

Harmonised Concepts and Questions for Social Data Sources

GSS Harmonised Principle

Housing Costs and Benefits

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About This Document and Update History

GSS Harmonised Principle

About this document

This document forms part of a series of GSS Harmonised Principles, designed to provide approved harmonised questions, definitions and outputs for a variety of social and business related topics. The use of harmonised questions, definitions and outputs will provide greater consistency for survey producers and comparability when using data.

For more information, please see the Introductory Document, available on the GSS website:

<https://gss.civilservice.gov.uk/statistics/methodology-2/harmonisation/>

This is Version 3.4 published in June 2017

This document has been updated to Version 3.4 to reflect the change away from 'Primary Principles' and 'Secondary Principles' to 'GSS Harmonised Principles'. There has been no change to the harmonised questions.

Previous versions:

Version 3.3 published in May 2015

This document was updated to Version 3.3 to correct formatting errors and to change the term '*Harmonised Standards*' to '*Harmonised Principles*' as agreed by the National Statistics Harmonisation Group.

Version 3.2 published in August 2012.

This document was updated to reflect changes to the Harmonised questions for Housing Costs and Benefits. These changes were ratified by the Heads of Profession for the Government Statistical Service.

Version 3.1 published in October 2010.

This document was updated to Version 3.1 to correct typing and formatting errors.

Version 3.0 published in December 2008.

This document was updated to Version 3.0 to reflect changes in the format by placing 'inputs' before 'outputs'.

Version 2.0 published in April 2008.

This document was updated to Version 2.0 to reflect changes in the contact details for the Harmonisation Team.

Version 1.0 published in June 2004.

This document is part of a series that replaced the Harmonised Concepts and Questions document. We have been working to make our guidance easier to find and clearer to use. Other than the formatting and layout changes, there are no new changes to questions or outputs in this version.

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Introduction




GSS Harmonised Principle

Contact us

For more information about Harmonisation or to join our mailing list, please visit our website at:

<https://gss.civilservice.gov.uk/statistics/methodology-2/harmonisation/>

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Housing Costs and Benefits

Outputs

It is recommended that both mean and median weekly payments of rent and mortgage are presented. For some analyses, there may be too few units in some bands so the bands may need to be combined. In other cases, where more detail may be desirable, it is recommended that the harmonised bands also be presented.

For general reporting and database purposes it is recommended that rent is presented both before and after deduction of Housing Benefit. However, there may be some analyses for which this is not appropriate.

If users wish to include mortgage payments by the DWP or others outside the household, further questions are required.

Output Categories: Total weekly mortgage payments* (Net of tax relief on interest)

Under £20 a week.
£20 but under £40 a week
£40 but under £60 a week
£60 but under £80 a week
£80 but under £100 a week
£100 but under £150 a week
£150 a week or more

** Note: May include buildings insurance and other payments if these are paid together with the mortgage repayment. Includes payments made by DWP and others outside the household.*

Output Categories: Total weekly household rent* before deduction of housing benefit

Under £20 a week.
£20 but under £40 a week
£40 but under £60 a week
£60 but under £80 a week
£80 but under £100 a week
£100 but under £150 a week
£150 a week or more

** Note: Making allowance for rent holidays and including payments eligible for Housing Benefits*

Council Tax

Inputs

Band values are correct at date of publication.

ALL HOUSEHOLDS

COUNCIL TAX

- **Could you please tell me which Council Tax band this accommodation is in?**

THIS MUST BE THE BAND GIVEN BY THE COUNCIL

DO NOT ACCEPT RESPONDENT'S OWN ESTIMATE OF VALUE OF PROPERTY

FOR PROPERTIES IN ENGLAND (Based on 1991 rateable values):

SHOW CARD

1. Band A up to £40,000
2. Band B £40,001 - £52,000
3. Band C £52,001 - £68,000
4. Band D £68,001 - £88,000
5. Band E £88,001 - £120,000
6. Band F £120,001 - £160,000
7. Band G £160,001 - £320,000
8. Band H £320,001 or more
10. Household accommodation not valued separately

FOR PROPERTIES IN SCOTLAND (Based on 1991 rateable values):

SHOW CARD

1. Band A up to £27,000
2. Band B £27,001 - £35,000
3. Band C £35,001 - £45,000
4. Band D £45,001 - £58,000
5. Band E £58,001 - £80,000
6. Band F £80,001 - £106,000
7. Band G £106,001 - £212,000
8. Band H £212,000 or more
10. Household accommodation not valued separately

FOR PROPERTIES IN WALES (Based on 2003 rateable values):

