

**OPCS**

OFFICE OF POPULATION CENSUSES AND SURVEYS  
SOCIAL SURVEY DIVISION

**Family Expenditure Survey**  
**INSTRUCTIONS TO INTERVIEWERS**  
**WITH**  
**SAMPLING PROCEDURES**

**1990**

317

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# **GENERAL PROCEDURES**

**including  
sampling instructions**

## 1.0 History and Purpose of the Survey

### 1.1 Clients and Purposes

The Family Expenditure Survey is a continuous survey which has been conducted by the Social Survey since 1957. The main sponsoring department until recently was the Department of Employment; however, in July last year, the responsibility for both the Retail Price Index and the Family Expenditure Survey was given to the Central Statistical Office which is now sponsoring the survey.

Of the many surveys conducted by the Social Survey the Family Expenditure Survey is probably the most widely quoted in the House of Commons, and the most widely used by government departments as a basis for economic policy decisions. Its primary function is to provide data which forms the basis for the annual revision of the expenditure 'weights' of the Retail Price Index. This index, which measures the change in the prices of the goods and services bought by households, is published monthly in the Department of Employment 'Gazette' and is quoted widely in the press and on television.

When the survey first started most of the households called on were indeed families of related people, hence the name. Then, as now, the survey required information for the whole household: today's very different living pattern has produced a much higher percentage of non-related households, and of one person households who occasionally doubt that they are a 'family'. We certainly want them included in the survey, current living trends may have overtaken the survey name but the basic purpose and uses remain the same and it is still the expenditure and income of households which we require

### 1.2 Useful Points for Introducing the Survey

(a) The survey is used in connection with the annual revision of the expenditure 'weights' for the Retail Price Index. It provides a list of goods and services bought by most households and shows what proportion (i.e. weight) each represents in the 'average household' budget

To compile the RPI a list of a representative selection of items is re-priced each month by The Department of Employment staff and is used to recalculate the 'average household' budget to see how much more it costs to buy the same quantity of goods and services.

The RPI is an essential component of the Tax and Price Index (TPI). Whilst the R.P.I. reflects only changes in the retail prices of goods and services the T.P.I. encompasses these as well as changes to taxes and National Insurance contributions, which, of course, affect the amount of money people have to spend.

(b) Pensioners, i.e. those elderly people who receive 75% of their income in State benefits, are represented by two Retail Price indices: one shows how one person households of limited means are affected by price changes; the other shows the effects on two person households. This information helps form the basis for policy decisions to improve pensioner benefits which are updated each year in relation to the RPI

(c) The survey shows to what extent different types of households contribute to the State in Income Tax, Value Added Tax and other forms of taxation and also the ways in which households benefit from such things as education, pensions and social security benefits. This information is used in assessing the effects of the budgets of the Chancellor of the Exchequer.

(d) Another major use to which the FES is put is in estimating National Accounts expenditure to about 20% of all the country's expenditure. This is the country's expenditure and income balance sheet and the best statistical sources are used to estimate (in £'billions) the country's expenditure and income. The FES, for example, is used to estimate all money spent on catering.

(e) The following are some recent examples of other ways in which FES data has been used:

i) to examine expenditure on bus fares, train fares and private cars by households with different income - Department of Transport.

ii) to examine consumption and expenditure on gas and electricity by households at different income levels - Department of Energy.

iii) to provide data on consumers' expenditure and income for different regions, e.g. Wales, the Southeast etc. - Central Statistical Office.

iv) to study resources and needs of one and two parents families and the costing of family benefits - Department of Social Security.

v) to estimate the take-up of all means tested social security benefits - Department of Social Security.

vi) to estimate the take-up of rents and rates rebates - Department of the Environment.

(f) Other examples of the uses to which the data are put:

i) some pensions schemes are linked to the RPI.

ii) interest on some investments such as SAYE and some National Savings Certificates are similarly linked.

(g) Statistics/ tables from the published report are used by consultants and other bodies engaged in social, economic and market research when they are examining the patterns of expenditure on particular types of goods and services.

### 1.3 Publicity Folder

Various documents showing many of the uses to which the FES is put are available for interviewers reference. Most of these can be shown to informants who are particularly interested or those who need to be persuaded of the value of the survey. These include a handout of quotes from Hansard where data from the FES has provided the replies to members questions in Parliament.

A Publicity Folder is issued to interviewers when they first start on FES but interviewers who started before this came into being will be sent one on request. We try to keep all FES interviewers up to date with the latest issues; do write in to the FES Field Office if you require further copies of up to date handouts.

## 2.0 FES Sampling Instructions

### 2.1 The Sample

#### Conversion to PAF

Each year we call on about 11,400 addresses in Great Britain taken at monthly intervals. Until 1985 the addresses were drawn from the Electoral Register but are now taken from the Post Office's list of addresses: the Postcode Address File (PAF).

#### Effect of ineligible addresses on quota size

The PAF is the Post Office's list of addresses (or 'delivery points', as they call them) and postcodes for Great Britain. It is a good sampling frame in that it is as nearly as possible a complete list of addresses and, being held on computer tapes, it is relatively easy to use for drawing a sample. The addresses on your list have been selected at random from the 'small user' Postcode Address File, that is the file of delivery points which receive fewer than 25 articles of mail per day. By using only the small user file we hope to avoid sampling large institutions and businesses. However, some small businesses or commercial premises may be sampled and appear on your address list. Therefore you may find a slightly higher proportion of ineligible addresses than in an Electoral Register sample, particularly in quotas in city centres, where shops could be sampled (Note, however, that you must call at all the sampled addresses to check for residential accommodation).

The FES relates only to domestic households (which satisfy the conditions in Sections 3.0 - 3.2) which are in residence at the given address at the time of the interviewers first call.

### 2.2 Address List

An example of a PAF address list, reduced in size, is included for reference on page 5. The top two lines give general information about the quota. Working from left to right they give the following details:

#### Top Line

Survey Number	The survey number, name and year will be consistent throughout the year but, obviously, the quarter and month will change.
Survey Name	
Year Quarter	
Month	
Interviewer	The interviewer's name and number will be written in by hand in Field Branch.
Office Use	This gives HQ the date on which the address list was printed.

AREA NO. 004 POSTTOWN . NORWICH SECTOR NR3 1 / NORWICH NORTH EAST REGION 05

ADD SERIAL NO.	ADDRESS	POSTCODE	MO	LA	W	GRID REF
01	7 MANDELLS ROAD	NR3 1AA		19G	10	62310/30930
02	13 LOWES YARD ST 'GEORGES STREET	NR3 1AW		19G	10	62320/30880
03	23A CHURCH LANE	NR3 1BP	2	19G	10	62310/30910
	DIVIDED ADDRESS	BOXED PART ONLY				
	*****					
	*	23A CHURCH LANE			*	
	*****					
	23 CHURCH LANE					
04	14 GRANGEWOOD AVENUE	NR3 1DE		19G	10	62290/30930
05	23-25 LONG ROW	CANWICK NR3 1DY		19G	10	62300/30930
06	59 RED LION STREET	NR3 1EE		19G	10	62290/30990
	DIVIDED ADDRESS	BOXED PART AND ANY PARTS NOT LISTED ON ADDRESS LIST				
	FLAT 1/59 RED LION STREET					
	FLAT 3/59 RED LION STREET					
	*****					
	*	59 RED LION STREET			*	
	*****					
07	THE GATE HOUSE/ST MARTINS ROAD	NR3 1EP		19G	11	62320/30870
08	2B PRINCETON GARDENS	NR3 1HG		19G	11	62320/30880
	DIVIDED ADDRESS	BOXED PART ONLY				
	BASEMENT FLAT/2 PRINCETON GARDENS					
	*****					
	*	2B PRINCETON GARDENS			*	
	*****					
	2 PRINCETON GARDENS					
09	149 BARRACK STREET	HAZEL GROVE NR3 1JD		19G	12	62310/30940
10	THE COTTAGE/BEECH ROAD	SWANLAND NR3 1PW		19G	12	62390/30950

\*\*\*\*\* LA 19G IS NORWICH

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## Second Line

### Area Number

This consists of a 3 digit number which should be entered on all documents.

This shows the post town in which the addresses are located but bear in mind that this is not always the same as the geographical location. Often small towns or villages are included in the post town of the nearest large town or city.

This shows the postcode sector in which all the addresses are located: It will consist of one or two letters and two or three digits. It is followed by the sector name. (The name has been allocated by OPCS and is not meaningful to the Post Office). All the sampled postcodes on the address list will start with the same letters and numbers as the sector printed here. A postcode is, in fact, completed by the addition of two final letters to the postcode sector. Thus, the sector may be shown as NR3 1 and the postcodes as NR3 1AA etc.

This is a 2-digit number indicating the Region.

### Main body of list

The information in the main body of the address list is presented in 8 columns.

#### 1. Add Serial Number

This is the 2-digit address number (often called the serial number). It should be entered in the 'SER' box on all documents.

#### 2. Address

Normally this will be the full postal address. Very occasionally, the house name or number will be omitted and replaced by an asterisk. If no extra information has been written in please telephone Sampling for instructions.

#### 3. Postal District

At some address on the list you will see the words "DIVIDED ADDRESS" (See page 11).

There is no heading to this column which shows the postal district of the sampled address. This information is not always given on the PAF, and therefore on many address lists it appears only intermittently. Note that entries in this column are linked only to the address on that line (eg on the example address list 'Canwick' applies only to 23-25 Long Row' and not to any other address on the list).

#### 4. Postcode

This column lists the postcode (up to 7 characters) for each sampled address.

5. M.O.  
(Multi-Occupancy Indicator) If an entry appears in this column it is an indication that the address may be multi-occupied, ie more than one household may be living there. The number in the column should be treated only as a rough guide to the number of households you may expect to find at the address. There is no guarantee that this number is correct, and you will still have to call at the address and identify the number of households living there. See section on MULTI-HOUSEHOLD ADDRESSES (Page 13).
6. L.A. This is the Local Authority code number on the PAF and is converted into the LA name at the bottom left of the sheet. If more than one is listed you must call at each for rateable values, concessionary fares etc.
7. W (Ward) This gives a code number for the electoral ward in which each address is located (for office use only).
9. Grid Reference This gives the grid reference of the first address in the postcode shared by the sampled address. There are, on average, 17 addresses in each postcode so although the grid reference may not be the precise one for the sampled address, it will only be in an unusually widespread postcode area that the sampled address is far from the grid reference.

Most quotas, ie 17 addresses should fit onto one page of A3 size computer printout. However, if the quota contains a number of 'divided addresses' it may continue onto a second or even third page. Furthermore if the quota covers more than one postal sector the sampled addresses in each sector will be printed on a separate page.

If you have any difficulty in interpreting the computer listing or in finding an address (after following the recommended procedure) please telephone Sampling for further information (Ext 2366). Make sure you have the address to hand when telephoning'

### 2.3 Using grid references on PAF samples

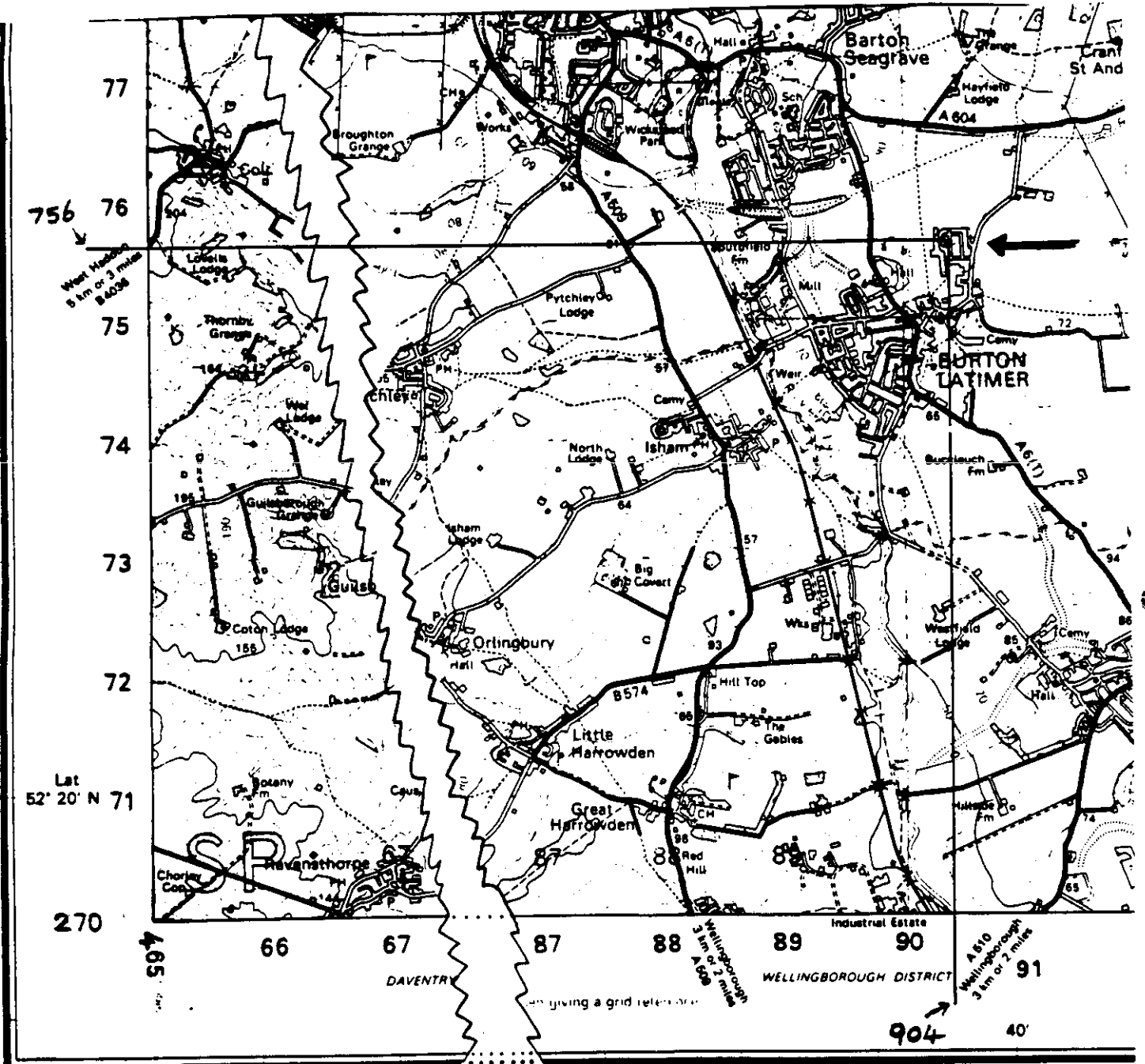
All PAF addresses have an Ordnance Survey grid reference attached to them. This is printed out on your address list. They are useful in planning your work in rural areas, particularly as addresses do not always fall in the Post-town given on the address list.

A word of caution - not all the grid references will be completely accurate. There may be occasional errors in them and since the reference is for the first address in the post-code containing the sampled address, rather than the specific sampled address, it is a guide to the locality of your sampled address rather than an accurate location. However, we understand that 90% of addresses are within 400 metres of the grid referenced address.

Grid references may still leave you unable to find some rural addresses and they are not as useful in urban areas where a street map would be more useful. If you still have problems locating an address, please refer to the section "Addresses difficult to find", page 9.

You need an Ordnance Survey map of your area, which is fairly large-scale - 1 : 50,000 or 1 : 63,000 are best.





The sampled address is; 30 Woodland Drive, Burton Latimer and the grid reference is given as two sets of five digit numbers - 49040/27560.

You should ignore the first and last digits of each number (4 and 0, 2 and 0)

The first set of three digits (904) gives the reference along the bottom of the map (Easting). The second set of three digits (756) gives the reference up the side of the map (Northing).

**EASTING:-** the numbers 90 4 indicate that the address is 4/10 of the distance between reference points 90 and 91.

**NORTHING:-** the numbers 75 6 indicate that the address is 6/10 of the distance between reference points 75 and 76.

## 2.4 Addresses difficult to find

The PAF address list does not supply names of occupiers of each address. Names from the Electoral Register sample were often used in rural areas to help locate obscure addresses. We want you to make the best use of your time in trying to locate vague or obscure addresses. Experience has shown that the most effective methods of locating difficult addresses are:

1. Asking local people including the postman
2. Phoning local Post Code Enquiries (Tel No in Blue Postcode book)
3. Phoning local Sorting Office (before 11 am)
4. Asking at local Post Office
5. Asking police

If after consulting maps, visiting the area and enquiring locally you still cannot locate an address, there are two alternatives

1. Telephone Sampling 2366 who may be able to provide extra information either from the PAF or from the Electoral Register.
2. Check the address on the Electoral Register, to obtain a surname, yourself. Copies are usually held at libraries and some post offices.

You should decide which is cheaper. Obviously if locating an odd address in the Electoral Register involves a long journey, parking expenses etc, it would be better to telephone HQ. If, however, you have several obscure addresses and there is a copy of the Electoral Register locally, it would probably be cheaper for you to check this yourself. Please note this is only permissible when all other methods have been exhausted and it should only be necessary in a very small number of cases in rural areas. Make a note of any such calls on your claims form. Some Sub Post Offices have a copy of the Electoral Register to hand and may be willing to help you.

### Blue Postcode Books

You may also find it useful to obtain local postcode books. Local Post Offices, in theory, can supply these free on request, so it should be possible to collect one when you call to post work etc. If you have any problems with this, we will supply an introductory letter for you to hand in at the Post Office. Don't make a special journey to collect a Blue Book!

### Counting Households at Address

At each address you should try to find out how many households are present at your first call. If the address contains more than one household you should list all the households according to the procedure described on page 14.

The total number of households you have listed should be the total number at the address.

### Address Empty at First Call

Count an address as empty on the first call at which you discover it is empty. Do not recall even if you know a household(s) will be moving in later in the month.

## 2.5 Address labels

In addition to your address lists you will be given a set of sticky labels - one for each address in your quota.

You should stick the labels in your notebook which will save you copying out the address by hand.

All the information given on the label will also appear on your address list but in a different format.

An example of the label you will be given is shown below.

---

00359/03	M0 4
244 LONDON ROAD	
HADLEIGH	*****
BENFLEET	WARNING
SS7 2DE	DIVIDED
ADDRESS	
*****	
HADLEIGH	/ WD11
CASTLE POINT CD	/GR58110/18690

---

### Details shown on label

#### LEFT HAND COLUMN

00359/03	- Area No, and Address Serial No
244 London Road	- Address
Hadleigh	- Postal District
Benfleet	- Post Town
SS7 2DE	- Postcode
Hadleigh	- Sector name (allocated by OPCS)
Castlepoint CDd	- Local authority name

## RIGHT HAND COLUMN

- MO 4 - Multi-occupancy indicator. This will appear only if the figure in the M.O. column on your address list is 3 or more
- \*\*\*\*\*  
WARNING  
DIVIDED  
ADDRESS  
\*\*\*\*\*
- This will appear only if the address is, in fact, a 'Divided Address'
- WD 11 - Ward code
- GR58110/18690 - Grid reference of the first address in the postcode shared by the sampled address.

### 2.6 Non-divided and divided addresses

Most addresses are listed only once on your address list, these are non-divided addresses. (See address serial nos. 01, 02, 04, 05, 07, 09 and 10 on your example address list). A few addresses have more than one part listed on the PAF, these are divided addresses. (See address serial nos. 03, 06 and 08 on your example address list). However, the PAF is not necessarily complete so one or more parts of the address may not be listed. This can happen both at non-divided addresses and divided addresses. For example, at a divided address the PAF may show a gap in a sequence of numbers (eg in a block of 5 flats where only flats 1, 3 and 4 are listed) or there may be a part with an alpha suffix that is not listed (eg '69 Main Street' and '69B Main Street' are listed but '69A Main Street' is not).

Clearly we wish to ensure that those parts of an address that are not listed on the PAF are given a chance of selection, but we also want to ensure that those parts that appear on the PAF do not get a further chance of selection. This is the purpose of the 'DIVIDED ADDRESS' procedure.

#### 1. Non-divided addresses

In most cases there will be only one household at the address which you should attempt to interview. However, there are two exceptions

- (i) You may find more than one household at the address on the address list. As in previous years you should list all such households on the form provided and follow the appropriate multi-household procedure to determine which household(s) to interview. In England & Wales you should always use the Concealed Multi-household procedure. In Scotland you should use the Concealed Multi-household procedure unless the address has a Multi-occupancy indicator of 3 or more in which case the Pre-sampled Multi-household procedure should be used.
- (ii) You may find a separate flat or building with the same number as the address on your address list but which is not listed on your address list. For example when you go to '7 Mandells Road' (see address serial No 01 on your example address list) you find -

Upper flat, 7 Mandells Road' and  
'7A Mandells Road'

Then, in these cases, you should telephone Sampling for further instructions.

2. Divided addresses

There are two types of 'Divided Address' procedure:

- (i) BOXED PART AND ANY PARTS NOT LISTED ON ADDRESS LIST  
(See address serial no. 06 on your example address list).
- (ii) BOXED PART ONLY  
(See address serial nos. 03 and 08 on your example address list).

Please be careful to follow the instructions for each procedure as given below.

(i) Boxed part and any parts not listed on address list

Check first to see if there are any unlisted parts at the address. For example, if you find a Flat 2, Flat 4 and a Flat 5 at 59 Red Lion Street as well (see address serial no. 06). You should list the household(s) at '59 Red Lion Street' and the household(s) at the three flats (Flats 2, 4 and 5) which were not listed on your address list. Then follow the appropriate multi-household procedure to determine which household should be interviewed.

If there are no unlisted parts of the address then you should attempt to interview the household at the address in the boxed part. If you find more than one household at the address in the boxed part you should follow the appropriate multi-household procedure.

(ii) Boxed part only

Here you should not check to see if there are any unlisted parts at the address. Where there is only one household at the address in the boxed part, interview that household. If you find more than one household at the address in the boxed part you should follow the appropriate multi-household procedure.

If there are any queries please ring ext 2347.

## 2.7 Multi-household procedures

The term 'multi-household address' relates to an address with accommodation for more than one household.

Although the PAF has a multi-occupancy (MO) indicator, we have found that it is only reliable as an indicator of multi-household addresses in Scotland.

Hence in England and Wales 'The Concealed Multi-Household Procedure' is used for all multi-household addresses. In Scotland the MO indicator enables the use of 'The Pre-Sampled Multi-Household Procedure' as well as 'The Concealed Multi-Household Procedure'. Both of these procedures are explained below.

Where you are interviewing more than one household at an address, always try to do all the interviews in the same week in order to prevent second hand versions of the survey being passed from one household to the next.

Instructions for both procedures are detailed below and you should familiarise yourself with those which are likely to apply to you, in particular the concealed multi-household procedure as you have no prior indication as to when you are likely to come across an address that is multi-occupied.

If you have any queries concerning these instructions or about the sample in general, please ring the number for the FES, 2366.

If you are unable to contact anyone on these numbers or it is outside office hours, a message can be left on the answerphone, 01-831-7738.

## 2.8 Concealed multi-household procedures (England and Wales and Scotland)

You should familiarise yourself with this procedure before visiting any addresses as there may not be any indication on your address list that the address sampled is multi-occupied i.e. the MULT OCC column is frequently blank.

In this case you will take the top sheet from your pad of pink 'CONCEALED MULTI-HOUSEHOLD SELECTION SHEETS'. It is important that you do take the top sheet as there are four different types of sheets to ensure that all households get as an equal probability as possible of selection. On the front of the sheet enter the serial number for the address concerned in the top right hand corner and the survey number and name in the top left hand corner. After talking to a responsible adult at the address, list all the households living there at your first call. The listing procedure will vary according to the particular layout of the address, but it must be carried out in the way described below so that you (or another interviewer on a follow-up) can re-identify the household(s) that are selected:

- a. If the address is a block of numbered flats you should simply list them in numerical order, starting with flat 1, 2, 3, etc. or A, B, C, etc.
- b. If the address consists of unnumbered flats or bed-sitters, whether in a purpose built block or a converted house, you should list the flats in a systematic way, starting with the lowest floor and working in a clockwise direction on each floor (see the example of a concealed multi-household sheet on page ..... where an address containing four households is shown). On each floor, start from the front left-hand side of the property. Thus if the address contained eight households, four on each floor, you would list them starting with the flat immediately on your left on entering the main door.

- c. If the address is marked as a 'DIVIDED ADDRESS' on your address list, you should list households only at those parts at which you have been instructed to interview, i.e. if you are asked to interview at 12A High Street (and only 12A) and when you arrived you found four separate households within 12A then you would list only those four, you would exclude those at 12B, 12C etc. However if you were asked to interview at 12A and parts not listed and 12B was the only part listed, but the address contained C, D and E, then you would need to list 12A, C, D, and E and carry out your concealed multi-household procedures.

Remember to include all flats that are known or appear to be empty. However ineligible addresses, such as business or derelict accommodation, should be excluded from your listing.

Column 4 tells you which of the households you are to interview at, according to the number of households found at the address. Ring the numbers of the selected households in column 1 (these are not the household numbers that you will eventually use on the schedules). Once the interview has been completed, enter the outcome code in column 5. The example (see page ....) shows a completed form where there are four households found at an address.

The household(s) that you select should be numbered consecutively from 01 onwards. If you select only one household this will become household 00. If you are instructed to interview more than one household the questionnaires for the first household will be numbered 01 and questionnaires for subsequent households will be numbered 02, 03, etc.

You should return the multi-household sheet to the office with the rest of the materials for that address.

On your weekly despatch sheet, please record the number of multi-household sheets despatched.

Survey..... Number.....

