

# **NORTHERN IRELAND FAMILY RESOURCES SURVEY**

**2021/22**

**SHOW CARDS**

**P15673**



- 1. Nursery School / Nursery Class / Playgroup / Pre-school**
- 2. Primary (including reception classes)**
- 3. Special School (e.g. for children with disabilities and special educational needs)**
- 6. Secondary / Grammar School**
- 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 – N. Ireland**

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

## CARD A3 – N. Ireland

### **White**

1. White
2. Irish Traveller

### **Mixed or multiple**

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

### **Asian**

7. Indian
8. Pakistani
9. Bangladeshi

10. Chinese

11. Any other Asian background (please describe)

### **Black, African, Caribbean**

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

### **Other ethnic group**

15. Arab
16. 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 Not Applicable to Northern Ireland**

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



- 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 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**

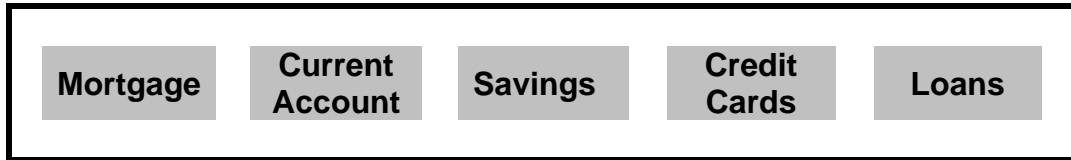
- 1. Current payments into a Pension Plan (pension mortgage)**
- 2. Current payments into an ISA**
- 3. Current payments into a Unit Trust or Investment Trust scheme**
- 4. Current payments into any other savings / investment scheme**
- 5. Proceeds of sale from existing house only**

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:

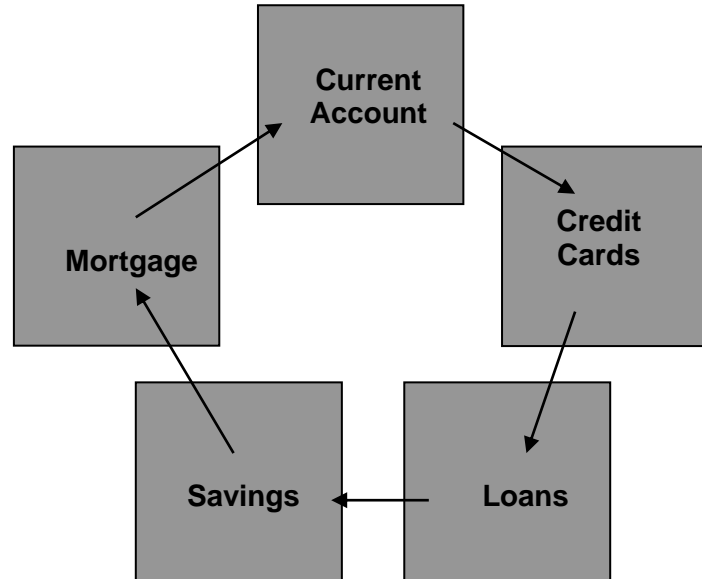
- The Virgin One Account
- NatWest One
- Britannic Money Flexible Current Account Mortgage

## 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**



- 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:**

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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**
- **a care leaver aged 18-24 – this applies only to those living in Wales**

- 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**

- 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)**

**Card Not Applicable to Northern Ireland**

## 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. Training for Success**
- 7. Steps to Work**
- 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**
- **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**

- 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**

**Card Not Applicable to Northern Ireland**



- 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**

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

- 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**

## **CARD H7**

- 1. A grant from the Social Fund for funeral expenses**
- 2. Sure Start Maternity Grant**
- 3. Uniform Grant**
- 4. A loan or advance from Social Security Agency (including budgeting loans, or any advance of Universal Credit)**

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

## **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. Rates arrears**
- 7. Fines**
- 8. Child Maintenance payments**

- 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. 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**



- 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**

## **CARD K3**

- 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**

- 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**

## **CARD K5**

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

**Mortgage payments**

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

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

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

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

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

## **CARD K7**

- 1. Child Maintenance Service (CMS) arrangement**
- 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**

- 1. Waiting for an agreement to be made from CMS / 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**

## **CARD K9**

- 1. Waiting for an agreement to be made from CMS / 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**



- 1. Child Maintenance Service (CMS) arrangement**
- 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**

## **CARD K11**

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



- 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**

## **CARD M3**

### **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.

- 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**

## **CARD N1**

- 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 N3**

- 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 N5**

- 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 N7

1. Behind with the electricity bill (including pay-as-you-go meters)
2. Behind with the gas bill (including pay-as-you-go meters)
3. Behind with other fuel bills like coal or oil
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 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

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 N9

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**

## **CARD O2**

- 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**

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**

## **CARD O4**

- 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**



- 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**

## **CARD O6**

- 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**

- 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**

## **CARD O8**

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