SHOW CARD

1. Band A up to £30,000
2. Band B £30,001 - £39,000
3. Band C £39,001 - £51,000
4. Band D £51,001 - £66,000
5. Band E £66,001 - £90,000
6. Band F £90,001 - £120,000
7. Band G £120,001 - £240,000
8. Band H £240,000 or more
9. Band I £424,011 and above
10. Household accommodation not valued separately

Interviewer instructions:

Band not known:

If the respondent is personally liable for the council tax (even though they may pay nothing) and doesn't know the band, enter 'Don't Know'. Do not use the respondent's estimate of the property's value – particularly if they are giving their estimation of the current value. The valuations for England and Scotland were made in 1991 and those for Wales were made in 2003, so all valuations will therefore become increasingly out of date. If the band is coded 'DK', it will be obtained from the Local Authority by office staff.

Council Tax

Inputs

Accommodation not valued separately:

If the accommodation is not separately valued for the council tax, enter '10'. In certain accommodation, such as that which has multiply occupancy like bedsits, the landlord will be liable for the tax. The landlord may decide to recover some or all of the cost of the tax by increasing rent charges and will not be legally obliged to identify the council tax component. In these situations where the tenant is not personally liable for the tax, use code 10 to indicate that the accommodation that the interview is concerned with is not valued separately for the Council Tax.

Appeals:

Owners and tenants will be legally obliged to pay the amount shown on their council tax bills when they receive them in March/April. The valuation bands are based on prices in April 1991 (or April 2003 for Wales) and will not be affected by subsequent changes in house prices, although improvements such as extensions will be taken into account if the property is sold. Appeals against the valuation band may now only be made in these circumstances, not with regard to the original valuation; the full payments must be made until the result of an appeal is decided.

Appeals on valuation matters must first be taken up with the valuation office; appeals on other matters must be raised with the local authority. If matters are not resolved within a specific period, they may be referred to a valuation tribunal. In a few cases appeals against the original valuation have not been settled yet.

If an appeal is still pending, enter the band which is shown on the original bill.

If a new bill has been received following an appeal, enter the new band shown on the bill.

Disablement relief:

If the bill was applied to a lower valuation band because disablement relief was allowed, enter the band that would have applied if disablement relief had not been granted.

Edits:

– IF CODE 10 OR DON'T KNOW INITIALLY, CHECK AND CONFIRM:

– THIS ACCOMMODATION IS NOT SEPARATELY VALUED FOR COUNCIL TAX.....ENTER CODE 10

– OR THIS ACCOMMODATION IS VALUED FOR COUNCIL TAX, BUT RESPONDENT DOESN'T KNOW THE TAX BAND, THEN ENTER 'DON'T KNOW'.

soft check

Mortgages

Inputs

Subsample: all who own (or part own) with a mortgage (codes 2-3 at basic Tenure question in Tenure Principle)

The following questions on mortgages go into detail at two levels. At the most general level, the last payment is recorded but not checked for non-mortgage elements that may have been included. The English Housing Survey, EHS (formerly the Survey of English Housing, SEH) requires no further detail. At the next level, checks are made for endowment and mortgage protection policy premiums which may have been included.

IF OWN (OR PART OWN) WITH A MORTGAGE OR LOAN

YEAR OF BUYING ACCOMMODATION

– **In which year did you buy this accommodation?**

Interviewer instructions:

*This should be the year **this** property was bought and the **first** mortgage was taken out to buy it. However, if the respondent states that the current mortgage was ‘carried over’ from a previous property, do not enter the year the mortgage was originally taken out on the previous property. Because mortgages are secured on a specific property the old mortgage will have been paid off and a new mortgage started.*

If the respondent just says ‘two years ago’ - please check the year with the respondent before entering into the questionnaire.

Edits:

– IF THE YEAR ENTERED IS LONGER THAN THE NUMBER OF YEARS THE HRP HAS LIVED AT THE ADDRESS (IF 1 TO 5 AT **YEARLIVE**):

– *THE RESPONDENT HAS ONLY LIVED HERE FOR LESS THAN [N] YEARS, BUT THE MORTGAGE STARTED IN [YEAR] - [N] YEARS AGO. PLEASE CHECK THAT BUYYEAR IS WHEN THE MORTGAGE ON THIS PROPERTY WAS TAKEN OUT. (IF SO, SUPPRESS AND CONTINUE).*

IF OWN OR PART-OWN

OUTSTANDING MORTGAGE

Do you currently have an outstanding mortgage or loan on this accommodation, including any second mortgages, equity release mortgages or other loans secured on the property?

