15. **NVQ / SVQ**
16. **GNVQ / GSVQ**
17. **AS level or equivalent**

18. **Certificate of Sixth Year Studies (CSYS) (Scotland)**
19. **Access to HE**
20. **O level or equivalent**
21. **Nationals (Scotland)**
22. **Skills for Work (Scotland)**
23. **Standard Grade or Ordinary Grade / Lower (Scotland)**
24. **GCSE / Vocational GCSE**
25. **CSE**
26. **Advanced Higher / Higher / Intermediate / Access Qualifications (Scotland)**
27. **RSA/ OCR**
28. **City and Guilds**
29. **YT Certificate/YTP**
30. **Key Skills (Eng. Wales and NI) / Core Skills (Scotland)/Essential Skills (Wales)**
31. **Basic Skills (Skills for life / literacy / numeracy / language)**
32. **Entry Level Qualifications**
33. **Award, Certificate or Diploma, at entry level and level 1 to 8**
34. **Any other professional/vocational qualifications/ foreign qualifications**

CARD F3

- 1. Work Club or Enterprise Club**
- 2. New Enterprise Allowance**
- 3. Work Experience**
- 4. Work Trial**
- 5. Work Programme**
- 6. Fair Start Scotland**
- 7. Other local employment support services**
- 8. Any other government training scheme**

- 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. Illness**
- 9. Other reason**

CARD G3

- 1. Zero hours contract**
- 2. Work assignments through online Work Hubs or apps, for example delivery or transport services**
- 3. Other on-call working**
- 4. A job share**
- 5. Flexitime (flexible working hours)**
- 6. Term-time working**
- 7. Freelance or project work**
- 8. Other working arrangement involving variable working hours**

- 1. Statutory Sick Pay**
- 2. Statutory Maternity Pay**
- 3. Statutory Paternity Pay**
- 4. Statutory Adoption Pay**
- 5. Statutory Shared Parental Pay**
- 6. Income Tax refund**
- 7. Mileage allowance or fixed allowance for motoring**
- 8. Motoring expenses refund**

CARD G5

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
CARDS G6 (PART 1) AND G6 (PART 2)

CARD G6 (part 1)

- 1. Company car**
- 2. Company van**
- 3. Fuel for private use**
- 4. Business mileage payments**
- 5. Travel and business trip expenses**
- 6. Car parking at or near your place of work (provided or paid for by your employer)**
- 7. Subsidised canteen meals**
- 8. Mobile phones**
- 9. Vouchers**
- 10. Medical or dental insurance for self or family**
- 11. Salary sacrifice/salary exchange pension arrangement (where an employee agrees to a cut in gross pay and in return the employer pays the employee's pension contribution)**
- 12. Childcare vouchers / employer contracted childcare, where payment are made in place of wages (salary sacrifice)**
- 13. Any other benefits in kind**

Other benefits in kind:

- **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 G7

- 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 G9

- 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**

- 1. Universal Credit**
- 2. Housing Benefit**
- 3. Working Tax Credit (EXCLUDING any childcare element of Working Tax Credit)**
- 4. Child Tax Credit (INCLUDING any childcare element of Working Tax Credit)**
- 5. Income Support**
- 6. Jobseeker's Allowance**
- 7. Employment and Support Allowance**
- 8. Carer's Allowance**

CARD H2

- 1. Lump Sum under £105 covering payments for the whole year**
- 2. Regular payments via your bank or Post Office account**

CARD H3 – England and Wales

- 1. Personal Independence Payment (including the car allowance known as Motability)**
- 2. Disability Living Allowance (including the car allowance known as Motability)**
- 3. Attendance Allowance**
- 4. Severe Disablement Allowance**
- 6. Industrial Injuries Disablement Benefit**

CARD H3a – Scotland

- 1. Personal Independence Payment (including the car allowance known as Motability)**
- 2. Disability Living Allowance (including the car allowance known as Motability) or Child Disability Payment**
- 3. Attendance Allowance**
- 4. Severe Disablement Allowance**
- 6. Industrial Injuries Disablement Benefit**

- 1. Pension Credit**
- 2. State Retirement Pension**
- 3. Bereavement Support Payment or Widowed Parent's Allowance**
- 4. Armed Forces Compensation Scheme (formerly War Disablement Pension), including Guaranteed Income Payments**
- 5. War Widow's/ Widower's Pension (and any related allowances)**

CARD H5 – England and Wales

- 1. Child Benefit**
- 2. Guardian's Allowance**
- 3. Maternity Allowance**

CARD H5 – Scotland

- 1. Child Benefit**
- 2. Guardian's Allowance**
- 3. Maternity Allowance**
- 4. Scottish Child Payment**

