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Chapter 2. A Changing Society

Migration to Britain

Many people living in Britain today have their origins in other countries. They can trace their roots to regions throughout the world such as Europe, the Middle East, Africa, Asia and the Caribbean. In the distant past, invaders came to Britain, seized land and stayed. More recently, people came to Britain to find safety, jobs and a better life.

Britain is proud of its tradition of offering safety to people who are escaping persecution and hardship. For example, in the 16th and 18th centuries, Huguenots (French Protestants) came to Britain to escape religious persecution in France. In the mid-1840s there was a terrible famine in Ireland and many Irish people migrated to Britain. Many Irish men became labourers and helped to build canals and railways across Britain.

From 1880 to 1910, a large number of Jewish people came to Britain to escape racist attacks (called "pogroms") in what was then called the Russian Empire and from the countries now called Poland, Ukraine and Belarus.

Migration since 1945

After the Second World War (1939-45), there was a huge task of rebuilding Britain. There were not enough people to do the work, so the British government encouraged workers from Ireland and other parts of Europe to come to the UK to help with the reconstruction. In 1948, people from the West Indies were also invited to come and work.

During the 1950s, there was still a shortage of labour in the UK. The UK encouraged immigration in the 1950s for economic reasons and many industries advertised for workers from overseas. For examples, centres were set up in the West Indies to recruit people to drive buses. Textile and engineering firms from the north of England and the Midlands sent agents to India and Pakistan to find workers. For about 25 years, people from the West Indies, India, Pakistan, and later Bangladesh, travelled to work and settle in Britain.

The number of people migrating from these areas fell in the late 1960s because the government passed new laws to restrict immigration to Britain, although immigrants from "old" Commonwealth countries such as Australia, New Zealand and Canada did not have to face such strict controls. During this time, however, Britain did admit 28,000 people of Indian origin who had been forced to leave Uganda and 22,000 refugees from South East Asia.
In the 1980s the largest immigrant groups came from the United States, Australia, South Africa, and New Zealand. In the early 1990s, groups of people from the former Soviet Union came to Britain looking for a new and safer way of life. Since 1994 there has been a global rise in mass migration for both political and economical reasons.

**The changing role of women**

In 19th-century Britain, families were usually large and in many poorer homes men, women and children all contributed towards the family income. Although they made an important economic contribution, women in Britain had fewer rights than men. Until 1857, a married woman had no right to divorce her husband. Until 1882, when a woman got married, her earnings, property and money automatically belonged to her husband.

In the late 19th and early 20th centuries, an increasing number of women campaigned and demonstrated for greater rights and, in particular, the right to vote. They became known as "Suffragettes". These protests decreased during the First World War because women joined in the war effort and therefore did a much greater variety of work than they had before. When the First World War ended in 1918, women over the age of 30 were finally given the right to vote and to stand for election to Parliament. It was not until 1928 that women won the right to vote at 21, at the same age as men.

Despite these improvements, women still faced discrimination in the workplace. For example, it was quite common for employers to ask women to leave their jobs when they got married. Many jobs were closed to women and it was difficult for women to enter universities. During the 1960s and 1970s there was increasing pressure from women for equal rights. Parliament passed new laws giving women the right to equal pay and prohibiting employers from discriminating against women because of their sex.

**Women in Britain today**

Women in Britain today make up 51% of the population and 45% of the workforce. These days girls leave school, on average, with better qualifications than boys and there are now more women than men at university.

Employment opportunities for women are now much greater than they were in the past. Although women continue to be employed in traditional female areas such as healthcare, teaching, secretarial and retail work, there is strong evidence that attitudes are changing, and women are now active in a much wider range of work than before. Research shows that very few people today believe that women in Britain should stay at home and not go out to work. Today, almost three-quarters of women with school-age children are in paid work.

In most households, women continue to have the main responsibility for childcare and housework. There is evidence that there is now greater equality in homes and that more men are taking some responsibility for raising the family and doing housework. Despite this progress, many people believe that more needs to be done to achieve greater equality for women. There are still examples of discrimination against women, particularly in the workplace,
despite the laws that exist to prevent it. Women still do not always have the same access to promotion and better-paid jobs. The average hourly pay rate for women is 20% less that for men, and after leaving university most women still earn less than men.

Children, family, and young people

In the UK, there are almost 15 million children and young people up to the age of 19. This is almost one-quarter of the UK population.

Over the last 20 years, family patterns in Britain have been transformed because of changing attitudes towards divorce and separation. Today, 65% of children live with both parents, almost 25% live in the lone-parent families, and 10% live with a stepfamily. Most children in Britain receive weekly pocket money from their parents and many get extra money for doing jobs around the house.

Children in the UK do not play outside the home as much as they did in the past. Part of the reason for this is increased home entertainment such as television, videos and computers. There is also increased concern for children’s safety and there are many stories in newspapers about child molestation by strangers, but there is no evidence that this kind of danger is increasing.

Young people have different identities, interests and fashions to older people. Many young people move away from their family home when they become adults but this varies from one community to another.

Education

The law states that children between the ages of 5 and 16 must attend school. The tests that pupils take are very important, and in England and Scotland children take national tests in English, mathematics and science when they 7, 11 and 14 years old. (In Wales, teachers assess children’s progress when they are 7 and 11 and they take a national test at the age of 14). The tests give important information about children’s progress and achievement, the subjects they are doing well in and the areas where they need extra help.

Most young people take the General Certificate of Secondary Education (GCSE), or, in Scotland, Scottish Qualifications Authority (SQA) Standard Grade examinations when they are 16. At 17 and 18, many take vocational qualifications, General Certificates of Education at an Advanced Level (AGCEs), AS level units or Higher / Advanced Higher Grades in Scotland. Schools and colleges will expect good GCSE or SQA Standard Grade results before allowing a student to enrol on an AGCE or Scottish Higher / Advanced Higher course.

AS levels are Advanced Subsidiary qualifications gained by completing three AS units. Three AS units are considered as one-half of an AGCE. In the second part of the course, three more AS units can be studied to complete the AGCE qualification.

Many people refer to AGCEs by the old name of A Levels. AGCEs are the traditional route for entry to higher education courses, but many higher education students enter with different kinds of qualifications.
One of the tree young people now go on to higher education at college or university. Some young people defer their university entrance for a year and take a "gap year". This year out of education often includes voluntary work and travel overseas. Some young people work to earn and save money to pay for their university fees and living expenses.

People over 16 years of age may also choose to study at Colleges of Further Education or Adult Education Centres. There is a wide range of academic and vocational courses available as well as courses which develop leisure interests and skills. Contact your local college for details.

Work

It is common for young people to have a part-time job while they are still at school. It is thought that there are 2 million children at work at any one time. The most common jobs are newspaper delivery and work in supermarkets and newsagents. Many parents believe that part-time work helps children to become more independent as well as providing them (and sometimes their families) with extra income.

There are laws about the age when children can take up paid work (usually not before 14), the type of work they can do and the number of hours they can work.

It is very important to note that there are concerns for the safety of children who work illegally or who are not properly supervised and the employment of children is strictly controlled by law.

Health hazards

Many parents worry that their children may misuse drugs and addictive substances.

Smoking:

Although cigarette smoking has fallen in the adult population, more young people are smoking, and more girls smoke than boys. By law, it is illegal to sell tobacco products to anyone under 16 years old. In some areas, smoking in public buildings and work environments is not allowed.

Alcohol

Young people under the age of 18 are not allowed to buy alcohol in Britain, but there is concern about the age some young people start drinking alcohol and the amount of alcohol they drink at one time, known as "binge drinking". It is illegal to be drunk in public and there are now more penalties to help control this problem, including on-the-spot fines.

Illegal drugs

As in most countries, it is illegal to possess drugs such as heroin, cocaine, ecstasy, amphetamines and cannabis. Current statistics show that half of all young adults, and about a third of the population as a whole, have used illegal drugs at one time or another.
There is a strong link between the use of hard drugs (e.g. crack cocaine and heroin) and crime, and also hard drugs and mental illness. The misuse of drugs has a huge social and financial cost for the country. This is a serious issue and British society needs to find an effective way of dealing with the problem.

**Young people’s political and social attitudes**

Young people in Britain can vote in elections from the age of 18. In the 2001 general election, however, only 1 in 5 first-time voters used their vote. There has been a great debate over the reasons for this. Some researchers think that one reason is that young people are not interested in the political process.

Although most young people show little interest in party politics, there is strong evidence that many are interested in specific political issues such as the environment and cruelty to animals.

In 2003 a survey of young people in England and Wales showed that they believe the five most important issues in Britain were crime, drugs, war/terrorism, racism and health. The same survey asked young people about their participation in political and community events. They found that 86% of young people had taken part in some form of community event over the past year, and 50% had taken part in fund-raising or collecting money for charity. Similar results have been found in surveys in Scotland and Northern Ireland. Many children first get involved in these activities while at school where they study Citizenship as part of the National Curriculum.
Chapter 3. UK Today: a profile

Population

In 2005 the population of the United Kingdom was under under 60 million people.

<table>
<thead>
<tr>
<th>UK Population 2005</th>
<th>84% of the population</th>
<th>50.1 million</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scotland</td>
<td>8% of the population</td>
<td>5.1 million</td>
</tr>
<tr>
<td>Wales</td>
<td>5% of the population</td>
<td>2.9 million</td>
</tr>
<tr>
<td>Northern Ireland</td>
<td>3% of the population</td>
<td>1.7 million</td>
</tr>
<tr>
<td>Total UK</td>
<td></td>
<td>59.8 million</td>
</tr>
</tbody>
</table>

The population has grown by 7.7% since 1971, and growth has been faster in more recent years. Although the general population in the UK has increased in the last 20 years, in some areas such as North-East and North-West of England there has been a decline.

Both the birth rate and the death rate are falling and result the UK now has an ageing population. For instance, there are more people over 60 than children under 16. There is also a record number of people aged 85 and over.

The census

A census is a count of the whole population. It also collects statistics on topics such as age, place of birth, occupation, ethnicity, housing, health, and marital status.

A census has been taken every ten years since 1801, except during the second World War. The next census will take place in 2011.

During a census, a form is delivered to every household in the country. This form asks for detailed information about each member of the household and must be completed by law. The information remains confidential and anonymous; it can only be released to the public after 100 years, when many people researching their family history find it very useful. General census information is used to identify population trends and to help planning.
Ethnic diversity

The UK population is ethnically diverse and is changing rapidly, especially in large cities such as London, so it is not always easy to get an exact picture of the ethnic origin of all the population from census statistics. Each of the four countries of the UK (England, Wales, Scotland and Northern Ireland) has different customs, attitudes and histories.

People of Indian, Pakistani, Chinese, Black Caribbean, Black African, Bangladeshi and mixed ethnic descent make up 8.3% of the UK population. Today about half of the members of these communities were born in the United Kingdom.

There are also considerable numbers of people resident in the UK who are of Irish, Italian, Greek and Turkish Cypriot, Polish, Australian, Canadian, New Zealand and American descent. Large numbers have also arrived since 2004 from the new East European members states of the European Union. These groups are not identified separately in the census statistics in the following table.