Include entire mortgage for the property and not just an individual’s share of mortgage.

Code a reversion or part reversion scheme as “equity release”

1. Yes, an ordinary mortgage
2. Yes, an equity release mortgage
3. No

IF OWN OR PART-OWN, AND HAVE AN ORDINARY MORTGAGE/LOAN

NUMBER OF MORTGAGES

Can I check, do you (and partner, if any) have one mortgage/loan on this accommodation, or more than one?

1. One
2. Two (or more) loans

Mortgages

Inputs

IF OWN OR PART-OWN WITH AN ORDINARY MORTGAGE OR LOAN

TYPE OF MORTGAGE

What type of mortgage is your main mortgage?

1. an ENDOWMENT mortgage (where your mortgage payments cover the interest only)
2. a REPAYMENT mortgage (where your mortgage payments cover interest and part of the original loan)
3. Both an endowment (or any interest only) mortgage and a repayment mortgage
4. Any other type of interest-only mortgage with one or more related investments (eg a pension, ISA, Unit Trust or Investment Trust scheme, or a combination of these)
5. An interest-only mortgage with NO linked investment
6. Another type (not listed above)

This question may be asked more than once for those surveys which ask about second mortgage or re-mortgages. In CAI, if code 5 is selected from the above question, an on screen message will appear on the first loop only. The message will warn the interviewers that code 5 should only be selected if it concerns a single mortgage with two elements.

Interviewer instructions:

Endowment Mortgage

An endowment policy is taken out with an insurance company either before or at the same time as the mortgage. The endowment policy is designed to end at the same time as the mortgage. Endowments are often sold by the lender or adviser who arranges the mortgage, They can also be arranged independently. Money paid into the endowment policy is invested in stocks and shares and other investments. Like all stock investments, endowment policies do involve risk and their value can fall and rise. At the end of a set number of years (the policy 'term'), the policy 'matures' and they get a lump sum, which is used to repay the mortgage loan.

The original mortgage amount remains outstanding until the policy matures. In the meantime interest is paid on the total amount borrowed and premiums are paid on the endowment policy.

Endowment mortgages were once very popular, but have fallen out of favour in recent years. This is because many of the circumstances that used to make them attractive have disappeared, such as tax relief on premiums and mortgage interest, high inflation and high interest rates.

Repayment Mortgage

In this case the 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. Monthly repayments are paid to the lender over an agreed number of years (called the mortgage 'term'). Most people choose a term of 20 to 25 years for their first mortgage, but they can be for shorter or longer periods. The payments cover the interest on the loan and also gradually pay off the amount borrowed (sometimes called the 'capital' or the 'principal'). People with repayment mortgages (and pension, PEP, ISA or Unit Trust mortgages - see below) usually take out a mortgage protection policy with an insurance company so that in the event of death there is available a sum of money to pay off the outstanding mortgage. This arrangement should not be confused with the endowment policy of an endowment mortgage.

With a repayment mortgage, by repaying the original loan we mean the original capital sum borrowed.

Pension Mortgage

Interest only is paid to the lender and monthly contributions are paid to a personal pension plan which is designed to repay the mortgage on retirement. In addition, it is necessary to arrange a separate protection policy designed to repay the mortgage if the borrower should die before the end of the mortgage term. A pension mortgage can include a stakeholder pension.

Mortgages

Inputs

PEP, ISA and Unit Trust Mortgages

With a PEP Mortgage the borrower pays interest only to the lender and pays monthly contributions into a Personal Equity Plan, which is designed to pay off the loan. The PEP will usually invest in unit trusts and a mortgage protection policy must be arranged. **(PEPs have now been reclassified as ISAs)**

With a unit trust mortgage the borrower pays interest only to the lender and also makes monthly investments in a unit trust savings plan. As stock market prices rise, the lender may allow the borrower to pay off part of the loan. With this arrangement, a protection policy is also necessary.

With an ISA Mortgage the borrower pays interest only to the lender and pays monthly contributions into an Individual Savings Account, which is designed to pay off the loan.

Both an interest only and repayment mortgage

This code applies if the mortgage is a single arrangement which has both an interest-only element and an interest-and-capital element, combined into one regular payment made to the lender. If there are two separate mortgages of different types secured on the property, and separate payments are made to the lender(s), only the main mortgage should be coded at this question. Separate, second mortgages not for the purchase of the property (or any separate mortgage for purchase) should not be entered here.