CARD H6

- 1. You have chosen to stop receiving Child Benefit payments due to having a high income**
- 2. You have not applied for Child Benefit**
- 3. Your partner or the child's other parent receives Child Benefit**
- 4. Other reason**

- 1. A grant from the Social Fund for funeral expenses**
- 2. Sure Start Maternity Grant**
- 3. [Not applicable]**
- 4. A loan or advance from DWP (including budgeting loans, or any advance of Universal Credit)**
- 5. A loan or grant from your local authority**

CARD H7 – Wales

- 1. A grant from the Social Fund for funeral expenses**
- 2. Sure Start Maternity Grant**
- 3. Pupil Development Grant**
- 4. A loan or advance from DWP (including budgeting loans, or any advance of Universal Credit)**
- 5. A loan or grant from your local authority**

CARD H7 - Scotland

- 1. A grant from the Social Fund for Funeral Expense Assistance**
- 2. Sure Start Maternity Grant or Best Start Grant**
- 3. A School Clothing Grant**
- 4. A loan or advance from DWP (including budgeting loans, or any advance of Universal Credit)**
- 5. A loan or grant from your local authority, including a Crisis Grant or Community Care Grant from the Scottish Welfare Fund**

CARD H8

- 1. Bank account**
- 2. Building society account**
- 3. Other method (including via the Simple Payment Service)**

- 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. Child Maintenance payments**
- 10. Personal and commercial loan repayments**

CARD J2

- 1. Unemployment / redundancy insurance**
- 2. Trade Union sick pay or strike pay**
- 3. Private medical scheme**
- 4. Personal accident insurance**
- 5. Permanent health insurance**
- 6. Hospital savings scheme**
- 7. Friendly Society sickness benefit**
- 8. Critical Illness Cover**
- 9. Any other sickness insurance**

- 1. An employee pension (Occupational, workplace or group personal pension)**
- 2. An individual personal pension**
- 3. A survivor's pension (from a workplace or individual personal pension)**
- 4. An annuity- not purchased with pension funds**
- 5. Trust or covenant**
- 6. A Share of an employee or individual personal pension from an ex-spouse/partner as a result of a court order or settlement made on divorce**

CARD K2

- 1. A regular payment from a Defined Benefit pension scheme (i.e. not an annuity)**
- 2. A regular payment from an annuity purchased through a Defined Contribution employee pension scheme**
- 3. A regular withdrawal from your Defined Contribution employee pension pot**
- 4. A lump sum payment or withdrawal from your pension pot**
- 5. A regular payment from another pension product, please describe**

- 2. A regular payment from an annuity purchased through a Defined Contribution individual personal pension scheme**
- 3. A regular withdrawal from your Defined Contribution individual personal pension pot**
- 4. A lump sum payment or withdrawal from your pension pot**
- 5. A regular payment from another pension product, please describe**

CARD K4

- 1. Pay off debts (including a mortgage)**
- 2. Reinvest or put into savings**
- 3. Make a one off purchase**
- 4. Cover living costs**
- 5. For social care costs**
- 6. Give to another family member/friend**
- 7. Payment to a charity**
- 8. Other, please describe**

- 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 K6

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.)

- 1. Child Maintenance Service (CMS) arrangement (formerly known as Child Support Agency (CSA))**
- 2. A court order requiring previous partner to make payments**
- 3. A voluntary FINANCIAL agreement between myself and previous partner**
- 4. A voluntary NON-FINANCIAL agreement between myself and previous partner**
 - involving regular payments for items rather than direct money payments, such as contributions to childcare costs, school trips, food, clothes, savings account, etc.
- 5. Other type of arrangement**
 - including shared care arrangements where children stay with their other parent for some of the time
- 6. No arrangement made**

CARD K8

- 1. Waiting for an agreement to be made from CMS (formerly CSA)/ court/ other organisation**
- 2. Other parent helps in an informal way e.g. buys clothes, toys etc**
- 3. Other parent is equally involved with the child care**
- 4. I prefer not to receive child maintenance**
- 5. Other parent cannot afford to pay any maintenance**
- 6. Other parent said they would not pay/refused to pay maintenance**
- 7. Don't know where other parent is**
- 8. Other parent is in prison**
- 9. Receiving maintenance could cause friction**
- 10. Other parent is abusive or violent**
- 11. Other parent is deceased**
- 12. Other reason**

- 1. Waiting for an agreement to be made from CMS (formerly CSA)/ court/ other organisation**
- 2. I help in an informal way e.g. buys clothes, toys etc**
- 3. I am equally involved with the child care**
- 4. I have some involvement with the child care (but not as much as their other parent)**
- 5. Other parent prefers not to receive child maintenance**
- 6. I cannot afford to pay any maintenance**
- 7. Don't know where other parent is**
- 8. A maintenance arrangement could cause friction**
- 9. Other reason**