<table>
<thead>
<tr>
<th>UK Population 2001</th>
<th>Million</th>
<th>UK Population %</th>
</tr>
</thead>
<tbody>
<tr>
<td>White (including people of European, Australian, American descent)</td>
<td>54.2</td>
<td>92</td>
</tr>
<tr>
<td>Mixed</td>
<td>0.7</td>
<td>1.2</td>
</tr>
<tr>
<td>Asian or Asian British</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indian</td>
<td>1.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Pakistani</td>
<td>0.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Bangladeshi</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Other Asian</td>
<td>0.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Black or Black British</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Black Caribbean</td>
<td>0.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Black African</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Black other</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Chinese</td>
<td>0.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Other</td>
<td>0.2</td>
<td>0.4</td>
</tr>
</tbody>
</table>

Where do the largest ethnic minority groups live?

The figures from the 2001 census show that most members of the large ethnic minority groups in the UK live in England, where they make up 9% of the total population. 45% of all ethnic minority people live in the London area, where they form nearly one-third of the population (29%). Other areas of England with large ethnic minority populations are the West Midlands, the South East, the North West, and Yorkshire and Humberside.
### Proportion of ethnic minority groups in the countries of the UK

<table>
<thead>
<tr>
<th>Country</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>England</td>
<td>9%</td>
</tr>
<tr>
<td>Wales</td>
<td>2%</td>
</tr>
<tr>
<td>Scotland</td>
<td>2%</td>
</tr>
<tr>
<td>N. Ireland</td>
<td>Less than 1%</td>
</tr>
</tbody>
</table>

### The nations and regions of the UK

The UK is a medium-sized country. The longest distance on the mainland, from John O’Groats on the north coast of Scotland to Land’s End in the south-west corner of England, is about 870 miles (approximately 1,400 kilometres). Most of the population live in towns and cities.

There are many variations in culture and language in the different parts of the United Kingdom. This is seen in differences in architecture, in some local customs, in types of food, and especially in language. The English language has many accents and dialects. These are a clear indication of regional differences in the UK. Well-known dialects in England are Geordie (Tyneside), Scouse (Liverpool) and Cockney (London). Many other languages in addition to English are spoken in the UK, especially in multicultural cities.

In Wales, Scotland and Northern Ireland, people speak different varieties and dialects of English. In Wales, too, an increasing number of people speak Welsh, which is taught in schools and universities. In Scotland Gaelic is spoken in some parts of the Highlands and Islands and in Northern Ireland a few people speak Irish Gaelic. Some of the dialects of English spoken in Scotland show the influence of the old Scottish language, Scots. One of the dialects spoken in Northern Ireland is called Ulster Scots.

### Religion

Although the UK historically is a Christian society, everyone has the legal right to practise the religion of their choice. In the 2001 census, just over 75% said they had a religion: 7 of of 10 of these were Christians. There were also a considerable number of people who followed other religions. Although many people in the UK said they held religious beliefs, currently only around 10% of the population attend religious services. More people attend services in Scotland and Northern Ireland than in England and Wales. In London the number of people who attend religious services is increasing.
<table>
<thead>
<tr>
<th>Religions in the UK</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christian (10% of whom are Roman Catholic)</td>
<td>71.6</td>
</tr>
<tr>
<td>Muslim</td>
<td>2.7</td>
</tr>
<tr>
<td>Hindu</td>
<td>1.0</td>
</tr>
<tr>
<td>Sikh</td>
<td>0.6</td>
</tr>
<tr>
<td>Jewish</td>
<td>0.5</td>
</tr>
<tr>
<td>Buddhist</td>
<td>0.3</td>
</tr>
<tr>
<td>Other</td>
<td>0.3</td>
</tr>
<tr>
<td>Total all</td>
<td>77</td>
</tr>
<tr>
<td>No religion</td>
<td>15.5</td>
</tr>
<tr>
<td>Not stated</td>
<td>7.3</td>
</tr>
</tbody>
</table>

**The Christian Churches**

In England there is a constitutional link between church and state. The official church of the state is the Church of England. The Church of England is called Anglican Church in other countries and the Episcopal Church in Scotland and in the USA. The Church of England is a Protestant church and has existed since the Reformation in the 1530s. The King or Queen (the Monarch) is the head, or Supreme Governor, of the Church of England. The monarch is not allowed to marry anyone who is not Protestant. The spiritual leader of the Church of England is the Archbishop of Canterbury. The monarch has the right to select the Archbishop and other senior church officials, but usually the choice is made by the Prime Minister and a committee appointed by the Church. Several Church of England bishops sit in the House of Lords. In Scotland, the established church is the Presbyterian Church; its head is the Chief Moderator. There is no established church in Wales or in Northern Ireland.

Other Protestant Christian groups in the UK are Baptists, Presbyterians, Methodists and Quakers. 10% of Christians are Roman Catholic (40% in Northern Ireland).

**Patron saints**

England, Scotland, Wales and Northern Ireland each have a national saint called a patron saint. Each saint has a feast day. In the past these were celebrated as holy days when many people had a day off work. Today these are not public holidays except for 17 March in Northern Ireland.
**Patron Saints’ days**

<table>
<thead>
<tr>
<th>Patron Saints’ days</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>St. David’s Day, Wales,</td>
<td>1 March</td>
</tr>
<tr>
<td>St. Patrick’s Day, N. Ireland,</td>
<td>17 March</td>
</tr>
<tr>
<td>St. George’s Day, England,</td>
<td>23 April</td>
</tr>
<tr>
<td>St. Andrew’s Day, Scotland,</td>
<td>30 November</td>
</tr>
</tbody>
</table>

There are also four public holidays a year called Bank Holidays. These are of nor religious or national significance.

**Customs and traditions**

**Festivals**

Throughout the year there are festivals of art, music and culture, such as the Notting Hill Carnival in west London and the Edinburgh Festival. Customs and traditions from various religions, such as Eid ul-Fitr (Muslim), Diwali (Hindu) and Hanukkah (Jewish) are widely recognised in the UK. Children learn about these at school. The main Christian festivals are Christmas and Easter. There are also celebrations of non-religious traditions such as New Year.
The main Christian festivals

Christmas Day

25 December, celebrates the birth of Jesus Christ. It is a public holiday. Many Christians go to church on Christmas Eve (24 December) or on Christmas Day itself. Christmas is also usually celebrated by people who are not Christian. People usually spend the day at home and eat a special meal, which often includes turkey. They give each other gifts, send each other cards and decorate their houses. Many people decorate a tree. Christmas is a special time for children. Very young children believe that an old man, Father Christmas (or Santa Claus), brings them presents during the night. He is always shown in pictures with a long white beard, dressed in red. Boxing Day, 26 December, is the day after Christmas. It is a public holiday.

Other festivals and traditions

New Year

1 January, is a public holiday. People usually celebrate on the night of 31 December. In Scotland, 31 December is called Hogmanay and 2 January is also a public holiday. In Scotland Hogmanay is a bigger holiday for some people than Christmas.

Valentine’s Day

14 February, is when lovers exchange cards and gifts. Sometimes people send anonymous cards to someone they secretly admire.

April Fool’s Day

1 April, is a day when people play jokes on each other until midday. Often TV and newspapers carry stories intended to deceive credulous viewers and readers.

Mother’s Day

The Sunday three weeks before Easter is a day when children send cards or buy gifts for their mothers. Easter is also an important Christian festival.

Halloween

31 October, is a very ancient festival. Young people will often dress up in frightening costumes to play trick or treat. Giving them sweets or chocolates might stop them to playing a trick on you. Sometimes people carry lanterns made out of pumpkins with a candle inside.
**Guy Fawkes Night**

5 November, is an occasion when people in Great Britain set off fireworks at home or in special displays. The origin of this celebration was an event in 1605, when a group of Catholics led by Guy Fawkes failed in their plan to kill the Protestant king with a bomb in the House of Parliament.

**Remembrance Day**

11 November, commemorated those who died fighting in World War I, World War II and other wars. Many people wear poppies, a red flower, in memory of those who died. At 11 AM there is a two-minute silence.

**Sport**

Sport of all kinds plays an important part in many people’s lives. Football, tennis, rugby and cricket are very popular sports in the UK. There are no United Kingdom teams for football or rugby. England, Scotland, Wales and Northern Ireland have their own teams. Important sporting events include, the Grand National horse race, the Football Association (FA) cup final (and equivalents in Northern Ireland, Scotland and Wales), the Open golf championship and the Wimbledon tennis tournament.
Chapter 4. How the United Kingdom is governed

The British Constitution

As a constitutional democracy, the United Kingdom is governed by a wide range of institutions, many of which provide checks on each other’s powers. Most of these institutions are of long standing: they include the monarchy, Parliament, (consisting of the House of Commons and the House of Lords), the office of the Prime Minister, the Cabinet, the judiciary, the police, the civil service, and the institutions of local government. More recently, devolved administrations have been set up for Scotland, Wales and Northern Ireland. Together, these formal institutions, laws and conventions form the British Constitution. Some people would argue that the roles of other less formal institutions, such as the media and pressure groups, should also be seen as part of the Constitution.

The British Constitution is not written down in any single document, as are the constitutions of many other countries. This is mainly because the United Kingdom has never had a lasting revolution, like America or France, so our most important institutions have been in existence for hundreds of years. Some people believe that there should be a single document, but others believe that an unwritten constitution allows more scope for institutions to adapt to meet changing circumstances and public expectations.

The monarchy

Queen Elizabeth II is the Head of State of the United Kingdom. She is also the monarch or Head of State for many countries in the Commonwealth. The UK, like Denmark, the Netherlands, Norway, Spain and Sweden, has a constitutional monarchy. That means that the King or Queen does not rule the country, but appoints the government which the people have chosen in democratic elections. Although the queen or king can advise, warn and encourage the Prime Minister, the decisions on government policies are made by the Prime Minister and Cabinet.

The Queen has reigned since her father’s death in 1952. Prince Charles, the Prince of Wales, her oldest son, is the heir to the throne.

The Queen has important ceremonial roles such as the opening of the new parliamentary session each year. On this occasion the Queen makes a speech that summarises the government’s policies for the year ahead.
Government

The system of government in the United Kingdom is a parliamentary democracy. The UK is divided into 646 parliamentary constituencies and at least every five years voters in each constituency elect their Member of Parliament (MP) in a general election. All of the elected MPs form the House of Commons. Most MPs belong to a political party and the party with the largest number of MPs forms the government.

The law that requires new elections to Parliament to be held at least every five years is so fundamental that no government has sought to change it. A Bill to change it is the only one to which the House of Lords must give its consent.

Some people argue that the power of Parliament is lessened because of the obligation of the United Kingdom to accept the rules of the European Union and the judgments of the European Court, but it was Parliament itself that created these obligations.

The House of Commons

The House of Commons is the more important of the two chambers in Parliament, and its members are democratically elected. Nowadays the Prime Minister and almost all the members of the Cabinet are members of the House of Commons. The members of the House of Commons are called "Members of Parliament", or MPs for short. Each MP represents a parliamentary constituency, or area of the country: there are 646 of these. MPs have a number of different responsibilities. They represent everyone in their constituency, they help to create new laws, and they scrutinize and comment on what government is doing, and they debate important national issues.
Elections

There must be a general election to elect MPs at least every 5 years, though they may be held sooner if the Prime Minister so decides. If an MP dies or resigns, there will be another election, called a by-election, in his or her constituency. MPs are elected through a system called "first past the post". In each constituency, the candidate who gets the most votes is elected. The government is then formed by the party which wins the majority of constituencies.