An INTEREST ONLY mortgage with more than one related investment (for example, pension and unit trust, endowment and ISA)

Some borrowers have more than one investment scheme set up to repay the amount borrowed on an interest only mortgage, for example, an endowment and an ISA. This code enables the questionnaire to uniquely identify this type of mortgage arrangement and subsequent questions collect information on all of the investment schemes linked with the interest only mortgage.

An INTEREST ONLY mortgage with NO linked investment (For example, NO endowment, pension, PEP or ISA)

This type of borrower has decided not to take out any type of investment or savings scheme to repay the mortgage at the end of the mortgage term.

The unique characteristic of an interest only mortgage is that payments to the lender only cover the interest on the loan. The payments do not re-pay any of the amounts borrowed. The mortgage still usually has a fixed term and the borrower is expected to repay the amount borrowed in one go.

With Interest only mortgages the borrower usually arranges an investment such as an endowment, ISA or PEP to save the money needed to repay the mortgage debt. However, some borrowers do not set up an investment or savings scheme. It is this type of borrower that we would like recorded using this code. These borrowers may have a different strategy in place to repay the mortgage or have decided the later sale of the property will release enough capital to repay the borrowed amount. You may come across other schemes people have thought up to repay their mortgage for example, using proceeds from a maturing life insurance policy or paying off the amount borrowed using the occasional lump sum.

Another type of mortgage

Please remember to make a note when using this code. The note should include details of the main features of the mortgage.

Please ensure when using code 6 that the mortgage is unique and is not covered by codes 1-5.

If the respondent's mortgage is an Endowment (1), both an endowment (or other interest only) and repayment (3), Investment-backed (4), Interest only with one or more linked investment (4), interest only with NO linked investment (5) or another type (6) (i.e. all except those with a repayment mortgage) the following question will be asked:

Mortgages

Inputs

IF OWN OR PART-OWN WITH AN ORDINARY MORTGAGE OR LOAN, AND REPAYMENT TYPE IS 3, 4 OR 6 AT MORTGAGE TYPE QUESTION

REPAYMENT OF MORTGAGE LOAN

– **(Can I just check) How is the repayment of the current loan covered?**

1. Payments under an endowment policy
2. Repayment mortgage payments
3. Current payments into a pension plan (a pension mortgage)
4. Current payments into an ISA
5. Current payments into a Unit Trust or Investment Trust scheme
6. Current payments into any other savings/investment scheme
7. None of the above

Interviewer Instructions:

'Can I just check' will only appear at the beginning of this question when the main mortgage question is coded as 3 (Both endowment/interest only and repayment), 4 (Interest only with linked investments) or 6 (Another type of mortgage). The question may not seem relevant for these cases, but the question is asked in order to check that the main mortgage question is coded correctly.

IF OWN OR PART-OWN WITH AN ORDINARY MORTGAGE OR LOAN, AND REPAYMENT TYPE IS ENDOWMENT

REPAYMENT OF ENDOWMENT MORTGAGE

– **Apart from the endowment mentioned earlier is the repayment of the original loan covered by anything on this card?**

SHOWCARD

1. Current payments into a pension plan (a 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
6. None of the above (describe any other sources in a note)

Interviewer Instructions:

The question can act as a check (for those with ENDOWMENT mortgages) to help ensure that the main mortgage question has been correctly coded. For example, the respondent may have described their mortgage as an 'Endowment mortgage' (code 1) at the main mortgage question. At the above question they mention that they are also making payments into an ISA which they intend to use to repay their mortgage when it matures. This means that they have more than one investment or savings scheme related to their mortgage, so at the main mortgage question their mortgage should really have been coded as 'interest only with more than one linked investment' (code 6) rather than as an endowment mortgage.

The question seeks to record saving schemes and investments into which the respondent is CURRENTLY making payments. For example if they have completed contributing to an ISA, then this should not be recorded at this question, so use code 6 and make a note.

If the respondent indicates 'None of the above' - please open a note and record details about how the respondent expects to repay the loan

– IF THE ABOVE QUESTION IS CODED AS BETWEEN 1 AND 4 (HAS SOME TYPE OF INVESTMENT OR SAVINGS SCHEME) AND THE MAIN MORTGAGE QUESTION IS ANSWERED AS 1 (ENDOWMENT)
– 'EARLIER YOU DESCRIBED YOUR MORTGAGE AS AN ENDOWMENT BUT YOU ALSO HAVE ANOTHER SAVINGS/INVESTMENT SCHEME LINKED TO THE REPAYMENT OF YOUR MORTGAGE, PLEASE AMEND THE ANSWER AT THE MAIN MORTGAGE QUESTION AS APPROPRIATE'.

