

Glossary/Notes on definitions

Adult

All those aged 16 and over, except for 16 to 18 year olds in full time non-advanced education; all adults in the *household* are interviewed as part of the FRS.

Age

Age last birthday (ie at time of interview).

Any benefit

Any Social Security benefit; tables in Chapter 3 show percentage of *benefit units/households* who received at least one Social Security benefit, *income related benefit* and *non-income related benefit*.

Includes receipt of benefits such as Disability Working Allowance, Disabled Person's Tax Credit, Back to Work Bonus and Maternity Benefits which are not shown separately in the tables.

Any type of account

Any account or investment for which information is collected on the survey. See also other entries for categories used in tables, ie *Current account*, *Post Office account*, *TESSA*, *Other bank/building society accounts*, etc.

Attendance Allowance

Social Security benefit for people aged 65 or over who need help with personal care because of a mental or physical disability. There are two rates, a lower rate for attendance during day or night, and a higher rate for day and night.

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Benefit unit

A single *adult* or couple living as married and any *dependent* children.

Child

All those aged under 16 or an unmarried 16 to 18 year old in full time non-advanced education.

Child Benefit

Social Security benefit paid for each child under 16 year or aged under 19 and still in full time non-advanced education. Usually received by the mother.

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Co-ownership schemes

Like *shared ownership* schemes. Usually where the landlord is a housing association.

Council Tax

Council Tax replaced the Community Charge from April 1993. The tax is based on the property value of a dwelling (which is split in to *bands*) and assumes two adults per household. The full bill consists of a property and a personal element.

Status discounts, which reduce or eliminate the personal element of the tax, are available to single person and certain other households.

An exemption may apply to some households, the most common type being accommodation occupied solely by students or where the accommodation is owned by the Ministry of Defence as armed forces' accommodation.

Council Tax band

Bands of property value of a dwelling as used in the calculation of *Council Tax*. Different bands exist in England, Scotland and Wales (valuation as at 1 April 1991):

	England	Scotland	Wales
Band A	up to £40,000	up to £27,000	up to £30,000
Band B	£40-52,000	£27-35,000	£30-39,000
Band C	£52-68,000	£35-45,000	£39-51,000
Band D	£68-88,000	£45-58,000	£51-66,000
Band E	£88-120,000	£58-80,000	£66-90,000
Band F	£120-160,000	£80-106,000	£90-120,000
Band G	£160-320,000	£106-212,000	£120-240,000
Band H	£320,000+	£212,000+	£240,000+

Council Tax band: not valued separately

Households where the landlord is liable for the tax, for example where they are sub-let as part of larger premises. The landlord may decide to recover some or all of the cost of the tax by increasing rent charges.

Council Tax Benefit

Social Security benefit administered by the local authority designed to help people on low incomes pay their Council Tax. There are two types of Council Tax Benefit, maximum Council Tax Benefit (Main Benefit) and Second Adult Rebate.

Council Tax Benefit may be received for a further 4 weeks by people aged under 60 when they start working full time following a period of at least 6 months being unemployed, on a Government Training Scheme or on *Income Support* as a lone parent or carer (Extended Payment).

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

For tables in Chapter 3 which show *benefit units* by benefit receipt, Council Tax Benefit is allocated to the first *benefit unit* in the *household*.

Current account

Includes all current accounts with banks and building societies. Used for day to day transactions with a cheque book and/or bank card. Interest will normally be minimal.

Dependant

See *child*.

Disability Living Allowance

Social Security benefit for people who become disabled before the age of 65 and need help with personal care, getting around, or both. Consists of two components:

Care component

Covers personal care (eg washing, dressing, using the toilet, cooking a main meal). This is paid at three rates.

Mobility component

For those who cannot walk or have difficulty in walking. This is paid at two rates.

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Economic status

This classification is consistent with that used in *HBAI*. *Benefit units* are allocated to the first category which applies. Unlike *employment status*, full time work is classified as 31 hours or more, not on the basis of the respondent's assessment of whether they work full or part time.

Self employed

Benefit units (single and couple) where at least one *adult* usually works as self employed 31 hours or more a week.

Single or couple, all in full time work

Benefit units (single and couple) where all *adults* usually work 31 hours or more a week.

Couple, one in full time work, one in part time work

Benefit units headed by a couple, where one partner usually works 31 hours or more a week and the other partner usually works fewer than 31 hours a week.