The Whips

The Whips are a small group of MPs appointed by their party leaders. They are responsible for discipline in their party and making sure MPs attend the House of Commons to vote. The Chief Whip often attends Cabinet or Shadow Cabinet meetings and arranges the schedule of proceedings in the House of Commons with the Speaker.

European parliamentary elections

Elections for the European Parliament are also held every 5 years. There are 78 seats for representatives from the UK in the European Parliament and elected members are called Members of the European Parliament (MEPs). Elections to the European Parliament use a system of proportional representation, whereby seats are allocated to each party in proportion to the total votes it won.

The House of Lords

Members of the House of Lords, known as peers, are not elected and do not represent a constituency. The role and membership of the House of Lords have recently undergone big changes. Until 1958 all peers were either "hereditary", meaning that their titles were inherited, senior judges, or bishops of the Church of England. Since 1958 the Prime Minister has had the power to appoint peers just for their own lifetime. These peers, known as Life Peers, have usually had a distinguished career in politics, business, law or some other profession. This means that debates in the House of Lords often draw on more specialist knowledge that is available to the House of Commons. Life Peers are appointed by the Queen on the advice of the Prime Minister, but they include people nominated by the leaders of the other main parties and by an independent Appointments Commission for non-party peers.

In the last few years the hereditary peers have lost the automatic right to attend the House of Lords, although they are allowed to elect a few of their number to represent them.

While the House of Lords is usually the less important of the two chambers of Parliament, it is more independent of the government. It can suggest amendments or propose new laws, which are then discussed by the House of Commons. The House of Lords can become very important if the majority of
its members will not agree to pass a law for which the House of Commons has voted. The House of Commons has powers to overrule the House of Lords, but these are very rarely used.

**The Prime Minister**

The Prime Minister (PM) is the leader of the political party in power. He or she appoints the members of the Cabinet and has control over many important public appointments. The official home of the Prime Minister is 10 Downing Street, in central London, near the Houses of Parliament; he or she also has a country house not far from London called Chequers. The Prime Minister can be changed if the MPs in the governing party decide to do so, or if he or she wishes to resign. More usually, the Prime Minister resigns when his or her party is defeated in a general election.

**The Cabinet**

The Prime Minister appoints about 20 senior MPs to become ministers in charge of departments. These include the Chancellor of the Exchequer, responsible for the economy, the Home Secretary, responsible for law, order and immigration, the Foreign Secretary, and ministers (called "Secretaries of State") for education, health and defence. The Lord Chancellor, who is the minister responsible for legal affairs, is also a member of the Cabinet but sat in the House of Lords rather than the House of Commons. Following legislation passed in 2005, it is now possible for the Lord Chancellor to sit in the Commons. These ministers form the Cabinet, a small committee which usually meets weekly and makes important decisions about government policy which often then have to be debated or approved by Parliament.

**The Opposition**

The second largest party in the House of Commons is called the Opposition. The Leader of the Opposition is the person who hopes to become Prime Minister if his or her party wins the next general election. The Leader of the Opposition leads his or her party in pointing out the government’s failures and weaknesses; one important opportunity to do this is at Prime Minister’s Questions which takes place every week while Parliament is sitting. The Leader of the Opposition also appoints senior Opposition MPs to lead the criticism of government ministers, and together they form the Shadow Cabinet.

**The Speaker**

Debates in the House of Commons are chaired by the Speaker, the chief officer of the House of Commons. The Speaker is politically neutral. He or she is an MP, elected by fellow MPs to keep order during political debates and to make sure the rules are followed. This includes making sure the Opposition has a guaranteed amount of time to debate issues it chooses. The Speaker also represents Parliament at ceremonial occasions.

**The Party system**

Under the British system of parliamentary democracy, anyone can stand for election as an MP but they are unlikely to win an election unless they have been nominated to represent one of the major political parties. These are the Labour Party, the Conservative Party, the Liberal Democrats, or one of the parties representing Scottish, Welsh, or Northern Irish interests. There are just a few MPs who do not represent any of the main political parties and are called "independents". The main political parties actively seek members among ordinary voters to join their debates, contribute to their costs, and help at elections for
Parliament or for local government; they have branches in most constituencies and they hold policy making conferences every year.

**Pressure and lobby groups**

Pressure and lobby groups are organisations that try to influence government policy. They play a very important role in politics. There are many pressure groups in the UK. They may represent economic interests (such as the Confederation of British Industry, the Consumers’ Association, or the trade unions) or views on particular subjects (e.g. Greenpeace or Liberty). The general public is more likely to support pressure groups than join a political party.

**The civil service**

Civil servants are managers and administrators who carry out government policy. They have to be politically neutral and professional, regardless of which political party is in power. Although civil servants have to follow the policies of the elected government, they can warn ministers if they think a policy is impractical or not in the public interest. Before a general election takes place, top civil servants study the Opposition party’s policies closely in case they need to be ready to serve a new government with different aims and policies.

**Devolved administration**

In order to give people in Wales and Scotland more control of matters that directly affect them, in 1997 the government began a programme of devolving power from central government. Since 1999 there has been a Welsh Assembly, a Scottish Parliament, and, periodically, a Northern Ireland Assembly. Although policy and laws governing defence, foreign affairs, taxation and social security all remain under central UK government control, many other public services now come under the control of the devolved administrations in Wales and Scotland.

Both the Scottish Parliament and Welsh Assembly have been set up using forms of proportional representation which ensures that each party gets a number of seats in proportion to the number of votes they receive. Similarly, proportional representation is used in Northern Ireland in order to ensure "power sharing" between the Unionist majority (mainly Protestant) and the substantial (mainly Catholic) minority aligned to Irish nationalist parties. A different form of proportional representation is used for elections to the European Parliament.

**The Welsh Assembly Government**

The National Assembly for Wales, or Welsh Assembly Government (WAG), is situated in Cardiff, the capital city of Wales. It has 60 Assembly Members (AMs) and elections are held every four years. Members can speak in either Welsh or English and all its publications are in both languages. The Assembly has the power to make decisions on important matters such as education policy, the environment, health services,
transport and local government, and to pass laws for Wales on these matters within a statutory framework set out by the UK Parliament at Westminster.

**The Parliament of Scotland**

A long campaign in Scotland for more independence and democratic control led to the formation in 1999 of the Parliament of Scotland, which sits in Edinburgh, the capital city of Scotland.

There are 129 Members of the Scottish Parliament (MSPs), elected by a form of proportional representation. This has led to the sharing of power in Scotland between the Labour and Liberal Democrat parties. The Scottish Parliament can pass legislation for Scotland on all matters that are not specifically reserved to the UK Parliament. The matters on which the Scottish Parliament can legislate include civil and criminal law, health, education, planning and the raising of additional taxes.

**The Northern Ireland Assembly**

A Northern Ireland Parliament was established in 1922 when Ireland was divided, but it was abolished in 1972 shortly after the Troubles broke out in 1969.

Soon after the end of the Troubles, the Northern Ireland Assembly was established with a power-sharing agreement which distributes ministerial offices among the main parties. The Assembly has 108 elected members known as MLAs (Members of the Legislative Assembly). Decision-making powers devolved to Northern Ireland include education, agriculture, the environment, health and social services in Northern Ireland.

The UK government kept the power to suspend the Northern Ireland Assembly if the political leaders no longer agreed to work together or if the Assembly was not working in the interests of the people of Northern Ireland. This had happened several times and the Assembly is currently suspended (2006). This means that the elected assembly members do not have power to pass bills or make decisions.

**Note:** The Northern Ireland Assembly was restored on May 8, 2007. It is no longer suspended.

**Local government**

Towns, cities and rural areas in the UK are governed by democratically elected councils, often called local authorities. Some areas have both district and county councils which have different functions, although most larger towns and cities will have a single local authority. Many councils representing towns and cities appoint a mayor who is the ceremonial leader of the council but in some towns a mayor is appointed to be the effective leader of administration. London has 33 local authorities, with the Greater London Authority and the Mayor of London co-ordinating policies across the capital. Local authorities are required to provide "mandatory services" in their area. These services include education, housing, social services, passenger transport, the fire service, rubbish collection, planning, environmental health and libraries.
Most of the money for the local authority services comes from the government through taxes. Only about 20% is funded locally through "council tax" - a local tax set by councils to help pay for local services. It applies to all domestic properties, including houses, bungalows, flats, maisonettes, mobile homes or houseboats, whether owned or rented.

Local elections for councillors are held in May every year. Many candidates stand for council election as members of a political party.

The judiciary

In the UK the laws made by Parliament are the highest authority. But often important questions arise about how the laws are to be interpreted in particular cases. It is the task of the judges (who are together called "the judiciary") to interpret the law, and the government may not interfere with their role. Often the actions of the government are claimed to be illegal, and, if the judges agree, then the government must either change its policies or ask Parliament to change the law. This has become all the more important in recent years, as the judges now have the task of applying the Human Rights Act. If they find that a public body is not respecting a person’s human rights, they may order that body to change its practices and to pay a compensation, if appropriate. If the judges believe that an Act of Parliament is incompatible with the Human Rights Act, they cannot change it themselves but they can ask Parliament to consider doing so.

Judges cannot, however, decide whether people are guilty or innocent of serious crimes. When someone is accused of a serious crime, a jury will decide whether he or she is innocent or guilty and, if guilty, the judge will decide on the penalty. For less important crimes, a magistrate will decide on guilt and on any penalty.

The police

The police service is organised locally, with one police service for each county of group of counties. The largest force is the Metropolitan Police, which serves London and is based at New Scotland Yard. Northern Ireland as a whole is served by the Police Service for Northern Ireland (PSNI). The police have "operational independence", which means that the government cannot instruct them on what to do in any particular case. But the powers of the police are limited by law and their finances are controlled by the government and by police authorities made up of councillors and magistrates. The Independent Police Complaints Commission, (or, in Northern Ireland, the Police Ombudsman) investigates serious complaints against the police.

Non-departmental public bodies (quangos)

Non-departmental public bodies, also known as quangos, are independent organisations that carry out functions on behalf of the public which it would be inappropriate to place under a political control of a Cabinet minister. There are many hundreds of these bodies, carrying out a wide variety of public duties. Appointments to these bodies are usually made by ministers, but they must do so in an open and fair way.
The role of the media

Proceedings in Parliament are broadcast on digital television and published in official reports such as Hansard, which is available in large libraries and on the Internet. Most people, however, get information about political issues and events from newspapers (often called the press), television and radio.

The UK has a free press, meaning that what is written in newspapers is free from government control. Newspaper owners and editors hold strong political opinions and run campaigns to try and influence government policy and public opinion. As a result it is sometimes difficult to distinguish fact from opinion in newspaper coverage.

By law, radio and television coverage of the political parties at election periods must be balanced and so equal time has to be given to rival viewpoints. But broadcasters are free to interview politicians in a tough and lively way.

Who can vote?