Mortgages

Inputs

IF OWN OR PART-OWN WITH AN ORDINARY MORTGAGE OR LOAN,
INTEREST RATE TYPE

- **What type of interest rate deal currently applies to your main mortgage?**
 1. Fixed, for less than 2 years
 2. Fixed, for between 2 years and less than 5 years
 3. Fixed, for 5 years or more
 4. Lender's standard variable rate
 5. Discounted variable rate (relative to lender's standard variable rate; can change at any time)
 6. Capped variable rate (variable rate but fixed not to go above a set level)
 7. Tracker (moves up and down relative to benchmark such as Bank of England's minimum lending rate)
 8. Other

ALL-IN-ONE ACCOUNTS

All-in-one accounts allow a person to link together different accounts – for example, a current account, a savings account and a mortgage. There are two types of all-in one mortgage: current account mortgages and offset mortgages.

- **Is your mortgage an all-in-one account?**
 1. Yes
 2. No

Interviewer instructions

Flexible mortgages

Flexible mortgages are those which give the borrower the flexibility to make certain changes without asking their lender first, such as varying the amount or timing of payments, or taking breaks in some circumstances. People with such mortgages can make over or underpayments each month or can pay off lump sums without incurring charges. Other common features of flexible mortgages are the ability to withdraw lump sums and to take payment holidays. If people overpay it may allow them to pay off the mortgage early, or to take payment holidays later, for example if they have a baby or take a career break.

It is worth noting that increasingly many 'traditional' mortgages have flexible features even though they are not strictly flexible mortgages. For example it may be possible to make lump sum payments without restriction. However for a mortgage to be truly flexible it should really have the facility to make overpayments and to make underpayments.

Flexible mortgages can be repayment, endowment or other investment mortgages.

A subset of flexible mortgages is called all-in-one accounts. There are two types:

current account mortgages: mortgage combined with a current account and forms one account, e.g.: Virgin One Account

offset mortgages: the mortgage is run parallel with a current account and savings account between which money can be transferred and the mortgage debt offset against any savings held (offset) (see diagram), there may be several savings "pots" which together form the total savings e.g.: Woolwich Open Plan

SHOW CARD X (CARD WILL SHOW DIAGRAM OF OFF-SET AND / OR CURRENT ACCOUNT MORTGAGES TO IMPROVE LEVEL OF RECOGNITION)

Mortgages

Inputs

IF THE RESPONDENT HAS AN ALL-IN-ONE ACCOUNT

CURRENT ACCOUNT / OFFSET MORTGAGE

– Is your all-in-one account, a current account mortgage or an offset mortgage?

1. Current Account Mortgage
2. Offset Mortgage

Interviewer instructions:

SHOW CARD H Current account mortgages

Summary...

With a current account mortgage, the borrower's mortgage is combined with their current account to form one account for example, the 'Virgin One Account'.

In more detail...

The main difference between an offset mortgage and current account mortgage is that with a current account mortgage, the borrower's current account and any other accounts are combined with their mortgage account.

The current account mortgage (CAM) combines the borrower's mortgage, current account, savings account, personal loans and credit cards into one account. Their salary is paid into this account, if they don't spend all their income at the end of the month, that amount is taken off what is owed on the mortgage.

For example, if they were paid £2000 after tax each month, then spend £1500 in the month, £500 is left in the account which comes off the mortgage. Since interest is calculated on a daily basis, the interest paid is immediately reduced.

The CAM allows the borrower to make overpayments and underpayments and borrow back money, so can be defined as fully flexible.

SHOW CARD I Offset mortgages

The Savings account, current account and mortgage are held separately but the balances in all the accounts are taken into consideration when calculating interest for the mortgage repayments.

Summary...

The mortgage is run parallel with a current account and savings account between which money can be transferred and the mortgage debt offset against any savings held (offset).

In more detail....

Offset is a new type of flexible mortgage. It links the mortgage to the borrower's Current and Savings Accounts. The borrower can save money on interest repayments, because the interest is calculated on the difference between the combined balance of the Current and Savings Accounts and their mortgage balances. This means that the mortgage term could be reduced and the borrower saves money. Interest is calculated daily, so every day the borrower's Current and Savings Accounts are in credit, the interest calculated on the mortgage will be reduced and the subsequent repayments.

IF CURRENT ACCOUNT MORTGAGE

CURRENT ACCOUNT MORTGAGE BALANCE

What is the negative balance or overdraft on your current account mortgage?

£0.....£999997

Mortgages

Inputs

IF CURRENT ACCOUNT MORTGAGE AND 2 OR MORE LOANS

CURRO^{THER}BAL

...and what is the outstanding balance on the other mortgages/loans on this accommodation?