Couple, one in full time work, one not working

Benefit units headed by a couple, where one partner usually works 31 hours or more a week and the other partner does not work.

One or more in part time work

Benefit units (singles and couples) where at least one *adult* works fewer than 31 hours a week.

Head or spouse aged 60 or over

Benefit units (singles and couples) where at least one *adult* is aged 60 or over.

Head or spouse unemployed

Benefit units (singles and couples) where at least one *adult* is *unemployed*. Also includes an additional check on receipt of *Jobseeker's Allowance*. If these are in receipt, the case is treated as unemployed even if did some unpaid work in business that they or relative owns. These respondents are treated as economically active in the *employment status* classification.

Head or spouse sick or disabled

Benefit units (singles and couples) where at least one *adult* is *sick or disabled*.

Others

Benefit units not classified above.

The full derivation of this variable is available on request from ASD3E, at the address listed in the Introduction.

Economically inactive

Those who are out of work but do not meet the criteria for *ILO unemployment* are economically inactive.

Employment status

This classification is equivalent to the harmonised output category for economic status (relabelled to avoid confusion with benefit unit level outputs – see Chapter 8 for more information on harmonisation). It is based on respondents' answers to questions on current employment status, notes below highlight main differences between this and *Economic status* and *Household Composition*.

The full derivation of this variable is available on request from ASD3E, at the address listed in the Introduction.

In Chapter 6, the category for other inactive also includes those classified as students, looking after family/home and temporary sick and disabled adults.

Employee - full time

Based on self assessment for the main job rather than number of hours worked. Includes those doing unpaid work in a business that a relative owns.

Employee - part time

Based on self assessment for the main job rather than number of hours worked. Includes those doing unpaid work in a business that a relative owns.

Self employed - full time

Based on self assessment for the main job rather than number of hours worked. Includes those doing unpaid work in their own business.

Self employed - part time

Based on self assessment for the main job rather than number of hours worked. Includes those doing unpaid work in their own business.

Retired

Individuals who are over the age of 70 or say they are retired.

Endowment mortgage

An endowment policy is taken out with an insurance company either before or at the same time as the mortgage. When the policy matures the sum received will be used to repay the original sum borrowed under that mortgage.

The original mortgage amount remains outstanding until the policy matures, in the meantime the borrower pays interest to the lender and premiums on the endowment policy to the insurance company.

Endowment policy premiums are not included as part of *Housing Costs*.

Ethnic group

The group to which respondents consider they belong. The FRS (harmonised) question has 9 categories. The Black category consists of those responding as 'Black-Caribbean', 'Black-African' and 'Black-neither Caribbean or African'. The Other category consists of 'Chinese' and 'none of these'. For more information on harmonisation see Chapter 8.

Family Credit

Social Security benefit for working people who are responsible for at least one *child*. The claimant, or partner, must be working at least 16 hours per week (employed or self employed). This benefit has been phased out since October 1999 and replaced with the new Working Families' Tax Credit.

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Family status

This classification is based on the family type classification used in *HBAI* except that pensioner *households* are classified on the basis of the head of the *benefit unit*, regardless of the sex (for *HBAI*, the head is always male).

Tables also include *benefit units* where the partner is temporarily not in the *household* (eg where they are working abroad) which are excluded from *HBAI* analyses.

The full derivation of this variable is available on request from ASD3E, at the address listed in the Introduction.

Pensioner couple

Benefit units headed by a couple, where the head of the *benefit unit* is over *state pension age*.

Single male pensioner

Benefit units headed by a single male *adult* over *state pension age*.

Single female pensioner

Benefit units headed by a single female *adult* over *state pension age*.

Couple with children

Benefit units headed by a (non-pensioner) couple with *dependent* children.

Couple without children

Benefit units headed by a (non-pensioner) couple with no *dependent* children.

Single with children

Benefit units headed by a (non-pensioner) single *adult* with *dependent* children.

Single male without children

Benefit units headed by a (non-pensioner) single male *adult* with no *dependent* children.

Single female without children

Benefit units headed by a (non-pensioner) single female *adult* with no *dependent* children.

Full time education

Individuals registered as full time at an educational establishment. Students on sandwich courses are coded as students or working according to their position at the time of interview.

Gilts

Government Gilt-edged stock (including War Loan). 'Gilts' raise money for the UK Government by offering a secure investment, usually over a fixed period and with a fixed rate of interest, although some are index-linked. Interest is paid half-yearly.