TO BE RETURNED TO FIELD WITH  
CALLS & CONTACT/OUTCOME SHEET

CONCEALED MULTI-HOUSEHOLD  
SELECTION SHEET (A)

Area	0123
Serial No.	11

List of Households

H/hld No. (1)	DESCRIPTION OF HOUSEHOLDS eg location and surnames (2)	No. of h/hlds found at address (3)	Interview at households (4)	Outcome code (5)
①	Room, basement (Black)	1	1	
2	Room, ground left (Jones)	2	1,2	
③	Room, ground right (Davis)	3	1,2,3	
④	1st floor / 2nd floor (Nelson)	④	1,3,4	
5		5	3,4,5	
6		6	1,2,3	
7		7	2,5,6	
8		8	3,4,7	
9		9	1,2,8	
10		10	1,6,10	
11		11	2,4,5	
12		12	1,2,10	
13		13	5,10,13	
14		14	1,2,12	
15		15	4,11,14	

IF MORE THAN 15 HOUSEHOLDS PLEASE TURN OVER

Procedure

1. Note down the households on the table above. This must be done systematically. If numbered then list in numerical order, i.e. flat 1,2,3, etc. or flat A,B,C, etc. Otherwise start at the lowest floor and work in a clockwise direction
2. Ring the number of households found at column 3. Read column (4) to identify which households are selected for interview. Ring the selected household numbers in column (1).
3. Return this multi-household sheet to your regional office with the completed questionnaires for that address.



H/Hld No:	DESCRIPTION OF HOUSEHOLDS eg. Location and Surname	No. of h/hlds found at address	Interview at households	Outcome code
(1)	(2)	(3)	(4)	(5)
16		16	2,8,14	
17		17	1,15,16	
18		18	10,11,16	
19		19	5,10,12	
20		20	10,18,19	
21		21	2,3,17	
22		22	14,19,21	
23		23	9,17,21	
24		24	2,9,14	
25		25	1,7,18	
26		26	6,9,19	
27		27	1,3,10	
28		28	8,24,28	
29		29	10,15,22	
30		30	18,21,24	

IF MORE THAN 30 HOUSEHOLDS RING SAMPLING

FES 2366

ANSWER PHONE 01-831-7738

## 2.9 The pre-sampled multi-household procedures (Scotland only)

If the number in the MULT OCC column is 3 or greater, the address is treated as a pre-sampled multi-household address. However, although we know that there is more than one household at this address, they are not all listed separately on PAF and we are therefore unable to carry out the sampling procedures for you. We are therefore asking you to sample the households to be interviewed having visited the address and listed the households at that address.

In each case where the MO indicator is 3 or greater you will have been issued with a white 'PRE-SAMPLED MULTI-HOUSEHOLD SHEET'. The serial number for that particular address will be written in the top right hand corner of the sheet, and it is essential that you use the correct sheet for each pre-sampled multi-household address so that households are given their correct chance of selection. There are four different types of pre-sampled multi-household sheet and each has been allocated in a particular way such that all households have as near equal opportunity as possible of selection and it is therefore important that the correct sheet is used.

However, the number in the MULT OCC column of the address list is not a reliable guide to the number of household spaces that may be at the address. You are therefore asked to first determine the exact number by listing them, and then to select the household space(s) using the column provided.

In the first two columns you should list all the households living at the address at the time of your first call, plus any vacant household spaces. The listing procedure will vary according to the particular layout of the address, but it must be carried out in the way described below so that you (or another interviewer on a follow-up) can re-identify the household(s) that are selected

- a. If the address is a block of numbered flats you should simply list them in numerical order, starting with flat 1, 2, 3, etc. or A, B, C, etc.
- b. If the address consists of unnumbered flats or bed-sitters, whether in a purpose built block or a converted house, you should list the flats in a systematic way, starting with the lowest floor and working in a clockwise direction on each floor (see the example on page 19). On each floor, start from the front left-hand side of the property. As with the concealed multi-household, start with the first flat on your left as you enter the main door.

**REMEMBER** to include all flats that are known or appear to be empty.

You will generally be instructed to interview at only one household at the address. However occasionally the selection table will indicate that no interview is to be completed at the address (in which case the address will be returned as 'No sample selected at the address') or that more than one household is to be interviewed.

The example (on page 19) shows a completed 'Pre-sampled Multi-household Selection Sheet' for an address with an MO indicator of 9. The households have been listed systematically at the address following the procedure explained at (b) above (if the flats had been numbered then their numbers would have appeared). Nine households were found at the address and from column 4 it can be seen that household 4 is the one to be selected. If only seven households had been found then no interview would have been carried out, if twelve then households 7 and 11 would have been selected for interview. Ring the number of the household(s) to be interviewed in column 1 (in the example, household 4) and, once the outcome has been determined, enter the code in column 5.

Normally you will select only one household and will number that household 00. If, however, you are instructed to interview more than one household, the questionnaire for one first household will be numbered 01 and questionnaires for subsequent households will be numbered 02, 03, etc.

You should return the multi-household sheet to the office with the rest of the materials for that address.

#### Special Cases

a. If the address on your address list is marked 'DIVIDED ADDRESS', you should list households only at those parts as instructed on your address list, i.e. 'BOXED PART ONLY' or 'BOXED PART AND ANY PARTS NOT LISTED ON ADDRESS LIST'.

b. Empty or ineligible units:

Units that appear to be vacant should be included on your listing and, if selected, would be coded as vacant as you would with any other vacant accommodation. Any derelict accommodation should be excluded from your listing. Any business accommodation, for example shops, should also be excluded from your listing.

c. Selected unit contains more than one household:

Occasionally you may find that your chosen flat contains more than one household - i.e. it is a concealed multi-household within a pre-sampled multi-household address. In this case you should follow the procedures for concealed multi-households as outlined above.

#### 2.10 Extra households per quota (England and Wales and Scotland)

In any one quota no more than four extra households from concealed and/or pre-sampled multi-household addresses should be included. For example, if two concealed multi-household addresses each produce the maximum of three households, then that is the four extra households. At every address after that you should select one household only, i.e. you should take the first household that your Concealed Multi-household Selection Sheet instructs you to interview. If in Scotland you are instructed to interview at two households at a pre-selected multi-household address, you will only interview at the first if you have already reached your limit of four additional households.

Enter outcome code 2 against those households that you are omitting because you have already included four extra households in your quota.

Survey..... Number.....

Multi-Occupancy Indicator - 9

TO BE RETURNED TO FIELD WITH  
CALLS & CONTACT/OUTCOME SHEET

PRE-SELECTED MULTI-HOUSEHOLD  
SELECTION SHEET (A)

Area	1 2 3 4
Serial No.	08

List of Households

H/hld No. (1)	DESCRIPTION OF HOUSEHOLDS eg location and surnames (2)	No. of h/hlds found at address (3)	Interview at households (4)	Outcome code (5)
1	Ground floor, front, LH side		No interview	
2	Ground floor, back	2	No interview	
3	Ground floor, front, RH side	3	No interview	
④	First floor, front, LH side	4	2	
5	First floor, front, RH side (Vacant)	5	2	
6	2nd floor, front, LH side	6	2	
7	2nd floor, back	7	No interview	
8	2nd floor, front, RH side	8	5	
9	Third floor	⑨	4	
10		10	6	
11		11	11	
12		12	7, 11	
13		13	4, 9	
14		14	9	

IF MORE THAN 14 HOUSEHOLDS PLEASE TURN OVER

Procedure

- Note down the households on the table above. This must be done systematically. If numbered then list in numerical order, i.e. flat 1,2,3, etc. or flat A,B,C, etc. Otherwise start at the lowest floor and work in a clockwise direction.
- Ring the number of households found at column 3. Read column (4) to identify which households are selected for interview. Ring the selected household numbers in column (1)
- Return this multi-household sheet to your regional office with the completed questionnaires for that address.

H/Hld No:	DESCRIPTION OF HOUSEHOLDS eg. Location and Surname	No. of h/hlds found at address	Interview at households	Outcome code
(1)	(2)	(3)	(4)	(5)
15		15	4,8	
16		16	2,5	
17		17	9,13	
18		18	11,14	
19		19	8,18	
20		20	11,17	
21		21	16,17,21	
22		22	14,17	
23		23	10,18	
24		24	11,13,19	
25		25	1,17,24	
26		26	5,11,16	

IF MORE THAN 26 HOUSEHOLDS RING SAMPLING  
FES 2366

ANSWER PHONE 01-831-7738

### 3.0 Addresses and Households to Exclude

FES collects information about household expenditure only but some of your addresses could be commercial premises where there is no private household in residence, or the household is inextricably tied in with the business.

If you have any of the following types of address on your address list you must call to check whether or not there is a private household living there which may be eligible. For example, at a public house interview the household who run it only if their household expenditure can be separated from that of the business: if they have tenants in a separate flat you also call and try to interview them (unless they are ineligible for some other reason).

Public Houses where household and business expenses cannot be separated

Hotels of all types

Guest Houses/Commercial Boarding Houses

Private Households containing 4 or more boarders at your first call

Institutions, e.g. hostels, schools, prisons, hospitals, religious "establishments" (Remember that, within the 'address', there could be private accommodation containing a household which is responsible for all its own domestic expenses; this will be classed as a 'Domestic Household' and included in the survey)

Borderline cases: Cafes where the proprietor's family lives over the cafe or resident stewards of private clubs - if all or most of the household's meals are provided by the cafe or club treat as an exclusion

All other borderline cases, including the above where any doubt exists, must be referred to the Field Officer

Some apparently private domestic households are excluded for different reasons, i.e. their expenditure or income is affected by other things

Exclude households containing

Members of the Diplomatic Service of any country except the UK

Members of the USA Forces

Roman Catholic Priests if they are living in accommodation provided by the parish church

In cases where there is any doubt about the eligibility of a household telephone the Field Officer/Assistant before commencing the interview

### 3.1 Households - Special Cases for Inclusion

Private domestic households (responsible for own domestic expenses) within otherwise excluded addresses, as above)

Households which are planning to move away from the area but will be at the sampled address for at least three weeks from the first interview

Households which will be moving within the area, and travelling to the new address does not involve an interviewer in a separate journey of more than 30 miles

Households with a main residence abroad which are temporarily residing at a sampled address in Great Britain will be included if they fulfil the standard definition as per the Interviewers Handbook

This includes cases where the selected address is a caravan or houseboat

### 3.2 Household Members and Definitions

Household Definition: This differs from the standard Social Survey Definition.

A household comprises one person living alone, or a group of people living at the same address having meals prepared together and with common housekeeping provided that:

- i. All persons in the household consider the address to be their only or main residence. The household could include 'absent members' who consider the address to be their main residence.

Main Residence is as defined by the informant/s.

- ii. All persons in a household share at least one meal a day when in residence
- iii. The household has exclusive use of at least one room; e.g. if two people share one room, and neither has the exclusive use of at least one other room, they should be treated as one household even if they do not share one meal a day.

All three conditions must be satisfied. In addition include in the household;

Children 16 and over who are at home on holiday from studying at an educational establishment (school/college/university) and will be there for the interview and 2 weeks record keeping period.

This is again non-standard. Even if this person considers the college etc. as their main residence we still want them included as a spender.

#### 4.0 General Points on Schedules, Layout and Signposting

Detailed instructions on specific questions are covered in the instructions for the year.

The following conventions are used on FES schedules:

- Ask** Occurs at a filter and signposts you to the next question, usually a dependent of the one asked.
- Go to** Directs you past one or more questions.
- See** Directs you to a question that may or may not apply to the spender. Bold type instructions above the question to which you are signposted indicates the people or groups of people to whom it applies.
- DNA** There is usually a code 'N' to be ringed for questions which do not apply. It is important to ring these as they are part of the sequence of codes which tell the computer whether or not there is more data to come for that question.

Examples:

1. DNA----->[ N ] Go to 103
2. DNA, codes 5,  $\begin{array}{c} \text{I} \quad \text{I} \\ \text{[ } \underline{\text{N}} \text{ I } \underline{\text{N}} \text{ I } \underline{\text{N}} \text{ ]} \\ \text{I} \quad \text{I} \end{array}$  Go to 45  
6 or 7 at 1(b)

A signpost after the 'N' indicates the next question to go to; it is not necessary to ring any intervening DNA codes which you have by-passed.

At points throughout the schedules you will see very small boxes containing a number. These are solely for the information of Primary Analysis coders.

Case Identifier C I. over a box is where a case identifier number will be entered on schedules by PAB; during processing the documents are referred to only by this number. The digits indicate processing, year and batch number. It replaces your serial number so is an added stage in keeping data confidential

Question wording: Most questions on the schedule have straightforward precise wording e.g. 'Do you own or do you rent this accommodation?', whilst others can start with a precise question which leads to a grid where you use your own questions to probe for the required information. This is fully covered in the FES Self Instruction Pack used for pre-briefing study by interviewers starting on the survey.

Asterisked pages: the large asterisk indicates pages where the answers need to be transferred to the assets questions on the B schedule. Do this as you go along, using a copy of the relevant (B) page from your continuation pad and taking it through the interview. Copy into B schedule later.



#### 4.1 Completing the Schedules

1. Use a PENCIL to record answers. DO NOT overwrite or rub out previous answers. Cross through errors and write the answer above.

2. Leading zeros are essential for dates, serial number and person number, number of weeks or years, and percentages less than 100, as per standard procedure; they are not required for period codes.

Double figures must always be entered in the pence column; punch operators punch only the numbers they see so if the 00 is missing then an entry for £200 would be keyed in as £2. The double 00 would be assumed to be pence. This gives us a big error in the data.

3. Period codes are listed on the back of each schedule and books of prompt cards. For reference they are:

One week	= 1	two weeks	= 2	three weeks	= 3
four weeks	= 4	calendar month	= 5	three months	= 6
six months	= 7	one year	= 8	other period	= 9

If the period is not covered by codes 1 to 8 then enter code 9 and specify the period in the box provided.

4. A number of questions have a pre ringed Line Number or Column Number code at the beginning of a line or the top of a column. Where these lines or columns are used it is important to enter a spender number. Conversely, do not enter a spender number for lines or columns where there is no data to be recorded.

5. Some questions have a Line or Column Number which is not pre - ringed. Where you have to enter an amount and period you must also ring the Line or Column number.

6. At some questions provision is made for a D.K. answer; at others you will need to write D.K. beside the coding column.

7. Where an estimate is given write 'E' beside the answer OUTSIDE the coding column; if it relates to an entry in the middle one of three columns make a note of person/column to which it refers.

8. Do not use initials for what might seem to be well known things, always put the name/title/etc. in full; e.g. NFU should be written as National Farmers Union.

9. Prompt cards are to be used at relevant questions.

10. If a particular situation does not seem to be dealt with on the schedule record full notes at the relevant question. Remember to give:

Amount of money/ period or dates covered/ whether or not it has been included elsewhere/ details of type of expenditure or income.

## 5.0 Fieldwork

### 5.1 Maximum Number of Visits to Area

You are allowed a maximum of 18 visits to the area to complete a full quota of 17 addresses this includes any calls that may be necessary in the extension week if permission has been given for these

For a part quota the number of visits will be on a pro-rata basis; the same will apply where you are asked to do collecting calls for another interviewer. Your regional office will inform you of the allowance for a part quota.

The 18 days represent the MAXIMUM number of times you will be allowed to visit the area for placing, checking and final calls and visiting rates offices

Careful forward planning will be necessary as there is no facility for allowing extra days. If you have households where frequent calls are necessary to help them with record keeping try to organise these on days when you are in the area for other calls. Sometimes people who are unable to keep a written record for you may make use of a tape recorder and you can write up their records from that.

### 5.2 Placing Pattern over the Fieldwork Period

To ensure that each week of the year is representative it is essential that the placing pattern is correctly followed If for any reason you cannot keep to this pattern you must discuss it with the Field Officer/Assistant ONLY. Changes to the placing pattern must be kept to a minimum and the field officer can work out the best way to do this taking into account other factors involved.

An FES placing 'week' comprises 7 or 8 days to give us an even placing pattern over a calendar month. The dates are shown on the weekly progress sheet (H form) as follows:

<u>Placing Week</u>	<u>All months except February</u>	<u>February</u>
1	1st to 7th inclusive	1st to 7th
2	8th to 15th inclusive	8th to 14th
3	16th to 23rd inclusive	15th to 21st
4	24th to end of month	22nd to end of month

Fieldwork continues for another two weeks following the last placing interview whilst checking and final calls are made.

- Week 1      4 or 5 addresses should be dealt with (i.e. interviewed/refused/ineligible)
- Week 2      5 or 4 addresses should be dealt with to bring the two weeks total to 9 dealt with. Call first on those addresses which were visited in week 1 but were not interviewed or otherwise completed.
- Week 3      4 addresses to be dealt with starting with those visited but not dealt with in week 1 and 2.
- Week 4      4 addresses to be dealt with

If concealed multi households occur they should be dealt with in the same week as other households at the address if this is possible. Remember the above deals with the number of addresses to be dealt with; the number of households dealt with will be higher in a quota with multi household addresses.

Where a called on address is not contacted or dealt with in a particular placing week it should be revisited week after week and only written off as a non-contact at the end of the field period, and after all possible efforts have been made to establish whether or not a household lives there. Neighbours should be approached at an early stage to establish the best time to contact the informants.

### 5.3 Adjustment to Placing Pattern

To stay within the 18 visit allowance you may, without prior permission, deal with one extra serial number in any/each of the first three placing weeks if you can do so within the allotted days for that week. This will be where you either have a long period of waiting time before your final appointment for the day, or the final appointment is early enough for you to fit in another placing call before going home.

No other changes to the placing pattern should be made unless the Field Officer/Assistant has been consulted and agreed to the change as previously stated.

### 5.4 Extension Week

All serial numbers must be called on before the end of the field period. If an address is first called on in the last placing week and the household are unable to be interviewed until the following week (i.e. the first placing week in the next month) it is permitted to carry the interview over. You must inform your regional claims/booking in officer if this happens. The latest carry over date allowed is the the 7th of the following month.

It is not intended that the extension week be used to carry over any other outstanding addresses. Any matters which might make this necessary should be discussed with the Field Officer/Assistant as it affects the placing pattern. On no account is it to be used to cover lack of availability (other work etc,) during the correct placing month.

## 5.5 Dealt With Addresses

These are the addresses which will appear on your weekly progress form 'H' as having been dealt with, i.e. there is a definite outcome, as follows:

Households which have been interviewed and definitely promise to begin keeping record books

Households which definitely refuse

An address at which there is no household (empty/demolished)

An address which is not a domestic household (guest house/hotel etc)

Households which are moving outside reasonable travelling distance

Households which are away and not returning until after the end of the placing month

Multi household addresses where Sampling Implementation Unit have given a specific ruling that there is no household they wish you to interview

An address which H.Q. have told you not to call on because informants have refused directly to the office following the advance letter

All the above cases should be included in the week in which the reported outcome occurs.

The weekly quota does not include households treated as co-operating on an earlier progress return but who later refuse to continue keeping record books

## 5.6 Interviewers Work Pattern

The usual FES work pattern is for weeks 3 and 4 to sometimes require more days than other weeks because of the way the work peaks. In the first two weeks you are doing only placing and checking calls. In week 3 you have collecting calls for week 1, checking calls for week 2 and placing calls for week 3. Similar numbers are dealt with in week 4, after which you will have 2 weeks with very few calls because only checking and collecting calls are necessary.

Be flexible when arranging checking and collecting calls. Many informants will be quite happy if you offer alternatives, e.g. "I'll try to call back at 7.0pm but will it be alright if I come a bit later or earlier should I get tied up in a long interview?" This enables you to fit in placing appointments which might otherwise be missed through having to rush off to make a checking call. If informants are agreeable you can also telephone to confirm or make appointments for checking and collecting calls.

## 5.7 Quota Covering Several Local Authority Areas

P.A.F. address lists can straddle 2, 3 or occasionally 4 Local Authority Areas. To avoid interviewers spending excessive time and mileage travelling to the offices to collect rateable values and concessionary fares information you should follow the guideline set out below.

1. If the L.A. offices are close to your FES area call to collect the relevant information.
2. If any office is some distance from your area (and not en route) you should telephone the rates office to try to get the information. We will issue you with letters which you can send to the L.A. offices; it will be left to you to use them as necessary. You will need to find out the name/position of the person to whom it should be sent.

Usually only 2 or 3 addresses are in a different L.A. so getting the information for these by telephone should not be a problem. What you must not do is try to collect information for all 17 addresses by telephone; this would tie up council staff time for too long and cause complaints to H.Q.

If you are a very long way from the rates office or telephoning does not work please get in touch with the Field Officer. It may be that another interviewer has a quota in the same L.A. and can collect the information on your behalf.

Distance: this is left undefined because your FES quota could be a long way from the rates office but work on another survey takes you close to them. However, as a guide, if you have to travel more than 5 miles (single journey) then it is definitely worth telephoning.

### 5.8 Working Away on Subsistence

The points above, and those in paras 6.4 and 6.5 should be taken into account when planning a quota on subsistence. Your aim should be to keep the number of days on subsistence to a minimum by grouping your calls close together; use the option of placing an extra household in an earlier week; make checking calls using the earliest/latest date options. Other possibilities:

Where the first placing week starts on Wednesday or later make your first visit on the following Monday i.e 5th or 6th; do the first weeks placings in the early part of the week. Use the 2nd part of the week to do your week 2 placings; do checking calls on those placed earlier in the week. This takes you to the 9th or 10th.

There is no need to visit the area the following week. The households placed late in the week will get a delayed checking call when you go back to the area on the next Monday i.e 19th or 20th. In this week you will do week 3 placings and all the collecting calls for those placed on your first visit. This leaves you the 4th week to go back to do placings and week 3 interim calls. A brief visit towards the end of week 5 will allow you to collect week 3 diaries and week 4 interim calls. A short visit in week 6 is all that should be necessary for final collections. See example month at the end of this section.

Please keep the Field Officer/Assistant informed if your placing pattern strays very far from the norm in these cases.

If your quota is very isolated, with addresses close together so everyone will quickly know the reason for your presence, please discuss it with the Field Officer / Assistant who may make arrangements to change the usual placing pattern.

#### Example month for working on subsistence

	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Days in area
	-	-	-	1	2	3	4	Nil
Start in area-->	5	6	7	8	9	10	11	Max 5
	[ Place week 1 ]		[Place week 2]					
				[check week 1]				
	12	13	14	15	16	17	18	Nil
Go to area-->	19	20	21	22	23	24	25	
Final calls for:		[week 1] and [week 2]						Max 5
and:		[Place week 3]						
Go to area-->	26	27	28	29	30	31	-	2 or 3
		[check week 3 and place week 4]						

## 6.0 Advance Letters, Calls and Procedures

### 6.1 Advance letters

An advance letter is sent to each address to advise residents that an interviewer will be calling; in multi household addresses these will not have been seen by every household. You will find spare copies of the letter in your materials parcel and these can be handed or posted to informants who have not received a copy. If additional reassurance is required you may request us to send a further copy direct to the household. Remember to check the address fully to ensure that you are at the right one.

Scotland only: letters are not sent in advance to multi household addresses which need to be further sampled by you. (See sampling instructions) You will need to post these locally to the selected apartments after carrying out the multi-household procedure.

### 6.2 First Contact/Initial Call

The purpose of the initial call is to establish, with any responsible adult:-

How many households live at the selected address

How many people aged 16 years and over are there in the household.

This information will enable you to work out roughly how long the interview will take according to the number of people in the household who are eligible as spenders.

Try to make an appointment to see all spenders together. This is advisable because if one member feels unable to co-operate then the household must be counted as a refusal.

If after several calls you find it is absolutely impossible to see them together try to see the HOH and wife together first and call back to see other spenders as soon as possible afterwards.

When first making contact with one member of the household be brief in what you say; explaining the survey to only one spender can prejudice your chances of seeing the others if a garbled version of the purpose is passed on.

### 6.3 The Interview/Placing Call

When you have all (or the main/most) spenders present explain the uses and purposes of the survey, including the standard points of introduction. Also tell people what we require of them, i.e. details of regular expenditure such as rent/rates/ mortgage/gas and electricity bills etc: and information on each spenders' salary/income, and the need to keep a record of items and services paid for over the next two weeks. Tell them about the postal order each will be sent as a token of thanks for keeping the records/diaries.

Should only some spenders be present it must be spelt out that co-operation is required of all spenders before any information can be used, or payment made.

The detailed questions on the household (A) and income (B) schedules must be asked before leaving diaries. Neither of these schedules are to be left with informants.

Do not leave diaries (D schedules) until all spenders have been interviewed. Diaries for all spenders should start on the same day. A spender should only be allowed to start on a different day if co-operation would otherwise be lost and there should only be one days' difference between starting dates. Where this happens a full note should be made under the 'special circumstances' question towards the end of the A schedule.

The diary keeping period must start within 1 or 2 days of the interview and form a continuous period of 14 days. If there is any doubt about this telephone the Field Officer as soon as possible.

Delays over Public Holidays should be avoided if this can be done without losing co-operation; such delays may bias results because expenditure over holiday periods will be lost

Leave the informants an FES purpose leaflet

Before the interim/checking call you must use part of your checking time to

Look through each completed schedule checking that all relevant codes have been ringed, all notes are clear and cover amounts, periods and whether or not they have been included elsewhere. List items that have to be checked, probed or collected at the next call.

This checking should be done in conjunction with the ( K ) checking schedule and form the main check for the interview.

#### 6.4 Checking/Interim Calls

Ideally the first checking call should be made on or about the 5th day of record keeping. In practice this could be a problem, so, to fit in with public holidays and other commitments, it might have to be as early as the 2nd or 3rd day or as late as the 7th day. Be wary of leaving it this late. If they haven't started records but are still willing not only do you have to re-date the record books, or provide new ones, but you have to recheck all the payments, dates etc. in the A and B schedules. This is necessary with a gap of even 2 or 3 days (they may have paid a gas bill, or had a payday since the interview) but the longer the gap the more updating there is to do.

#### Procedure at checking calls:

Have the (K) schedule available and use it to cross-check the relevant questions with diary entries.

Look carefully at diary entries and probe and annotate items that need further clarification.

Check diary entries with the spender only. Their diaries are confidential to them. Also another spender could give wrong information even if they have been authorised to speak for the other person.



Most households will need only one checking call but you sometimes have to make more calls on informants who for a variety of reasons cannot keep the diaries without assistance, and have no one else to help them. These calls should be made on days when you are in the area on other calls.