£0.....£999997

IF OFFSET MORTGAGE

MORTBALANCE

What is the total amount still outstanding on ALL the mortgages/loans that are linked to this accommodation?

£0.....£999997

IF ONOUTMRG=1 (IE AN ORDINARY MORTGAGE)

USUAL PAYMENTS

What is the total of your usual payments on (all) your mortgage(s) or loan(s)

£0.....£999997

MorgPer1

What period does this payment cover?

Standard period codes, see Appendix A

Endowment Policies/Pension Plan/PEP/ISA or Unit Trust

Inputs

Subsample: all households where there any endowment policies covering the repayment of this mortgage or loan, or the repayment of the original loan is covered by current payments into a Pension Plan (pension mortgage), a PEP or ISA, a Unit Trust or Investment Trust scheme or any other savings/investment scheme

IF IN SUBSAMPLE DEFINED ABOVE

ENDOWMENT MORTGAGE / LOAN REPAYMENT

Are there any endowment policies/pension plans/other savings vehicles linked to the repayment of your mortgage(s)?

–

1. Yes
2. No

Edit:

– NORMALLY THERE WOULD BE AN ENDOWMENT POLICY WITH AN ENDOWMENT MORTGAGE. **soft check**

LAST PREMIUM / CONTRIBUTION

What was the total of your last payments / premiums / contributions?
£0....£999997

COVERAGE

What period of time did this payment(s) cover?
STANDARD PERIOD CODES, SEE APPENDIX A

Mortgage Protection Policies

Inputs

Subsample: all who own or part-own with a mortgage (code 2-3 at basic Tenure question in Tenure Principle)

IF OWN OR PART-OWN WITH A MORTGAGE OR LOAN

BASIC QUESTION

- **[Apart from any endowment policies already mentioned] Do you have a mortgage protection policy to pay this mortgage/loan in the event of sickness/accident or redundancy [or death]?**

1. Yes
2. No

[APART FROM ANY ENDOWMENT....]SHOULD ONLY BE READ OUT IF AN ENDOWMENT POLICY HAS BEEN RECORDED EARLIER. [OR DEATH] SHOULD ONLY BE READ OUT IF **NO** ENDOWMENT POLICY HAS BEEN MENTIONED. IN CAI, THESE PHRASES CAN BE PROGRAMMED TO APPEAR UNDER THE CORRECT CONDITIONS.

Interviewer instructions:

People with repayment, pension, PEP or Unit Trust mortgages usually take out a mortgage protection policy with an insurance company so that in the event of death there is available a sum of money to pay off the outstanding mortgage. Sometimes it is known as a 'Whole Life Policy'. This arrangement should not be confused with the endowment policy of an endowment mortgage.

Following the 1994 Budget decision to delay Income Support entitlement to mortgage borrowers who become unemployed, and the government's stated intention that new borrowers should take out mortgage insurance cover for events such as redundancy, this question covers any type of mortgage protection policy. From October 1995, interest will not be paid by Income Support for two months for existing borrowers and 9 months for new borrowers

Policies to cover the mortgage in the event of death will continue to be included, but so too will be policies which repay all or part of the mortgage in the event of redundancy or long-term sickness.

Edit:

- FOR THIS TYPE OF MORTGAGE (I.E. ALL EXCEPT ENDOWMENT) THERE IS NORMALLY A PROTECTION POLICY- CHECK IT WAS INCLUDED WITH ANY USUAL MORTGAGE PAYMENTS
soft check

IF CODE 1 (YES) AT BASIC QUESTION:

LAST PAYMENT

- **How much was your last payment?**
£0....£999997

Interviewer instructions:

If the precise amount for the mortgage protection policy cannot be given, please ask the respondent to give an estimate rather than accept 'Don't Know'.

IF CODE 1 (YES) AT BASIC QUESTION

COVERAGE

- **What period of time did this payment(s) cover?**
STANDARD PERIOD CODES, SEE APPENDIX A

Renters

Inputs

Sub sample: EFS, FRS, EHS - code 4 at basic Tenure question.

Note to users: There are two alternative sets of questions on rent: a simple version equivalent to the previous harmonised question and a more detailed set of questions that probe the uncertainty that many tenants have regarding the amount of HB or LHA that they effectively receive. The simpler question is provided for those surveys that don't want to go into the extra detail covered by the longer question set.