The United Kingdom has had a fully democratic system since 1928, when women were allowed to vote at 21, the same age as men. The present voting age of 18 was set in 1969, and (with a few exceptions such as convicted prisoners) all UK-born and naturalised citizens have full civic rights, including the right to vote and do jury service.

Citizens of the UK, the Commonwealth and the Irish Republic (if resident in the UK) can vote in all public elections. Citizens of EU states who are resident in the UK can vote in all elections except national parliamentary (general) elections.

In order to vote in a parliamentary, local or European election, you must have your name on the register of electors, known as the electoral register. If you are eligible to vote, you can register by contacting your local council election registration office. If you don’t know what your local authority is, you can find out by telephoning the Local Government Association (LGA) information line. You will have to tell them your postcode or your full address and they will be able to give you the name of your local authority. You can also get voter registration forms in English, Welsh and some other languages on the Internet.

The electoral register is updated every year in September or October. An electoral registration form is sent to every household and it has to be completed and returned, with the names of everyone who is resident in the household and eligible to vote on 15 October.

In Northern Ireland a different system operates. This is called individual registration and all those entitled to vote must complete their own registration form. Once registered, you can stay on the register provided your personal details do not change.

By law, each local authority has to make its electoral register available for anyone to look at, although this now has to be supervised. The register is kept at each local electoral registration office (or council office in England and Wales). It is also possible to see the register at some public buildings such as libraries.
Standing for office

Most citizens of the United Kingdom, the Irish Republic or the Commonwealth aged 18 or over can stand for public office. There are some exceptions and these include members of the armed forces, civil servants and people found guilty of certain criminal offences. Members of the House of Lords may not stand for election to the House of Commons but are eligible for all other public offices.

To become a local councillor, a candidate must have a local connection with the area through work, being on the electoral register, or through renting or owning land or property.

Contacting elected members

All elected members have a duty to serve and represent their constituents. You can get contact details for all your representatives and their parties from your local library. Assembly members, MSPs, MPs and MEPs are also listed in the phone book and Yellow Pages. You can contact MPs by letter or phone at their constituency office or their office in the House of Commons. Many Assembly Members, MSPs, MPs and MEPs hold regular local surgeries. These are often advertised in the local paper and constituents can go and talk about issues in person.

How to visit Parliament and the Devolved Administrations

The public can listen to debates in the Palace of Westminster from public galleries in both the House of Commons and the House of Lords. You can either write to your local MP in advance to ask for tickets or you can queue on the day at the public entrance. Entrance is free. Sometimes there are long queues for the House of Commons and you may have to wait for at least one or two hours. It is usually easier to get into the House of Lords.

In Northern Ireland, elected members, known as MLAs, meet in the Northern Ireland Assembly at Stormont, in Belfast. The Northern Ireland Assembly is presently suspended. There are two ways to arrange a visit to Stormont. You can either contact the Education Service or contact an MLA.

In Scotland, the elected members, called MSPs, meet in the Scottish Parliament at Holyrood in Edinburgh. You can get information, book tickets or arrange tours through the visitor services.
In Wales, the elected members, known as AMs, meet in the Welsh Assembly in the Senedd in Cardiff Bay. You can book tours or seats in the public galleries for the Welsh Assembly.

The UK in Europe and the World

The Commonwealth

The Commonwealth is an association of countries, most of which were once part of the British Empire, though a few countries that were not in the Empire have also joined it. The Queen is the head of the Commonwealth, which currently has 53 member states. Membership is voluntary and the Commonwealth has no power over its members although it can suspend membership. The Commonwealth aims to promote democracy, good government and to eradicate poverty.

The European Union (EU)

The European Union (EU), originally called the European Economic Community (EEC), was set up by six Western European countries who signed the Treaty of Rome on 25 March 1957. One of the main reasons for doing this was the belief that co-operation between states would reduce the likelihood of another war in Europe. Originally the UK decided not to join this group and only became part of the European Union in 1973. In 2004 ten new members joined the EU, with a further two in 2006 making a total of 27 members countries.

One of the main aims of the EU today is for member states to function as a single market. Most of the countries of the EU have a single currency, the euro, but the UK has decided to retain its own currency unless the British people choose to accept the euro in a referendum. Citizens of an EU member state have the right to travel and to work in any EU country if they have a valid passport or identity card. This right can be restricted on the grounds of public health, public order and public security. The right to work is also sometimes restricted for citizens of countries that have joined the EU recently.
The Council of the European Union (usually called the Council of Ministers) is effectively the governing body of the EU. It is made up of government ministers from each country in the EU and, together with the European parliament, is the legislative body of the EU. The Council of Ministers passes the EU law on the recommendations of the European Commission and the European Parliament and takes the most important decisions about how the EU is run. The European Commission is based in Brussels, the capital city of Belgium. It is the civil service of the EU and drafts proposals for new EU policies and laws and administers its funding programmes.

The European Parliament meets in Strasbourg, in north-eastern France, and in Brussels. Each country elects members, called Members of the European Parliament (MEPs), every five years. The European Parliament examines decisions made by the European Council and the European Commission, and it has the power to refuse agreement to European laws proposed by the Commission and to check on the spending of EU funds.

European Union law is legally binding in the UK and all other member states. European laws, called directives, regulations or framework decisions, have made a lot of difference to people’s rights in the UK, particularly at work. For example, there are EU directives about the procedures for making workers redundant, and regulations that limit the number of hours people can be made to work.

The Council of Europe

The Council of Europe was created in 1949 and the UK was one of the founder members. Most of the countries of Europe are members. It has no power to make laws but draws up conventions and charters which focus on human rights, democracy, education, the environment, health and culture. The most important of these is the European Convention on Human Rights; all member states are bound by this Convention and a member state which persistently refuses to obey the Convention may be expelled from the Council of Europe.

The United Nations (UN)

The UK is a member of the United Nations (UN), an international organisation to which over 190 countries now belong. The UN was set up after the Second World War and aims to prevent war and promote international peace and security. There are 15 members on the UN Security Council, which recommends action by the UN when there are international crises and threats to peace. The UK is one of the five permanent members.

Three very important agreements produced by the UN are the Universal Declaration of Human Rights, the Convention on the Elimination of All Forms of Discrimination against Women, and the UN Convention on the Rights of the Child. Although none of these has the force of law, they are widely used in political debate and legal cases to reinforce the law and to assess the behaviour of countries.
Chapter 5. Everyday needs

Housing

Buying a home

Two-thirds of people in the UK own their own home. Most other people rent houses, flats or rooms.

Mortgages

People who buy their own home usually pay for it with a mortgage, a special loan from a bank or building society. This load is paid back, with interest, over a long period of time, usually 25 years. You can get information about mortgages from a bank or building society. Some banks can also give information about Islamic (Sharia) mortgages.

If you are having problems paying your mortgage repayments, you can help and advice. It is important to speak to your bank or building society as soon as you can.

Estate agents

If you wish to buy a home, usually the first place to start is an estate agent. In Scotland the process is different and you should go first to a solicitor. Estate agents represent the person selling their house or flat. They arrange for buyers to visit homes that are for sale. There are estate agents in all towns and cities and they usually have websites where they advertise the homes for sale. You can also find details about homes for sale on the Internet and in national and local newspapers.

Making an offer

In the UK, except Scotland, when you find a home you wish to buy you have to make an offer to the seller. You usually do this through an estate agent or solicitor. Many people offer a lower price than the seller is asking. Your first offer must be subject to contract so that you can withdraw if there are reasons why you cannot complete the purchase. In Scotland the seller sets a price and buyers make offers over that amount. The agreement becomes legally binding earlier than it does elsewhere in the UK.
Solicitor and surveyor

It is important that a solicitor helps you through the process of buying a house or flat. When you make an offer on a property, the solicitor will carry out a number of legal checks on the property, the seller and the local area. The solicitor will provide the legal agreements necessary for you to buy the property. The bank or building society that is providing you with your mortgage will also carry out checks on the house or flat you wish to buy. These are done by a surveyor. The buyer does not usually see the result of this survey, so the buyer often asks a second surveyor to check the house as well. In Scotland the survey is carried out before an offer is made, to help people decide how much they want to bid for the property.

Rented accommodation

It is possible to rent accommodation from the local authority (the council), from a housing association or from private property owners called landlords.

The local authority

Most local authorities (or councils) provide housing. This is often called "council housing". In Northern Ireland social housing is provided by the Northern Ireland Housing Executive. Everyone is entitled to apply for council accommodation. To apply you must put your name on the council register or list. This is available from the housing department at the local authority. You are then assessed according to your needs. This is done through a system of points. You get more points if you have priority needs, for example if you are homeless and have children or chronic ill health.

It is important to note that in many areas of the UK there is a shortage of council accommodation, and that some people have to wait a very long time for a house or flat.

Housing associations

Housing associations are independent not-for-profit organisations which provide housing for rent. In some areas they have taken over the administration of local authority housing. They also run schemes called shared ownership, which help people buy part of a house or flat if they cannot afford to buy all of it at once. There are usually waiting lists for homes owned by housing associations.

Privately rented accommodation

Many people rent houses or flats privately, from landlords. Information about private accommodation can be found in local newspapers, notice boards, estate agents and letting agents.

Tenancy agreement

When you rent a house or flat privately you sign a tenancy agreement, or lease. This explains the conditions or rules you must follow while renting the property. This agreement must be checked very carefully to avoid problems later. The agreement also contains a list of any furniture or fittings in the property. This is called an inventory. Before you sign the agreement, check the details and keep it safe during your tenancy.
Deposit and rent

You will probably be asked to give landlord a deposit at the beginning of your tenancy. This is to cover the cost of any damage. It is usually equal to one month’s rent. The landlord must return this money to you at the end of your tenancy, unless you have caused damage to the property.

Your rent is fixed with your landlord at the beginning of the tenancy. The landlord cannot raise the rent without your agreement.

If you have a low income or are unemployed you may be able to claim Housing Benefit to help you pay your rent.

Renewing and ending a tenancy

Your tenancy agreement will be for a fixed period of time, often six months. After this time the tenancy can be ended or, if both tenant and landlord agree, renewed. If you end the tenancy before the fixed time, you usually have to pay the rent for the agreed full period of the tenancy.

A landlord cannot force a tenant to leave. If a landlord wishes a tenant to leave they must follow the correct procedures. These vary according to the type of tenancy. It is a criminal offence for a landlord to use threats or violence against a tenant or to force them to leave without an order from the court.

Discrimination

It is unlawful for a landlord to discriminate against someone looking for accommodation because of their sex, race, nationality, ethnic group, or because they are disabled, unless the landlord or a close relative of the landlord is sharing the accommodation.

Homelessness

If you are homeless you should go for help to the local authority (or, in Northern Ireland, the Housing Executive). They have a legal duty to offer help and advice, but will not offer you a place to live unless you have priority need and have a connection with the area, such as work or family. You must also show that you have not made yourself intentionally homeless.

Help

If you are homeless or have problems with your landlord, help can be found from the following: The housing department of the local authority will give advice on homelessness and on Housing Benefit as well as deal with problems you may have in council-owned property.
The Citizens Advice Bureau will give advice on all types of housing problems. There may also be a housing advice centre in your neighbourhood.

Shelter is a housing facility which runs a 24-hours helpline.