Telephone calls (re-claimable) to informants can sometimes be useful in lieu of additional checking calls.

### 6.5 Final/Collecting Calls

The collecting call must never be done before midnight of the last day of record keeping or late and unexpected expenditure could be lost. Ideally this call should be done on the 15th day so that there is no chance expenditure made after the final date being entered. In practice the final call is usually done on the 15th or 16th day but it should not be left longer than the 18th day. Problems with making the final call should be discussed with the Field Officer/Assistant who will advise you accordingly.

#### Procedure at final/collecting calls

Collect any outstanding expenditure and income data.

Check each diary and resolve any queries with the spender.

Cross check items with the (K) schedule, as appropriate.

Ask the 'special circumstances' question at the end of schedule (A)

Explain that the postal orders will take up to 5 weeks to arrive.

Obtain the surname, initials and title of each spender who kept records.

Check the full postal address and postal code. (PAF can be wrong/incomplete.)

Collect the forwarding address for any household member who is moving within the next few weeks, including students at end of term.

If the whole household is moving within the next 8 weeks make a note of the new address at the bottom of the yellow and pink sheets of the (E) form in case the postal order goes astray. We can forward it to the new address.

If the informant does not wish to be sent the postal order but is quite happy for us to use the data this is acceptable. Some people are quite happy to take part but do not wish to give their names or be paid.

If you have to delay the final call make it clear to the informant that we do not want them to enter any further expenditure after the 14th day however important it may seem.

#### Posting Diaries in Lieu of Final Call

This facility should only be used as a last resort and not to save going back to the area to do final collecting calls. Too frequently informants tell

interviewers that diaries have been posted but they are never received by the interviewer or by the office. In some cases we have felt obliged to send postal orders to the informants which means we were paying for an unusable budget. The onus is on the interviewer to get the diaries back, or explain to the informants why they will not get their postal orders.

Posting diaries back is primarily for informants who are going abroad on holiday either before completing the diaries, or so close to the end of record keeping that you cannot fit in a final call. In these cases the following action should be taken:

1) At the interim call collect all the information that you would usually obtain at the final call (See above)

i1) Give the informants a large envelope, stamped and addressed to yourself and ask them to use it to post the diaries to you before they leave the country. They should, ideally, enter all expenditure up to leaving the country, but we realise this can cause problems and it is acceptable for them to make a note of what they expect to spend en route to the air or sea port, e g petrol, train fares, taxis, meals, purchases at the duty free shop.

If the holiday is short, or starting early in the record keeping fortnight, you can leave the collecting call until they return if this will only delay the budget by 3 or 4 days. Ring the Field Officer/Assistant if in doubt.

Where unexpected problems cause informants to be unavailable for the final call

Leave a note saying when you will be calling again

Call each time you are in the area for other calls

If they are on the telephone ring to arrange a final call

As a last resort leave a stamped, self addressed envelope and a note of what you require from them

Completed diary for each spender

List of any outstanding information from the A and B schedules

Surname and initials of all spenders

Full postal address

Telephone number

The note should also explain that without the completed diaries we cannot make a payment to spenders. If you wish you can leave them your telephone number and the cost of a telephone call (reclaimable) and ask them to ring you to arrange a final call. Alternately they could ring the FES field office on the number given on the advance letter and we would pass on a message to you, but we can only deal with a few of these calls so only use this if absolutely essential.

In many cases these problems occur with households which were difficult to contact or interview in the first place. Do not delay your final return for these cases; send them in as a code 8 refusal at the end of the field period. If the diaries turn up later we will convert it back to a code 9. Do not be the interviewer who holds up a whole months summaries for one serial number.

#### 6.6 Final Checks at home

Having done a full check following the interview you should now have very little more to do except carry out the checks given on the (K) schedule, and make sure that any information added to the schedules at the final call is clearly recorded.

Household Schedule: Did you remember to ask the special circumstances question?

Has information on income and occupation been provided for every member of the household who is 16 years of age and over?

Has income for under 16 year olds been recorded at relevant questions?

Checking time on this survey is generous and must be fully used. It is essential that you have asked all relevant questions and ringed all relevant codes, as detailed in paragraphs 4.1, and 6.3 to 6.5, and the checking schedule (K). Badly checked work may be returned to you by the Field Officer.

#### 6.7 Preparation for Despatch

Complete an (E) form for each household.

You are provided with long blue laces for tagging documents together. They should be placed in the order given in the (K) schedule.

A despatch note must accompany each despatch of work.

All FES documents must be returned in a sealed envopac.

#### 6.8 Return of work

There must be no delay in returning completed budgets to H.Q. They should be checked and posted within 3 working days of the final call.

If you need to recall to check any item and cannot do so within this time please telephone the Field Officer/Assistant for instructions.

Failure to return budgets within the specified period will be viewed with the greatest concern, especially if it causes complaints to the department or a Member of Parliament when an informant has not received their promised postal order.

## 7.0 Standard Information on Handling the Schedules

Detailed information by question number will be found in the current FES instructions. This section deals with those basic parts of FES which remain unchanged over the years; it also covers specific FES definitions and explains how to apply these definitions in varying circumstances. Where necessary the section should be used in conjunction with the current FES instructions.

Refusal to answer any question on the A and B schedules: If any spender refuses to answer any question on the household or income schedules the interview must be stopped; explain that we need the complete data or we cannot use the rest of the interview. If it is still refused do not continue with the interview or leave record books. Make it clear that without the full interview and completed diaries we cannot send the postal orders.

The exception to the rule is where the informant has completed the income questions but refuses to disclose liquid assets towards the end of the (B) schedule

### 7.1 Head of Household

The standard SSD definition is used on FES.

### 7.2 Definition of a Spender

A spender is any member of the household who is aged 16 years (i.e. passed their 16th birthday) and over. It is the sole criteria. Whether or not the individual earns or spends money has no effect on the definition except for those under 'Exclude', below

Include: anyone who is blind, or a permanent invalid, or has some mental handicap but is capable of communicating. There is usually someone available to help them keep their record books.

Exclude: someone who is completely senile or otherwise mentally incapable of contributing to the survey by answering questions or keeping a record book.

### 7.3 Applying the Spender Definition

Difficulties in applying the definition can occur as a result of either the absence of a spender or because of a change in the household composition during the record keeping period. They should be dealt with as follows:

Absence of a spender for less than 7 days from initial contact: if the spender is returning within 7 days, and it is within the placing period of the survey, delay the explanation and interview until they return

Absence of a spender for longer than 7 days. if the spender is absent for the placing interview and is not expected to return within 7 days details should be entered in the household box. A proxy income schedule (B) should be completed with a suitable household member. Do not leave a diary for the absent spender. An absent spender is not eligible for the postal order.

A note explaining why you are treating them as an absent spender should be made in the relevant place below the household box.

Non-Spender: this is a household member who is not eligible as a spender because: the person is senile or too mentally incapacitated to be interviewed or keep a diary. A proxy income schedule (B) must be completed as far as practicable with a suitable household member. Do not leave a diary for the non-spender. A non-spender is not eligible for the postal order payment.

#### 7.4 Household Composition - Changes During Record Keeping

Sometimes the household composition changes unexpectedly after you have completed the placing interview and left the diaries. These situations should be dealt with as follows:

Within 7 days of the first contact someone is expected to join or leave the household for at least 6 months: delay the placing interview until the change has taken place.

Someone due to join the household later than 7 days after the first contact should not be included: go ahead with the placing and record keeping and make a note at the special circumstances question toward the end of the (A) schedule. This will need to cover the date of joining the household and length of time they are expecting to stay. This person will not form part of the household for interview and keeping diaries.

Someone expected to leave the household permanently later than 7 days from the date of interview: include in the household, treat as a spender and ask for diaries to be completed for two weeks. If necessary these can be posted direct to you if the person is moving too far for you to call to collect them. If this is not done the household could be counted as a refusal and the matter would have to be referred to the Research Officer for a decision on whether or not the other spenders should be sent their postal orders.

Spender unexpectedly leaves the household: if possible he should be asked to continue keeping records for the two weeks. However, as this usually happens as a result of a break-up in the household, it can be difficult. If the other spenders complete their records they will be sent their postal orders.

A note giving the date the missing spender left the household should be made at the special circumstances question toward the end of the (A) schedule. This is needed whether or not he completed diaries.

Someone unexpectedly joins the household during the record keeping period: make a note at the special circumstances question, toward the end of the (A) schedule, of the date the new member joined the household, and whether or not they will form a permanent part of the household, as defined. No further action is required.

Spender too ill to continue keeping records: provided the interview information and diary are complete up to the time of the illness/hospitalisation, and the other spenders continue with their diaries for the full fourteen days, they will all be sent their postal orders for taking part.

Death of a spender: if the diary is completed up to the time of death, and other spenders in the household keep their diaries for the full fourteen days, they will be sent their postal orders with a special letter from the Research Officer in lieu of the top copy of the (E) form which is usually sent. You should send in a completed (E) form with the top copy crossed through.

It is important that you attach a separate note to the front of the household schedule requesting that the documents be passed to the Field Officer for further action. These will be referred to the Research Officer.

Non-completion by other household members following the death of a non spender means that it is unlikely that any payment will be made. A note should be attached to the documents requesting that they be brought to the Research Officers attention. You must not give any undertaking to the informants about the payment.

Doubts regarding payment: any cases where you are unsure whether or not the household will be paid should be returned with a note pinned to the front requesting that the regional office staff pass the documents to the Field Officer for further action.

#### 7.5 Recently Moved Households

If the household has only recently moved to the sampled address they may not have received or paid any household bills such as rates, telephone gas or electricity. These cases should be treated as follows:

A previously existing household who have not yet paid any specific bill at the new address should be asked what they paid on the last bill at their previous address and a note made of the situation

Newly formed households i.e. marriage, friends sharing etc. where there were no previous household bills should be asked for an estimate of their expected expenditure and a note made explaining the situation.

You will find odd situations in such cases, e.g. household has gas in new house but previous address was all electric: get an estimate of what they think the bill might be, or whatever information you can obtain without putting them under too much pressure. If in doubt telephone the Field Officer/ Assistant.

#### 7.6 Income Schedule - Background and Procedures

Income information on schedule (B) is required for every member of the household who is aged 16 and over, for an absent spender a proxy schedule should be completed, as far as possible, with a suitably related person. If it is impossible to get proxy information then a note giving reasons for lack of information in the relevant persons column should be made on the schedule.

Person Number Order is of utmost importance on the (B) schedule. On this schedule once a column has been allocated to a spender(person) then the same column MUST be used throughout the schedule. Whilst it is not necessary to use the columns in numerical sequence, it does tend to be the best way to do the interview. However, the following conventions must be followed.

Information for a husband and wife must be recorded on the same schedule.

If there are more than 3 spenders in a household, so that a second (B) schedule is required, then the first three spenders (irrespective of person numbers) go on the same schedule; e.g. Household comprises 4 unmarried friends and young child of person 2. The correct order for recording would be:

Persons 1, 2 and 4 on the first schedule

Person 5 on a separate schedule

It would also be permitted to put persons 1 and 2 on one schedule and persons 4 and 5 on the second schedule.

It would be incorrect to put persons 1 and 4 together or persons 2 and 5 together as the numbers are out of sequence.

Self completion schedules are provided for those rare cases where the informant does not wish to discuss income in the presence of other household members and there is nowhere for them to be interviewed in private.

Absent spenders: different instructions /questions apply where the spouse of an absent spender is in the household and is in receipt of an allowance from the absent spender. ( See schedule instructions for specific questions to be asked.)

Joint income will usually be from pensions, interest on investments and property, or where husband and wife are self employed partners in a business. Try to persuade them to split the joint income so that each has part shown separately in their own column on the (B) schedule. For the self employed couple try to give as much information as possible so that coders can split the business income between the couple as accurately as possible, e.g. he owns two thirds of the business to her one third.

If joint amounts cannot be split then enter the full amount in the first relevant persons column and make a note that it is joint with person (No.).

Series questions and prompt cards should be dealt with as follows;

If, after showing the prompt card, the answer to a series is 'No to all' you need only to ring the relevant code at the top of the series and go on to the next question. If this code is incorrectly ringed and there is data at one of the questions in the series this will be lost at the processing stage as the mis-code directs the operator past it!

If the 'Yes' code is ringed at the start of the series then we expect to find something recorded at each question i.e. if a state benefit is being received full information would be entered; for the others in the series which are not being received then the individual 'No' code at each benefit must be ringed.

This survey is perhaps unique. The whole gamut of possible methods of paying for goods and services, and the range of sources of income, are too vast to be covered entirely by our schedules and written instructions. We therefore rely greatly on you, the interviewer, to make full notes to apprise us of new and changed ways of paying for things, and of unusual / new sources of income. If you have any doubts please telephone the Field Officer/Assistant to discuss them. We will advise you on how to handle the situation, seeking advice ourselves where the matter is new to us.



## 8.0 Field Documents, Administration and Training

Form (H) Weekly Progress Return; it is essential that a weekly progress return is sent in to your regional office every placing week, including the extension week if you have been given permission to use it. It is necessary for monitoring response and rate of placing so that immediate remedial action can be taken if necessary.

1. Return an (H) form every placing week.
2. If for any reason you did not work return an (H) form giving the reasons on the back. This includes cases where the Field Officer has agreed to a change of placing pattern.
3. Return the form as soon as placings for the week are complete, or at latest the day following the end of the placing week.
4. Enter each household in a separate column.
5. Enter only the households where there is a definite outcome as described under 'Dealt with', (para.5.5)
6. Non-contacts can only apply to the last week of the placing month.
7. The same outcome code should be shown on the (H) form and the calls and outcome sheet.
8. Remember to enter the Area Number and the correct address and household numbers.
9. Remember to record your Authorisation Number.

### 8.1 Outcome Codes - (H) (J) and (L) Forms

- Code 9 = All members of household interviewed and starting diaries.
- Code X = Household contacted HQ and refused to take part before you called. You are notified by telephone and/or a refusal form.
- Code 1 = Excluded/ineligible address.
- Code 2 = No sample selected at address. These occur where the address differs from the address list in some way and SIU tell you not to do an interview.
- Code 3 = No household at address; empty/demolished/not yet built / business only/other specify.

Code 4 = Household away and not expected to return until after placing month ends. You will usually learn this from a neighbour. If you contact a member of the household who says they are going away immediately, i.e. same day or too early the following day to be interviewed we will usually accept these as a code 4 rather than a refusal. This is specific to FES. All others where contact is made are refusals.

Code 5 = Household moving away from area and too far to follow.

Code 6 = Other non-contact after trying neighbours etc..

Code 7 = Refusal before or during the placing interview

The above codes apply to forms (H) (J) and (L)-the calls and outcome sheet.

Code 8 refusals: these are refusals which you returned as code 9 interviews in an earlier week, but at a subsequent recall the informants say they do not wish to continue keeping diaries and cannot be persuaded to re-start. They do not appear again on an (H) form. The incomplete diaries are collected and returned to H.Q. with the other schedules for that household. They should be returned with a calls and outcome sheet (giving the reason for refusal) and listed on a despatch note, i.e. forms (L) and (J)

Form (J) Despatch note: a despatch note is to be returned in every envelope containing cooperating and non-cooperating households.

Form (L) Calls and outcome sheets: one (or more) is to be returned for every household. They should be coded as given above. For code 7 and code 8 refusals the reason should also be recorded.

## 8.2 Forms (E) 1 and 2 and Postal Order Payments

Please remember the following points when completing the pre-carbonised (E) forms:

Top Copy; this is sent to the informants with the postal orders:

Enter the name of the HOH on the top line.

Enter the full postal address and postcode as given by the informant. This must be clearly written as it appears in the window of the envelope in which the postal orders are sent.

In the reference boxes enter the area number, serial number and household number.

**Yellow/Pink copies:** Enter the additional information in the relevant places;

Number of household at selected address.

Number of E forms for this household.

Starting date of records.

Your name and authorisation number.

The full name of the Local Authority Area for this address. Remember that your quota can cover addresses in more than one L.A. area.

Record each informants name and initial carefully being careful to get the spelling right.

Use an (E)1 for a single person household and an (E)2 for two or more spenders. However this is not a hard and fast rule; if you have any of the cases below you can make out a separate (E)1 for each spender:

Unrelated people sharing household facilities.

Students going home for the vacation. Give the address to which the postal order should be sent, and note why on the carbonised copies.

Households where the HOH cannot be relied on to pass the postal orders: to other spenders, e.g. he's an alcoholic.

Where you give an address which is different to that on your address list note the reason for the change or there will be delay in sending the postal order whilst we check the situation with you.

Informant does not wish to be paid: this is acceptable. In these cases fill in the address and the Local Authority name but do not enter informants names in the boxes. Just write in that no payment is required. We still need the (E) form for the L.A. name.

### 8.3 Important Points about Postal Orders

Postal orders cannot be sent direct to charities or other organisations. If informants ask you to do this you must explain that a Government Department would be in trouble with the auditors if it appeared to be sending public money to charities.

We must have a name to put on the postal order. They cannot be sent out blank because it could appear to the auditors that staff are mishandling funds.

The postal orders are crossed and informants will have to make arrangements to pay them into an account or otherwise cash them. This is for security reasons. If a crossed postal order gets lost in the post we can reclaim it from the Post Office, and we can issue new postal orders to informants.

We can issue uncrossed postal orders for those rare informants who do not have any sort of banking facilities, or an obliging local shop who will cash the order for them. However we do not advise the use of uncrossed postal orders as they cannot be reclaimed if they are lost in the post, and we cannot re-imburse the informant to whom it was sent. If informants ask for an uncrossed postal order you must explain this.

#### 8.4 Study Time and Rebriefings

Interviewers being briefed and trained on FES for the first time are sent a Self Instruction Training Pack and allowed 10 hours for study and practice. After the briefing a further 1 hour is allowed for studying the main FES instructions before starting fieldwork.

Whilst some interviewers work regularly on FES others inevitably have long breaks between quotas; they therefore need to re-study parts of the instructions, and look at schedule changes that may have taken place since the last print.

Study time may be claimed as follows:

- 1 For a break of 3 to 5 fieldwork cycles since either your last rebriefing or the end of your last FES quota = 1 hour study time.
- 2 For a break of 6 or more fieldwork cycles since either your last rebriefing or the end of your last FES quota = 2 hours study time.
- 3 Studying amended documents and instructions for the first quota in the year as notified with the rebriefing documents for the year.

You may only claim one amount e.g. last FES quota finished in May; attended rebriefing in December, working on FES in February; you can claim only item 3. Once you have attended a rebriefing this takes precedence over any gap between earlier fieldwork cycles.

Rebriefings: these usually take place in alternate years but can be held more frequently if changes to the warrant this.

#### 8.5 Administration and Checking Time

For planning quota and other clerical tasks at home = 2 hours per quota

For checking that all relevant questions have been asked, answers fully written, precodes ringed and occupation codes entered = 1 hour 35 minutes per co-operating household

Code 8 refusals where you had checked the schedules but at a later call informants refused to continue with diaries = 45 minutes.

For checking a co-operating household which had to be reallocated to another interviewer for final calls = 1 hour

For checking a co-operating household reallocated from another interviewer for final calls = 1 hour.

Note; In January 1988 we separated the administration time from the old combined clerical and checking time. However we left the checking time at 1 hour 35 minutes to allow for additional questions on the schedule. Since that time new questions have only been added if other questions have been deleted.

Other claims: telephone calls to rates offices as per claims handbook. You may also claim the time taken, with an explanation if this is excessive.

## 8.6 Office and Field Training

The FES self instruction pack must be completed before coming to the briefing. The briefing supplements the training pack, giving more detail where necessary with practice sessions on difficult questions. It also covers those parts of the schedule which did not apply in the taped interview.

A Field Trainer always starts an interviewer doing FES for the first time. Ideally two or three visits are made so that the trainer is there for checking and collecting calls, as well as starting the interviewer off by doing a placing interview and seeing the interviewer doing placing interviews.

Before the trainer joins you: transfer your address labels to your FES notebook. A pre-printed one will be sent with your survey materials.

Find out which Rates Office/s you have to visit to get rateable values.

Prepare a list of points for your introduction as discussed at the briefing.

Third quota follow-up: on your third FES quota you should again be joined by a Field Trainer for a shorter observation to give additional help that may be needed after doing an interim quota by yourself. These follow-ups are requested by the Field Officer, who you should contact if the trainer does not get in touch; a late allocation may have caused your name to be omitted.

Other field supervision: occurs periodically and can be in addition to annual observations on other surveys. Interviewers can also request support training.

Refusals Support: any interviewer, new or experienced, who gets two or more refusal in any one week (except the last placing week) should telephone their local Support Trainer or the Field Officer to talk it over. We may be able to offer advice on another way of approaching things, or just serve as a shoulder to cry on. It is better to discuss it than to go out and get another refusal. If you have a household who have given you reason to think they may refuse when you go back to do the placing, then again, ring one of us; we will be only too glad to give you a few lines to use if the expected circumstance arises.

## 8.7 Field Prechecks and Recalls

In January we do a Field Precheck on several budgets per interviewer so that action can be taken if we identify problem areas on the new documents. In subsequent months we precheck work of interviewers doing their first quota of the year, and we try to do a full quota check for all interviewers at some point during the year. A note of the result is sent to interviewers.

Telephone recalls and personal recalls are also made to informants, which is why it is important that you make notes at the special circumstances questions, and on the calls and outcome sheet, if you have been given permission by the Field Officer to take some non-standard action.

## 9.0 General points

Telephone extensions: for quick reference the up to date extension numbers for the Field Officer/ Assistant and the Sampling Implementation Unit will be found in the front cover of the Interviewer Instructions.

Headquarters contacts: please contact the correct office/person when you have queries. Regional office staff are not survey trained and therefore not qualified to answer technical questions. Field Officers do not deal with day to day management matters. Consult your current 'Telephone Directory and Points of Contact' booklet if you are in doubt. Briefly, for FES, they are:

### The Field Officer:

Advice on matters of definition or procedures for the survey.  
Queries on general interviewing method, and any non-standard FES requirements.  
Borderline cases which may or may not fit into the survey i.e. addresses, households, people etc..  
Advice on handling questions in non-standard situations where the information given does not appear to fit the question.  
Dealing with items which are not covered by the instructions.  
Any changes or deviation with regard to the placing pattern.  
Sampling problems where you need an urgent reply, or are still awaiting a reply.

### The Sampling Officer:

Addresses which you are unable to find  
Addresses which differ from your address list, i.e. a single dwelling has been split into 2 or more dwellings, or flats have been converted into a single house  
Mixed addresses, e.g. shop with flat attached which may or not be a separate address

### Regional Officers:

Matters related to availability/non-availability.  
Acceptance or otherwise of quota.  
Attendance at briefings and rebriefings.  
Issues related to work progress and work return.  
Queries re claims.

The above are not full lists but should suffice for quick reference in emergencies.

	<u>Pages</u>
<b>Household Schedule</b>	49- 98
<b>Income Schedule</b>	99-134
<b>Diary</b>	135-148
<b>Glossary</b>	149-165

**HOUSEHOLD  
SCHEDULE**



HOUSEHOLD SCHEDULE (SCHEDULE A)

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Front page - Restarting Records

---

For the rare cases where all spenders in the household failed to start records on the same day or keep up records for the full 14 days but are still willing to cooperate, they should be restarted. Remember to recheck the A & B schedules as they might have paid gas/electricity/rates or other bills since the original interview, or have had a pay day, investment interest etc. Note the date the A & B were rechecked as this becomes the new date of interview and diaries should begin immediately after. The new dates should be entered to the right of the date boxes.

---

Front page Reference number box

---

Enter leading zeros in the area number box for area numbers less than 100 and in the serial number box for any address numbers 01-09.

For addresses containing only one household, enter two zeros in the household box as in the following example:

Area			Ser		Hld	
7	3	4	1	0	0	0

For addresses containing 2 or more co-operating households number the first 01, the second 02, and the third 03. This alerts Primary Analysis Branch that the address has more than one co-operating household. Please do not enter the sample sheet numbers. There should be no more than three households to be interviewed at an address and often there are less than three.

---

Item 1/2 Person no/relationship to HOH

---

In most cases, the household is a simple one, comprising a husband and wife, with possibly one or more children. However, difficulty can arise at the computer stage when the household contains more adults than one married couple. Would you please help us to avoid this by always recording each husband with his wife, then children consecutively in column 2.

---

Item 3 Non-relative contributing to household expenses

---

Please note that the question is in bold letters, because it is occasionally missed. The question only applies to households where there are people who are unrelated to each other, eg four single people, or where the household comprises people related to each other and, say, a boarder who is not related. Only ring code 1 where the non-relative contributes to rent or other household expenses on a regular basis.

---

Item 6 Marital Status

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From 1990, the FES will, like the General Household Survey, use a different marital status prompt from the one in the Interviewers Handbook because an additional category 'Cohabiting' has been introduced at Code 4.

Marital status should not be asked if the 'relationship to HOH' at item 2 has been given as 'wife': ring code 1 where both husband and wife are household members or code 2 where either the husband or wife is not a household member (see section 3.2). Similarly ring code 4 (cohabiting) in the Marital Status box without asking marital status if the 'relationship to HOH' at item 2 has been given as 'common-law wife' (or 'husband') or if cohabitation has been mentioned, eg 'girlfriend, she lives with me'.

If you need to check marital status, ask as a running prompt 'are you married, single, widowed, divorced, separated or living together?'

When code 4 applies, record the relationship to HOH at item 2 as cohabitee, girlfriend, common-law wife, etc, depending on the term used by the informant. Note that with cohabiting couples, as with married couples, the male is taken to be the HOH. (This has been confirmed with clients and may differ from what was briefed at the recent rebriefings).

Also, please note that 'cohabiting' has priority over the single, widowed, divorced and separated code (code 3). However, it is important to check whether a live-in girlfriend/boyfriend has an address of their own: it will help to probe to see if they satisfy the six month rule.