Gilts can be bought and sold. At the end of the fixed term the holder is repaid the original purchase price. The value of the gilt is the current market price.

Gross weekly benefit unit income

Weekly income from all sources for all *adults* and *children* in the *benefit unit*.

The full derivation of this variable is available on request from ASD3E, at the address listed in the Introduction.

Gross weekly household income

Weekly income from all sources for all *adults* and *children* in the *household*.

The full derivation of this variable is available on request from ASD3E, at the address listed in the Introduction.

HBAI

Households Below Average Income, A Statistical Analysis 1994/5 - 1998/9 (CDS).

Head of benefit unit

The *head of the benefit unit* will either be the same as the *head of the household* if it is the benefit unit to which the head of the household belongs, or if not, it will be the first person in the benefit unit. For all *benefit units* in the *household* which are couples, the head will usually be the male, but in certain circumstances may be female.

Head of household

The *head of the household* will be the *head of the benefit unit* which he or she belongs to.

Interviewers classify the head of household using standard procedures:

In a household containing only husband, wife and children under 16 (and boarders) the husband is always the head of household.

Similarly, when a couple have been recorded as living together/cohabiting the male partner is treated as the head of household.

In all situations where there are other relatives in the household or where some or all of the household are unrelated, except that a husband always takes precedence, the person in whose name the accommodation is owned or rented is taken as the head.

When the accommodation is supplied with a job or provided rent free for some other reason, the person to whom the accommodation is given in this way becomes the head.

Occasionally more than one person will have equal claim to be the head, in these cases, where they are of the same sex, the oldest is the head; where they are of different sexes, the male is the head.

Household

A single person or group of people living at the same address as their only or main residence, who either share one meal a day together or share the living accommodation (ie living room). A household will consist of one or more *benefit units*.

Household composition

The classification of households into those with and without *children* leads to mutually exclusive categories, which add to the total number of households in the sample. The other categories shown may overlap.

The full derivation of this variable is available on request from ASD3E, at the address listed in the Introduction.

Households with one or more adults over pension age

Households where at least one *adult* is over *state pension age*.

Households with one or more sick or disabled adults under pension age

Households where at least one *adult* is classified as *sick or disabled*.

Households with one or more unemployed adults

Households where at least one *adult* is *unemployed*, as defined by the International Labour Organisation (ILO).

Household rent

Actual rent paid by the household,

plus any *Housing Benefit*,

plus contributions made by someone outside the household,

less water and sewerage charges included in rent (including Council Tax Water Charge in Scotland) and other services ineligible for *Housing Benefit* purposes. The latter includes payments for lighting, heating, hot water, fuel, food, TV rental etc.

Amounts are adjusted for rent holidays where appropriate.

The full derivation of this variable is available on request from ASD3E, at the address listed in the Introduction.

Housing Benefit

Social Security benefit administered by local authorities which is designed to help people who rent their homes and have difficulty meeting their housing costs.

Council tenants on Housing Benefit get a rent rebate which means that their rent due is reduced by the amount of that rebate.

Private and housing association tenants usually receive Housing Benefit (or rent allowance) personally, although sometimes it is paid direct to the landlord.

Housing Benefit may be received for a further 4 weeks by people aged under 60 when they start working full time following a period of at least 6 months being unemployed, on a Government Training Scheme or on *Income Support* as a lone parent or carer (Extended Payment).

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Housing costs

Household rent for rented accommodation or *mortgage interest* for those buying their home with a mortgage, **plus** water and sewerage charges (including Council Tax Water Charge in Scotland), **plus** premiums paid on structural insurance, **plus** charges for owner occupiers (ground rent, fuel duties, service charges etc.),

The full derivation of this variable is available on request from ASD3E, at the address listed in the Introduction.

ILO Unemployed

Adults who are under *state pension age* and not working but are available and have been actively seeking work in the last four weeks. Includes those who were waiting to take up a job already obtained and will start in the next two weeks.

Income related benefits

Social Security benefits included in this category are:

Back To Work Bonus

Extended Payment of *Council Tax Benefit*

Extended Payment of *Housing Benefit*

Income Support

Family Credit/Working Families' Tax Credit

Housing Benefit

Council Tax Benefit

Disability Working Allowance/Disabled Person's Tax Credit

Social Fund Grant for Funeral Expenses

Social Fund Grant for Maternity Expenses

Jobseeker's Allowance (Income based)

Community Care Grants

Incapacity Benefit

Replaced Sickness Benefit and Invalidity Benefit from 13 April 1995. It is paid to people who are assessed as being incapable of work and who meet the contribution conditions.