Help with the cost of moving and setting up home may be available from Social Fund. This is run by the Department for Work and Pensions (DWP). It provides grants and loans such as the Community Care Grant for people setting up home after being homeless or after they have been in prison or other institutions. Other loans are available for people who have had an emergency such as flooding. Information about these is available at the Citizens Advice Bureau or Jobcentre Plus.

**Services in and for the home**

**Water**

Water is supplied to all homes in the UK. The charge for this is called the water rates. When you move into a new home (bought or rented), you should receive a letter telling you the name of the company responsible for supplying you water. The water rates may be paid in one payment (a lump sum) or in installments, usually monthly. If you receive Housing Benefit, you should check to see if this covers the water rates. The cost of the water usually depends on the size of your property, but some homes have a water meter which tells you exactly how much water you have used. In Northern Ireland water is currently (2006) included in the domestic rates, although this may change in future.

**Electricity and gas**

All properties in the UK have electricity supplied at 240 volts. Most homes also have gas. When you move into a new home or leave an old one, you should make a note of the electricity and gas meter readings. If you have an urgent problem with your gas, electricity or water supply, you can ring a 24-hour helpline. This can be found on your bill, in the Yellow Pages or in the phone book.

**Gas and electricity suppliers**

It is possible to choose between different gas and electricity suppliers. These have different prices and different terms and conditions. Get advice before you sign a contract with a new supplier. To find out which company supplies your gas, telephone Transco.

To find out which company supplies your electricity, telephone Energywatch. They can also give you advice on changing your supplier of electricity or gas.

**Telephone**

Most homes already have a telephone line, called a landline. If you need a new line, telephone BT, or contact a cable company. Many companies offer land line, mobile telephone and broadband Internet services. You can get advice about prices or about changing your company from Ofcom. You
can call from public payphones using cash, prepaid phonecards or credit or debit cards. Calls made from hotels and hostels are usually more expensive.

Dial 999 or 112 for emergency calls for police, fire or ambulance service. These calls are free. Do not use these numbers if it is not a real emergency; you can always find the local numbers for these services in the phone book.

Bills

Information on how to pay for water, gas, electricity and the telephone is found on the back of each bill. If you have a bank account you can pay your bills by standing order or direct debit. Most companies operate a budget scheme which allows you to pay a fixed amount every month. If you do not pay a bill, the service can be cut off. To get a service reconnected, you have to pay another charge.

Refuse collection

Refuse is also called waste, or rubbish. The local authority collects the waste regularly, usually on the same day of each week. Waste must be put outside in a particular place to get collected. In some parts of the country the waste is put into plastic bags, in others it is put into bins with wheels. In many places you must recycle your rubbish, separating paper, glass, metal or plastic from the other rubbish. Large objects which you want to throw away, such as a bed, a wardrobe or a fridge, need to be collected separately. Contact your local authority to arrange this. If you have a business, such as a factory or a shop, you must make special arrangements with the local authority for your waste to be collected. It is a criminal offense to dump rubbish anywhere.

Council Tax

Local government services, such as education, police, roads, refuse collection and libraries, are paid for partly by grants from the government and partly by Council Tax. In Northern Ireland there is a system of domestic rates instead of the Council Tax. The amount of Council Tax you pay depends on the size and value of your house or flat (dwelling). You must register to pay Council Tax when you move to a new property, either as the owner or the tenant. You can pay the tax in one payment, in two installments, or in ten installments (from April to January).

If only one person lives in the flat or house, you get a 25% reduction on your Council tax. (This does not apply in Northern Ireland). You may also get a reduction if someone in the property has a disability. People on a low income or who receive benefits such as Income Support or Jobseeker’s Allowance can get Council Tax Benefit. You can get advice on this from the local authority or the Citizens Advice Bureau.
**Buildings and household insurance**

If you buy a home with a mortgage, you must insure the building against fire, theft and accidental damage. The landlord should arrange insurance for rented buildings. It is also wise to insure your possessions against theft or damage. There are many companies that provide insurance.

**Neighbours**

If you live in rented accommodation, you will have a tenancy agreement. This explains all the conditions of your tenancy. It will probably include information on what to do if you have problems with your housing. Occasionally, there may be problems with your neighbours. If you do have problems with your neighbours, they can be solved by speaking to them first. If you cannot solve the problem, speak to your landlord, local authority or housing association. Keep the record of the problems in case you have to show exactly what the problems are and when they started. Neighbours who cause a very serious nuisance may be taken to court and can be evicted from their home.

There are several mediation organisations which help neighbours to solve their disputes without having to go to court. Mediators talk to both sides and try to find a solution acceptable to both. You can get details of mediation organisations from the local authority, Citizens Advice, and Mediation UK.

**Money and credit**

Bank notes in the UK come in denominations (values) of 5, 10, 20 and 50. Northern Ireland and Scotland have their own bank notes which are valid everywhere in the UK, though sometimes people may not realise this and may not wish to accept them.

**The euro**

In January 2002 twelve European Union states adopted the euro as their common currency. The UK government decided not to adopt the euro at that time, and has said it will only do so if the British people vote for the euro in a referendum. The euro does circulate to some extent in Northern Ireland, particularly in the towns near the border with Ireland.
Foreign currency

You can get or change foreign currency at banks, building societies, large post offices and exchange shops or bureaux de change. You might have to order some currencies in advance. The exchange rates vary and you should check for the best deal.

Banks and Building Societies

Most adults in the UK have a bank or building society account. Many large national banks or building societies have branches in towns and cities throughout the UK. Is it worth checking the different types of account each one offers. Many employers pay salaries directly into a bank or building society account. There are many banks or building societies to choose from. To open an account, you need to show documents to prove your identity, such as passport, immigration document or driving license. You also need to show something with your address on it like a tenancy agreement or household bill. It is also possible to open bank accounts in some supermarkets or on the Internet.

Cash and debit cards

Cash cards allow you to use cash machines to withdraw money from your account. For this you need a Personal Identification Number (PIN) which you must keep secret. A debit card allows you to pay for things without using cash. You must have enough money in your account to cover what you buy. If you lose your cash card or debit card you must inform the bank immediately.

Credit and store cards

Credit cards can be used to buy things in shops, on the telephone and over the Internet. A store card is like a credit card but used only in a specific shop. Credit and store cards do not draw money from your bank account, but you will be sent a bill every month. If you do not pay the total amount on the bill, you are
charged interest. Although credit and store cards are useful, the interest is usually very high and many people fall into debt this way. If you lose your credit card or store cards you must inform the company immediately.

Credit and loans

People in the UK often borrow money from banks and other organisations to pay for things like household goods, cars and holidays. This is more common in the UK than in many other countries. You must be very sure of the terms and conditions when you decide to take out a loan. You can get advice on loans from the Citizens Advice Bureau if you are uncertain.

Being refused credit

Banks and other organisations use different information about you to make a decision about a loan, such as your occupation, address, salary and previous credit record. If you apply for a loan you might be refused. If this happens, you have the right to ask the reason why.

Credit unions

Credit unions are financial co-operatives owned and controlled by their members. The members pool their savings and then make loans from this pool. Interest rates in credit unions are usually lower than banks and building societies. There are credit unions in many cities and towns. To find the nearest credit union contact the Association of British Credit Unions.

Insurance

As well as insuring their property and possessions, many people insure their credit cards and mobile phones. They also buy insurance when they travel abroad in case they lose their luggage or need medical treatment. Insurance is compulsory if you have a car or motorcycle. You can usually arrange insurance directly with an insurance company, or you can use a broker who will help you get the best deal.

Social security

The UK has a system of social security which pays welfare benefits to people who do not have enough money to live on. Benefits are usually available for the sick and disabled, older people, the unemployed and those on low incomes. People who do not have legal rights of residence (or settlement) in the UK cannot usually receive benefits. Arrangements for paying and receiving benefits are complex because they have to cover people in many different situations. Guides to benefits are available from Jobcentre Plus offices, local libraries, post offices and the Citizens Advice Bureau.

Health

Healthcare in the UK is organised under the National health Service (NHS). The NHS began in 1948, and is one of the largest organisations in Europe. It provides all residents with free healthcare and treatment.
Finding a doctor

Family doctors are called General Practitioners (GPs) and they work in surgeries. GPs often work together in a group place. This is sometimes called a Primary Health Care Centre.

Your GP is responsible for organising the health treatment you receive. Treatment can be for physical and mental illness. If you need to see a specialist, you must go to your GP first. Your GP will then refer you to a specialist in a hospital. Your GP can also refer you for specialist treatment if you have special needs.

You can get a list of local GPs from libraries, post offices, the tourist information office, the Citizens Advice Bureau, the local health authority and on the Internet.

You can attend a hospital without a GP’s letter only in the case of an emergency. If you have an emergency you should go to the Accident and Emergency (A&E) department of the nearest hospital.

Registering with a GP

You should look for a GP as soon as you move to a new area. You should not wait until you are ill. The health centre, or surgery, will tell you what you need to do to register. Usually you must have a medical card. If you do not have one, the GP’s receptionist should give you a form to send to the local health authority. They will then send you a medical card.

Before you register you should check the surgery can offer what you need. For example, you might need a woman GP, or maternity services. Sometimes GPs have many patients and are unable to accept new ones. If you cannot find a GP, you can ask your local authority to help you find one.

Using your doctor

All patients registering with a GP are entitled to a free health check. Appointments to see the GP can be made by phone or in person. Sometimes you might have to wait several days before you can see a doctor. If you need immediate medical attention ask for an urgent appointment. You should go to the GP’s surgery a few minutes before the appointment. If you cannot attend or do not need the appointment any more, you must let the surgery know. The GP needs patients to answer all questions as fully as possible in order to find out what is wrong. Everything you tell the GP is completely confidential and cannot be passed on to anyone else without your permission. If you do not understand something, ask for clarification. If you have difficulties with English, bring someone who can help you, or ask the receptionist for an interpreter. This must be done when you make the appointment. If you have asked for an interpreter, it is important that you keep your appointment because this service is expensive.

In exceptional circumstances, GPs can visit patients at home but they always give priority to people who are unable to travel. If you call the GP outside normal working hours, you will have to answer several questions about your situation. This is to assess how serious your case is. You will then be told if a doctor can come to your home. You might be advised to go to the nearest A&E department.
Charges

Treatment from the GP is free but you have to pay a charge for your medicines and for certain services, such as vaccinations for travel abroad. If the GP decides you need to take medicine you will be given a prescription. You must take this to a pharmacy (chemist).

Prescriptions

Prescriptions are free for anyone who is

✧ Under 16 years of age (25 in Wales).
✧ Under 19 and in full-time education.
✧ Aged 60 or over.
✧ Pregnant or with baby under 12 months old.
✧ Suffering from a specified medical condition.
✧ Receiving Income Support, Jobseekers Allowance, Working Families or Disabilities Tax Credit.

Feeling unwell

If you or your child feels unwell you have the following options:

For information or advice

✧ Ask your local pharmacist (chemist). The pharmacy can give advice on medicines and some illnesses and conditions that are not serious.
✧ Speak to a nurse by phoning NHS Direct.
✧ Use the NHS Direct website.
✧ To see a doctor or nurse.
✧ Make an appointment to see your GP or a nurse working in the surgery.
✧ Visit an NHS walk-in centre.
✧ For urgent medical treatment.
✧ Contact your GP.
✧ Go to your nearest hospital with an Accident and Emergency department.
✧ Call 999 for an ambulance. Calls are free. Only use this service for a real emergency.