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Item 7 Current full-time education

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To be asked of all regardless of age

An informant should be coded as full-time on the basis of his registration at the educational establishment. If registered as full-time student code as full-time. If registered as part-time do not code at this question.

If a full-time student is working at the time of interview (eg a vacation job), code the appropriate education code provided that he or she intends to return to the educational establishment the following term. However, please note that he or she should also be coded as employee or self employed at Q2(b) in the Income Schedule.

Apprentices should not be coded as receiving full-time education.

Code 1 Applies to playgroups, day nurseries, etc where there is no attempt at formal education. Children attending play schools where some formal education is given are coded 2 or 3. Leave it to the respondent to state whether there is any formal education

Codes 2-6 A State school is one where the upkeep is either provided entirely by the State via the local authority or, as in the case of schools controlled by certain religious denominations, where most or all of the upkeep is provided by the State. There are a few cases in Scotland where small fees are paid at State schools: any such cases should be coded under State schools, not private or independent schools.

State, Nursery classes and playschools where some formal education is given should be coded 2 or 3 according to the number of sessions per week. A session is a morning or afternoon; therefore ten sessions comprises a full 5 day week.

Private Nursery classes and playschools should be coded 7.

Code 5 Includes all courses up to and including "A" level at state secondary or middle schools.

Code 6 Includes all courses up to and including "A" level taken at a sixth form college, tertiary college of further education college, ie not at a secondary school.

Courses up to and including "A" level include

National Diploma (OND)

National Certificate (ONC)

A/S level

GCE A level

General Certificate of Secondary Education (GCSE)

Certificate of Pre-vocational education (CPVE)

City and Guilds/BTEC Foundation Programmes of Pre-vocational studies

BTEC First Certificate/First Diploma

SCOTVEC: National Certificate

Scottish Certificate of Secondary Education: ordinary, standard and higher grades

Certificate of six years study (CSYS) Scotland

City and Guilds Level 1: General education

Level 2: Industrial competence

Level 3: Leading to supervisory roles

RSA Courses (most) -

Pre-vocational

Office/secretarial studies

Advanced Diploma

Code 7 - Private and Independent schools are those at which at least some pupils (though not necessarily the spender) pay fees. This will include all public schools in England and Wales.

Middle schools should be shown as secondary schools, code 5 if State or 7 if private.

Private and independent nurseries should be included here.

Codes 8 and 9 - Full-time Higher education

Code 8 University includes all full-time degree courses at universities.

Code 9 All other higher education eg polytechnics. This code covers all full-time higher education, ie degree or degree equivalent taken at institutions other than universities. The most frequent institution likely to occur at this code is the polytechnic, but institutes and colleges of higher education can also appear here.

Courses above "A" level include:

First degree (BA, BSc, BEng, BSc Econ, LLB, MB, MA (Scotland))  
Higher degrees (MA, MSc)  
Teacher Training (BEd)  
Higher National Certificate  
Higher National Diploma  
SCOTTEC  
SCOTBEC  
Diploma of Higher Education  
BTEC Continuing Education Certificate/Diploma  
SCOTVEC Higher National Certificate/Diploma in Higher Education  
City and Guilds - Career Extension Level - Master Technician Registration  
- Licentiatehip of the C & G - Professional degree

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Item 8 Age at which full-time education completed

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This is an important classificatory variable which relates to earnings. The age required here is that at which the informant completed his continuous education that started in infancy. It should NOT include any continuous period of education which was taken later in life, e.g. as a mature student. Where an informant is still at school enter a dash.

NB. Where an informant had a waiting period of a year or less before taking up a university place after leaving school because of difference in academic years then the age of leaving university should be accepted.

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Item 9 Benefit unit

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The coding in this section is to enable the household to be split into separate benefit or income units.

- a. A husband or male cohabitee is always coded 1 (Head of unit).
- b. A wife or female cohabitee is always coded 2 (Wife of head of unit), even if her husband has been excluded from the household.

It is not necessary to code the 'office use' columns.

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Item 10 Spender

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Ring code 9 for all eligible spenders. Absent spenders should be coded 10 and the reason for their absence noted in the box below the grid. See also instructions in sections 7.2 and 7.3.

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Item 11 D Record received

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Code 1 must be ringed for each spender coded in item 9, when a completed D record is received at the end of the 14 day period. If at the final collection there is no completed book for any spender, the field officer should be contacted immediately for a decision regarding payment. A full description of the circumstances should also be put in a note pinned to the front of the household schedule with a request that the documents be passed to the Field Officer for further action.

---

Q 12(a) Number of other households at address

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Enter the total number of all OTHER households living at the address, EXCLUDING the informant's household. Do not enter the total number of households at the address - only the number of households in addition to the sampled households. This is irrespective of the number selected for interview via the multi-household procedures. The address is as specified on the Address List and should be read out in full to informants.

---

Qs 13 & 14 Number of rooms

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Question 13 applies where there is only one household at the address. Enter the number of rooms in the first column of grid.

Question 14 applies if there is more than one household at the address. Enter the number of rooms in the appropriate columns of the grid.

Rooms used partly for business should be priority coded, i.e. there should be no duplication. This means that if a living room is used partly for business it should be entered only once as a room used partly for business and NOT again as a living room.

The term "bedroom" includes any room used for sleeping, such as a box room or attic bedroom.

Include sun lounges and conservatories as dining/living rooms, provided they are used all year round.

Other rooms: Include here cellars, utility rooms, shower rooms (unless the accommodation does not have a bathroom), rooms less than 6 feet square and rooms/attics without a window/skylight. For all other rooms, specify the following.

- (a) the name of the room
- (b) whether there is a window
- (c) the use to which the room is put
- (d) whether the room is used throughout the year.

---

QA 15 Rooms in rateable unit not yet accounted for

---

Where a household does not occupy the whole of the rateable unit described at Q122 it is ESSENTIAL to obtain an estimate of all other rooms in the rateable unit. The reason for this is that Primary Analysis Branch must abate the rateable unit to correspond to that portion of the rateable value occupied by the sampled household alone.

When asking this question read out the description of the rateable unit at Q122 eg. "house", "shop and premises", "bungalow", "flat 1st floor".

Probe carefully to ensure that informants include bathrooms, garages and rooms used entirely for business purposes, as well as living accommodation.

---

Q 16 Years lived at address

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If less than a year record the number of months.

---

Q 17(a) - 17(d) Type of tenure

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These questions apply to all types of accommodation including caravans, mobile homes and houseboats.

Mobile homes (caravans/portakabins etc)

Mobile homes can be rented, rent free or owned outright

Owned outright should include mobile homes being purchased on a credit agreement

Details of the credit agreement should be entered at Qs 78-81 'A' schedule

Mortgages are not available for mobile homes

A ground or site rent is normally payable for a mobile home (see Q28).

---

Q 17(a) Rented accommodation

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Council - includes all cases where the local authority is the landlord, or where rented unfurnished property is owned by a New Town Development Corporation, the Scottish Special Housing Association or the Northern Ireland Housing Executive. If the informant receives accommodation furnished from a council, please note this in the left hand margin of schedule.

Note: sometimes houses built by a council are now owner-occupied.

Housing associations: Includes all housing associations except those under 'Council' above.

---

Q 17(b) Owned accommodation

---

Code 6: Rental purchase and co-ownership

Rental purchase is a scheme where accommodation is being purchased on a hire purchase scheme. The scheme allows the buyer to claim tax relief (and, if unemployed, income support) on interest.

Co-ownership is a scheme whereby payments cover both a mortgage and a rental component. Try to obtain an estimate of the actual mortgage component and enter this at Q31 if the repayments are covered by an endowment policy or at Q34 if the repayments cover interest and capital/principal. Do not enter the rental component at Q19.

---

Q 17(c) & (d) Rent free accommodation

---

Rent free accommodation is usually supplied by an employer without deduction from wages. However rent free accommodation can be supplied by a friend, relative, trust or organisation.

Where an informant has 100% local authority or DSS housing benefit (ie rebate), this should not be coded as rent-free, but as rented and coded 1-4.

---

Q 19-28 Household Schedule: Rent, community charge, water rates;  
Schedules S840M (Q1 only) and S840NI (Q2 onwards): Rates

---

The introduction of the community charge to replace rates in England and Wales in April 1990 and the retention in Northern Ireland of the existing rates structure have necessitated the introduction of two separate subsidiary schedules of the Household Schedule, S840M and S840NI.

S840M, covering rates questions, will be issued in England, Wales and Northern Ireland in the first quarter 1990; and S840NI, also covering rates, will be used in Northern Ireland only from April 1990.

Furthermore some of the questions on pages 5-9 of the Household Schedule will not apply in all four countries of the UK and the wording of some of these questions will be changed from April 1990. It is essential, therefore, that you use only Print 2 schedules, marked P2, from 1 April 1990. Please destroy Print 1 Household schedules.

Further details are given below at the relevant questions.

---

Q 19-23 Rent

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These questions apply in all four countries and are to be asked of renters only.

---

Q19 Gross Rent

---

When asking this question in quarter 1 1990 interviewers in England, Wales and Northern Ireland should not refer to the community charge and community water charge, and interviewers in Scotland should omit reference to rates and water rates.

From April 1990, when the order of items listed at this question will be changed, interviewers in England and Wales should not refer to the community water charge which applies in Scotland only, or to rates, interviewers in Northern Ireland should omit reference to the community charge and community water charge and those in Scotland should continue to omit reference to rates and water rates, which will then apply in Northern Ireland only.

In Scotland and from April 1990 in England and Wales, a few renters in private rented accommodation, mainly transients living in boarding houses and bedsits, will pay collective community charge (and, in Scotland, collective community water charge) to their landlord as part of their rent. However, most renters, including council tenants, will pay a personal community charge not as part of their rent but direct to their local authority (see Q25). However, there may be situations where personal community charge is included in rent. From Print 2, you will be asked to record on the schedule if the gross rent includes collective or personal community charge and/or collective community water charge, in boxes provided to the left of the data preparation column.

A copy of the question that will be used from Print 2 is shown on the next page.

What should be entered at Q19 is the gross rent, ie the total amount of rent the informant pays including components such as rates, water rates or services such as heating, but after any rebates.

If the rent is in arrears enter the amount actually paid last time even if this is a while ago.



**ALL FOUR COUNTRIES**

To those with rented accommodation (coded 1-4 at 17(a))

(Ask hoh or wife)

DNA All who own or rent free  
(coded 5-9 at 17) in  
England, Wales, Scotland

Nothern Ireland

N
---

Go to 25

N
---

Go to Q2 in S840 NI

19 How much rent including community charge, community water charge, rates, water rates and services did your household actually pay last time after any rebates?

1	£	p

Ask 20

(100% rent rebate)

9
---

If no amount in monetary box at 19 above go to 22; otherwise ask 20

2
---

Gross rent includes community charge and/or community water charge, ring → C

£ p

Amount included for community charge

--	--

Amount included for community water charge

--	--

20 How long did this cover?

Enter Period code

--

If code 9, specify period

...
-----

21 Do you have a rent holiday?

Yes

No

1
2

Ask (a)

Go to 22

(a) For how many weeks of the year?

--	--

Ask 22

If DSS pay the rent direct enter this at Q118, code 9 at Q19 but do not enter the amount again in the monetary box at Q19.

If a 100% rent rebate is received, it is important to ring 9 at Q18 and enter the 100% rent rebate at Q22(a).

It is possible that an informant has received a 100% rent rebate but has actually paid for water rates, etc in their gross rent. In such cases, at Q19 the amount actually paid eg the water rates should be entered in the monetary box and code 9 should also be ringed, as no rent was paid.

You may find it helpful to use the Rent/Rates Insert form "R" to note the various components of gross rent and send this in with the budget.

---

#### Q 20-21 Rent period covered and rent holidays

---

These questions must be asked in all cases where an amount is recorded in the monetary box at Q19, including those where code 9 has also been ringed.

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

---

#### Q 22 Rent rebates, allowances or housing benefit

---

Rent rebates are granted to those living in local authority accommodation and rent allowances are granted to those living in privately rented accommodation. Another name for rent rebate or allowance is Housing Benefit.

Rebates are normally deducted from rent ie the rent payable is reduced.

Allowances are normally received in the form of a lump sum refund.

In order to obtain rent rebate or allowance the tenant must apply to the DSS or local authority giving details of rent and personal circumstances.

Under the Housing Benefit scheme, the benefit could be received in the form of a rebate or allowance from the local authority. This applies whether application was made to the local authority or to the DSS.

Rebates are not the same as the differential rent scheme in which tenants are required to declare their income, whether or not they wish to apply for a rebate/allowance. Thus in applying for a rent rebate/allowance, the tenant offers his income details voluntarily. The onus is on him to apply for a rebate/allowance.

Ideally, a combined rent and rates rebate should be separated, the rent rebate entered at Q 22(a) and the rates rebate recorded at Q3(a) in the separate rates schedule S840M (for England, Wales and Northern Ireland in Quarter 1 1990) or S840 NI (for Northern Ireland from April 1990). However, if the amounts cannot be separated, record the combined rebate at Q 22(a), note in the margin that this amount includes rates rebate, ring code 1 (Yes) at Q3 in S840M or S840NI but do not enter the amount again at 3 (a)(i) in S840M or S840NI as this will lead to double counting-ring DK instead.

Respondents should receive community charge rebates separately from rent rebates; community charge rebates are to be entered at Q 25.

Since April 1988, when the rules for Housing Benefit were changed, transitional payments have been made to those whose benefits were adversely affected by the changes. Any transitional payments allowed in connection with rent payments or paid as lump sums should not be recorded in the Household Schedule but at Q 53(d) in the Income Schedule.

---

**Q 23 Services included in rent**

---

This question only applies to households who actually pay some or all of their rent and have answered Q 19.

Services paid for separately by informants who have a 100% rent rebate should be shown in the Diary.

---

**Q 24 Water/sewerage rates included in rent**

---

This question should be asked of renters in England and Wales only. The question does not apply in Scotland where water rates have been superseded by the community water charge (see below) or Northern Ireland where it is not possible to split water rates from rates.

Water and sewerage rates are discussed in the instructions for Q27.

S840M (England, Wales and Northern Ireland only), Quarter 1 1990  
S840NI (Northern Ireland only), from April 1990  
Rates questions

As the community charge is not being introduced in England and Wales until April 1990 and as the charge is not being introduced in Northern Ireland, it will be necessary to continue to ask questions about rates and rates rebates during Quarter 1 1990 in England and Wales and throughout 1990 in Northern Ireland.

Two separate schedules, covering similar questions on rates and rates rebates to those asked in 1989, will be used. S840M is to be used in England, Wales and Northern Ireland in the first quarter 1990 only and S840NI is to be used in Northern Ireland only from April 1990. The same questions are asked in each schedule. Neither schedule is to be used in Scotland.

The questions on the separate schedule follow Household Schedule Q 24 in the case of England and Wales or Q 23 in the case of Northern Ireland.

Q1 is to be asked only of those renters coded 1-4 at Q 17(a), ie not those who rent free.

Q2 applies to those whose rent does not include rates (ie those coded 2 at Q1) and all who own their accommodation or have it rent free (ie coded 5-9 at Q17 in the main Household Schedule). At this question, please check the precise number of payments made by the informant, eg if he says it is a monthly payment, is it 10, 11 or 12 times a year?

Qs 3-4 cover rates rebates.

The principle involved in obtaining a rates rebate is the same for all forms of tenure. The rate-payer must apply to the DSS or council rates office for the rebate and provide income details.

Rates rebates are received in three different ways:

- a. The rates rebate is deducted from rent where rates are included in the rent.
- b. The rates rebate is deducted from rates where rates are paid direct.
- c. The rebate is paid as a lump sum cash refund from the local authority; lump sum refunds can be paid more than once a year.

Please note that in a twelve month period a household can receive a rebate by two methods, a reduction in rates and also a lump sum, so it is important to ask all questions about rates rebates.

For rented property, probe to make certain that it is a rates rebate and not a rent rebate.

If a combined rent and rates rebate has been received and cannot be split enter the total rebate at Q22(a), note in the margin that this includes rates rebate; ring code 1 (Yes) at Q3 on S840M/S840 NI, at 3(a) do not include the amount again but ring DK on S840M/S840NI.

A rates rebate should not be confused with a discount for prompt payment (eg receiving a discount for paying the year's rates in one lump sum).

At the end of these questions you should resume the interview at Q26 on page 9 of the Household Schedule.

**Q 25 Household Schedule: Reduced community charge, community charge rebates/  
benefit and transitional relief**

The community charge was introduced in Scotland in April 1989 and will come into force in England and Wales in April 1990. The charge replaces domestic rates in those countries but not in Northern Ireland where the existing rates system will continue. Therefore, Q 25 should be asked in Scotland only in Quarter 1 1990 and in England, Scotland and Wales from April 1990.

Rather than ask respondents whether they have paid the community charge, our approach at Q 25 is to ask them if they have been allowed or received a reduced community charge, a community charge rebate transitional relief or an exemption from the community charge. We will then assume that the community charge has been paid. This will avoid suspicion that the FES is being used to check up on payments.

There are three types of community charge:

a. Personal community charge

With a few exceptions all persons aged 18 and over will be required to pay this to their local authority unless they are paying collective community charge as part of their rent.

b. Collective community charge

This applies to a small minority of people who are transients living in certain designated boarding houses and bedsits. The charge will be payable by the landlord who will pass it on to residents as part of the rent. The amount payable will be calculated on a daily basis as a proportion of the annual personal community charge. Collective community charge may therefore be included in gross rent (see Q 19). If it is, please note this at Q 19 - during Quarter 1 in Scotland. From April, when the layout of Q 19 will be amended, ring the code that will be printed on the schedule, and enter the amount included for collective community charge (and, in Scotland, collective community water charge) in the box provided. It is important to identify these to avoid double counting.

c. Standard community charge

This charged on second homes and is 1-2 times the amount of the personal community charge. There are no rebates on the standard community charge. Payments of the charge during record-keeping will be recorded in the Diary.

Please probe any entries in the diaries at 'community charge' or 'poll tax' where respondents have second homes and note whether standard community charge has been paid.

In addition, in Scotland there is personal community water charge and collective community water charge which have replaced water rates. Payments of collective community water charge may be included in gross rent (see Q 19). There are no rebates on these charges.

Most of those who are exempt from the community charge live in institutions. However, there will be exemptions in FES households: people who are mentally handicapped; 18 year olds still at school for whom child benefit is payable; and volunteers working on low pay for charities, such as Community Service Volunteers. Of those who are not exempt, some may be allowed or receive

- (i) reduced community charge
- (ii) community charge rebate/benefit
- (iii) transitional relief

Please note the difference between a reduced community charge, community charge rebates and transitional relief.

i. Reduced community charge

Only students pay a reduced community charge. Invariably they pay only 20% of the personal community charge. Q25(a)(i) is a check to ensure that those who say they have received a reduced community charge are in fact students.

If a student receives transitional relief (see below) and a reduced charge, ring code 7 at (a), ask 25(a)(i) and the amount of relief allowed for the year should be entered at 25(c).

ii. Community charge rebates/benefit

From April community charge rebate will also be known as community charge benefit. This covers personal and collective community charge rebates, for which an individual must apply, giving details of income. Rebates/benefits will be assessed in much the same way as rates rebates were assessed.

Those who are granted a rebate before they receive their annual community charge bill will normally have their bill reduced to take this into account: they will have to pay only the balance.

Those who pay collective community charge may receive a rebate in the form of a voucher to be given to their landlord.

If an informant pays by instalments and is given a rebate during the year, the remaining instalments will be adjusted accordingly. If the annual bill has already been paid, the rebate will probably be given in cash or by cheque.

If a reduced community charge or community charge rebate has been applied for but has not actually been received by a respondent, code 2 ('No') at the main question 25.

In Quarter 1 in Scotland, those who have been allowed or received a community charge rebate should be coded 2 at Q 25(a) and parts (b), (c), (d) and, if applicable (d)(i) should be asked. If the respondents have been allowed or received a rebate/benefit only, ie they have not received transitional relief (see below), ring code 2 at Q 25(a) and enter the amount of rebate/benefit at amended question 25(b). Remember to include any rebate allowed on the annual bill and any rebates received subsequently. Q 25 in Print 2 is shown on page 64; an example of an annual bill is shown on page 65.

iii. Transitional relief

A scheme of transitional relief will operate in England and also possibly in Wales and Scotland, during the first three years of the community charge system. The scheme will be introduced in April and Q 25 will then be amended to accommodate it (see page 64). In the first year of the scheme, ie 1990-91, in the case of properties occupied by one or two people where the total of notional community charges exceeds the corresponding rates bill for 1989-90 by a sum of more than £3 per week, the government will pay 100% of the excess amount. Relief will also be given on similar lines to former rate payers, living in properties occupied by three or more people but will not normally take account of more than two community charges. Pensioners and disabled people who formally made no contribution to rate bills may apply for additional relief to reduce their community charge payments to no more than £3 a week (£156 a year).

The amount of transitional relief allowed will be shown on the respondents annual community charge bill (see page 65). Those who have been allowed transitional relief only, ie they have not received or been allowed any community charge rebate/benefit should be coded 5 at 25(a) and the amount of relief allowed for the year should be entered at 25(c).

Transitional relief combined with community charge rebate/benefit

From April 1990, it will be possible for a respondent to receive transitional relief and a community charge rebate/benefit. The relevant amounts will be shown on the annual community charge bill. If the respondent has been allowed transitional relief and has also been allowed, or received a community charge rebate/benefit, ring code 6 at 25(a), enter the amount allowed or received for rebate/benefit at 25(b) and the amount of transitional relief allowed at 25(c). The layout of Q 25 from April is shown on the next page.

Do not ring code 4 marked "OFF USE ONLY" at Q25(a).

Please note that Q 28(a) should be treated as a running prompt and that all codes should be prompted, particularly as respondents can receive a combination of budgets/rebates. Do not multi-code.

In cases where respondents do not know how much has been deducted from their community charge as rebates or transitional relief, please ask them how much they actually paid. It will then be possible to deduct the rebate/relief.

To those aged 18 and over

1 DNA. Persons under 18 → N Go to 26

25 In the last 12 months, that is since ..... have (any of) you been allowed or received a reduced community charge, a community charge rebate/benefit an exemption from the community charge, transitional relief, or any combination of these benefits?

2		Per. No.		Per. No.		Per. No.		Per. No.	
Yes to any	→	1	1	1	1	1	1	1	1
No to all	→	2	2	2	2	2	2	2	2
DK	→	3	3	3	3	3	3	3	3

Ask (a) - (c)  
Go to 26

(a) Which was it ....  
a reduced community charge as a student(only)?  
community charge rebate/benefit(only)?  
an exemption(only)?

Running prompt

1	1	1	1	1	1
2	2	2	2	2	2
3	3	3	3	3	3

Ask (i)  
Go to (b)  
Go to 26

OFF USE ONLY  
transitional relief(only)?  
transitional relief combined with community charge rebate/benefit?  
reduced community charge combined with transitional relief?

Do not multi-code

<del>4</del>	<del>4</del>	<del>4</del>	<del>4</del>	<del>4</del>	<del>4</del>
5	5	5	5	5	5
6	6	6	6	6	6
7	7	7	7	7	7
8	8	8	8	8	8

Go to (c)  
Go to (b) - (c)  
Go to (i)  
Go to (b) - (c)

(i) Can I just check: Does this mean that you paid a reduced sum of 20% of the community charge because you are a student?

Yes	→	1	1	1	1
No	→	2	2	2	2
DK	→	3	3	3	3

Sec (b) and (c), if DNA go to 26

OFF USE					
---------	--	--	--	--	--

OFF USE					
---------	--	--	--	--	--

OFF USE					
---------	--	--	--	--	--

To those coded 2, 6 or 8 at 25(a) or 2 or 3 at 25(a)(i)

(b) How much per annum have you been allowed/received in community charge rebates/benefit (that is, excluding any transitional relief you may be allowed)?

£	p	£	p	£	p	£	p
1		1		1		1	

Sec (c)

To those coded 5, 6, 7 or 8 at (a) or 2 or 3 at 25(a)(i)

(c) How much per annum have you been allowed in transitional relief (that is, excluding any community charge rebates/benefit)?

25D2	£	p	£	p	£	p	£	p
DK	1		1		1		1	

Ask 26

\* Only students pay a reduced community charge



# COMMUNITY CHARGE BILL, 1990-91

## NORTH BARSET DISTRICT COUNCIL

Mr J.K.Smith  
15 Green Street  
BARSET  
BA1 1RJ

1st April 1990

You are shown in the North Barset District Council's Community Charges Register as being subject to a **Personal Community Charge**

The Community Charge helps to pay for spending by the local authorities in your area. The rest of their spending is supported by Government Standard Spending Grant; by rates paid by businesses, by other Government grants, and by fees, charges and other income. Standard Spending Grant is calculated on the basis that a **standard level of service** can broadly be provided everywhere in England for a community charge of **£275**.

The Community Charge for your area is made up as follows:

YOUR AUTHORITIES' PLANS * £ per head	AMOUNT FOR STANDARD LEVEL OF SERVICE £ per head
Barsetshire County Council North Barset District Council Barset Parish Council	750 100 5 } 100
<b>Less</b> Government Standard Spending Grant	310
Business rates	250
<b>Charge before adjustments</b>	<b>295</b>

**Less** contribution from safety net

**Plus** Other adjustments

**COMMUNITY CHARGE FOR 1990-91**

25
10
<b>280</b>

Charge for 1.4.90 to 31.3.91

**Less** your Government transitional relief

**Less** your Government rebate

**AMOUNT PAYABLE BY YOU**

280
—
—
<b>£280</b>

\*Your authorities' plans are shown after deducting other Government grants estimated at £140 per head, and fees, charges and other income estimated at £50 per head

---

**Q 26 Mains sewerage/mains water supply**

---

This question should be asked of all households in all four countries.

Informants will know if their accommodation is not connected to mains sewerage as they will have to make arrangements for clearance of septic tanks, etc. A charge for emptying a cesspit or septic tank should be shown in the diary if paid during record-keeping, not in the Household Schedule.