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Income Support

Social Security benefit for adults aged 18 or over who are working less than 16 hours a week and who have less money coming in than the law says they need to live on. In general, IS is now only available to people who are not required to be available for work such as pensioners, lone parents and sick and disabled people. It is made up of personal allowances for each member of the *benefit unit*, premiums for any special needs and housing costs, principally for mortgage interest payments.

Often paid to top up other benefits or earnings from part time work.

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Informal carers

Adults or children who provide any regular service or help to someone in or outside their *household* who is sick, disabled or elderly. Excludes those who give this help as part of a formal job.

Industrial Injuries Disablement Benefit

Social Security benefit provided for employees who are disabled because of an industrial accident or prescribed industrial disease. To get the basic benefit the person needs a medical assessment of the degree of their disability.

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Insurance cover

The FRS asks about insurance policies to find out what types of personal cover members of the *household* have. Personal accident includes: personal accident and fire, personal accident policy for a pedal cycle, personal consolidation policy, police group insurance. Private medical includes BUPA, HCS, and PPA WPA. Permanent health insurance or PHI is insurance to cover loss of income in the event of permanent health impairment. Friendly society policies for sickness include Benevolent fund, Burial club, Post Office and Civil Service Sanatorium Society, Death levy, Family Service Unit, Firemen's benevolent fund, Hospital Savings Association, Hospital Saturday Fund, Medical aid, Mutual aid, Oddfellows.

Invalid Care Allowance

Social Security benefit for people who are eligible before their 65th birthday, who are not employed or in full time education and who look after a severely disabled person for at least 35 hours per week.

The severely disabled person must be getting either higher or middle rate *Disability Living Allowance Care component* or *Attendance Allowance* or a Constant Attendance Allowance at the maximum rate under the War Pensions or Industrial Injuries Scheme.

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

ISA

Individual Savings Account. It is a Government tax free savings scheme which replaced PEP and TESSA in April 1999. It is usually arranged via a bank or building society.

Jobseeker's Allowance

Replaced Unemployment Benefit and *Income Support* for unemployed people on 7 October 1996. It is payable to people under *state pension age* who are available for, and actively seeking, work of at least 40 hours per week. Certain groups of people, including carers and those with a physical or mental condition, are able to restrict their availability to less than 40 hours depending upon their personal circumstances.

There are contribution based and income based routes of entry to Jobseeker's Allowance. The different elements are separated in the any *income related benefit* and any *non-income related benefit* categories. However, the individual row for Jobseeker's Allowance shown in Chapter 3 tables includes both elements.

For more information see Social Security Statistics, (CDS, ISBN 1 8412 3 145 2).

Main source of weekly income

This is the source of income which has the highest figure when expressed as a percentage of total weekly income. Figures should be interpreted with caution: for example a *household* might in fact have similar proportions of income from two or more sources.

Marital status

As recorded by the respondent. Single means never married. Single sex couples are classified as single since for benefit purposes they count as two separate *benefit units*.

Mortgage interest

For *endowment, pension, PEP and Unit Trust* mortgages quoted mortgage interest figures are used. For *repayment mortgages*, interest is calculated on the basis of amount of mortgage outstanding multiplied by the interest rate current at the time of interview.

Quoted interest figures are checked to ensure that other payments (eg for mortgage protection policies, structural insurance or interest on top-up loans for purposes unrelated to housing costs) are excluded and adjusted to include payments made by individuals outside the *household*. Figures are also net of tax relief.

The full derivation of this variable is available on request from ASD3E, at the address listed in the Introduction.

National Savings Bonds

Tables include all types of National Savings investments in this category collected on the survey:

FIRST Option Bonds

Accumulating lump sum investment of between £1,000 and £250,000. Interest is paid net of tax and credited annually. The rate is reviewed each year and holders have the option to withdraw or continue.

National Savings Capital Bonds

Minimum purchase £100, maximum holding £250,000. Interest fixed for 5 years and credited annually gross of tax (although taxable).