NHS walk-in centres provide treatment for minor injuries and illnesses seven days a week. You do not need an appointment. For details of your nearest centre call NHS Direct or visit the NHS website.

Going into hospital

If you need minor tests at a hospital, you will probably attend the Outpatients department. If your treatment takes several hours, you will go into hospital as a day patient. If you need to stay overnight, you will go into hospital as an in-patient.

You should take personal belongings with you, such as a towel, night clothes, things for washing, and a dressing gown. You will receive all your meals while you are an in-patient. If you need advice about going into hospital, contact Customer Services or the Patient Advice and Liaison Service (PALS) at the hospital where you will receive treatment.
Dentists

You can get the name of a dentist by asking at the local library, at the Citizens Advice Bureau and through NHS Direct. Most people have to pay for dental treatment. Some dentists work for the NHS and some are private. NHS dentists charge less than private dentists, but some dentists have two sets of charges, both NHS and private. A dentist should explain your treatment and the charges before the treatment begins.

Free dental treatment is available to

- People under 18 (in Wales people under 25 and over 60)
- Pregnant women and women with babies under 12 months old
- People on income support, Jobseekers’ Allowance or Pension Credit Guarantee

Opticians

Most people have to pay for sight tests and glasses, except children, people over 60, people with certain eye conditions and people receiving certain benefits. In Scotland, eye tests are free.

Pregnancy and care of young children

If you are pregnant you will receive regular ante-natal care. This is available from your local hospital, local health centre or from special antenatal clinics. You will receive support from a GP and from a midwife. Midwives work in hospitals or health centres. Some GPs do not provide maternity services so you may wish to look for another GP during your pregnancy. In the UK women usually have their babies in hospital, especially if it is their first baby. It is common for the father to attend the birth, but only if the mother wants him to be there.

A short time after you have your child, you will begin regular contact with a health visitor. She or he is a qualified nurse and can advise you about caring for your baby. The first visits will be in your home, but after that you might meet the health visitor at a clinic. You can ask advice from your health visitor until your child is five years old. In most towns and cities there are mother and toddler groups or playgroups for small children. These often take place at local churches and community centres. You might be able to send your child to a nursery school.
Information on pregnancy

You can get information on maternity and ante-natal services in your area from your local health authority, a health visitor or your GP. The number of your health authority will be in the phone book.

The Family Planning Association (FPA) gives advice on contraception and sexual health.

The National Childbirth Trust gives information and support in pregnancy, childbirth and early parenthood.

Registering a birth

You must register your baby with the Registrar of Births, Marriages and Deaths (Register Office) within 6 weeks of birth. The address of your local Register office is in the phone book. If the parents are married, either the mother or father can register the birth. If they are not married, only the mother can register the birth. If the parents are not married but want both names on the child’s birth certificate, both mother and father must be present when they register their baby.

Education

Education in the UK is free and compulsory for all children between the ages of 5 to 16 (4 to 16 in Northern Ireland). The education system varies in England, Scotland, Wales and Northern Ireland.

The child’s parent or guardian is responsible for making sure their child goes to school, arrives on time and attends for the whole school year. If they do not do this, the parent or guardian may be prosecuted.

Some areas of the country offer free nursery education for children over the age of 3. In most parts of the UK, compulsory education is divided in two stages, primary and secondary. In some places there is a middle-school system.

In England and Wales the primary stage lasts from 5 to 11, in Scotland from 5 to 12 and in Northern Ireland from 4 to 11. The secondary stage lasts until the age of 16. At that age young people can choose to leave school or to continue with their education until they are 17 or 18.

Details of local schools are available from your local education authority office or website. The addresses and phone numbers of local education authorities are in the phone book.

Primary schools

These are usually schools where both boys and girls learn together and are usually close to a child’s home. Children tend to be with the same group and teacher all day. Schools encourage parents to help their children with learning, particularly with reading and writing.
Secondary schools

At age 11 (12 in Scotland) children go to secondary school. This might normally be the school nearest their home, but parents in England and Wales are allowed to express a preference for a different school. In some areas, getting a secondary school place in a preferred school can be difficult, and parents often apply to several schools in order to make sure their child gets offered a place. In Northern Ireland many schools select children through a test taken at the age of 11.

If the preferred school has enough places, the child will be offered a place. If there are not enough places, children will be offered places according to the school’s admission arrangements. Admission arrangement vary from area to area.

Secondary schools are larger than primary schools. Most are mixed sex, although there are single sex schools in some areas. Your local education authority will give you information on schools in your area. It will also tell you which schools have spaces and give you information about why some children will be given places when only a few are available and why other children will not. It will also tell you how to apply for a secondary school place.

Costs

Education at state schools in the UK is free, but parents have to pay for school uniforms and sports wear. There are sometimes extra charges for music lessons and for school outings. Parents on low income can get help with costs, and with the cost of school meals. You can get advice on this from the local authority or the Citizens Advice Bureau.

Church and other faith schools

Some primary and secondary schools in the UK are linked to the Church of England or the Roman Catholic Church. These are called "faith schools". In some areas there are Muslim, Jewish and Sikh schools. In Northern Ireland, some schools are called Integrated Schools. These schools aim to bring children of different religions together. Information on faith schools is available from your local education authority.

Independent Schools

Independent schools are private schools. They are not run or paid for by the state. Independent secondary schools are also sometimes called public schools. There are about 2,500 independent schools in the UK. About 8% of children go to these schools. At independent schools parents must pay the full cost of their child’s education. Some independent schools offer scholarships which pay some or all of the costs of the child’s education.

The school curriculum

All state, primary and secondary schools in England, Wales and Northern Ireland follow the National Curriculum. This covers English, maths, science, design and technology, information and communication technology (ICT), history, geography, modern foreign languages, art and design, music, physical education (PE) and citizenship. In Wales, children learn Welsh.
In some primary schools in Wales, all the lessons are taught in Welsh. In Scotland, pupils follow a broad curriculum informed by national guidance. Schools must, by law, provide religious education (RE) to all pupils. Parents are allowed to withdraw their children from these lessons. RE lessons have a Christian basis but children also learn about the other major religions.

Assessment

In England, the curriculum is divided into 4 stages, called Key Stages. After each stage children are tested. They take Key Stage tests (also called SATs) at ages 7, 11 and 14. At 16 they usually take the General Certificates of Secondary Education (GCSEs) in several subjects, although some schools also offer other qualifications. At 18, young people who have stayed at school do AGCEs (Advanced GCE levels) often just called A levels.

In Wales, schools follow the Welsh National Curriculum but have abolished national tests for children at age of 7 and 11. There are also plans in Wales to stop testing children at 14,

Teachers in Wales still have to assess and report on their pupils’ progress and achievements at 7 and 11.

In Scotland, the curriculum is divided into 2 phases. The first phase is from 5 to 14. There are six levels in that phase, levels A to F. There are no tests for whole groups during this time. Teachers test individual children when they are ready. From 14 to 16, young people do Standard Grade. After 16 they can study at Intermediate, Higher or Advanced level. In Scotland there will soon be a single curriculum for all pupils from age 3 to 18. This is called A Curriculum for Excellence.

Help with English

If your child’s main language is not English, the school may arrange for extra language support from an EAL (English Additional Language) specialist teacher.

Careers education

All children get careers advice from the age of 14. Advice is also available from Connexions, a national service for young people. In Wales, Careers Wales offers advice to children from the age of 11. In Scotland, Careers Scotland provides information, services and support to all ages and stages.

Parents and schools

Many parents are involved with their child’s school. A number of places on a school’s governing body are reserved for parents. The governing body decides how the school is run and administered and produces reports on the progress of the school from year to year. In Scotland, parents can be members of school boards or parent councils.
Schools must be open 190 days a year. Terms dates are decided by the governing body or by the local education authority. Children must attend the whole school year. Schools expect parents and guardians to inform them if their child is going to be absent from school. All schools ask parents to sign a homeschoool agreement. This is a list of things that both the school and the parent or guardian agree to do to ensure a good education for the child. All parents receive a report every year on their child’s progress. They also have a chance to go to the school to talk to their child’s teachers.

**Further education and adult education**

At 16, young people can leave school or stay on to do A Levels (Higher grades in Scotland) in preparation for university. Some young people go to their local further education (FE) college to improve their exam grades or to get new qualifications for a career. Most courses are free to up to the age of 19. Young people from families on low incomes can get financial help with their studies when they leave school at 16. This is called the Education Maintenance Allowance (EMA). Information about this is available at your local college.

Further education colleges also offer courses to adults over the age of 18. These include courses for people wishing to improve their skills in English. These courses are called ESOL (English for Speakers of Other Languages). There are also courses for English speakers who need to improve their literacy and numeracy and for people who need to learn new skills for employment. ESOL courses are also available in community centres and training centres. There is sometimes a waiting list for ESOL courses because demand is high. In England and Wales, ESOL, literacy and numeracy courses are also called Skills for Life courses. You can get information at your local college or local library or from learndirect.

Many people join other adult education classes to learn a new skill or hobby and to meet new people. Classes are very varied and range from sports to learning a musical instrument or a new language. Details are usually available from your local library, college or adult education centre.

**University**

More young people go to university now than in the past. Many go after A levels (or Higher grades in Scotland) at age of 18 but it is also possible to go to university later in life. At present, most students in England, Wales and Northern Ireland have to pay towards the cost of their tuition fees and to pay for their living expenses. In Scotland there are no tuition fees but after students finish university they pay back some of the cost of their education in a payment called an endowment. At present, universities can charge up to GBP 3,000 per year for their tuition fees, but students do not have to pay anything towards their fees before or during their studies. The government pays their tuition fees and then charges for them when a student starts working after university. Some families on low incomes receive help with their children’s tuition fees. This is called a grant. The universities also give help, in the form of bursaries. Most students get a low-interest student
loan from a bank. This pays for their living costs while they are at university. When a student finishes university and starts working, he or she must pay back the loan.

**Leisure**

**Information**

Information about theatre, cinema, music and exhibitions is found in local newspapers, local libraries and tourist information centres. Many museums and art galleries are free.

**Film, video and DVD**

Films in the UK have a system to show if they are suitable for children. This is called the classification system. If a child is below the age of the classification, they should not watch the film at a cinema or on DVD. All films receive a classification, as follows:

- **U (Universal)**: suitable for anyone aged 4 years and over
- **PG (parental guidance)**: suitable for everyone but some parts of the film might be unsuitable for children. Their parents should decide.
- **12 or 12A**: children under 12 are not allowed to see or rent the film unless they are with an adult.
- **15**: children under 15 are not allowed to see or rent the film.
- **18**: no one under 18 is allowed to see or rent the film.
- **R18**: no one under 18 is allowed to see the film, which is only available in specially licensed cinemas.

**Television and radio**

Anyone in the UK with a television (TV), DVD or video recorder, computer or any device which is used for watching or recording TV programmes must be covered by a valid television licence. One license covers all of the equipment at one address, but people who rent different rooms in a shared house must each buy a separate licence.