---

**Q 27 Water/sewerage rate payments**

---

This question should be asked of those coded 1, 2 or 3 at Q 26 in England and Wales only, not in Scotland, where community water charges have replaced water rates, nor in Northern Ireland where it is not possible to split water rates and rates payments.

From April 1990 when rates are abolished in England and Wales, the wording of the main question 27 will be altered to ask "How many times a year do you pay water and/or sewerage rates?" and Q 27(b) will become Q 27(a). The question should be asked of those coded 1, 2 or 3 at Q 26 except those coded 1 at Q 24. The amended question is shown on the next page.

Charges made via a water meter should be treated as water rate payments.

If the household is connected to mains sewerage, environmental rates are included in sewerage rates and there is no need to split them; otherwise they are paid separately.

Commencing with Print 2, separate boxes will be provided to the left of the data preparation columns in case water and sewerage rates are paid by different time periods.

---

**Q 28 Additional payments for accommodation**

---

This question should be asked only of those who own their accommodation with a mortgage, loan or by rental purchase. It should not be asked of renters. The error in Print 1 of the 1990 Schedule will be corrected in Print 2. (see following page).

The question covers a wide range of payments, such as mooring fees, portorage and cleaning of the common way.

Structural insurance payments should be included here only if they are included in the service charge; structural insurance paid as a separate premium should be recorded at Q 41.

Road charges should not be shown here. These should be entered in the Diary if paid during record keeping.

**ALL FOUR COUNTRIES**

To all households (Ask hoh or wife)

26 Is your accommodation connected to the mains sewerage and/or mains water supply?

Yes to both	1	} Sec 27
Sewerage only	2	
Water only	3	
No to both	4	

**ENGLAND, WALES ONLY**

To those coded 1 - 3 at 26 except those coded 1 at 24

(Ask hoh or wife)

27 How many times a year do you pay water and/or sewerage rates?

DNA others → N → Sec 28

OFF USE

Enter no. of times →

--	--

£ p

Sewerage rates paid separately

No of times

--	--

£ p

(a) How much did you actually pay last time? →

--	--

Sec 28

Amount paid last time

--	--

**ALL FOUR COUNTRIES**

To all who own their accommodation (coded 5, 6 or 7 at 17(b))

28 In connection with this accommodation do you pay any of the following  
ground rent  
feu duty (Scotland)  
chief rent

- Running service charge**
- prompt compulsory or regular maintenance charges**
- site rent (caravans)
- any other regular payments?
- Exclude** road charges
- garage rent
- central heating

Yes to any →

No to all →

1
2

Ask (a) and (b) of each item  
Sec 29

1 £ p

a) Type of charge and amount

--	--

b) How long did this cover?

Enter period code

--

If code 9, specify period

2

3

--	--

£ p

a) Type of charge and amount

--	--

b) How long did this cover?

Enter period code

--

If code 9, specify period

4

Sec 29

---

## Qs 29-40 Mortgages

---

Only mortgages used to purchase the sampled accommodation should be included at these questions. Details of second mortgages used to finance something other than the purchase of the accommodation, such as an extension, should be entered at Q78.

If the mortgage covers the combined costs of purchasing the accommodation and, say, an extension, note in the margin the amount of the original loan for the purchase only and the original interest payment before the mortgage was topped up; or if this is not available, ask for an estimate of the amount covered by the purchase of the accommodation. Try to give coders some means of separating the purchase amount from other costs.

Top-up mortgages can be included at these questions provided they are used wholly for the purchase of the accommodation. If more than one mortgage is used for the purchase all answers to these questions can be combined provided the arrangements are the same, for example the period of payment is the same for each mortgage. If the arrangements are different, enter details of the larger mortgage in the coding box and of the smaller one in the left hand margin.

---

## Q 29 Source of Mortgage

---

Loans or mortgages should be coded according to the type of organisation or individual providing the loan or mortgage. For instance if the mortgage is financed by a building society code 1 should be ringed. If an individual receives a loan from an insurance company based on an insurance policy, code 4 should be ringed. Where two organisations are providing the mortgage, record details of the smaller mortgage in the left hand margin of the page.

### Other source (code 5 at Q. 29)

Private loans should appear here; also loans from employers, unless the employer is a building society, local authority, bank or insurance company in which case, codes 1, 2, 3 or 4 should be ringed.

### Hire purchase rental

This is a method of buying accommodation over a number of years on hire purchase, ie a deposit is paid and then monthly instalment payments are made for an agreed period. At the end of this period a nominal "purchase" payment is made. This type of purchase is arranged by special finance companies.

---

## Q 30 Type of arrangement covered by last mortgage payment

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This question should be coded according to the current arrangement, eg code as interest and principal mortgage (code 2) where the current arrangement is interest and principal even if no principal is being paid off at present (this can happen at the beginning of a mortgage). Where the arrangement has been changed on a temporary basis because of unemployment or sickness and only interest is being paid off then code as interest only mortgage (code 1) as this is the current arrangement. If we are to get the information we need, it is necessary to understand the main types of mortgage arrangements and for the interviewer to identify the type.

a. Interest only

(i) Endowment Mortgage

An endowment policy is taken out with an insurance company either before or at the same time as the mortgage, and it is arranged that when the policy matures it will pay off the original sum (the principal/capital) borrowed under the mortgage, i.e. the amount of money received from the matured endowment insurance is paid to the mortgager, eg. the building society. The principal of the original mortgage remains outstanding until the policy matures. In the meantime interest is paid on the total amount borrowed and premiums on the endowment policy. This type of mortgage should be coded 1 at Q. 30. If there are multiple endowments on the mortgage, please group together the details if they cover the same period. If they cover differing periods then enter the details of the largest endowment in the column and the details of the other endowments in the left hand margin.

(ii) Pension Mortgage

A pension mortgage is similar to an endowment mortgage but is available only to the self-employed and those who are not a member of a company pension scheme. Interest only is paid to the lender and monthly contributions are paid to a pension plan which is designed to repay the mortgage on retirement. In addition, it is necessary to arrange a separate term assurance policy designed to repay the mortgage if the borrower should die before the end of the mortgage term.

Code 1 at Q 30 and enter the last interest payment to the lender at Q 31. The monthly contribution to the pension plan should be entered at Q 43 and details of the assurance policy covering the mortgage recorded at Q 44. Make a note in the margin at Qs 31 and 43 that this is a pension mortgage. If a respondent makes only one monthly payment covering interest, pension contribution and assurance policy, try to obtain as accurate as possible the components of the payment and enter these at Qs 31, 43 and 44. If this is not possible enter the whole amount at Q 31. If the assurance policy is included in the interest payment to the lender, record the premium at Q 40.

b. Interest and Capital/Principal

In this case the money borrowed for the purchase of the house is re-paid over a period of years; interest is also paid on the amount outstanding at the time. Usually the payments in any one year consist partly of repayments of the original loan (the principal/capital) and partly of interest. As time goes on the interest part becomes smaller and the principal gets larger. This type of mortgage should be coded 2 at Q. 30.

Any arrangement that does not fit into either a. or b. requires full notes eg. where there are two mortgages for the purchase of the accommodation, i.e. main mortgage and smaller top-up mortgage, and one is interest only and one interest and principal.

c. Top up and second mortgages

See Glossary.

---

Q 31-33 Interest only mortgage payment

---

It is important to know whether the interest recorded at Q. 31 includes an amount for an insurance premium on the mortgage capital/principal. Therefore if there is an entry at Q. 31, please complete Q's 33(a)-(d) even if this means obtaining estimates.

If the mortgage capital/principal is not covered by an endowment policy (Q. 33) please specify in full how the mortgage capital/principal is covered, eg a pension mortgage.

Note that the year when the insurance was taken out is required at Q33(d) - again accept an estimate rather than entering DK.

---

Q 34-38 Interest and capital/principal mortgage payment

---

Interest at Q36 is required for the last year for which the informant has figures. The information will normally be available on a statement provided by the mortgaging company.

Because the information is not current or may not cover a full year it is necessary to record dates covered by the amount. Where there is more than one mortgage for house purchase, enter details of other mortgages in left hand margin.

Although the interest payment recorded at Q. 36 may be for a tax period some while before the day of interview, it is essential that you obtain, at Q. 34, the last payment made before interview.

---

Q 37-38 How many years has the mortgage run/to run

---

These are asked of those whose last payment covered interest and capital/principal (Q34). Estimates are acceptable.

---

Q 39 Mortgage payment, standard tax relief deducted  
(M.I.R.A.S.)

---

When interest is paid on a mortgage the mortgagee can obtain tax relief on that interest, by having standard tax relief deducted from the mortgage instead.

With interest only mortgages the interest payment will have been reduced by the current standard (or basic) tax rate (25% at time of writing). Where interest and principal payments have been made the reduction will have been on the interest element only. This scheme is known as Mortgage Interest Relief at source.

---

Q40 Mortgage protection policy included in last payment

---

Sometimes, in addition to mortgage repayments, a mortgage protection policy is taken out with an insurance company so that in the event of death there is available a sum of money to pay off the outstanding mortgage. This arrangement should not be confused with the endowment policy described above at Q. 31. A mortgage protection policy is to pay off the outstanding mortgage in the event of the death of the mortgagee. It is possible to have an endowment based mortgage and a mortgage protection policy.

If structural insurance was included in the last mortgage payment it should be recorded at Q42.

41 In the last 12 months, that is since . . . , have (any of) you paid any insurance premiums on the structure of this accommodation, its furniture and contents or on any personal possessions (including any premiums paid as part of your mortgage/loan payments)?

Yes → 

1
2

 - Ask (a) - (E)  
 No to all → 

2
---

 - Go to 43

Exclude:  
 vehicle insurance  
 maintenance contracts

41 1 Use separate column for each insurance policy

Spender No							

41 2 OFF USE

1	2	3	4
---	---	---	---

(a) Are the payments for structure only? →

structure combined with furniture and contents and/or personal possessions? →

furniture and contents and/or personal possessions? →

1	1	1	1
2	2	2	2
3	3	3	3
£ p	£ p	£ p	£ p

Ask (b) - (c)

(b) How much was the last premium? →

--	--	--	--

(c) How long did this cover? Enter Period code →

--	--	--	--

If code 9, specify period

To those coded 2 at 41(a) who have not answered (b) and (c)

DNA Others →

N	N	N	N
£ only	£ only	£ only	£ only

See 42

(d) Insured value of structure →

£ only	£ only	£ only	£ only

(E) Insured value of furniture & contents and/or personal possessions →

--	--	--	--

See 42

To those coded 1 or 2 at 41(a) who own with mortgage, loan or rental purchase (Ask hoh or wife)

DNA Others →

N	N	N	N
---	---	---	---

Go to 43

42 Did your last payment on your mortgage/loan include the premium for the insurance on the structure?

Yes →

No →

1	1	1	1
2	2	2	2

Ask 43

REC
70

---

Q 41-45 Insurance payments

---

Please note that questions 41, 43, 44 and 45 must be asked of all spenders; however Q 42 is to be asked of HOH or wife who pay a structural insurance premium and who owns the accommodation with a mortgage, loan or by rental purchase.

Include at these questions any premiums paid in the last 12 months. The wording of the questions will be changed in Print 2 to make this clear.

---

Q 41 Insurance on structure/furniture and contents/personal possessions

---

Use a separate column for each policy. Do not multi-code.

Parts (d) and (e) should be asked only of those who pay a premium for structural insurance combined with furniture and contents and/or personal possessions (coded 2 at 41(a) and who have not answered Qs 41 (b) and (c); in these cases parts (d) and (e) must be asked even if a period code has been entered at part (c). However, parts (d) and (e) need not be asked if parts (b) and (c) have been answered.

Please note that the insured values at (d) and (e) should be given in £ only. Any pence values should be rounded to the nearest pound.

NB. It is no longer necessary to probe the specific components of combined premiums eg personal possessions. Personal possessions included in a structural insurance policy should be coded 2; a policy covering personal possessions combined with furniture and contents or personal possessions only should be coded 3.

---

Q42 Structural insurance premiums included in last mortgage payment

---

This question is to be asked of HOH or wife only and applies to those who pay an insurance premium which covers or includes structure (coded 1 or 2 at Q41) and who own their accommodation with a mortgage, loan or by rental purchase.

NB. If the premium was included in the last payment on the mortgage/loan it is not necessary to convert the premium at 41(b) to the same period as the mortgage.

---

Q 43 Private Personal Pension

---

There are a variety of personal pensions which should be included here. Prior to July 1988, self employed people had what were called 'retirement annuity premiums'. These should be included at this question as having been taken out before July 1988. It is also true that prior to July 1988 a few employees could top-up their company premiums with what were known as 'freestanding additional voluntary pensions' - this option commenced in October 1987 but very few people (possibly 10,000 in Great Britain) took this up. If you do come across these types of pension, enter these as being taken out before July 1988.

However, the majority of cases that will arise at this question will be employees who have opted out of their company pension schemes to set up their own 'private personal pension' (or 'personal pension' as it is also known). Changes in the law have made it possible from July 1988 onwards for employees to leave company pension schemes as long as one sets up one's own pension scheme. Any money earned from SERPS (State Earnings Retired Pension Scheme) can be transferred to the personal pension. Clearly those people who have made the choice to set up their own personal pension will know what Question 43 means. Others may not know and hence D.K's can be expected. Please do not enter any pension set up on behalf of others at this question. (These can be entered at Question 44.)

If a respondent is contributing to a policy designed to pay off his mortgage (ie a pension mortgage) please note this in the left-hand margin.



---

**Q44 Life assurance death/endowment policies**

---

Insurance policies to be entered here fall into two main types:

1. those paid out only on the death of the insured person eg. death policy.
2. those paid out when the policy matures at an agreed date or earlier if the insured person dies before the agreed maturity date. A mature policy payout of this type can be in lump sum form or by instalment ie. annuity.

Please specify the precise purpose of the policy, eg. do not write "life policy" if it is an endowment.

The year when the insurance was taken out must be recorded; however a large margin of error is acceptable. Please enter a year even if it is an estimate to within 5 years. It is also possible to group together the premiums and enter them as one amount as long as the types of policy, the periods of payment, and the person paying are the same.

Private personal pension schemes entered at Q 43 should not be duplicated at Q 44.

---

**Q45 Other insurance premiums**

---

This question includes regular payments covering personal accident, private medical treatment, and payments to Friendly Societies and sick clubs.

Personal accident includes

- personal accident and fire
- private accident policy for a pedal cycle (accident and theft)
- personal consolidation policy
- police group insurance

Private medical includes

- BUPA, HCS, PPA, WPA

Friendly Society policies for sickness should be included here but

Friendly society life and endowment policies should be entered at Q 44.

Friendly societies are mutual benefit insurance societies. They include:

- Benevolent fund (unless stated to be a charity)
- Burial club
- Civil Service Sanatorium
- Death Levy
- Family Service Unit
- Firemen's benevolent fund
- HSA
- Medical aid
- Mutual aid
- Oddfellows

Other insurance to be included here

- Insurance to cover loss of salary whilst in hospital
- Medical Defence Union
- Animal Insurance
- Rentokil insurance

Exclude from this question payments such as holiday or travel insurance, green card insurance and AA insurance. Also exclude insurance payments on television sets, video recorders, home computers, furs, jewellery, cameras, etc (personal possessions payments are included at Q41); car windscreens (included at Q 68(e) and 72(e); and insurance covering the repayment of a loan (to be included in the instalment payment at the relevant loan question).

---

Q 46-51 Telephone account payment

---

Q 46 is intended to measure telephone ownership. Q 47 is intended to discover whether the respondent pays part or all of a telephone account for a private telephone at the sampled address. Expenditure on telephone accounts located outside the sampled address should not be entered at these questions; they should appear in the diary if they occur during the record-keeping period.

Q 47 must be asked in all cases because some respondents pay part or all of the phone bill for telephones situated outside their accommodation, eg a phone on the landing; and some respondents do not pay the bills to telephones situated in their accommodation, eg an elderly respondent's telephone bill may be paid for her by her son who lives elsewhere.

'Some other method' (code 3 at Q 47) does not include either payments into coin boxes, say, on a landing, or by telephone card. These payments should appear in the diary if they occur during record-keeping.

At Q 48 the last specified payment made should be entered. N.B. The last payment may have been a correcting payment but it should still be entered. The period covered by payment should be entered at Q 48(a).

Please enter the charge, ie what the respondent actually would have been charged if he was not paying by budgeting scheme, at Q50.

If the last payment due was not paid because the informant had a credit with the Post Office, ie. he had overpaid in previous payments, note this fact and enter last actual payment of money .

At Q 51 do not enter payments of respondent's telephone bill by an employer.

---

Q 52 Possession of durables

---

For FES purposes a washing machine is a machine which has an electrically-operated agitator/pulsator. Therefore, a wash boiler with hand agitator should not be considered a washing machine.

Include durable listed items which are.

1. Owned by the household.
2. Not owned, but continuously available for use in the accommodation eg, rented, etc. (Do not include washing machines for communal use.)

Exclude:-

1. Durables that are beyond repair.
2. Items that cannot be used, eg, durables that have been disconnected.

---

Q 53 Central heating

---

In multi-household blocks of flats the source of heating may be located outside the household's accommodation or in another household's accommodation. If the informant does not know the type of fuel used for heating this should be accepted.

If central heating is by oil Q 54 must be asked.

Only mains gas should be entered in the second code. Bottled gas should be coded 5. NB Print 2 will correct 'Calor gas' to 'Bottled gas'.

---

Q54 Expenditure on oil for central heating

---

Try to separate out maintenance contracts (which go at Q84) from expenditure on oil.

Estimates of 12 months expenditure are acceptable here. If payment is made by standing order or direct debit, please enter the total paid by S/O or D/D during 12 months.

Solid fuel costs are not asked for at this question even though respondents may ask us why we are not asking about this. The answer is that when we tried to obtain 12 month figures, the results were unreliable. Please take note of coal purchases if respondents insist on giving them.

---

Q 55-64 Electricity and gas payments

---

Questions on electricity are numbered 55-59.

Questions on gas are numbered 60-64.

---

Q 55(a)-60(a) Method of payment for electricity/gas

---

Slot meter - Include here slot meters which are emptied by gas or electricity board, landlord or landlord's agent. Exclude meters emptied by informants themselves. Please also include electricity or gas cards (also known as White cards or discs). It is not necessary to ask respondents whether they have used the card during record-keeping.

Account payments - Payments on a quarterly basis (or two-monthly in Scotland) which normally follow the reading of the meter, either by a gas or electricity board official, or by the informant, should be included here. This is the most usual method of payment. Accounts based on board estimates should also be included. Please note that some accounts are now payable five or six times a year; please probe amounts described as 'quarterly'.

Code as 4 at 55(a) those cases where informants have their own key to empty the slot meter. They still have to pay an account which is submitted after the meter has been read.

Board Budgeting Scheme - With this scheme the respondent pays a regular amount by direct debit or standing order but also receives an account each quarter which shows the actual units used and the charge, i.e. the amount the respondent actually would have had to pay if the account was not settled by a board budgeting scheme

Some other method - Includes any method that does not fall into the above categories, eg. money paid to council, separate from rent.

C.O.C.D - This method of payment for electricity applies only in Northern Ireland. The system is similar to paying by slot meter but is used only by those who have fallen into arrears on their electricity payments. The user inserts cash or a card worth a certain number of units into the device. Each payment covers the amount of electricity used, part of the standing charge and part of the arrears. Those who pay by this method should be asked Q 59.

---

**Q56(a)&61(a) Slot meter - rebate for electricity/gas**

---

Enter the total amount of rebate at these questions. Where the household has credit commitments which are paid from the meter rebate, make certain that the amount entered is the full amount of rebate BEFORE deduction of the HP payment. .

Make sure the items being bought on credit are noted at Qs 78-81.

---

**Qs 57 & 62 - amount shown on account**

---

It is the cost shown on the account which should be entered at these questions, i.e. the actual cost of fuel and standing charge during the period of the account plus meter rent and installation.

Any hire purchase or credit sale amounts shown on the account should not be included here but at Qs 78-81.

If last account was a credit ENTER LAST ACTUAL PAYMENT OF MONEY.

---

**Q 58 & 63 Board budgeting scheme - agreed payments**

---

At Q's 58 or 63 the last specified payment made by direct debit or standing order to the Board and period covered should be entered. NB The last payment may have been a correcting payment but it should still be entered.

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**Q 59 & 64 Board budgeting scheme - amount charged on advice**

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It is the charge shown on the advice which should be entered (i.e. the actual cost of the fuel, plus standing charge, during the period of the advice/account, before any regular payments are deducted). The charge appears as on items marked 'Sub Total' on an electricity account and as an entry marked 'VAT' on a gas bill.

Those paying electricity by C.O.C.D. in Northern Ireland receive an advice notice which includes the charge and should be asked Q 59.

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Q65 TV Sets/Video recorders/Home computers/Cable T.V./Satellite dishes

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A separate column should be used for each TV, video recorder, home computer, cable T.V, or installation or satellite dish.

It is essential that all TV sets, video recorders, home computers and cable TV in the household's accommodation are accounted for together with any satellite dish used to receive television programmes; however, please do not multi-code. Use a separate column for each item.

Where an item is owned or used only by a child under 16 it should be entered under one of the parent's person numbers.

TV sets

Where a TV set is broken, it should be accepted as a TV set in the informants part of the accommodation if a TV licence was purchased in the last 12 months; if a licence has not been purchased exclude.

Video recorders

Exclude video cameras.

Combined TV and Video rental

If the individual rentals for, say, TV and video, cannot be separated, please enter the TV and video in separate columns and then indicate with a note that the amount paid in covers both items.

Home computers

These refer to equipment that can run pre-recorded cassettes containing games or other programmes (eg home accounts, study courses) as well as blank cassettes on which programmes can be entered; there must be a keyboard, it must be programmable, and be attached to a display (eg a television screen or a screen made for the model). Examples are Sinclair ZX81, Spectrum, Commodore 64, Amstrad. Exclude any computers supplied by the person's employer for work purposes; but include other computers (even if only used for playing video games).

Cable TV

Cable TV is a service whereby a household pays to have their TV connected by cable to a central receiver. This allows them to receive programmes additional to those of the four main channels.

Satellite dish

A satellite dish will enable a household to receive television programmes on channels broadcast from satellites. The television set(s) used to receive the programmes must be coded separately.

Combined TV and Cable TV rental

If the individual rentals cannot be separated then enter combined amount under TV and note that it includes cable TV rental.

NB. This question is concerned with the availability of items, not only ownership. Therefore a TV set situated in shared accommodation and used by two households should be entered in both household schedules.

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**Q 66 Television licence**

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Note that the total amount paid by all spenders should be entered at this question.

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Q 67-75 Vehicle questions

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The term "continuous use" includes cars supplied by an employer, spouse's employer, etc. It does not include hire cars used for short periods such as holidays and weekends.

A car registered in a husband's name but used continuously by a wife should be coded as owned by the husband.

A car includes three wheel cars and invalid tricycles.

A van includes a lorry, land rover or jeep.

Self-employed informants cannot have a car supplied by their business although they may have a 100% refund of expenses. Any such car should be treated as owned.

If an informant buys and sells vehicles as a business, code as self-employed on the income schedule and exclude any vehicles bought or sold as part of a business.

Exclude vehicles which are not roadworthy and which are not taxed for that reason.

Tax or insurance can cover any period eg tax paid in the last 12 months could cover two years because one annual tax was paid late and the other paid early.

Insurance for damage to a windscreen should be included in vehicle insurance.

---

Q 67 Vehicle ownership and usage in the last 12 months

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This question asks about all vehicles owned or used continuously by spenders at any time in the last 12 months. This includes all vehicles currently owned or being used and all vehicles sold or disposed of in the last 12 months.

Use the grid to note beside each code how many of each type of vehicle each spender owns, has owned, uses or has used in the last 12 months. When asking subsequent questions 68-74 check back to ensure that all vehicles have been accounted for.

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Q 68 Current vehicle ownership and usage

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This question covers only vehicles currently owned or used continuously by spenders at the time of interview.

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Q 69-70 Engine Size

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The questions are used to estimate the benefit obtained from company cars and is used by CSO in its income redistribution exercise.

These two questions apply only to those who at present have continuous use of a car, ie those coded 1 at 68(a) and 2 at 68(g). Do not include cars purchased from an employer which are now owned by an informant.

Only those who have continuous use of a car provided by their employer or their spouse's employer should be asked Q 70 on engine size. Answers should be given in ccs (1 litre is 1000 ccs). Please encourage respondents to consult registration documents if available.

Those who reply DK at the main question 70 should be asked part (a) which includes a range of engine sizes.



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**Q 71 Petrol provided for private motoring**

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This question applies to spenders who currently either own or have continuous use of a car. Include at this question petrol provided for journeys to and from a regular place of work.

---

**Q 72 Vehicle ownership and usage in last 12 months but not at present**

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This question applies to any vehicle which was owned or continuously used by a spender in the last 12 months excluding any vehicle owned or used at present (which should have been entered at Q 68). Having completed this question check back to ensure that all vehicles noted at Q 67 have been accounted for at either Q 68 or Q 72.

---

**Q 73 Vehicles purchased in the last 3 months**

---

This question is asked of all spenders who at present own or who have owned a vehicle at any time in the last 12 months, ie those coded 1 at 68(g) or 72(g). You should note, however, that the reference period of Q 73 is the last three months.

This question must be restricted to vehicles purchased by cash or with a loan from a friend or relative or a bank overdraft. Vehicles purchased with formal loans from a finance house, with personal loans from banks or from other credit sources must be entered at Qs 78-81.

At 73(d) enter in £s only the full cash price of the vehicle required by the vendor before any reduction made for part exchange or trade-in. The amount allowed for part exchange or trade-in, if any, should be entered at Q 73(f)(i) again in £s only.

---

**Q 74 Vehicles sold in the last 3 months**

---

This is similar to the previous question in that the question must be asked of all spenders who own or have owned a vehicle in the last 12 months but the reference period of the question is the last 3 months.