National Savings Certificates

Fixed and index-linked to changes in the RPI. For lump sum savings of £100 or more. Maximum earnings are obtained after 5 years. Interest on both investments is tax free.

Pensioner's Guaranteed Income Bonds.

Available to people over 65. Gives a fixed interest rate over 5 years with income paid monthly gross of tax. Minimum investment £500.

National Savings Income Bonds

Minimum purchase £2,000, maximum £250,000. Interest is paid monthly gross of tax (although taxable).

National Savings Deposit Bonds

Multiples of £50, offering premium rates of interest gross of tax. No longer available, but earlier bonds are still valid.

Children's Bonus Bonds

Can be bought for any child under 16. A 5 year accumulating investment. Interest is paid gross of tax.

Yearly Plan

Yearly plan certificates can still be held, though new applications stopped in January 1995. Under the scheme monthly standing order payments of £20 were made (to a maximum of £400); after 12 months a Yearly Plan certificate was issued. The certificates earn tax free interest, paid monthly, and reach maturity value after 4 years. After the fourth year, interest is paid 3-monthly at a lower rate.

Non-income related benefits

Social Security benefits included in this category are:

Statutory Sick Pay

Statutory Maternity Pay

Disability Living Allowance

Child Benefit

Retirement Pension
Widowed Mother's Allowance
Widow's Payment
Widow's Pension
War Disablement Pension
War Widow's Pension
Severe Disablement Allowance
Attendance Allowance
Invalid Care Allowance
Jobseeker's Allowance (contribution based)
Industrial Injuries Disablement Benefit
Incapacity Benefit
Maternity Allowance
Guardian's Allowance

Occupational pension

Pensions received from schemes run by an employer. Employees may be a member of an employer's pension scheme on a voluntary basis. Occupational pension schemes can be contracted in to or out of *SERPS*. Most major employee schemes are contracted out.

Other bank/building society account

Accounts belonging to *adults* recorded under categories "savings account, investment account/bond, any other account with bank building society, etc" plus *children's* building society and bank accounts.

Pension mortgage

Similar to an *endowment* mortgage but is available only to the self employed and those who are not members of an *occupational pension* scheme.

Interest only is paid to the lender and monthly contributions are paid into a pension plan which is designed to repay the mortgage when the borrower retires.

In addition, it is necessary to arrange a separate term assurance policy designed to repay the mortgage if the borrower should die before the end of the mortgage term. The assurance policy serves the same purpose as a mortgage protection policy.

Payments to the pension plan and premiums on the assurance policy are not included as part of *Housing Costs*.

PEP

Personal Equity Plan. Managed investment of a lump sum or regular savings in the stock market. Any dividend earnings and growth in value is free of tax.

Pensioner benefit unit

Benefit units whose *Family status* is either *pensioner couple*, *single male* or *single female pensioner*.

Personal pension

Pensions received from schemes which a person has joined to save for an income in retirement and which is not run by either an employer or the State.

Post Office account

National Savings Bank/PO ordinary and investment accounts.

Premium Bonds

Investments which do not earn interest, but are entered in a monthly draw for tax-free money prizes.

Refundable Tax Credits

Disabled Person's Tax Credit

Working Families' Tax Credit

Rent free accommodation

Accommodation provided free by an employer, or by an organisation to a self employed respondent, provided that the normal activities of the informant are to further the cause of the organisation (eg Church of England clergy).

Accommodation is not rent free if anyone, apart from an employer or organisation, is paying a rent or mortgage on a property on behalf of the respondent.

Repayment mortgage

Money borrowed for the purchase of the house is repaid over a period of years; interest is also paid on the amount outstanding at the time. Usually the payments consist partly of repayments of the original loan and partly of interest.

Retirement Pension

Social Security benefit paid to women aged 60 or over and to men aged 65 or over. There are two categories of contributory Retirement Pension and two categories of non-contributory Retirement Pension. For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Save As You Earn

A 5 or 7 year regular monthly savings scheme for employees. It can also be linked to a company share option scheme; at the end of the term the employee can either use the savings to buy the shares in their company, or take the accumulated investment.

The interest rate is fixed over the term, and interest is tax-free. SAYE ended in November 1994, but previous schemes remain valid.

Savings

Total value of all assets and investments. Figures are taken from responses to questions on the value of assets or estimated using information on interest. The introduction to Chapter 5 gives more information on the questions asked and data quality. Note banded savings do not include assets held by *children* in the *benefit unit/household*. The derivation of total savings used in the tables means that "no savings" specifically relates to cases where either respondents said they had no accounts/investments or that some accounts/investments were recorded but that none of them yielded any interest/dividends.