A colour TV licence currently costs GBP 131.50 (2006) and lasts for 12 months. People aged 75, or over, can apply for a free TV licence. There are many ways to buy a TV licence including from local PayPoint outlets or on-line. It is also possible to pay for the licence in installments.

**Sports, clubs and societies**

Information about local clubs and societies can usually be found at local libraries or through your local authority. For information about sports you should ask in the local leisure centre. Libraries and leisure centres often organise activities for children during the school holidays.
Places of interest

The UK has a large network of public footpaths in the countryside. Many parts of the countryside and places of interest are kept open by the National Trust. This is a charity that works to preserve important buildings and countryside in the UK.

Pubs and night clubs

Public houses, or pubs, are an important part of social life in the UK. To drink alcohol in a pub you must be 18 or over. People under 18 are not allowed to buy alcohol in a supermarket or in an off-licence either. The landlord of the pub may allow people of 14 to come into the pub but they are not allowed to drink. At 16, people can drink wine or beer with a meal in a hotel or restaurant.

Pubs are usually open during the day and until 11 PM. If a pub wants to stay open later, it must apply for a special licence. Night clubs open and close later than pubs.

Betting and gambling

People under 18 are not allowed into betting shops or gambling clubs. There is a National Lottery for which draws, with large prizes, are made every week. You can enter by buying a ticket or a scratch card. People under 16 are not allowed to buy a lottery ticket or scratch card.

Pets

Many people in the UK have pets such as cats and dogs. It is against the law to treat a pet cruelly or to neglect it. All dogs in public places must wear a collar showing the name and address of the owner. The owner is responsible for keeping the dog under control and for cleaning up after the animal in a public place. Vaccinations and medical treatment for animals are available from veterinary surgeons (vets). If you cannot afford to pay a vet, you can go to a charity called the PDSA (People’s Dispensary for Sick Animals). To find your nearest branch, visit http://www.pdsa.org.uk.

Travel and transport

Trains, buses and coaches

For information about trains telephone the National Rail Enquiry Service. For trains in Northern Ireland, phone Translink. For information on coaches, phone National Express. For coaches in Scotland, phone Scottish Citylink.

Usually, tickets for trains and underground systems such as the London Underground must be bought before you get on the train. The fare varies according to the day and time you wish to travel. Travelling in the rush hour is always more expensive. Discount tickets are available for families, people aged 60 and over, disabled people, students and people under 26. Ask at your local
train station for details. Failure to buy a ticket may result in a penalty.

**Taxis**

To operate legally, all taxis and minicabs must be licensed and display a licence plate. Taxis and cabs with no licence are not insured for fare-paying passengers and are not always safe. Women should not use unlicensed minicabs.

**Driving**

You must be at least 17 to drive a car or motorcycle, 18 to drive a medium-sized lorry, and 21 to drive a large lorry or bus. To drive a lorry, minibus or bus with more than eight passenger seats, you must have a special licence.

**The driving licence**

You must have a driving licence to drive on public roads. To get a driving licence you must pass a test. There are many driving schools where you can learn with the help of a qualified instructor.

You get a full driving licence in three stages:

1. Apply for a provisional licence. You need this licence while you are learning to drive. With this you are allowed to drive a motorcycle up to 125cc or a car. You must put L plates on the vehicle, or D plates in Wales. Learner drivers cannot drive on a motorway. If you drive a car, you must be with someone who is over 21 and who has had a full licence for over three years. You can get an application form for a provisional licence from a post office.

2. Pass a written theory test.

3. Pass a practical driving test.

Drivers may use their licence until they are 70. After that the licence is valid three years at a time.

In Northern Ireland, a newly-qualified driver must display an R-plate (for registered driver) for one year after passing the test.

**Overseas licences**

If your driving licence is from a country in the European Union (EU), Iceland, Liechtenstein or Norway, you can drive in the UK for as long as your licence is valid.

If you have a licence from a country outside the EU, you may use it in the UK for up to 12 months. During this time you must get a UK provisional driving licence and pass both the UK theory and practical driving tests, or you will not be able to drive after 12 months.
Insurance

It is a criminal offence to have a car without proper motor insurance. Drivers without insurance can receive very high fines. It is also illegal to allow someone to use your car if they are not insured to drive it.

Road tax and MOT

You must also pay a tax to drive your car on the roads. This is called road tax. Your vehicle must have a road tax disc which shows you have paid. You can buy this at the post office. If you do not pay the road tax, your vehicle may be clamped or towed away.

If your vehicle is over three years old, you must take it every year for a Ministry of Transport (MOT) test. You can do this at an approved garage. The garage will give you an MOT certificate when your car passes the test. It is an offence not to have a MOT certificate. If you do not have an MOT certificate, your insurance will not be valid.

Safety

Everyone in a vehicle should wear a seat belt. Children under 12 years of age may need a special booster seat. Motorcycles and their passengers must wear a crash helmet (this law does not apply to Sikh men if they are wearing a turban). It is illegal to drive while holding a mobile phone.

Speed limits

For cars and motorcycles the speed limits are:

- 30 miles per hour (mph) in built-up areas, unless a sign shows a different limit
- 60 mph on single carriageways
- 70 mph on motorways and dual carriageways

Speed limits are lower for buses, lorries and cars pulling caravans.

It is illegal to drive when you are over the alcohol limit or drunk. The police can stop you and give you a test to see how much alcohol you have in your body. This is called a breathalyzer test. If a driver has more than the permitted amount of alcohol (called being over the limit) or refuses to take the test, he or she will be arrested. People who drink and drive can expect to be disqualified from driving for a long period.

Accidents

If you are involved in a road accident:

- Don´t drive away without stopping: this is a criminal offence
- Call the police and ambulance on 999 or 112 if someone is injured
Get the names, addresses, vehicle registration numbers and insurance details of the other drivers

Give your details to the other drivers or passengers and to the police

Make a note of everything that happened and contact your insurance company as soon as possible

Note that if you admit the accident was your fault, the insurance company may refuse to pay. It is better to wait until the insurance company decides for itself whose fault the accident was.

**Identity documents**

At present, UK citizens do not have to carry identity (ID) cards. The government is, however, making plans to introduce them in the next few years.

**Proving your identity**

You may have to prove your identity at different times, such as when you open a bank account, rent accommodation, enrol for a college course, hire a car, apply for benefits such as housing benefit, or apply for a marriage certificate. Different organisations may ask for different documents as proof of identity. These can include:

- Official documents from the Home Office showing your immigration status
- A certificate of identity
- A passport or travel document
- A National Insurance (NI) number card
- A provisional or full driving licence
- A recent gas, electricity or phone bill showing your name and address
- A rent or benefits book
Chapter 6. Employment

Looking for work

If you are looking for work, or you are thinking of changing your job, there are a number of ways you can find out about work opportunities. The Home Office provides guidance on who is allowed to work in the UK. Not everyone in the UK is allowed to work and some people need work permits, so it is important to check your status before taking up work. Also, employers have to check that anyone they employ is legally entitled to work in the UK. For more information and guidance, see the Home Office website "Working in the UK".

Jobs are usually advertised in local and national newspapers, at the local Jobcentre and in employment agencies. You can find the address and telephone number of your local Jobcentre under Jobcentre Plus in the phone book. Some jobs are advertised on supermarket notice boards and in shop windows. These jobs are usually part-time and the wages are often quite low. If there are particular companies you would like to work for, you can look for vacancies on their websites.

Jobcentre Plus is run by a government department: the Department for Work and Pensions. Trained staff give advice and help in finding and applying for jobs as well as claiming benefits. They can also arrange for interpreters. Their website lists vacancies and training opportunities and gives general information on benefits. There is also a low-cost telephone service: Jobseeker Direct. This is open 9 AM to 6 PM on weekdays and 9 AM to 1 PM on Saturdays.

Qualifications

Applicants for some jobs need special training or qualifications. If you have qualifications from another country, you can find out how they compare with qualifications in the UK at the National Academic Recognition Information Centre (NARIC).

Applications

Interviews for lower paid and local jobs can often be arranged by telephone or in person. For many jobs you need to fill in an application form or send a copy of your curriculum vitae (CV) with a covering letter or letter of application.

A covering letter is usually a short letter attached to a completed application form, while a letter of application gives more detailed information on why you are applying for the job and why you think you are suitable. Your CV gives specific details on your education, qualifications, previous employment, skills and interests. It is important to type any letters and your CV on a computer or word processor as this improves your chance of being called for an interview.

Employers often ask for the names and addresses of one or two referees. These are people such as your current or previous employer or college tutor. Referees need to know you well and to agree to write a
short report or reference on your suitability for the job. Personal friends or members of your family are not normally acceptable as referees.

**Interviews**

In job descriptions and interviews, employers should give full details of what the job involves, including the pay, holidays and working conditions. If you need more information about any of these, you can ask questions in the interview. In fact, asking some questions in the interview shows you are interested and can improve your chance of getting the job.

When you are applying for a job or during the interview, it is important to be honest about your qualifications and experience. If an employer later finds out that you gave incorrect information, you might lose your job.

**Criminal record**

For some jobs, particularly if the work involves working with children or vulnerable people, the employer will ask for your permission to do a criminal record check. You can get more information on this from the Home Office Criminal Records Bureau (CRB). In Scotland, contact Disclosure Scotland.

**Training**

Taking up training helps people improve their qualifications for work. Some training may be offered at work or you can do courses from home or at your local college. This includes English language training. You can get more information from your local library and college or from the Internet. Learndirect offers a range of online training courses at centres across the country. There are charges for courses but you can do free starter or taster sessions. You can get more information from their free information line.

**Volunteering and work experience**

Some people do voluntary work and this can be a good way to support your local community and organisations which depend on volunteers. It also provides useful experience that can help with future job applications. Your local library will have information about volunteering opportunities.

**Equal rights and discrimination**

It is against the law for employers to discriminate against someone at work. This means that a person should not be refused work, training or promotion or treated less favourably because of their:

- Sex.
- Nationality, race, colour or ethnic group.
- Disability.
- Religion.
- Sexual orientation.
- Age.
In Northern Ireland, the law also bans discrimination on ground of religious belief or political opinion.

The law also says that men and women who do the same job, or work of equal value, should receive equal pay. Almost all the laws protecting people at work apply equally to people doing part-time or full-time jobs.

There are, however, a small number of jobs where discrimination laws do not apply. For example, discrimination is not against the law when the job involves working for someone in their own home.

You can get more information about the law and racial discrimination from the Commission for Racial Equality. The Equal Opportunities Commission can help with sex discrimination issues and the Disability Rights Commission deals with disability issues. Each of these organisations offers advice and information and can, in some cases, support individuals. From October 2007 their functions will be brought together in a new Commission for Equality and Human Rights. You can get more information about the laws protecting people at work from the Citizens Advice Bureau.

In Northern Ireland, the Equality Commission provides information and advice in respect of all forms of unlawful discrimination.

**Sexual harassment**

Sexual harassment can take different forms. This includes:

- Indecent remarks.
- Comments about the way you look that make you feel uncomfortable or humiliated.
- Comments or questions about your sex life.
- Inappropriate touching or sexual demands.
- Bullying behaviour or being treated in a way that is rude, hostile, degrading or humiliating because of your sex.