The question covers only vehicles sold for cash, not those sold in part exchange.

The amount entered at Q 74(c)(i) should be in £s only.

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**Q 75 Refunds of Road Fund Tax**

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This question must be asked of all spenders including those who have neither owned nor had use of a vehicle at any time in the last 12 months.

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Q 76 Season ticket

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Please ensure that information recorded here is not duplicated at Q 104 'travel to school' or at Q 69 on the Income Schedule 'OAP concessionary fare passes'.

All modes of transport covered by the ticket should be recorded, eg train/bus.

EXCLUDE passes that enable informant to obtain reduced fares on buses or trains etc. These are NOT season tickets.

Where a season ticket is obtained on credit it should also be shown at credit questions 78-81.

---

Q77A Credit cards, etc on which interest can be charged

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This question should be coded 1 ("Yes") where at least one spender possesses a card on which interest can be charged, irrespective of whether the card is actually used. Enter a spender once and the number of plastic cards held underneath. A card held by more than one spender should be entered once only underneath the number of the spender who pays the account.

This question covers all credit card, charge card, shop card and store card accounts on which the spender states that interest can be charged. It is no longer necessary to identify the type of card held - only whether interest can be charged.

A credit card account can be paid off totally at the end of the month or part can be paid and the outstanding balance paid off over several months. Interest will be charged monthly on the outstanding amount. The principal credit cards are Access and Visa. The banks issuing Access cards are Bank of Ireland, Clydesdale Bank, Lloyds Bank, Midland Bank, National Westminster Bank and Royal Bank of Scotland. The main Visa issuers are Bank of Scotland, Barclays, Chase Manhattan, Cooperative Bank, Girobank, TSB and the Halifax Building Society.

Shop and store cards offer similar arrangements to credit cards but are generally accepted only at a particular shop or group of shops and interest rates are usually higher than on bank credit cards.

Most charge cards such as American Express and Diners Club do not offer extended credit and ask the cardholder to repay in full each month, and interest is not charged. However Marks and Spencer chargecard is an example of a charge card which is really a credit card because it does offer extended credit on which interest can be charged.

If a spender has a card on which interest can be charged, please explain that if an account is paid during recordkeeping, any interest paid should be entered in box 2 on page 36 of the Diary.

Please also ask respondents to enter all acquisitions by credit card, charge card, shop card and store card (irrespective of whether interest is charged or not) during record keeping in their diaries with the word "Credit" noted beside the entry.

---

Q 77B Credit cards, etc on which an annual standing charge is made

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Holders of charge cards such as American Express and Diners Club are required to pay an annual subscription or standing charge. Lloyds have announced that from February 1990, holders of their Access card will have to pay an annual standing charge in addition to any monthly interest payment on outstanding balances and it is anticipated that other banks will introduce annual charges in due course.

If a spender has a credit card, charge card, shop or store card account on which an annual standing charge is payable, code 1 ("Yes") at Q 77B. You should explain to the respondent that if the annual standing charge or subscription appears on an account that is paid during record keeping, the amount paid should be recorded in box 3 on page 36 of the Diary. The annual charge will be identified separately on the monthly account statement.

A joining fee paid when obtaining a card should be regarded as an annual charge payment.

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Q 78-81 Loans questions

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Questions 78-80 relate to instalments paid whereas question 81 relates to existing arrangements. Q 78 covers the more formal type of arrangement, such as bank loan and second mortgage; Q 79-80 cover hire purchase and credit sale agreements; and Q81 covers mail order, budget and option accounts and other types of credit. Overdrafts should not be included.

The following are general notes covering Q 78-80.

- i. Always record cash price, NOT credit price ie EXCLUDE INTEREST.
- ii. Where informant states that the loan was cash, find out what was bought with cash.

If the loan was for specific purpose give details. If not for a specific purpose note this fact.

If part of the loan was for a specific purpose and part for cash ascertain how much for each and details of specific item bought.

If the loan is used to pay off credit card debt or other debt please state this. No further detail is required.

NOTE: We need to account for all money borrowed in as much detail as possible. See check on Checking Schedule.

- iii. Description of item bought should be specific. For example, 'Home improvements' is too vague: enter 'double glazing', 'addition of bath', built-in wardrobe, cooker etc. State whether carried out by contractor or D.I.Y.

Another example is an item described as 'wedding' or 'anniversary' or 'birthday celebration'. Probe to see if the expenditure was for a contract caterer. If so, no further detail is required but add note 'contract catering'. However, if the household did its own catering, then we have to know estimates of the amount spent on the main items, eg car hire, food, alcohol, band, hire or hall.

- iv. Car leasing should be treated as car hiring and not car purchase on credit.
- v. Instalment repayments covering more than one item at Q 78(f) and 80(a)

Where a loan, HP agreement or second mortgage etc covers several items of different types, the details and cash price of each should be given in separate columns, eg if a loan for home improvements covers the purchase of 2 suites of furniture (cash price £1,000 and £1,500) and an additional garage to the house (cash price £5,000) the entry should be:

Furniture £2,500 in first column

Additional garage (contractor) £5,000 in second column.

If £8,000 was borrowed to pay for these items which total £7,500 there would be a cash residue of £500. A note must be made of any part of such an amount which is not used for the purchase of a specific item, even if the respondents cannot account of the remainder: in such cases describe as miscellaneous expenditure, housekeeping etc.

- vi. Where an instalment covers different items which are in separate columns the instalment should not be divided. The amount should be entered in the first column and the words 'combined instalment' written in the other column covered by the instalment, eg

Col 1	Col 2	Col 3
£ 120	Combined instalment	Combined instalment

- vii. Remember it is essential that all money borrowed is accounted for even if only as a cash residue.
- viii. If the informant mentions at Q 78(f) that they have taken out a loan to pay off previous loans, do not try to find out what earlier loans were for.
- Make a note of the purpose of the loan ie pay off existing loans, and then complete Q 78(f) -(m).
- ix. If the informant mentions at Q 78(f) that they have a 'cash flow account', 'top-up loan' or 'rotating loan' note this fact but do not attempt to obtain full details. A cash flow account, etc allows a person to borrow a pre-set amount of cash linked to their monthly payments. They can spend this on whatever they like. The account can be in credit or debit.

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#### Q 78 Formal loans

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At Q 78 the first box is to enable you to find out if any spender has credit arrangements, and if so the type and number of arrangements. This will give you a quick check to ensure that you have collected relevant information about each one.

A Q 78(a) record the first arrangement then ask a, b, c, d, e, f: if more than one item was obtained use a separate column for each item FROM f onwards. It is not necessary to enter anything at A - e for these additional items. HOWEVER - care must be taken to enter subsequent arrangements in a completely blank column (from a to k (or m)) to avoid confusion.

Remember that at Q 78(a) - (e) we are talking about an arrangement: at Q 78(f) - (k) we are talking about items, several of which can be acquired from the one credit arrangement.

#### Checking totals

This often causes problems use the following guideline/example:

Amount borrowed at (b)	=	£5,000
Amount allowed in part exchange at (j)	=	500
		<hr/>
Total available to spend (b+j)	=	5,500
Cost of car at (i)	=	4,500
Cost of greenhouse at (i)	=	1,000
		<hr/>
		5,500

The amount spent should equal the combined amount available at (b) and (j). Any sums that cannot be accounted for should be noted in the next column at f.

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**Q 78 Bank or finance house direct**

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Where an informant has a H.P. agreement and pays the money direct to a finance house the agreement should be coded at Q 78. If the money is paid to a retailer then treat as H.P. at Q 80.

Two types of loan from banks/finance houses which should not be included at this question are:-

- i. overdrafts  
(if used to purchase car see Q 73 otherwise ignore).
- ii. second mortgage - see next section.

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**Q 78 Second mortgage**

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A 'top-up' or further mortgage is used to purchase the accommodation. These should already have been entered at Q 29-40 of the household schedule.

Second mortgages are sometimes referred to as 'personal loans', 'bank loans', 'budget loan accounts' or 'overdraft facility'. The determining factor is the use of a house as security for second mortgages. With the introduction of personal loans by building societies it is essential to probe out details.

See glossary for second, top-up and further mortgage definitions.

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**Q 78 Loans from employer**

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These are usually for household expenses, eg purchase of season ticket, car, moving house.

A loan from an employer to purchase this accommodation should be treated as a mortgage and should be shown at Q 29-40.

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**Q 78 Loans from Social Fund**

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Since April 1988 what used to be lump sum payments from the Income Support Office for items such as furniture, clothing, cookers etc have been made in the form of loans from the Social Fund to be paid back by direct payments or deduction from benefit.

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**Q 79-80 Hire purchase and credit sale instalments**

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Q 79 asks about instalments and Q 80 about down payments where no instalments have been paid.

If a respondent has obtained goods under a credit arrangement but has neither paid a deposit nor yet paid any instalments, code 2 ("No") at Q 79 and 80.

Hire purchase arrangements made directly through a finance house should be coded 1 at Q 78.

At 80(a) use as many columns as necessary to list items bought on each HP arrangement.

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**Q 81 Credit arrangements/loan from other person**

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Prompt card B is used at this question.

It is essential to record the date the goods were obtained ie the date when goods were received from the club or club's agent. The details required regarding the goods acquired are the same as those required for diary items.

If an informant is paying for a loan from a person outside the household. This should be coded 81(b), (c) and (d) should be asked and the details of any items obtained entered on page 36.

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**Q 81 Budget or option accounts**

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Holders of budget or option accounts are often issued with a plastic card similar to a credit card. This card can be used at a number of shops, eg Readycard card can be used in Ryman and Top Shop. These cards are not credit cards and must be coded here at Q 81.

Christmas club hamper, Christmas club and book club payments should not be included at this question but should appear in the Diary if paid during record keeping.

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**Q 81 Club run by shop**

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If you are in doubt about a club agreement mentioned by the informant, describe the arrangement fully in a note.

Please note that Christmas Clubs (except those run by toy shops), savings clubs, etc. are excluded from this category.

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**Q 81 Mail order agent (eg. Universal, Littlewoods)**

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This includes all payments made to the mail order agent acting on behalf of a mail order firm. Agents are often neighbours, friends or sometimes even your informants themselves.

If informants say that they are agents for a mail order club and also make purchases for themselves, explain to them that only their own repayments are required in their record books, any payments or postage on behalf of the club should be entered and noted as business expenditure. Do not include purchases made for their mail order agent's business. Do include informants' personal purchases made from their catalogue.

A mail order agent is not considered self-employed and should not be coded 2 at Q2 on the Income Schedule, but see Q 70 in the Income Schedule.

An HP or credit sale agreement arranged by a mail order firm should be coded at Q 80.

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Q 81 Other mail order organisations direct

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Quite often it is difficult to distinguish between payments to a mail order firm direct and payments to a mail order agent. If an informant deals direct with the firm and receives no commission, it is a direct mail order transaction. An example of this type of arrangement is where a book is bought from the Automobile Association on monthly payments.

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Q81 Check trader

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See glossary for definition of check trader.

HP agreements with a check trader should be coded at Q 80.

Loan agreements with a check trader should be coded at Q 78 as loan from finance house.

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Q 81 Top up loans for students

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Qs 106 and 113 about top-up loans for students; will be asked commencing in September 1990, assuming that the legislation is passed. If a student is receiving a top-up loan it should be coded here. The new code will be included from Print 2. However, it will not be necessary for goods and services acquired with the loan during the last month to be recorded here. These will be shown in the diary.

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Q 81 Other person or organisation

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Other credit arrangements should be described fully.

Include loans from relatives and friends.

Do not include arrangements with trade unions or social clubs etc, whereby goods are bought at reduced prices. These are not credit arrangements.



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Q 82-97 Retrospective Questions

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1. Please note that some questions cover 12 months retrospective purchases and some only 3 months. Generally, the 3 months questions cover items bought more frequently than the 12 months questions. The results are used for both the Retail Price Index and the National Accounts.
2. Questions should be asked of all spenders except temporary members of the household who should not be asked questions about another residence either as a main or second dwelling.
3. Include at these questions payments made outright and payments in instalments, ie those by credit sale or hire purchase. Where goods or services are paid off in instalments enter the total amount paid in instalments in the relevant period and code 4 (other instalment credit) as the method of payment. Loans are not considered to be instalment credit and should be coded 3.  
  
Payments made partly by cash and partly by credit card should be coded 5 (Other method) at the method of payment questions.
4. Probe carefully to ensure that expenditure was within the 12 or 3 month reference period of the question. Note in the margin the date when the services or items were bought. This check will avoid "telescoping", ie informants reporting transactions which actually took place before the reporting period.
5. Where loans and/or instalment credit have been used to finance the transaction, please check back to the credit section (Q 18-80) to see if a loan or HP or credit sale has already been entered. If it has not been entered, probe to see if the loan or HP or credit sale agreement has been paid off. If so, make a note at the relevant question or, from April, code Y at the box provided to indicate to coders that you have checked. If, on the other hand, respondents are still paying off the loan or the HP or credit sale agreement, and this has been omitted at Qs 78-80, return to these questions and complete the details.

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Q82 Second dwelling

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This is a filter question for Q 83-86.

If a spender has a permanent second dwelling in England, Scotland, Wales or Northern Ireland (coded 1 at 82 and 1 at 82(a)) then Qs 83-86 should be asked of main dwelling AND second dwelling.

INCLUDE AS SECOND DWELLING only permanent accommodation such as holiday home or town flat, fixed caravan, or beach bungalow in which one can live permanently.

INCLUDE AS MAIN DWELLING any accommodation to which the household or a household member maybe moving (eg on marriage) or has moved from. In such cases do not count the old or new home as a second dwelling.

EXCLUDE AS A SECOND DWELLING a permanent second dwelling outside England, Scotland, Wales and Northern Ireland (coded 1 at 82 and 2 at 82(a)), ie we are only interested in second dwelling in the UK. Also exclude Timeshare subscriptions, in and outside the UK.

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Q 83-86 General points

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(i) Where work was part 'DIY' and part 'someone else' enter separate amounts at relevant dependent questions.

(ii) DIY amounts can be expected to be estimates and are acceptable.

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Q 83-84 Central heating

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These questions should be asked only of those who have central heating in their main accommodation (coded 1 at Q 53) or those who have a second dwelling in the UK (coded 1 at 82(a)).

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Q 83 Installation of central heating

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Include at this question initial installation as well as total replacement of a central heating system eg where a warm air system is replaced by a radiator system. Do not include repairs which include partial replacement. These should be entered at Q 84.

Include extension of central heating system at this question.

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Q 84 Repairs, servicing and maintenance of central heating

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Include at this question routine servicing and maintenance as well as repairs to a system that has gone wrong. Include maintenance contract payments eg Gas Board schemes.

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Q 85 and 86 Home improvements and decorations

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The lists of items on pages 41 and 43 are merely aide memoires of items to be included in the total costs. It is not necessary to provide separate amount for each item. Estimates of the total spent are acceptable.

NB. Home improvement grants are not to be coded as loans and should be coded 5 and specified.

---

Q 87 Sale or purchase of property

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Prompt card E1 is used at the main question 87 and prompt card E2 with Q 87(d).

This question collects data for the Central Statistical Office about conveyancing, estate agents and surveyors fees incurred in respect of purchase or sale of property, failed property transactions, remortgaging and second mortgages. Only residential property transactions should be included at this question, not property used for business.

Items should be coded 1, 2 or 3 at Q 87(a) only if documentary evidence, such as an invoice, is produced. Do not multi-code in one column: use a separate column for each item. Please make every attempt to exclude stamp duty, land registry fees and local authority search fees. If the respondent can only provide an estimate for any or all these items, enter the total and ring code 4, combined fees, at 87(a). If you are unable to separate stamp duty, land registry fees and/or local authority search fees from the total amount, please note this fact and, if possible obtain and note in the margin the purchase price of the new dwelling.

If fees have been incurred in respect of a second mortgage, check back to Q 78 to see if payments are being made to an organisation granting a second mortgage. If the informant is making payments, enter the details at Q 78; if, however, fees such as surveyors' fees were paid but the second mortgage was not granted or the informant did not proceed, make a note of this fact in the margin at Q 87(d).

Code 3 at Q 87(d)(i) refers to cases where the respondent sells someone else's property, eg inherited house.

---

Q 88 Expenditure on moving and storage of furniture

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Data about the costs of the moving and storage of furniture are collected for the RPI. If payments for moving and/or storage of furniture were included in fees incurred in respect of property transactions (Q87), please separate and enter an amount at Q88, even if it is an estimate.

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Q 89 Expenditure on furniture (Prompt card 'F')

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Note that this question covers a 3 month retrospective period only, and applies to new and second-hand furniture.

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Q 90 Expenditure on carpets and carpeting (Prompt card 'G')

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Note that this question covers 3 month retrospective period only.

Do not include floor covering other than carpets, carpeting, mats rugs ie exclude small items like vinyl floor coverings etc.

Include charges for fitting carpet.

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Q 91-97 Holiday questions

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Please note that starting in 1990 we are asking respondents to estimate the amount of money spent on holiday abroad.

These questions cover expenditure on holidays incurred in the last three months irrespective of whether the holiday was taken and regardless of the length of the holiday.

Holidays taken at an informant's holiday home or with relatives where there is no payment made on a commercial basis should not be included at these questions.

A package holiday is one where travel to the holiday point and accommodation are charged for jointly and cannot be paid for separately. Many package holidays will also include a payment for insurance cover as part of the package cost. Q 93-95 apply only to those paying for package holidays.

Q 96 applies to those paying for non-package holidays at a hotel or boarding house and Q 97 to those paying for a non-package self-catering holiday. Please note that a Q 96 and 97 informants are asked whether the holiday was/will be in the UK, Eire or elsewhere and that in each case they are then asked at part (a) how much was spent on accommodation only in the last 3 months.

Note that the Channel Islands and Isle of Man should be coded 3 (other) at Q 96-97.

Please do not include Timeshare at Q 97.

---

Q 98 Bank charges

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The purpose of this question is to obtain domestic bank charges on normal banking transactions. By normal banking transactions we mean those carried out on current or budget accounts, eg. cheque withdrawals, standing orders, direct debit and cash deposits (including wages). This means that we wish to exclude any interest charged for overdrafts.

This question is not concerned with deposit accounts, etc which are savings accounts and dealt with on the Income Schedule; neither is it concerned with Building Society current accounts which do not make service charges.

Where there is a joint account enter details in both holders columns at 98(a) and (b). Enter details for 98(b)(i) only under one of the persons concerned. Do not try and apportion service charges, etc between account holders. Note in the margin that it is a joint account.

Please include 'bank' current accounts which offer interest (eg. Lloyds' Classic Account, Midland's Vector Account) as service charges will continue. These should also be coded at Q 61(d) in the Income Schedules.

---

Q99 Standing orders and direct debits

---

This question relates to items not already referred to at previous questions. If however you prefer to use it to record ALL standing order payments this is permissible, as a means of checking the accuracy of amounts given earlier.

Please only list spender numbers, NOT the number of standing orders.

If, when answering this question, the informant provides information that was missed at an earlier question, eg details of loan, then ensure that the relevant question is asked again and full details obtained.

Bank Budget Accounts including payments to Safehomes/Securehomes

List all items covered by bank budget accounts as well as AMOUNT of annual service or interest charge.

Payments made to Safehomes etc should be treated in the same way as bank budget accounts.

If a payment is made to a credit card company by standing order or direct debit make a note of the date in the month on which it is paid. See instructions on credit card account payments in diary.

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Q 100 Prescriptions - items acquired free of charge

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Enter total number of items acquired per person. Include items obtained free of charge at a hospital dispensary even if these were not acquired by prescription.

Exclude items acquired on a prescription season ticket, which is a ticket purchased from the local health authority by persons not entitled to free prescriptions but who require regular medication.

---

Q 101 Liquid welfare milk

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This question is now only asked of those aged under 61.

The individual receiving the milk should be entered in the person number box.

Please do not enter powdered milk or milk tokens.

Free milk is available for:

- i. expectant mothers and all children under school age in families in receipt of supplementary benefit, housing benefit supplement, family income supplement or in special need because of low income;
- ii. an expectant mother who already has two children under school age, regardless of family income;
- iii. all but the first two children under school age in families with three or more children under school age, regardless of family income;
- iv. handicapped children aged 5 to 16 who are not attending an educational establishment.

---

Q 103 Free school milk

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NB. This question is only asked of those with children at state schools.

The individual receiving the milk should be entered in the person number box.

Free school milk is supplied to children up to approximately their seventh birthday (11th birthday in some LEA's) at registered day nurseries, playgroups and state primary schools or to approved child minders.

'Bottles' or 'cartons' generally contain  $\frac{1}{3}$  of a pint. Therefore, a legitimate answer to 101(b) would be 5 bottles.

For children with particular health problems, milk may be supplied up to their sixteenth birthday or the allowance may be more than one bottle or carton.

---

Q103 School meals, - state school children

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The person receiving the meal should be entered at the top of column in which details are recorded.

Note that at 103(d)(i) only the amount paid in the seven days before the interview date is required.

Free school meals are supplied to children whose parents are on a low income. The conditions governing school meals vary from one local authority to another. Some children from educationally disadvantaged backgrounds may receive free meals up to the age of 18.

Note that only school cafeteria and fixed price meals are required, not tuck shop purchases.

---

Q104 Travel to school - state school children

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Where one child in the family travels to school without payment, all the other children in the family should also travel without payment if they are attending the same school or are attending different schools approximately the same distance from home. Check for any duplication of information at this question with Q 83 (season tickets).

Note that at 104(c)(i) the amount paid in last seven days is required.

Please exclude private season tickets for children which should be entered at Q76.

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**Q 105-115 Educational grants and expenditure questions**

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These questions are asked of ALL spenders in respect of full or part time education including leisure classes (driving lessons, swimming lessons, etc).

An informant should be coded as full or part-time on the basis of their registration at the educational establishment. If he is a registered full-time student, code as full-time. If registered as a part-time student, code as part-time. Normally leisure classes are part-time, but this is not always the case. Please note this definition especially when completing the front page and Q 110 (e) on this schedule.

Holiday periods during a course are to be included as attendance on the course.

NB Qs 106 and 113 on top-up student loans must not be asked until September 1990 (see below).

Qs 105-109 refer to spenders and children considered for FES purposes to be members of the household.

Q 110-115 refer to children aged 16-24 who are not members of the household but who are the children of household members. This includes married children. Unmarried students can still receive parental contributions up to the age of 24; married students can receive contributions up to two years after their marriage.

Entries in the Diary regarding payment of fees must be cross checked with these questions to ensure that a course attended prior to the interview is recorded here.

Where the level of examination is not known record the name of the examination at Qs 107(d)(i), 109(b)(i) or 115(a).

Where a child is aged 16 or over who is a member of the household has fees paid by a parent or guardian in the household, enter details under the child's person number.

Gifts of money, including pocket money, above the amounts required for education should not be included at these questions but should appear in the Diary if given during record keeping.

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**Q 105 and 112 Children attending courses for which grants are received**

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These questions ask which child is attending the course.

At these questions exclude any parental contribution towards making up the grant to the full amount set.

If the source of the grant is State ask 105(c) or 112(b); if the source is private or overseas ask 105(d) or 112(c): do not attempt to ask both dependent questions.

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Q 106 and 113 Top-up loans for students

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At the time of writing the legislation introducing the top-up loans for students scheme has not been passed. However, it is expected that this scheme will come into operation in September 1990. For this reason, interviewers must not ask these two questions until September. We will notify interviewers of the date from when these questions should be asked.

The loans will be on top of the student grant, will be repayable over ten years and will be offered by banks or building societies at below market values. The government will guarantee bad debts and subsidise the cost of interest charges.

Note that at Q 106(b) and 113(a) the informant is asked how much they or the child outside the household is entitled to borrow whereas Q 106(c) and 113(b) ask how much they think will be borrowed in the current academic year. If student loans are introduced in September 1990, the current academic year should be taken to mean the year starting in September 1990 and ending May-June 1991. The amount students can borrow will vary, but the maximum loan will be as follows:

in a full year of study	£
London	460
Elsewhere	420
Home	330
in the final year of study	
London	340
Elsewhere	310
Home	240

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Q 107 and 111 Fees and maintenance for educational courses

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These questions relate to fees paid in the last 3 months and should include parental contribution made towards the full amount of the grant.

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Q 108 Fees for leisure classes

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This question covers fees paid in the last 3 months. Include all leisure or recreational courses which cannot be identified as vocational, or only those courses mentioned in the question. If in doubt, make a note in the margin.

Include cookery, homemaking, handicraft, needlework, do-it-yourself; dancing, music lessons;  
driving lessons (but not a fee for the driving test: enter this in the diary);  
sports tuition;  
course of lectures, including WEA;  
language courses, including those on tape/records and by correspondence;  
one-day, weekend and summer schools; teach-ins;

fee for play schools and nursery schools.

Exclude fees for local authority day nurseries and playgroups where there is no tuition (enter any fees paid during record keeping in the diary);

membership subscriptions to a trades union, professional association, society or club.



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Q 116 'A' schedule expenditure refunded by employer (prompt card 'H')

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It will be necessary to refer back to earlier 'A' schedule amounts when prompting.

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Q 117 Money received for items of household expenditure  
(prompt card 'I')

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This question refers to cases where the informant is GIVEN cash or cheque, etc to pay a bill in part or in full. Note that the period covered by payment is required.

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Q 118 Direct payment of household expenditure  
prompt card ('I')

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This question refers to cases where the informant DOES NOT RECEIVE cash to pay a bill, but has the item paid on their behalf direct by someone outside the household, including the Department of Social Security. An example is where a mother in the FES household has her rent paid for by her son who lives in a separate household. Note that the period covered by the payment is required.

NB. The prompt card is a guide only, and informants may have items paid for or receive money towards items which are not included on the card.

Please do not enter parts from employers hire or income in kind.

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Q 119 Maintenance and separation allowance

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This question is asked of all spenders and balances Q 66 in the Income Schedule which asks about receipt of allowances.