The full derivation of this variable is available on request from ASD3E, at the address listed in the Introduction.

SERPS

State Earnings Related Pension Scheme. Available to individuals who satisfy contributions conditions. It does not have to be claimed separately from the basic *Retirement Pension* and is not affected by the receipt of other income.

Calculation of benefit is by reference to earnings from 6 April 1978 or the start of working life, whichever is later.

Individuals can contract out of SERPS as part of an *occupational pension* scheme or *personal pension* scheme.

Severe Disablement Allowance

Social Security benefit provided for people who are incapable of work and do not satisfy the contributions conditions for *Incapacity Benefit*.

Claimants must be aged between 16 and 65 when they make their claim and must have been incapable of work for at least 28 weeks.

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Shared ownership schemes

Where the householder pays a mortgage and a rent on the same property. In these circumstances, both the rented and owner questions will be asked.

Sick or disabled adults

Adults below *state pension age* who have a long standing illness or are restricted in what they can do, or are registered disabled at a local authority.

Social class

Classification system which has grown out of the original Registrar General's social class classification based on responses to questions on occupation. FRS only collects this information for those currently in work or who have worked in the last 12 months.

Social Fund

Made up of regulated and discretionary payments. Maternity Funeral and Cold Weather Payments are governed by regulations. They are available to people who are on certain Social Security benefits and who meet various other conditions. The discretionary part of the Social Fund provides help in the form of non-repayable grants and interest-free loans. The discretionary payments are Community Care Grants, Budgeting Loans and Crisis Loans.

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Sources of income

Wages and salaries

For those currently working as an employee, income is equal to:

gross pay before any deductions,

less any refunds of income tax,

less any motoring and mileage expenses,

less any refunds for items of household expenditure,

plus bonuses received over the last 12 months (converted to a weekly amount),

less any SSP/SMP,

plus *children's* earnings from part time jobs.

Self employment income

This is the total amount of income received from self employment gross of tax and national insurance payments, based on profits where individual considers themselves as running a business, on estimated earnings/drawings otherwise.

Excludes any profit due to partners in the business.

Any losses are deducted.

Investments

Interest and dividends received on savings and investments:

Current accounts

Post Office accounts
Other bank/building society accounts
TESSAs
Gilts
PEPs
Unit trusts
Stocks and shares
ISAs

State Retirement Pension plus any Income Support

For adults over state pension age, any Retirement Pension and/or Income Support which is received. These benefits are shown together because of known problems with reporting of amounts for pensioners.

Other pensions

Payments received from occupational and personal pension schemes; widow's employee pensions, trade union and friendly society pensions, annuity pensions, trusts and covenants.

Social Security disability benefits

Attendance Allowance
Disability Living Allowance
War Disablement Pension
Severe Disablement Allowance
Disability Working Allowance/Disabled Person's Tax Credit
Industrial Injuries Disablement Benefit
Incapacity Benefit

Other Social Security benefits

Extended Payment of Council Tax Benefit
Extended Payment of Housing Benefit
Back To Work Bonus
Housing Benefit
Income Support (for Adults under state pension age)
Family Credit/Working Families' Tax Credit
Council Tax Benefit
Child Benefit
Widowed Mother's Allowance
Widow's Payment
Widow's Pension
War Widow's Pension
Invalid Care Allowance
Jobseeker's Allowance
Statutory Sick Pay
Statutory Maternity Pay
Maternity Allowance

Guardian's Allowance
Social Fund Grant for Funeral Expenses
Social Fund Grant for Maternity Expenses
Community Care Grants
Any other State Benefits