SIMPLE QUESTION SET:

IF RENT ACCOMMODATION

RENT PAID

- **How much rent did your household actually pay last time it was due, after deducting any Housing Benefit (rent rebate)?**

ENTER TO THE NEAREST £1 (AFTER HOUSING BENEFIT)

Interviewer instructions:

Rebates

If a 100% rent rebate/Housing Benefit is received but water/sewerage rates and other services etc are paid separately (i.e. not included in the gross rent charge), then the amount here should be zero.

If a 100% rent rebate/Housing Benefit is received and the water rates, etc, are normally included in the rent, then the amount paid for water rates etc should be entered here.

IF RENT ACCOMMODATION

COVERAGE

- **How long did this cover?**

STANDARD PERIOD CODES, SEE APPENDIX A

Edit:

FOR COUNCIL TENANTS:

- RENT IS £[X] FOR [PERIOD CODE]. THAT COMES TO £[X] A WEEK. RENTS FOR COUNCIL AND NEW TOWN TENANTS ARE NORMALLY BELOW £150 PER WEEK.

soft check

DETAILED QUESTION SET:

Please note that only Private Renters are asked about both Housing Benefit and Local Housing Allowance.

IF (SHARED OWNER OR NOT OWNER) AND NOT LIVING RENT-FREE, AND HOUSEHOLD CONSISTS OF A GROUP OF TENANTS SHARING THE ACCOMMODATION

RENTHBANS

- **Are you able to answer questions about rent and Housing Benefit (HB) or Local Housing Allowance (LHA) for the whole household?**
 1. Yes, whole household
 2. No, self only

IF NOT RENT-FREE

HOUSING BENEFIT/LHA

- **Some people qualify for Housing Benefit (HB) or Local Housing Allowance (LHA), that is a rent rebate or an allowance. Is all or part of your rent covered by HB or LHA?**
 1. Yes
 2. No
 3. Don't know

Renters

Inputs

IF RECEIVES HOUSING BENEFIT/LHA
LEVEL OF HB/LHA

- **How much of your rent does the HB/LHA cover?**
 1. It exactly covers the rent
 2. It covers some of the rent
 3. It covers more than the rent
 4. Don't know

[Note that from 1 January 2012, the level of LHA was restricted and should not exceed the rent]

Depending on the response to the above question, one of the following 4 alternative sets of questions is asked about amounts of rent and HB/LHA and periods covered:

1) IF HB/LHA EXACTLY COVERS THE RENT (LEVEL OF HB/LHA = 1):
AMOUNT OF HB/LHA

- **How much HB/LHA is received – that is, how much is your rent?**
- **What period of time does this cover?**

STANDARD PERIOD CODES, SEE APPENDIX A

2) IF HB/LHA COVERS SOME OF THE RENT (LEVEL OF HB/LHA = 2):

- **How much Housing Benefit/Housing Benefit or Local Housing Allowance is paid towards your rent?[A]**
- **What period of time does this payment cover?**
STANDARD PERIOD CODES, SEE APPENDIX A
- **How much rent do you (and your household) actually pay to your landlord, excl. water rates? [B]**
- **And what period of time does this rent payment cover?**
STANDARD PERIOD CODES, SEE APPENDIX A
- **So the full amount of rent works out at [A+B] – is that right?**
 1. Yes
 2. No
- If NO,
- **What is the full amount of rent that you (and your household) are charged for your accommodation, incl. HB/LHA and excl. water rates?**

Note to interviewer: If water rates, maintenance charges or council tax are included in the rent, and they don't know the amount, enter the full amount of the rent.

- **And what period of time does this payment cover?**
Standard period codes, see Appendix A

IF RESPONDENT DOESN'TKNOW HOW MUCH HB/LHA COVERS THE RENT

- **How much rent does the landlord/council/housing association charge in total for your accommodation, excl. water rates?**

Note to interviewer: If living 'rent free', enter zero and code 'none of these' below for time period
If water rates, maintenance charges or council tax are included in the rent, and they don't know the amount, enter the full amount of rent

Renters

Inputs

- **And what period does this rent payment cover?**
STANDARD PERIOD CODES, SEE APPENDIX A
- **And how much rent do you (and your household) actually pay to your landlord, excl. water rates?**
- **And what period does this rent payment cover?**
STANDARD PERIOD CODES, SEE APPENDIX A

3) IF HB/LHA COVERS MORE THAN THE RENT (LEVEL OF HB/LHA = 3):

[See note above: this situation should not occur after 1 January 2012]