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Q 120-123 Visits to local authority office

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Even though the rating system in England, Wales and Scotland will have been abolished by April 1990 the following information is required from local authority offices when first working in the area.

1. Gross and net rateable values and descriptions of rateable units. Q 120-122
  2. Details on O.A.P. concessionary bus fares Q 123.
- 

Q 120-122 Rateable values and descriptions

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It is essential that rateable value at Q 120 and 121 relates to the whole of the rateable unit covering the household. This means that in a multi-occupied property what is required is the rateable value for that part of the property occupied by the household to be interviewed. If it is not possible to give the individual rateable value please make a note stating what is covered by the rateable value obtained e.g. whole house, four flats. We also need the total number of rooms in rateable unit (see Qs. 13, 14 & 15).

Interviewers should note that there may not be rateable values available for new properties built after the introduction of the community charge. Please make a note of such cases in the left-hand margin. It should be stressed, however, that rateable values for other properties should be available for inspection. Any difficulty in obtaining such data should be referred to the Field Officer and noted in the margin.

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**Q 123 Concessionary bus travel provisions for OAPs**

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This information obtained from the local authority office should be coded on all schedules when the household contains men aged 65 and over and women aged 60 and over (in Great Britain) or men or women aged 65 and over (in Northern Ireland).

The annual value of tokens or tickets is to be entered; this is the face value (eg. £10 per year) printed on tickets and tokens. If there is not a face value for tokens the concession should be treated as 'Any other type' and specified in full.

We need to know also the amount charged for the pass or permit and the period covered by this charge.

These schemes are sometimes run by the local (private) bus company on behalf of the local authority in which case information will be obtained from the bus company.

Where a local authority provides an alternative to concessionary fares eg TV/telephone/food vouchers, record the travel concession and make notes regarding the alternatives.

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**Q 124 Final check and special circumstances**

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The check at the top of page 64 should be completed and details of special circumstances recorded.

Please remember to put notes about unusual/special circumstances e.g. Person 'Y' was included in household as expected to be there for 'X' time but left unexpectedly, OR Person 'Y' not included in household because he/she was expecting to leave by 'X' date but then did not do so and was there for all 14 days of record keeping.

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**Back Page First checks at Home**

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These checks are essential to ensure that documents are processed correctly and quickly.

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**Back Page Period Code List**

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This should be used as an aid for coding period at questions on the schedule.

**INCOME  
SCHEDULE**

## INCOME SCHEDULE (B SCHEDULE)

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### INTRODUCTION

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This schedule deals with income and occupational status. It should be kept by the interviewer and not left with a spender. Information about income is essential if we are to make use of the expenditure details. For this reason one of the conditions under which £5.00 will be paid to each spender is that we are given details of the income coming into the household. In practice, this means the completion of Schedule B for each spender while the income of any children under 16 years must be noted at Q 77 & 78 on one of the parents' schedules. Try to obtain answers to all relevant questions even if in some cases these are estimates. If an estimate cannot be given, a Don't Know is acceptable.

For definition of 'spender' and applying the definition, see sections 7.2 and 7.3.

Please remember that once a column has been allocated to a spender (person), the same column MUST be used through the Income Schedule (see section 7.6).

Use your checking time to ensure that all relevant questions have been answered and all relevant codes ringed. Failure to do this will lead to considerable delays in the processing of budgets.

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### Q 1-2 Employment status questions

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In order to bring the FES classification of economic activity more into line with international definitions and other surveys, the definitions used at these questions have been changed in 1990.

The main economic activity categories which need to be identified are:

- Workforce in employment - (i) those on government work-related employment and training programmes  
(ii) employees  
(iii) self employed
- Unemployed - (iv) those seeking work within the last four weeks and available to start work  
(v) those waiting to start a job already obtained
- Economically inactive - (vi) retired  
(vii) other categories, including inactive claimants

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**Q 1 Those on government training programmes**

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This question must be asked of all spenders using prompt card J. Those not on a programme at present should be asked Q2.

Note that Employment Training (ET), Youth Training Scheme (YTS), Voluntary Projects Programme (VPP), Community Industry (CI) and MSC Skills Centre Course apply in Great Britain only; and Attachment Training Scheme, Youth Training Programme and Action for Community Employment (NI) apply in Northern Ireland only.

Note that those on the Enterprise Allowance Scheme must not be coded 9 at Q1 but should be treated as self-employed and coded 2 at Q2(a).

Do not use Code 9 unless we inform you of any other government programmes that are introduced during the year, and which should be included.

At Q 1 do not attempt to distinguish between those at college full-time and those based with employers, or to collect detailed information about the nature of the programme. Their allowances should not be treated as earnings but treated as an allowance and details entered at Q50.

All those coded 1-9 at Q1(a) must be asked 1(b). Those who have any paid employment in addition to the government training programme should then be asked Q2 and, if they do have other paid work should be coded 1 or 2 at Q 2(a).

Those on government programmes who have no other paid employment should be coded 2 ("No") at Q 1(b) and should then be asked Q 46 onwards; they should not be coded at Q 2 and Q 3-45 should not be asked.

---

**Q 2 Employment status**

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All spenders should be asked this question except those on government training programmes who have no other paid employment (coded 2 at 1(b)).

Informants may need to be asked a series of probes before any code can be ringed. In particular, probe to find if they have more than one job for pay or profit. For a spender with two or more jobs, code at Q2 the most remunerative job only. On FES informants are coded as working, irrespective of the number of hours worked, provided that the job is regular.

For those who have a paid job and who are also on a government training programme, code 1 or 2 at Q 2(a) depending on whether they are employees or self-employed in the paid job they do in addition to the government programme, enter details of that paid job at the relevant questions 3-45 and ensure that details of the allowance received while on the government programme are recorded at Q 50.

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Q 2(a) Employee (Code 1)

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An employee is someone who, at the time of interview, has an arrangement with an employer (another person or an organisation) to work for the latter for a wage or salary. This does not include informants who are on an employer's books but who have not yet started work.

Employees who are temporarily away from work due to illness or accident, holidays, strike, being temporarily laid off or short time working should be coded as employees, as long as they have a job to return to with the same employer. If they are going to a new job, they are to be treated as unemployed.

Note: If a wife is on the books of her husband's firm for tax purposes, she should be coded at Q 2 as an employee, regardless of how many hours she works.

Sandwich Student - If a sandwich student has an arrangement to work for an employer, and is attending college or university at the time of interview, he should be coded as an employee.

Casual or Seasonal Workers - These should be coded as employees if, at the time of interview, they are actually working for an employer. If they are on an employer's books but not working, they should be coded 3, if looking for work in the last 4 weeks, or 4 if they are waiting to start a job already obtained; otherwise, they should be coded 5, 6 or 7 as applicable. This category applies to occupations like market research interviewers, agricultural workers and secretarial bureaux.

People with a regular but intermittent arrangement to work for the same employer (such as many school kitchen staff) should be coded as employees, even during the periods when they are not working.

Resident employees eg, au pairs, domestics, who are members of the household, should be treated as working in the same way as any other employee.

Employment outside the United Kingdom - Where the informant is or recently has been employed abroad, treat as employee. However, from Q 11 onwards be sure to record the currency they were paid in eg. Marks, Francs, (US) Dollars, Hong Kong Dollars, UK Pounds, etc.

Clergy - Church of England and non conformist ministers should be treated as employees. Jehovahs Witnesses are treated as self-employed.

Directors - A director of a limited company is always counted as an employee. ie. he is an employee of his company.

Occupation therapy. Informants who work at a therapy centre etc for physically or mentally handicapped should not be coded as employees. They should be coded as 5 or 7 depending on degree of sickness, etc. The benefit from the centre should be entered at Q 66 and treated as an allowance from an organisation.

---

Q 2(a) Self employed (code 2)

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The term self-employed covers people who are responsible in their work only to themselves and who do not receive a wage or salary from an employer. Tax is not normally deducted at source but paid direct to Inland Revenue by them. (Hence directors and managers are employees of their companies.)

NB. The word 'employer' has been deleted from Print 2.

It includes all people who are temporarily sick but would be working in a self-employed job if they were well.

Self-employment can be for any number of hours, eg as little as one hour a week provided that the job is regular.

In addition to persons such as sole or part owners of a business, the following are considered to be self-employed: doctors in private practice, farmers, landlords who manage their own property, and people with recurring freelance jobs such as musicians or journalists.

Mail Order agents and baby sitters are not treated as self-employed. Instead, income from this source is picked up separately at Q 70. Child minders are treated as self-employed.

Building workers on the 'lump' should be treated as self employed. These workers are usually paid a wage by the contractor and have the standard rate of income tax deducted from that wage. They are however responsible for their own payment of National Insurance contributions.

Informants receiving the Enterprise Allowance must be coded as self-employed, all the relevant self-employed questions should be asked and the allowance received regarded as profit and included in the calculation of self-employed income at Q 40. These individuals should also be included at Q 50 where they should be identified at 50(a) during Quarter 1990 in the "other" category (code 3) and from April 1990 in the "Enterprise Allowance" category (code 4) (see page 123).

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#### Q 2(b) Out of employment (codes 3 and 4)

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The FES definition of out of employment has changed in 1990.

Code 3 now applies only to those who in their own view have been actively seeking work in the four weeks before the interview and who are available to start a job, bringing it more in line with the Labour Force Survey definition. Actively seeking work includes those at a government employment office, job centre, careers office, private employment agency, answering advertisements, advertising for jobs, etc. Those who are (in their own view) not actively seeking work, even if they are claiming unemployment benefit, should be coded 7 at Q2(b).

Code 4 applies where the informant has already obtained a job and is waiting to begin work.

For 1990, there is a change in the procedure for dealing with those who say they are retired but are, in fact, receiving unemployment benefit. Please do not recode these cases as out of employment; leave them as retired (code 6).

Additionally, we no longer need to ask those who are sick or injured whether they would otherwise be seeking work, as we have done in previous years. All sick or injured should be coded 5.

Questions to be asked of those out of employment, ie those coded 3 or 4 at Q 2(b):

1. Where last job was as an employee
  - a. Unemployed for 13 weeks or less:-  
Ask Q 5, 5(a), 9, 9(a)-(g), 10-22, 24-31.
  - b. Unemployed for more than 13 weeks but less than 52 weeks:-  
Ask Q 5, 5(a), 9, 9(a)-(g), 10-17, 21-22, 24-28.
  - c. Unemployed for 52 weeks or more:-  
Ask Q5, 9, 9(a)-(g), 10.

2. Where last job was as self-employed (including last job where receiving Enterprise Allowance)

- a. Unemployed for 13 weeks or less:-  
Ask Q5, 5(a), 9, 9(a)-(e), 9(h), 40-45 as appropriate.
- b. Unemployed for more than 13 weeks but less than 52 weeks:-  
Ask Q5 5(a), 9, 9(a)-(e), 9(h), 40-44 as appropriate.
- c. Unemployed for more than 52 weeks:-  
Ask Q5, 9, 9(a)-(e), 9(h).

Note that those out of employment for any other reason (ie coded 5, 6 or 7 at Q 2(b)) should not be asked the above questions.

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Q 2(b) Permanently sick or injured (code 5)

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This is a new definition for 1990. Anyone who is unfit to work due to sickness or injury and who is not seeking work for that reason, should be coded 5. Those who are sick or injured but who would otherwise be looking for work should also be coded 5.

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Q 2(b) Retired (code 6)

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It is difficult to provide a precise definition of who is to be included in this category. In general the informant's word should be accepted. It should be borne in mind that the intention is to include only those who, at the time of interview, have retired from their full-time occupation, are of the approximate retirement age for that occupation and are not seeking further employment of any kind. Thus women who at a comparatively early age cease work to become full time housewives are precluded from this category and should be coded 7.

Those who are receiving Unemployment benefit (Q 51(b)) but consider themselves retired and who have not been actively seeking work within the previous 4 weeks should be coded 6: they should not be coded 3. This is a change from previous years.

An informant who has left work early on a Government Job Release scheme should be treated as retired.

---

Q 2(b) None of these (code 7)

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"None of these" includes:

Those out of employment who have not been actively seeking work within the last 4 weeks or who are not available to start a job or who are not waiting to start a job already obtained.

Those out of unemployment for more than ten years (520 weeks).

Housewives with no paid occupation.

(include housewives who are mail order agents or paid baby sitters).

Persons of independent means.

People never employed and not seeking employment or waiting to start a job already obtained.

Continuing students over 16 not employed at time of interview.



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**Q 3 Paid work in last 12 months**

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This question applies to those coded 1 or 2 at Q 2(a). Work here is to be regular arrangements and not odd jobs. Odd jobs should be entered at Q 76.

Include as paid work any paid holidays, paid sick leave or time on Statutory Sick Pay.

Exclude periods when on strike.

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**Q 4 At work on day of interview**

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Please note that this question is only asked of employees and not of those coded 3 or 4 at Q 2.

Code 1 (yes) if absent because it is not a normal working day for informant.

Code 2 (no) if absent from work on what, for the informant, is a NORMAL WORKING DAY.

---

**Q 5 Weeks away from work and weeks of paid work**

---

Asked of all coded 3 or 4 at 2(b) EXCEPT those who have not worked before, eg school, college and university leavers.

Q 5(a) applies to all giving a date less than 12 months before date of interview. Work here refers to regular arrangements and not odd jobs. Odd jobs should be entered at Q 74.

Include as paid work any paid holidays or paid sick leave or time on Statutory Sick Pay. Exclude periods when on strike.

---

**Q 6 Retirement in last twelve months**

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This question applies only to those coded 6 at Q 2(b)

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**Q 7 Looking after sick or aged relatives**

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A relative for the purpose of this question must be someone related legally or by blood relationship eg husband/wife, father/son. An adopted child is a legal relation whereas a foster child is not. Where a couple are cohabiting they are considered not to be legally related (for the purpose of this question only).

The term 'permanently unable to work' is the informant's interpretation which should be noted at Q.7 (a). NB. This can be an embarrassing topic and should not be probed too deeply.

---

Q 8 Paid work in last 12 months

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It is vital that informants answering 8(a) are also asked 8(b) and 8(c).

If less than one week has been worked in the last twelve months please note the number of days.

Work at this question applies to regular arrangements to work and not odd jobs. Note that usual net pay and period covered by pay is required at 8(b) and 8(c). Include as paid work any paid holidays or paid sick leave or time on Statutory Sick Pay. Exclude periods when on strike.

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Q 9 Layout of pages 4-7

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Q's 9(a)-(e) should be asked of each spender who is an employee or self employed or who is unemployed. Include as unemployed only those coded 3 or 4 at Q 2(b). Questions (a)-(e) are arranged in three consecutive sections on page 5 so that three spenders can be asked their main job details. Please note that the box opposite questions (d) and (e) is often not completed - particularly when the respondent is a director. In such cases, code 1 at (d) should be ringed as well as code 1 at (e) as directors are coded (in this survey) as employees.

After answering questions (a)-(e), questions (f)-(g) (for employees) or question (h) (for self employed) should be answered as page 6. Page 7 asks for similar details about any subsidiary jobs.

Please do not write in the shaded areas on pages 5 and 7.

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Q9 Most remunerative and subsidiary employment

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It is important that where there is more than one job, the informant's most remunerative job - whether as employee or self-employed - should be entered as the first job. If, on probing at this question, it is found that Q2(a) has been wrongly coded, eg coded self-employed when most remunerative job is as employee, then recode Q2(a).

Where someone has arrangements to work with two different employers (even if one relates to casual work), both should be entered, with the most remunerative job described first. If an informant performs the same occupational duties for several employers, (occupation and industry details being identical for each, eg domestic work for 3 private individuals), count as one job but make a note.

Where a school leaver is unemployed, employment questions cannot be asked.

PRECISE OCCUPATION AND INDUSTRY DETAILS ARE NEEDED. Follow the standard Social Survey procedure (Handbook p. 65). Note however, that directors of limited companies count as employees even if they pay a self-employed person's National Insurance contribution. If such a person has been coded self-employed at Q.2, you should recode.

Note that at 9(f) and (g) we wish to know if the employer is a manager or supervisor, and the number of employees at their place of work. For the self-employed we wish to know at 9(h) how many employees they have. This is so that we can code socio-economic groupings to make the FES compatible with other surveys.

---

Q 9 Directors

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Directors of a limited company are to be treated as employees because they are legally employees of that limited company no matter how small it is.

There are some difficult cases however where an informant will be legally an employee of the limited company of which he is a director, but for accounts purposes he will handle this income, tax and National Insurance contributions, etc as if self-employed. In these cases you should record him as an employee at Qs 2, 3, 4 and 9 but enter details of income, tax and N.I. as if he is self-employed. Where this occurs please make full notes so that the office is aware of the circumstances.

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Q 10-17 Last pay details

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This series of questions refers to the job described in Q.9 as the most remunerative job as an employee, regardless of number of hours worked. These questions can relate to a past job only where the informant is out of employment and seeking work within the last 4 weeks or about to start work (coded 3 or 4 at Q.2).

Do not enter details of subsidiary employment here but at Qs 32-39.

If someone has only recently started work and has not yet received any wages/salary, explain this in a note together with what he expects to receive in his new job, and record at the checking call details of his pay if the first pay is received during the record-keeping period. Failing this, give details of his wage/salary in his previous job (if any).

At the bottom of page 11 on the income schedule there is a provision for recording the gross wage/salary according to the last pay slip, if consulted. This figure should not be your addition of the net pay and deductions. (This information can then be cross checked against the gross you arrive at when checking pay details on the checking schedule). Gross pay should be total gross pay before any deductions.

Maternity pay: if last pay was Maternity Pay or Statutory Maternity Pay this should be ignored and last full pay entered. See notes for Q52(c) and (d).

Note that if the informant has two jobs with the same employer and the pay for both jobs is received together, an estimate of the separate amounts (net/gross) should be obtained.

Where, for personal reasons, an informant is not willing to orally divulge information on pay, they should be asked to fill in a pink self completion sheet with your guidance as necessary. This information should then be transcribed on to the income schedule.

If respondents cannot remember the exact day of the month on which they were last paid, enter the 15th of the month.

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Q 10 & 12 Date last paid and period pay covered

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Note that if details of anticipated pay are given then code '1' after the date at Q10 must be ringed.

Where the difference between the date of the interview and the date last paid is longer than the pay period given at this question, give the reason. For example, an informant who is weekly paid is interviewed on 1/5/90. They state that they were last paid on 13/4/90, ie over two weeks before interview. The reason given for this is, that when last paid on 13/4/90 they were paid three weeks money to cover their holiday period and therefore they were not paid on 20/4/90 or 27/4/90.

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Q 11 & 12 Last net wage or salary received

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Please note that Q's 11-46 need not be asked of those who have been out of work for over one year.

Amount at this question must include overtime, bonus, commission and tips.

If tips are received separately, note this fact and the amount received.

Since April 1986, employers have been paying the first twenty-eight weeks' sick benefit in any tax year. This benefit is not a wage or salary and is known as Statutory Sick Pay and details should not be entered here but at Q 24, 48 and 49 if applicable.

Please remember to ring the anticipated pay code (1) at Q 10 if appropriate.

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**Q 13 Refund of tax**

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A refund of tax indicates that the pay at Qs 11-17 is not usual pay.

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**Q 14 & 15 Tax and NI contributions not paid**

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If no tax or National Insurance contribution was deducted from the last wage or salary there will be a reason, eg the earnings are too low to pay tax, or a refund has been received. The informant may not know the reason so do not probe too deeply. Please remember to ring code 1 if no tax or NI was deducted and remember to ask either Q14(a) and/or 15(a).

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**Q 16 Deductions from pay for charities**

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Deductions for charities can be of two types.

1. Where a tax allowance is given for the contribution, ie it is tax free (Q16(a)).
2. Where no tax allowance is given, ie tax has been paid on the money contributed.

Please remember to ask Q16(b) which covers all other charity contributions.

---

**Q 17 Other deductions from wage/salary**

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Note that where an amount is entered the code above the amount must be ringed .

Purpose of Deduction: Show each individual deduction and amount separately. If it is impossible to show separate amounts, try to establish what is included in composite deductions eg. superannuation, union dues or savings.

Probe individual deductions carefully, eg.

"Insurance" - Is it life, sickness or accident insurance?

"Benevolent Fund" - is this a payment to a charity or some form of insurance and, if the latter, what kind?

Please note that initials are not acceptable. Eg. FSC could be Family Sailing Club, Family Savings Club, Family Sick Club, Family Social Club, Family Sports Club.

Please ensure that answers are entered in the correct columns and that there is only one amount per coding box.

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Q 17(a) Pay slip consulted

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If pay slip is consulted enter gross pay at 17(a), otherwise do not enter anything here.

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Q 18-20, 29-31 Thirteen week rule

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These questions do not apply if the informant is coded 3 or 4 at Q2(b) and has been unemployed for more than 13 weeks at time of interview.

See Q5 for number of weeks unemployed or sick.

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Q 18-20, 26 Expenditure refunded by employer

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Please note that these questions on expenses are restricted to those received from the current (or last) employer.

Where an informant states at Qs 18-20 or 26 that he has items of expenditure refunded, it is to be expected that similar expenditure shown in the Diary will also be refunded and should be entered on page 36 of the record books.

If a fixed or mileage allowance for vehicle has been received, then page 36 of the record book should contain details of refunded expenditure on petrol etc. which will be refunded via the allowance paid.

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Q 18 Mileage or fixed allowance

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Mileage allowance is a specified amount paid for each mile the vehicle is used (eg 25p per mile). The mileage will vary from week to week.

Fixed allowance is a specified set amount per week or month etc., paid regardless of the amount the vehicle is used.

The amount included in last net pay should be entered.

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Q 19 Specified car expenses

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The amount included in the last net pay should be entered.

This covers such items as parking fees, repairs, etc.

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Q 20 Refunds of 'A' schedule expenditure and other business expenditure from employer (prompt card 'H')

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Here it will be necessary to refer back to 'A' schedule amounts when prompting.

See also Q 116 on the Household Schedule.

Record fully the type and amount of refund included in the last net pay. If a subsistence allowance is received, only the part actually spent on food, lodgings, etc should be included at this question.

See notes above for thirteen week rule and general note on refunds.

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Q 21 Usual hours

---

Please note that this question is to be asked of all currently employed and all who have been unemployed ie coded 3 or 4 at Q 2(b), for 12 months or less (not just those who have been unemployed for 3 months or less as in the previous section).

Usual hours are not the same as basic hours. If hours excluding overtime vary within a regular pattern (eg 40 hours one week on day shift and 48 hours next week on night shift), note the average weekly hours (in this case 44).

Note that this question excludes all overtime.

---

Q 22 Average amount of overtime

---

Note this question refers only to paid overtime.

---

Q 23 Seeking job with more hours

---

This question is asked only of those working less than 24 hours per week at Q 21. This question is included for DSS to assess the number of those who may be entitled to Family Credit.



---

Q 24 Items affecting last pay (promot card 'K')

---

Informants who have received state benefit because of unemployment could be liable to tax on this benefit. This tax is collected by a lump sum deduction or through weekly/monthly PAYE deductions from pay when restarting work.

---

Q 25 Usual pay

---

If a code has been ringed at Q.24(a)(i), the informant would be expected to answer 'No' at Q.25 and "Yes" at 24(a) and their usual pay will then be given at Q.25(a) and (b).

---

Q 26 Motoring allowance included in usual net pay

---

This question is to be asked of those whose last pay was not usual.

---

Q 27 Occasional additions to pay (bonus etc) in last twelve months

---

Enter at this question total money additions to pay received in the last 12 months, not just the last bonus received. Exclude from this question shares in the company, income in kind or cash value of vouchers to spend in shops.

Profit-related pay

Under qualifying schemes, 50% of the bonus is tax free and 50% is taxable. Such schemes have to be approved with Inland Revenue; once approved, they are 'qualified schemes'. In order to answer this question it may be necessary to find the relevant pay slip. This type of bonus can be described by a variety of terms:

'tax-relieved profit - related pay' or

'tax exempt profit' or

'profit - related' payment not subject to tax

---

Q 28 Occasional additions to pay (bonus or commission) included in usual net pay

---

This question is asked of those whose last pay was not usual and who received a bonus. Informants may not have included a bonus in their usual net pay; it is necessary to ask if they have.

Where any bonus has been included, ask the informant to estimate the amount of bonus(es) included.

---

Q 29 Amount of tax relief

---

This question is asked of currently employed and those unemployed for 3 months or less.

Enter the amount on which tax relief has been allowed, not the actual amount of tax relief received. This amount is shown on the Inland Revenue notice of coding. Please list items covered by tax relief.

---

Q 30-31 Luncheon vouchers/free meals

---

LUNCHEON VOUCHERS: These refer to luncheon vouchers used by the informant AND supplied by informant's employer only.

At Q 30(a)(i) enter the total value of the vouchers used.

MEALS: Any free meals to resident employees, eg. au pairs or farm workers, should not be entered here.

Any free food supplied by employers to employees, eg milk, eggs or potatoes should not be recorded here.

---

Q 32-39 Subsidiary employment

---

These questions are, essentially, replicas of Qs 10-17 but are for entering details of a subsidiary job where this is held as an employee.

Please make certain that subsidiary jobs are entered here and not at Qs 10-17.

---

Q 40 Self employed income

---

Note that for those receiving Enterprise Allowance, the allowance should be included in the calculation of profit at Q 40.

Where the informant has been self-employed for too short a period to have any figures available, code as DK BUT make a note in the margin of the last occupation the informant had before becoming self-employed and the income received from that job.

Where the informant can only give figures for a period of less than a year, these should be recorded.

Note that if the answer to this question is 'Nil Profit', 'Loss' or DK, Q 41 must be asked.

Occasionally people who are self employed receive a salary as employees. In such cases, enter the details of the pay slip in the margin at Q 40 including any deductions.

---

Q 41 Self-employed - money drawn from business

---

The purpose of this question is to ascertain income from the self-employed job when the answer to Q 40 is 'Nil Profit', 'Loss' or 'DK'. In most cases self-employed should be withdrawing money from their business to live on unless they are living off capital or savings. Please obtain an estimate as this may be the only basis for estimating income.