Men and women can be victims of sexual harassment at work. If this happens to you, tell a friend, colleague or trade union representative and ask the person harassing you to stop. It is a good idea to keep a written record of what happened, the days and times when it happened and who else may have seen or heard the harassment. If the problem continues, report the person to your employer or trade union. Employers are responsible for the behaviour of their employees while they are at work. They should treat complaints of sexual harassment very seriously and take effective action to deal with the problem. If you are not satisfied with your employer’s response, you can ask for advice and support from the Equal Opportunities Commission, your trade union or the Citizens Advice Bureau.

**At work**

Both employers and employees have legal responsibilities at work. Employers have to pay employees for the work that they do, treat them fairly and take responsible care for their health and safety. Employees should do their work with reasonable skill and care and follow all reasonable instructions. They should not damage their employer’s business.
A written contract or statement

Within two months of starting a new job, your employer should give you a written contract or statement with all the details and conditions for your work. This should include your responsibilities, pay, working hours, holidays, sick pay and pension. It should also include the period of notice that both you and your employer should give for the employment to end. The contract or written statement is an important document and is very useful if there is ever a disagreement about your work, pay or conditions.

Pay, hours and holidays

Your pay is agreed between you and your employer. There is a minimum wage in the UK that is legal right for every employed person above compulsory school leaving age. The compulsory school leaving age is 16, but the time in the school year when 16-year-olds can leave school in England and Wales is different from that in Scotland and Northern Ireland.

The current minimum wage rates are as follows:

- £5.80 per hour for workers aged 22 years and older
- A development rate of £4.83 per hour for workers aged 18-21 inclusive
- £3.57 per hour for all workers under the age of 18, who are no longer of compulsory school age

Source: http://www.hmrc.gov.uk/nmw/

Employers who pay their workers less than this are breaking the law. You can get more information from the Central Office of Information Directgov website, which has a wide range of public service information. Alternatively, you can telephone the National Minimum Wage Helpline.

Your contract or statement will show the number of hours you are expected to work. Your employer might ask you if you can work more hours than this and it is your decision whether or not you do. Your employer cannot require you to work more hours than the hours agreed on your contract.

If you need to be absent from work, for example if you are ill or you have a medical appointment, it is important to tell your employer as soon as you can in advance. Most employees who are 16 or over are entitled to at least 4 weeks, paid holidays every year. This includes time for national holidays. Your employer must give you a pay slip, or a similar written statement, each time you are paid. This must show exactly how much money has been taken off for tax and national insurance contributions.

Tax

For most people, tax is automatically taken from their earnings by the employer and paid directly to HM Revenue and Customs, the government department responsible for collecting taxes. If you are self-employed, you need to pay your own tax. Money raised from income tax pays for government services such as roads, education, police and the armed forces. Occasionally HM Revenue and Customs sends out tax return forms which ask for full financial details. If you receive one, it is important to complete it and return the form as soon as possible. You can get help and advice from the HM Revenue and Customs self-assessment helpline.
National insurance

Almost everybody in the UK who is in paid work, including self-employed people, must pay National Insurance (NI) contributions. Money raised from NI contributions is used to pay contributory benefits such as the State Retirement Pension and helps fund the National Health Service. Employees have their NI contributions deducted from their pay by their employer every week or month. People who are self-employed need to pay NI contributions themselves: Class 2 contributions, either by direct debit or every three months and Class 4 contribution on the profits from their trade or business. Class 4 contributions are paid alongside their income tax. Anyone who does not pay enough NI contributions will not be able to receive certain benefits, such as Jobseekers Allowance or Maternity Pay, and may not receive a full state retirement pension.

Getting a National Insurance Number

Just before their 16th birthday, all young people in the UK are sent a National Insurance number. This is a unique number for each person and it tracks their National Insurance contributions.

Refugees whose asylum applications have been successful have the same rights to work as any other UK Citizen and to receive a National Insurance number. People who have applied for asylum and have not received a positive decision do not usually have the permission to work and so do not get a National Insurance number.

You need a National Insurance number when you start work. If you do not have a National Insurance number, you can apply for one through Jobcentre Plus or your local Social Security Office. It is a good idea to make an appointment by telephone and ask which documents you need to take with you. You usually need to show your birth certificate, passport and Home Office documents allowing you to stay in the country. If you need information about registering for a National Insurance number, you can telephone the National Insurance Registrations Helpline.

Pensions

Everyone in the UK who has paid enough National Insurance contributions will get a State Pension when they retire. The State Pension age for men is currently 65 years of age and for women it is 60, but the State Pension age for women will increase to 65 in stages between 2010 and 2020. You can find full details of the State Pension scheme on the State Pension website, or you can phone the Pension Service Helpline.

In addition to a State Pension, many people also receive a pension through their work and some also pay into a personal pension plan too. It is very important to get good advice about pensions. The Pensions Advisory Service gives free and confidential advice on occupational and personal pensions. Independent financial advisers can also give advice but you usually have to pay a fee for this service. You can find local financial advisers in the Yellow Pages and Thomson local guides or on the Internet.

Health and Safety

Employers have a legal duty to make sure the workplace is safe. Employees also have a legal duty to follow safety regulations and to work safely and responsibly. If you are worried about health and safety
at your workplace, talk to your supervisor, manager or trade union representative. You need to follow the right procedures and your employer must not dismiss you or treat you unfairly for raising a concern.

**Trade unions**

Trade unions are organisations that aim to improve the pay and working conditions of their members. They also give their members advice and support on problems at work. You can choose whether to join a trade union or not and your employer cannot dismiss you or treat you unfairly for being a union member. You can find details of trade unions in the UK, the benefits they offer to members and useful information on right at work on the Trades Union Congress (TUC) website.

**Problems at work**

If you have problems of any kind at work, speak to your supervisor, manager, trade union representative or someone else with responsibility as soon as possible. If you need to take any action, it is a good idea to get advice first. If you are a member of a trade union, your representative will help. You can also contact your local Citizens Advice Bureau (CAB), or Law Centre. The national Advisory, Conciliation and Arbitration Service (ACAS) website gives information on your rights at work. ACAS also offers a national helpline.

**Losing your job and unfair dismissal**

An employee can be dismissed immediately for serious misconduct at work. Anyone who cannot do their job properly, or is unacceptably late or absent from work, should be given a warning by their employer. If their work, punctuality or attendance does not improve, the employer can give them notice to leave their job.

It is against the law for employers to dismiss someone from work unfairly. If this happens to you, or life at work is made so difficult that you feel you have to leave, you may be able to get compensation if you take your case to an Employment Tribunal. This is a court which specialises in employment matters. You normally only have three months to make a complaint.

If you are dismissed from your job, it is important to get advice on your case as soon as possible. You can ask for advice and information on your legal rights and the best action to take from your trade union representative, a solicitor, a Law Centre or the Citizens Advice Bureau.

**Redundancy**

If you lose your job because the company you work for no longer needs someone for your job, or cannot afford to employ you, you may be entitled to redundancy pay. The amount of money you receive depends on the length of time you have been employed. Again your trade union representative, a solicitor, a Law Centre or the Citizens Advice Bureau can advise you.
Unemployment

Most people who become unemployed can claim Jobseekers Allowance (JSA). This is currently available for men aged 18-65 and women aged 18-60 who are capable of working, available for work and trying to find work. Unemployed 16 and 17-year-olds may not be eligible for Jobseekers Allowance but may be able to claim a Young Persons Bridging Allowance (YPBA) instead. The local Jobcentre Plus can help you with claims. You can get further information from the Citizens Advice Bureau and the Jobcentre Plus website.

New Deal

New Deal is the government’s programme that aims to give unemployed people the help and support they need to get into work. Young people who have been unemployed for 6 months and adults who have been unemployed for 18 months are usually required to join New Deal if they wish to continue receiving benefit. There are different New Deal schemes for different age groups.

The government also runs work-based learning programmes which offer training for people while they are at work. People receive a wage or an allowance and can attend college for one day a week to get a new qualification.

You can find out more about the different government schemes, and the schemes in your area, from Jobcentre Plus or your local Citizens Advice Bureau.

Working for yourself

Tax

Self-employed people are responsible for paying their own tax and National Insurance. They have to keep detailed records of what they earn and spend on the business and send their business accounts to HM Revenue and Customs every year. Most self-employed people use an accountant to make sure they pay the correct tax and claim all the possible tax allowances.

As soon as you become self-employed you should register yourself for tax and National Insurance by ringing the HM Revenue and Customs telephone helpline for people who are self-employed.

Help and advice

Banks can give information and advice on setting up your own business and offer start-up loans, which need to be repaid with interest. Government grants and other financial support may be available. You can get details of these and advice on becoming self-employed from Business Link, a government-funded project for people starting or running a business.

Working in Europe

British citizens can work in any country that is a member of the European Economic Area (EEA). In general, they have the same employment rights as a citizen of that country or state.
Childcare and children at work

New mothers and fathers

Women who are expecting a baby have a legal right to time off work for antenatal care. They are also entitled 26 weeks maternity leave. These rights apply to full-time and part-time workers and it makes no difference how long the woman has worked for her employer. It is, however, important to follow the correct procedures and to give the employer enough notice about taking maternity leave. Some women may also be entitled to maternity pay but this depends on how long they have been working for their employer.

Fathers who have worked for their employer for at least 26 weeks are entitled to paternity leave, which provides up to two weeks time off from work, with pay, when the child is born. It is important to tell your employer well in advance.

You can get advice and more information on maternity and paternity matters from the personnel officer at work, your trade union representative or your local Citizens Advice Bureau.

Childcare

It is Government policy to help people with childcare responsibilities to take up work. Some employers can help with this.

Hours and time for children at work

In the UK there are strict laws to protect children from exploitation and to make sure that work does not get in the way of their education. The earliest legal age for children to do paid work is set at 14. There are a few exceptions that allow children under the age of 14 to work legally and these include specific work in performing, modelling, sport and agriculture. In order to do any of this work, it is necessary to get a licence from the local authority.

By law, children aged 14 to 16, can only do light work. There are particular jobs they are not allowed to do and these include delivering milk, selling alcohol, cigarettes or medicines, working in a kitchen or a chip shop, working with dangerous machinery or doing any other kind of work that might cause them any kind of injury. Children who work have to get an employment card from their local authority and a medical certificate of fitness for work.

The law sets out clear limits for the working hours and times for 14-16-year-old children. Every child must have at least two consecutive weeks a year during the school holidays when they do not work. They cannot work:

✧ For more than 4 hours without a one-hour rest break.
✧ For more than 2 hours on any school day or a Sunday.
✧ Before 7 AM or after 7 PM.
✧ For more than one hour before school starts.
✧ For more than 12 hours in any school week.
15 and 16-year-olds can work slightly more hours than 14-year-olds on a weekday when they are not at school, on Saturdays and in school holidays. The local authority has a duty to check that the law is obeyed. If it believes that a young person is working illegally, it can order that the young person is no longer employed.
Scotland
England
Wales
Northern Ireland
Ethnic population
Chart 15: Non-EU countries with at least 300 work permit holders in Ireland, 2000