- **How much Local Housing Allowance (or Housing Benefit) do you receive in total? [C]**
- **And what period does this rent payment cover?**
STANDARD PERIOD CODES, SEE APPENDIX A
- **And how much do you (and your household) pay to your landlord in total for your accommodation, excl. water rates? [D]**
- **And what period does this rent payment cover?**
STANDARD PERIOD CODES, SEE APPENDIX A
- **So your LHA/HB payments receipts exceed your rent by [C] minus [D] – is this right?**
 1. Yes
 2. No

If NO,

- **What is the full amount of rent that you (and your household) are charged for your accommodation, including Local Housing Allowance or Housing Benefit/Housing Benefit and excluding water rates?**
- **And what period does this rent payment cover?**
STANDARD PERIOD CODES, SEE APPENDIX A

4) IF RESPONDENT DOESN'T KNOW WHETHER ANY OF THE RENT IS COVERED BY HB/LHA (LEVEL OF HB/LHA = 4):

- **How much rent does the landlord/council/housing association charge in total for your accommodation, excluding water rates?**

Note to interviewer: If living 'rent free', enter zero and code 'none of these' below for time period.

If water rates, maintenance charges or council tax are included in the rent, and they don't know the amount, enter the full amount of the rent.

- **And what period does this rent payment cover?**
STANDARD PERIOD CODES, SEE APPENDIX A
- **How much rent do you (and your household) actually pay for your accommodation, after the HB/LHA has been taken off, excl. water rates?**

Note to interviewer: If living 'rent free', enter zero and code 'none of these' below for time period.
If water rates, maintenance charges or council tax are included in the rent, and they don't know the amount, enter the full amount of the rent.

- **And what period does this rent payment cover?**
STANDARD PERIOD CODES, SEE APPENDIX A

IF NO PART OF THE RENT IS COVERED BY HB/LHA (Housing Benefit/LHA = 2):

- **How much rent do you (and your household) pay for this accommodation, excluding water rates?**

Renters

Inputs

Note to interviewer: If living 'rent free', enter zero and code 'none of these' below for time period.
If water rates, maintenance charges or council tax are included in the rent, and they don't know the amount, enter the full amount of the rent.

– **And what period does this rent payment cover?**

STANDARD PERIOD CODES, SEE APPENDIX A

IF TENANT IS NOT LIVING RENT-FREE

SERINC

– **Does the rent which you mentioned include any of these services?**

1. council tax
2. heating
3. water and sewage
4. lighting
5. hot water
6. fuel for cooking
7. regular meals
8. TV licence fee
9. or none of these services

What was your rent excluding all the above services and before any HB (or LHA) that you may receive has been deducted? (*Ask for an estimate if they don't know or aren't sure*)

And what period of time does this rent cover?

STANDARD PERIOD CODES, SEE APPENDIX A

IF RENT ACCOMMODATION

RENT HOLIDAY

– **Do you have a rent holiday?**

1. Yes
2. No

Interviewer instruction:
Some people know this as 'rent free week'.

IF RESPONDENT HAS A RENT HOLIDAY:

LENGTH OF RENT HOLIDAY

– **For how many weeks a year do you have a rent holiday?**

Interviewer instruction:
Rent holidays are weeks, usually holiday periods, when no rent is due. To allow for this the year's rent is divided into 48, 49 or 50 instalments instead of 52.

Annex A

Period Codes

The periods covered are those most commonly encountered in a range of government social surveys. In particular, they take account of the detailed needs of financial surveys.

The codes assigned to the periods have been designed to be as intuitive to the interviewer as possible, taking into account the need to follow an expected ordering and other constraints mentioned below. The benefits of standardisation where interviewers might work on more than one survey are clear. The more common periods which have been assigned non-intuitive codes are: 5 **Calendar months**; 7 **Two calendar months** (sometimes used in Scotland). Code 6 has been avoided for "two calendar months" to prevent possible confusion with the idea of "six months". To allow the use of codes in sequence, the periods for **3 months**, **6 months** and **one year** have been assigned codes for the appropriate numbers of weeks.

As the data are used very widely, the code 0 has been avoided since it may cause minor problems in some software. A period of **Less than one week** has been placed in the 90s range with answers which do not naturally fall into any particular order.

How long did this cover?

- | | |
|----|-----------------------------------|
| 1 | One week |
| 2 | Two weeks |
| 3 | Three weeks |
| 4 | Four weeks |
| 5 | Calendar month |
| 7 | Two calendar months |
| 8 | Eight times a year |
| 9 | Nine times a year |
| 10 | Ten times a year |
| 13 | Three months/13 weeks |
| 26 | Six months/26 weeks |
| 52 | One year/12 months/52 weeks |
| 90 | Less than one week |
| 95 | One off/lump sum |
| 97 | None of these (EXPLAIN IN A NOTE) |