

# **NORTHERN IRELAND FAMILY RESOURCES SURVEY**

**2019/20**

**SHOW CARDS**

**P12970**

**CARD A1**

- 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. 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**

## **CARD B5**

- 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)**

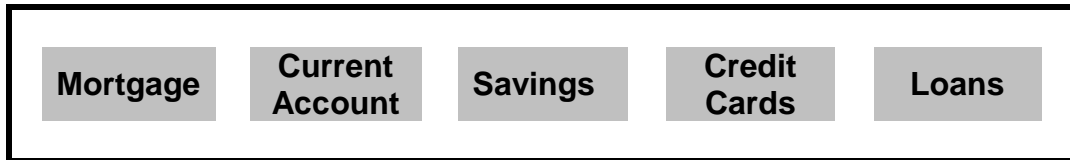
**8. or another type (not listed above)**

## **CARD B7**

- 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**

### 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

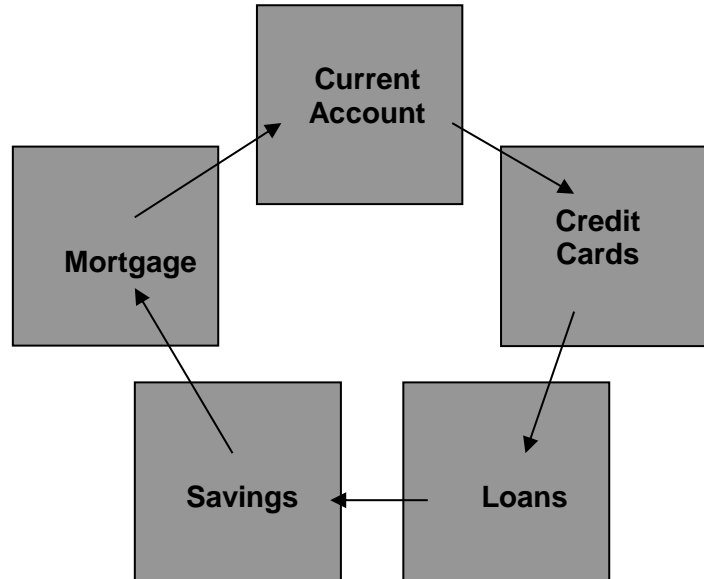
## CARD B9

### 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



- 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**

**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**

## CARD B13

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.)

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

- |   |  |
|---|--|
| 1. Playgroup or pre school                              |  |
| 2. Day nursery or workplace crèche                      | 6. Breakfast club  |
| 3. Nursery school                                       | 7. After school club/activities  |
| 4. Nursery Class attached to primary or infants' school | 8. Holiday scheme/club   |
| 5. Reception class at a primary or infants' school      | 9. Special day school or nursery or unit for children with special educational needs |

***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 |

## **CARD C2**

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

- 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**

## **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**

- 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 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  
SHOW 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 / Leaving Certificate (Rol)**
- 11. New Diploma**
- 12. Welsh Baccalaureate**
- 13. Scottish Baccalaureate**
- 14. International Baccalaureate**
- 15. NVQ / SVQ**
- 16. GNVQ / GSVQ**
- 17. AS level or equivalent**

## **CARD F1/F2**

- 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 / Junior Certificate (Ireland)**
- 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. 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. 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  
SHOW 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 H1**

- 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**

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

## **CARD H3**

- 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**
- 5. Incapacity Benefit**
- 6. Industrial Injury Disablement Benefit**

## **CARD H4**

- 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)**

## **CARD H8**

- 1. “Extended payment” of Housing Benefit/rent rebate (4 week payment only)**
- 2. Any National Insurance or State Benefit not mentioned earlier**

## **CARD H9**

- 1. Pension Credit**
- 2. Universal Credit**
- 3. Housing Benefit**
- 4. Working Tax Credit**
- 5. Child Tax Credit**
- 6. Income Support**
- 7. Jobseeker's Allowance**
- 8. Employment and Support Allowance**

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

## **CARD H11**

- 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. 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**

## **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**
- 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**
- 5. Other arrangement**
- 6. No arrangement made**



## **CARD K8**

- 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**

- 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. Other parent prefers not to receive child maintenance**
- 5. I cannot afford to pay any maintenance**
- 6. Don't know where other parent is**
- 7. A maintenance arrangement could cause friction**
- 8. Other reason**

## **CARD K10**

- 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**

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

## **CARD M2**

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

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

## **CARD M4**

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

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

## **CARD M6**

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

1. Behind with the electricity bill
2. Behind with the gas bill
3. Behind with other fuel bills like coal or oil
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



## 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

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**
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
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 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)

- 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**

## **CARD N4**

- 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 £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**

- 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 01

Examples of what to include are ...

**Mortgage or rent** - including housing benefit paid directly to landlords

**Bills** - gas, electricity, water, council tax, telephone, internet, T.V., mobile and household insurance

**Transport costs** - running a car (petrol, tax, insurance) and public transport costs.

**Food and groceries** - food, toothpaste, cleaning products, pet food.

**Clothing and footwear**

**Child costs** - childcare, school equipment and fees.

**Home improvement** - DIY, gardening, etc.

**Household goods** - furniture, white goods such as a fridge or washing machine, or electrical goods such as a television or computer.

**Health expenses** - glasses, dental care, prescriptions, social care.

**Socialising and hobbies** - going out (restaurants, pub, cinema), gym or sport club membership, arts and crafts, children's activities.

**Other treats** - example magazines, DVDs, CDs, games, toys, beauty products.

**Holidays**

**Giving money or gifts to other people** - money for children, gifts or money for relatives, donations to charity.

**Money spent on anything else not listed**