CARD K10

- 1. Child Maintenance Service (CMS) arrangement (formerly known as Child Support Agency (CSA))**
- 2. A court order requiring me to make payments**
- 3. A voluntary FINANCIAL agreement between myself and previous partner**
- 4. A voluntary NON-FINANCIAL agreement between myself and previous partner**
- 5. Other arrangement**

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

CARD K12

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

- 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)**

CARD L2

- 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**

- 1. Less than 6 months**
- 2. 6 months but less than a year**
- 3. 1 year but less than 2 years**
- 4. 2 years but less than 5 years**
- 5. 5 years but less than 10 years**
- 6. 10 years but less than 20 years**
- 7. 20 years or more**

CARD L4

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

- 1. Something bought on hire purchase / credit sale**
- 2. Something bought on rental purchase (e.g. Brighthouse)**
- 3. Something bought in instalments from a company that collects the payments from your home**
- 4. A car bought in instalments from a dealer**
- 5. Any home improvements paid by instalments arranged by the supplier or builder**
- 6. A holiday paid by instalments through a travel agent or holiday company**
- 7. Anything else where the shop or supplier arranged for you to pay in instalments**

CARD M2

- 1. A personal loan, e.g. with bank, building society, finance house (including debt consolidation loans and peer-to-peer loans)**
- 2. A cash loan from a company that comes to your home to collect payments**
- 3. A loan from a pawnbroker / cash converter**
- 4. A loan from a credit union**
- 5. A loan from an employer**
- 6. A loan from a friend, relative, or other private individual**
- 7. A loan from a pay day lender**
- 8. Another type of loan**

CREDIT CARDS:

These let you buy something now and pay for it later. You can either pay off the bill each month or pay interest on the balance. These include cards offered by some stores, such as Marks and Spencer that are credit cards (often Visa or MasterCard) available for use everywhere, not just in the store.

CHARGE CARDS:

Charge cards are like credit cards in that you buy something now and pay for it later – but the big difference is that you have to pay it off in full every month. These cards are usually for people with high incomes, or for putting things on the company account.

STORE CARDS:

A store card is basically a credit card you can only use with one high street chain or group. For example, a NEXT card can only be used in NEXT stores or for online shopping.

CARD M4

- 1. Repaid the full balance**
- 2. Repaid less than the full balance but more than the minimum payment**
- 3. Repaid the minimum payment only**
- 4. Repaid less than the minimum payment but more than nothing**
- 5. Made no repayment – leaving credit outstanding on my card**
- 6. Made no repayment – my bill was £0 as I had not used my card**
- 7. Other**

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

CARD N2

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

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

CARD N4

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

- 1. Child(ren) has / have this**
- 2. Child(ren) would like to have this but we cannot afford this at the moment**
- 3. Child(ren) do not want / need this at the moment**

CARD N6

- 1. Child(ren) do this**
- 2. Child(ren) would like to do this but we cannot afford this at the moment**
- 3. Child(ren) do not want / need this at the moment**

1. Behind with the electricity bill
2. Behind with the gas bill
3. Behind with other fuel bills like coal or oil
4. Behind with Council Tax
5. Behind with insurance policies
6. Behind with telephone bill
7. Behind with television / DVD player rental or HP
8. Behind with other hire purchase payments
9. Behind with water rates
10. Behind with rent
11. Behind with mortgage payments
12. Behind with credit card repayments
13. Behind with other loan repayments
14. Not behind with any of these

CARD N8

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

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 01

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**
4. **National Savings & Investments - Direct Saver** (including internet and telephone banking)
5. **National Savings & Investments - Investment Account** (including postal 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 (including internet and telephone banking)
8. **Credit Union**

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

CARD O3

1. **Friendly societies** – investment bond or tax exempt savings or bonus plan
2. **Index-linked National Certificates** (National Savings and Investments)
3. **Fixed interest National Certificates** (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)
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 O5

- 1. Less than £100**
- 2. From £100 up to £1,500**
- 3. From £1,500 up to £3,000**
- 4. From £3,000 up to £6,000**
- 5. From £6,000 up to £16,000**
- 6. From £16,000 up to £30,000**
- 7. From £30,000 up to £50,000**
- 8. From £50,000 up to £200,000**
- 9. From £200,000 up to £500,000**
- 10. Over £500,000**

- 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 O7

- 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**

- **Money you have given to someone else to look after or save for you**
- **Money that you save in cash**