Other sources

Income received as a baby-sitter
Income received as a mail order agent
Allowances from an absent spouse (including direct payments for household items)
Allowances from a spouse in the forces, friends, other relatives etc. outside the household
Allowances from an organisation
Allowances from a local authority for a foster child
Allowances from a local authority for an adopted child
Luncheon vouchers
Royalties
Income as a sleeping partner
Pension from an overseas Government (paid in foreign currency)
Maintenance
Income from odd jobs
Income from property
Income from sub-tenants
Income from those outside the household paying towards rents/mortgages
Educational grants
Student loans
Parental contributions to students
Free welfare milk, school meals and school milk (assigned to the head of the *benefit unit*)
Trade union sick or strike pay (other than that received in a lump sum)
Friendly society benefits (other than those received in a lump sum)
Benefits from unemployment/redundancy insurance (other than those received in a lump sum)
Benefits from private sickness schemes (other than those received in a lump sum)
Benefits from accident insurance (other than those received in a lump sum)
Benefits from hospital savings schemes (other than those received in a lump sum)
Benefits from permanent health insurance (other than those received in a lump sum)
Government training scheme allowances

plus children's income from Trusts

The full derivation of these variables are available on request from ASD3E, at the address listed in the Introduction.

State pension age

65 for men, 60 for women.

Stocks and shares

Includes bonds, debentures and other securities which are usually bought and sold on the financial markets. Bonds issued by foreign governments and local authorities are also recorded here.

A share is a single unit of ownership in a company. 'Stocks' is the general term for various types of security issued by companies to attract investment in the form of loans.

Tenure

Rented from Council

Includes all cases where the local authority is the landlord (except where accommodation is part of job), or where rented unfurnished property is owned by a New Town Development Corporation or the Scottish Special Housing Association.

Rented from Housing Association

Includes all housing associations except those under "rented from Council" and where accommodation is part of job.

Rented privately – furnished

Also includes *rent free* cases and those where information on whether property was furnished was missing.

Rented privately – unfurnished

Also includes cases where respondents were occupying their accommodation *rent free*.

Buying with a mortgage

Includes local authority and housing association part-own/part-rent and *co and shared ownership* arrangements.

Owned outright

Households who have paid off the mortgage or loan used to purchase the property. These *households* may have other loans secured on their property for which information is collected on the FRS. However, these payments are excluded from housing costs.

TESSA

Tax Exempt Special Savings Account. Usually arranged via a bank or building society. Lasts for 5 years and, provided the savings are left there for that time, interest earned will be tax free. Interest usually credited annually.

Unit trusts

A collective, managed investment in the financial markets. Investors buy 'units' of a fund that invests in *shares, stocks, Gilts*, etc. Interest (the 'dividend') is paid net of tax, usually half yearly.

War Disablement Pension

Social Security Benefit provided for people who were disabled in the Armed Forces between 1914 and 1921 or any time after 2 September 1939. Paid at a rate which varies according to the degree of disablement. For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

War Widow's Pension

Social Security Benefit provided for widows of servicemen who died as a result of service in HM Forces. The standard rate of pension may be paid if the widow has a dependent child or is over 40 or is incapable of self support. The lower rate is paid to childless widows under the age of 40.

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Widow's Benefits

Widow's Benefits include the receipt of *Widow's Pension, Widowed Mother's Allowance* or *Widow's Payment*.

Widowed Mother's Allowance

Widows are eligible to NI Widow's benefits if her late husband met the contributions conditions. Widowed Mother's Allowance can be paid to a widow as long as she is entitled to *Child Benefit* for at least one qualifying child, or she is pregnant by her late husband, or in certain cases of artificial insemination. Child dependency increases are paid for each child. Note, Widow's Payment is not included with Widowed Mother's Allowance or Widow's Pension (figures are recorded under any other state benefit).

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Widow's Payment

Widows are eligible to widow's payments if her late husband satisfied the contributions conditions. Widows are also eligible if her late husband died as the result of an industrial injury or disease and she was under 60 when her late husband died, or if she was over 60 and he was not entitled to a Category A Retirement Pension when he died. The payment is a tax free lump sum of £1,000. This is converted into a weekly figure in sources of income tables.

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Widow's Pension

Widows are eligible to NI Widow's benefits if her late husband met the contributions conditions. A widow who is 45 or over when she stops being entitled to *Widowed Mother's Allowance*, or when she is widowed, can get Widow's Pension. If she is 55 or over at that time she will get the standard rate of benefit. Note, Widow's Payment is not included with Widowed Mother's Allowance or Widow's Pension (figures are recorded under any other state benefit).

For more information see Social Security Statistics, (CDS, ISBN 1 84123 145 2).

Working Families' Tax Credit

A tax credit payable to working families depending on their circumstances. It replaced family credit for awards starting the first week of October 1999. It is administered by the Inland Revenue. The claimant or partner must be working at least 16 hours per week.

For more information visit www.IR.Gov.UK