---

Q 42 Self employed - sole ownership/partnership

---

This question is asked of those giving profit or loss at Q 40. If the informant is unable to give a cash amount at (a)(i), then obtain a percentage or proportion of the amount the partner expects to receive.

---

Q 44 Total hours worked

---

If an informant has main and subsidiary self-employed jobs the hours worked in both jobs should be added together to provide an answer to Q 44.

---

Q 45 'A' schedule expenditure claimed for tax purposes (prompt card 'L')

---

Q 45 deals with business expenses claimed by self-employed people for tax purposes, in regard to expenditure contained in or related to the household schedule, and relating only to interview address accommodation. Generally, the informant, or his accountant, will agree with the Inland Revenue that a certain percentage of his expenditure on an item should count as business expenditure for tax purposes. It is these percentages that should be noted in the box. If the amount has not been agreed, indicate which items will be claimed by ringing the code and enter an estimate of the claim. DO NOT LEAVE BLANK. If the answer is 'No' to all items ring 'No to all, code 2'.

If the total amount of business expense is available but it is impossible to give individual amounts for each type of business expense, enter the total amount claimed in the left hand margin and ring the codes of the type of business expenses claimed.

Where a self employed person claims items of expenditure for tax purposes it is to be expected that if similar expenditure is recorded in the diary records, this should also appear at page 36 of the diary record and be claimed as business expenditure.

If expenditure has been claimed but the informant cannot give percentages then

- a. Ask for the amount claimed and total expenditure on the item concerned, eg electricity claimed = £70 p.a. on a total expenditure of £400 p.a.
- b. If percentage or amounts cannot be given please ask for which items a claim has or will be made. Indicate these on the schedule by ringing the code and note that the informant cannot give amount or percentage.

SEE GLOSSARY FOR INFORMATION REGARDING BENEFITS AND ADDITIONS TO BENEFITS.

From January 1990, at questions 46-48 and 51-53 where respondents answer 'yes' to the lead question it will no longer be necessary to code 'No' at dependent questions where no amount is to be entered. If, however, an amount is to be entered, please ensure that 'Yes' is coded at the relevant lead question, eg code 1 at Q46(a) must be ringed if there is an amount entered at Q46(a)(i).

It is important that the amount entered against each benefit is the actual amount for that benefit only and is not the total for a combination of benefits eg Retirement pension and Attendance Allowance. Always check for combinations of benefits. If you are aware that an amount is a combination of benefits which cannot be separated, please make a note giving the names of the combined benefits.

The most likely benefit to be included with other benefits is Income Support (Q51(d)). The inclusion of Income Support with another benefit is noted at the front of the payment book or on notification of entitlement form.

The amount of benefit last received together with the period covered is required at all benefit questions. Note that payments are only made in multiples of a week, eg 2 weeks, 4 weeks, 13 weeks.

There are two benefit payment books in general use, one used to pay Income Support only or Income Support plus other benefits; the other used to pay benefits other than Income Support. The payment book used for Income Support used to be buff in colour and the one for other benefits used to be yellow in colour but the books are now both cream in colour. Pages 1, 2 and 3 of each book are illustrated on the following two pages to help you identify them. Note that in each case the print on the front cover is green in colour. Print 2 will describe these two books in terms of what they cover and not their colour.

Please note that Q46(b)(iv) and 46(c)(iv) can be answered using sources other than the benefit payment below. Other statements are available which show the breakdown of the benefit. Please resort to these as well. Print 2 will make this clearer.

DEPARTMENT OF HEALTH AND SOCIAL SECURITY

# Pension or allowance order book

GB

Pension or allowance number  
 Post Office of payment  
 Payee's Ref No  
 Payee's name  
 Address

Due on

POST OFFICE STAMP

**SPECIMEN**

**SPECIMEN**

Serial No  
26C 06

**YOU MUST READ THE COLOURED PAGES AT THE BACK OF THIS BOOK. THESE TELL YOU ABOUT THE RULES FOR DRAWING BENEFIT, AND ALSO GIVE INFORMATION ABOUT OTHER BENEFITS.**

**PLEASE DO NOT FOLD**

IS(C)

## CHANGE OF POST OFFICE OF PAYMENT

See M2 B0021 for full instructions re change of office procedure if required		COMPLETE SPACES BELOW IN PBOMA CASES ONLY	
		New office of payment (Not valid until (d) is stamped)	Date stamp of new office
1. Sent without PBOMA (FIRST ORDER)	2. Payment without PBOMA (SECOND ORDER)	(c)	(d)
Not to be cashed outside Great Britain unless authorised by the issuer or by the issuing authority			
Proof of identity is required for each order exceeding £50 when presented at other than the nominated Post Office			
Not more than two orders may be cashed on any one day if the value of each exceeds £50			

**SPECIMEN**

**SPECIMEN**

## Income Support (including Retirement Pension)

Retirement Pension £ **43.60**

Local office address stamp

Issuing Authority—Department of Health and Social Security

**SPECIMEN**

**Earnings**  
 We need to know about any earnings  
 You must tell us if

- You earn more than £5
- Your partner earns more than £5
- You and your partner earn more than £10

**What to do**

- Do not cash the order for the week unless the money is earned. Your benefit will be affected.
- Use the A356 Declaration of Earnings form to tell us straight away. It is part of the yellow pages at the back of this book. It tells you on the form exactly what to do. If you have already used the form at the back of the book we should have sent you another one. If not, ask us for one.
- If you start to earn money regularly, please read note 14 in the yellow pages to find out what to do.

**DEPARTMENT OF HEALTH  
AND SOCIAL SECURITY**

Pension or allowance number  
(Quote this number  
in all correspondence) **4985213PBX**

**MR HORACE TELFORD  
15 MALVERN AVENUE  
CRANFORD  
WESSEX  
CR56PU**

POST OFFICE STAMP

Serial no. **60** Due on **THURSDAY**

**POST OFFICE  
WARBRECK HILL  
CRANFORD  
WESSEX**

**0 60  
0 62  
7 81  
6 20**

**GB NI IOM**

**DLO 26 FEB 83  
RATE £71.00**

**READ THE  
BACK PAGES  
FOR  
RULES FOR  
DRAWING  
BENEFIT  
AND  
INFORMATION  
ON OTHER  
BENEFITS**



**CHANGE OF POST OFFICE OF PAYMENT**

See P.O.R. C2X for full instructions re change of office procedure if required		COMPLETE SPACES BELOW IN P80 CASES ONLY		Key to code letters shown opposite (Retirement Pension and Widow's benefit only)
		New office of payment (not valid until (d) is stamped)	Date stamp of new office	
Payment without P80 (FIRST ORDER)	Payment without P80 (SECOND ORDER)	(c)	(d)	A = Basic Pension B = Basic Pension increments C = Graduated Pension (including any increments) D = Age Addition E = Adult Dependency Addition F = Child Dependency Addition G = Invalidity Addition H = Attendance Allowance J = Additional Pension (before deduction of any Guaranteed Minimum Pension) K = Guaranteed Minimum Pension L = Additional Pension Payable (after deduction of any Guaranteed Minimum Pension) M = Additional Pension increments N = Up-rating of Guaranteed Minimum Pension increments P = Wife's Entitlement on Own Contributions Q = Earnings Reservation
(a)	(b)			
Not to be encashed outside Great Britain unless authorised on the front cover by the issuing authority. Proof of identity is required for each order exceeding £50 when presented at other than the nominated Post Office. Not more than two orders may be cashed on any one day if the value of each exceeds £50.				

**YOU MAY CUT OUT AND KEEP THIS PAGE BEFORE CASHING THE LAST ORDER**

**RETIREMENT PENSION AND ATTENDANCE ALLOWANCE**

**PENSION DETAILS**

A	43.60	H	23.30
C	0.29		
D	0.25		
H	23.30		
J	2.95		
K	1.52		
L	1.43		
M	0.16		

**33774303AZ  
PAYABLE  
RATE FROM  
67.44 300CT**

Issuing Authority - DEPARTMENT OF SOCIAL SECURITY, C.P.B., NEWCASTLE UPON TYNE NE98 1YX

Payment book for Income Support only or Income Support and another benefit (illustrated on page 117)

Income Support will be printed at the top of page 3. If another benefit is also being paid, this will also be written at the top (eg Income Support including Retirement Pension) and the amount of that other benefit will be shown under the heading (eg Retirement Pension £43.60).

Where Income Support only is being received then you should enter the amount of benefit shown on payment orders (page 5 etc) at Q51(d).

Where Income Support plus another benefit are being paid you will need to do a calculation. The total combined payment is shown on the payment orders (page 5) and from this should be taken the amount of other benefit (eg Retirement Pension) shown on page three. The difference will be Income Support for entry at Q 51(d) while the amount for other benefit on page three should be entered at the relevant question (eg Q 46(b)).

Payment book for other benefits (illustrated on page 118)

This book is used for payments of benefits other than Income Support. The benefits being paid are shown on page 3 of the book with a code letter. The key to these code letters is given on page 2 of the book.

If only one benefit is being received, the total amount for that benefit should be entered at the relevant question.

If more than one benefit is being paid then a calculation is necessary; for example if Retirement Pension and Attendance Allowances are being paid, the amount shown against code letter 'H' is Attendance Allowance and should be entered at Q 47(d). This amount should be deducted from the total combined amount shown on the payment order (page 5) and the difference entered at Q 46(b) as Retirement Pension.

Also, additional pension (code J), guaranteed minimum pension (code K), additional pension increment (code M) and uprating of guaranteed minimum pension increments (code N) will need to be identified when recording component parts of Retirement Pension (Q 46(b)) and Widow's Benefit (Q 46(c)). Note that it is possible that code letters relating to benefits could change during the course of the year, so please ensure that you enter the correct amounts for the specific pensions named on the schedule.

Points to note

- 1) An informant may receive Income Support in one book and another benefit in a separate book
- 2) An informant may be receiving one benefit in a payment book and another benefit by Giro.

Instead of receiving payment by book or giro an increasing number of people who are not on Income support are receiving their benefit by direct transfer into their bank or building society accounts. These informants will have been sent forms BR2198 or BR2199 advising them of the amount of benefit they are receiving.

Please consult these if no breakdown of the benefit is given in the payment books.



---

Q 46(b) & 46(c) Retirement Pension and Widows Benefit

---

Please note that the interviewer check at the bottom of page 28 in the Income Schedule only applies to NI retirement and old person's pension (Q 46(b)).

Job release allowance should not be treated as NI retirement pension and should be entered at Q 53(d).

State benefits received are often made up of component parts and the DSS would like to know the amount of some of these parts contained in the total benefit recorded on the FES. Because it would be impossible to do this without reference to documents you are asked to check whether documents are being consulted before asking the new questions. Note that you are not expected to 'push' the informant to produce documents if they are not already doing so.

At Q 46(b)(iii) and 46(c)(iii) you should check what documents have been consulted to give the information at Q 46(b)(i) and (ii) or 46(c)(i) and (ii). If documents have been consulted you then record the answers to 46(b)(iv) and 46(c)(iv).

The amounts to be recorded at Q 46(b)(iv) and 46(c)(iv) will be shown on page three of the payment book used for benefits other than Income Support (see page 111) or on form BR2198 or BR2199.

An example of what to copy from the payment book is given below:-

RETIREMENT PENSION AND ATTENDANCE ALLOWANCE

33774303AZ

PAYABLE RATE  
from 30 Oct

Pension Details	H	RP	PAYABLE RATE from 30 Oct
	23.30	44.14	67.44
A 43.60			
C 0.29			
D 0.25			
H 23.30			
J 2.95			
K 1.52			
L 1.43			
M 0.16			

- STEP 1. Copy RP (retired pension) amount £44.14 into Q 46(b)(i)
2. Copy ATTENDANCE ALLOWANCE (H) = £23.30 to 47(d)
3. Copy (J) (ADDITIONAL PENSION) = £ 2.95 to 46(b)(iv)
4. Copy (K) (GUARANTEED MINIMUM PENSION)\* of £1.52 to 46(b)(iv)
5. Copy (M) (ADDITIONAL PENSION INCREMENTS) 0.16 to 46(b)(iv)

The Key to the letters is given on page 2 of the benefit book.

NB. Amounts will not always add up to the total amount paid.

\*Also known as Contracted out deduction.

---

**Q48 Statutory Sick Pay, NI Sickness Benefit and Contributory Invalidity Pension**

---

Statutory Sick Pay is paid by the employer. The benefit is paid for a maximum period of 28 weeks in a tax year.

N.I. Sickness Benefit is paid by the DSS for a maximum period of 28 weeks.

Contributory Invalidity Pension is paid by the DSS. The benefit is paid in the 29th week of sickness and there is no limit to the number of weeks it can be received. Invalidity Allowance is paid on top of Invalidity Pension if the illness began when under 55(women) or 60(men); it should be included here.

---

**Q49 Sick pay by employers**

---

This question must be asked of all answering Yes to Q 48.

This question is designed to help ascertain total income received by informants when absent from work due to sickness or injury.

Sick pay by employers refers to made up pay, part pay etc, and not Statutory Sick Pay.

---

Q 50 Government training schemes

---

This question should be asked only of men under 66 and women under 61.

All those at present on a government training or employment programme (coded 1 at Q 1) should be included at this question, together with those not currently on a programme but who have taken part in one at any time in the previous 12 months.

The amount of allowance should be entered at Q 50(c). For those receiving a top-up on their allowance from employers eg approximately 20% of YTS trainees with a contract of employment, the extra amount should be included at Q 50(c).

In Quarter 1 those receiving an Enterprise Allowance should be coded 3 at Q 50(a); their allowance should not be entered at Q 50(c) but included in the calculation of profit at Q 40.

From April an additional code (4) will be introduced at 50(a) for Enterprise Allowance. Those coded 4 should be asked 50(b) and should then go to Q 51. The allowance should be included at Q 40; the amount should not be entered at Q 50(c). A copy of the Print 2 version of this question is shown on the next page. Note that the OFFUSE ONLY code (3) on the Print 2 version should not be ringed.

---

Q 51(b) Unemployment benefit/currently received

---

This question excludes any benefit for weeks spent on government training schemes.

Unemployment benefit and details of the weeks unemployed in last 12 months before or after attendance on a government training scheme, etc should be entered at this question.

If an informant is on short time they can receive a wage and unemployment Benefit.

Where an informant has had more than one spell of unemployment in the last 12 months make sure to record all weeks and not just the number covered by the last spell of unemployment.

Note that those who consider themselves retired but who are receiving unemployment benefit should remain coded 6 at Q 2(b). Do not recode them. This is a change for 1990.

---

Q 51(c) Family credit

---

To get Family Credit an informant must have at least one child under 16 (or under 19 if he or she is in full-time education up to GCE A-level or equivalent standard). The informant or his or her partner must be working at least 24 hours a week to qualify.

The amount received depends on the income of the informant or his or her partner, how many children they have and their ages.

Any transitional payment received as part of Family Credit should not be recorded here but at Q 53(d).

---

Q 51(d) Income support

---

Income Support, formerly known as Supplementary Benefit, should be entered at this question whether received on its own or in combination with another benefit.

Household bills paid directly by Income Support should be shown at the appropriate Household Schedule question with an explanatory note. The payment of Income Support at Q 51(d) should include an amount for the bill paid direct with a note to this effect.

See note on page 119 regarding Income Support payment book.

To men under 66 and women under 61

		Per No		Per No		Per No		
DNA Others		N	N	N	N	N	N	- Go to 51
50 In the last 12 months, that is since ..... have you taken part in a government training or employment programme?								
Include programmes at Q.1(a)	Yes	1	1	1	1	1	1	- Ask (a) - (E)
	No	2	2	2	2	2	2	- Go to 51
(a) Was it								
Employment Training (ET) (GB) or Attachment Training Scheme (NI)		1	1	1	1	1	1	Ask (b)-(E)
Youth Training Scheme (YTS) (GB) or Youth Training Programme (NI)		2	2	2	2	2	2	
OFF USE ONLY		3	3	3	3	3	3	Ask (b)
Enterprise Allowance		4	4	4	4	4	4	
Other? Specify		5	5	5	5	5	5	
		.....	.....	.....	.....	.....	.....	
(b) For how many weeks did you take part in this programme?								
DNA those receiving Enterprise Allowance (coded 4 at 50(a))		N	N	N	N	N	N	- Go to 51
To those coded 1, 2 or 3 at 50(a)								
		£	p	£	p	£	p	
(c) What was the amount of allowance you last received?								
(d) How long did this cover?		Enter period code						If code 9 specify period
(E) Are you receiving this benefit at present?		Yes		1		1		- Ask 51
		No		2		2		

---

Q 52 Maternity benefits and pay (prompt card Q)

---

Note that these questions are asked only of women aged under 55.

---

Q 52(c) Maternity pay from employer

---

The answer to this question should refer only to any maternity pay under the Employment Protection Act; it should not include holiday pay, money in lieu of notice, sickness benefit, maternity grant, etc.

---

Q 52(d) Statutory Maternity pay

---

This benefit is payable by the employer, and will gradually replace maternity pay from employer and in some cases replace Maternity Allowance.

The benefit is paid at two levels dependent upon hours worked and length of service.

---

Q 53(a) Grant from Social Fund for Funeral Expenses

---

Death Grant was replaced in 1987 by Grant from Social Fund for Funeral Expenses. It is means tested.

---

Q 53(b) Christmas bonus

---

Christmas bonus is paid to retired persons and certain other people on state benefit. This is normally paid in November in the form of an increased weekly payment, i.e. it is not usually made as a separate payment, but as an increase in benefit being received at the time.

---

Q 53(c) Invalid care allowance

---

This payment is made to those caring for long term sick and is entered in the column of the person caring, not the sick person's column.

---

Q 53(d) Other state or NI benefits

---

This question covers all State Benefits not covered by previous questions. Possible entries here are:

- i. Transitional payments paid as part of housing benefit or included in Family Credit payments
- ii. Job Release Allowance
- iii. War Widow's Pension
- iv. Industrial Widow's Pension
- v. Guardian's allowance
- vi. Industrial Disablement Benefit (paid weekly)

NB. Allowance for foster children should appear at Q 66.

Always give full details of benefit including the name of the government department concerned.

---

Q 54 Trade union sick/strike pay, friendly society benefits etc

---

Note that this question is to be asked using prompt card R2.

Please ensure that the total amount of benefit received from all sources is recorded at Q 54(b).

---

Q 55 Redundancy payments

---

At this question it is important to separate statutory redundancy payments from non-statutory payments. You will have to reply on the respondents own opinion about whether the payment is statutory. The following notes are for guidance.

Enter at Q 55(a) only redundancy payments which an employer has been required to make in law ie statutory payments. Enter at Q 55(b) any other payments made on termination of employment, such as those made under the employer's own redundancy scheme, ex-gratia payments to which the informant had no contractual entitlement and money in lieu of notice.

However do not include at Q55 any termination payments which are contractual, eg a case where an individual's contract of employment covers a period of two years and includes provision for a termination payment at the end of the two years.

At Q 55(c) enter the number of years (or, if less than one year, months) that the employer worked for the firm or organisation from which he was made redundant.

---

Q 56-60 Pension from Previous Employer, Trade Union, Friendly Society, Annuity or Personal Pension or Covenant

---

At Q 57 pension from a previous employer relates not only to private pensions received by the informant from their own previous employer but also to a private pension from the employer of a deceased spouse or other relative and also to private personal pensions which all employees have had the option to set up since July 1988.

Do not include pension from a previous employer at Q 59.

Normally income tax is deducted from an employee pension (Q 57(c)). However, some pension funds agree to deduct other payments from pension, eg medical insurance premiums, savings.

Ensure therefore that question 57(f) is asked of all receiving a pension at Q 57. If the answer is 'No' ring code 2.

Q 58 deals with a pension as a member of a trade union or friendly society.

---

Q 61-63 General Instruction

---

Please note that from January 1990 where the main question is coded 'Yes', it will be necessary to ring 'Yes' at each dependent question where an amount is given but it will not be necessary to ring 'No' at each dependent where there is no amount to be entered.

---

Q 61 Savings Accounts (prompt card 'T')

---

See Q 77-78 for children under 16.

A boxed instruction is given at this question to indicate how you should deal with:

- Nil interest received and
- Cases where respondents do not know the interest they received.

If the informant has had no interest credit or received, ring code 1 in the Nil interest box below the monetary box.

If the informant knows that interest has been credited or received but does not know the precise amount, ask for an estimate. If the informant cannot estimate the 12 months interest, ask for an estimate of the balance in the account and note this estimated amount in the left hand margin making it clear that this is the balance.

Only if the informant is unable to estimate either the interest received or the balance should you enter DK in the Amount box.

Please note that the interest from building society current accounts should be entered at Q 61(c), and that interest received from bank current accounts which yield interest should be coded at 61(d). Deposit or savings account with the Trustee Savings Bank should be included with High Street Banks at Q 61(d).

---

Q 62 Holdings of Nat Sav. certs/SAYE/premium bonds, etc (prompt cards 'U' & 'V')

---

See Q 78 for National Savings instruments held by children under 16. Holdings of certain National Savings investments are asked for two reasons: first to help the DSS determine whether informants would be eligible for Housing Benefit, Income Support and Family Credit; second, to provide the Dept. of National Savings with information about characteristics of holders of National savings investments.

Note that National Savings Capital Bonds should now be included at Q 62(a).

---

Q 63 Bonds and securities (prompt card 'W')

---

For instructions about inserting Nil interest or interest not known, see Q 61 above.

At Q. 63(a)(i) and 63(e)(i) the amount should be after deduction of tax at source. In rare cases, where only the gross before tax is available, then record this amount and a note stating 'gross only available'.

At Q63(b)(i) and 63(f)(i) the amount should be before deduction of tax.

At Q63(g) note that what is wanted is interest from a private loan, ie interest on a loan made by the informant in a private, not commercial, capacity.

---

Q 64 Rent from property

---

Include here all rent from let or sublet property except that connected with self employment, ie rent received by someone who makes his living from renting out property; this should be included at Q 40 in the Income Schedule.

---

Q 65 Other unearned income

---

This question must be restricted to.

1. Royalties from land, books or performances etc.
2. Income as sleeping partner in a business.
3. Occupational Pension from an overseas government or company paid in foreign currency.

Do not include at this question any other sources of income such as windfalls (sale of stocks, shares, legacies, winnings, etc). The PES does not attempt to cover all sources of incomings on which people live.

---

Q 66 Regular allowances received (prompt card 'X')

---

This question covers regular allowances from someone in the Armed Forces, Merchant Navy, a friend or relative outside the household, an organisation, alimony or separation allowance and an allowance for a foster child. Exclude an allowance from a spouse who is an absent spender or who is not a member of the household (see Q 67); however include here a regular allowance from an absent "member" of the household other than the spouse.

Note that an allowance for a foster child should be coded 4 if it is from a local authority and coded 5 if from another source.

Please indicate on the front of the Household Schedule if a child in the household is a foster child.

---

Q 67 Allowance received from or bills paid by an absent spouse  
or spouse who is not a household member

---

Details of any regular allowance paid by an absent spouse or a spouse who is not a household member to anyone present in the household should be recorded.

If the respondent draws money from a joint account the amount drawn should be recorded. Also record details of any bills paid direct by the absent spender or spouse who is not a household member at Q 118 in the Household Schedule.

Note that the period covered by any bills paid direct should be entered at Q 67(d).

---

Q 68 Coal or coke from employer

---

This refers to coal or coke received from a present or former employer, eg NCB, Pilkingtons.

Record whether it was ordinary household coal or, if a special fuel, give the name eg Phurnacite, Stovesse, Gloco, Sebrite, Coalite, Rexo, Warmco, Cleanglo.

If fuel is free but the haulage is paid for, note the amount paid for haulage in the previous 12 months.

Where an allowance is received in place of free fuel there is no need to record it. Income from the sale of coal or coke need not be recorded.



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**Q 69 Concessionary bus passes/tokens/tickets**

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Exclude weekly or season tickets mentioned in the Household Schedule.

Data collected for Q 123 Household Schedule can, if necessary, be used to prompt this question. If the area does not have concessionary bus pass travel, then code 3.

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**Q 70 Mail order agents/baby sitters**

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If income is received for work as a mail order agent and as a baby sitter, enter the combined total at (a).

NB. Child minders should be treated as self employed (see Q 40). Code 2 at (Q2(a)) if this is their main occupation.

Income in the form of goods acquired from a mail order club should not be entered.

---

**Q 71 Tax paid direct to Inland Revenue**

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Do not enter amounts of tax here that are duplicates of tax payments elsewhere on the schedule, or are in respect of interest from stocks, shares etc mentioned at Q 63(a) and (e), *which are already allowed for.*

Note this does not include any payment of Value Added Tax (VAT).

---

**Q 72 Income tax refunded direct by Inland Revenue or DSS**

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Note that refunds from DSS are included. DSS can refund income tax if the informant is or was unemployed.

Tax refunds received through pay are not to be included at this question but should be entered at Q 13.

Direct refunds of tax previously paid by employees under Pay As You Earn (PAYE) are normally due to change of circumstances, eg unemployment, redundancy, retirement, mortgage or marriage.

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**Q 73 National Insurance (NI contributions)**

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Q 73 is asked for everyone who has either a main or a subsidiary self-employed job and all those coded 3-7 at Q 2. It is not necessary to ask this of employees. Do not include lump sum payments of NI contributions by self-employed, non-employed or those making up contributions; these should appear at Q 74.

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**Q 74 Payment of NI contribution direct to Inland Revenue/DSS**

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This will apply mostly to self-employed people, who usually pay a basic weekly rate of National Insurance, and, at the end of the financial year (when profits or losses are calculated), pay a percentage of the profits.

Informants may, however, be making up missing contributions, even though employed or non-employed. Record all cases and the reason for payment at this question.

Voluntary contributions when they are paid regularly (is not a lump sum), should be entered at Q 73 and not at this question.

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**Q 75 Money sent abroad**

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Information collected at this question is to give an indication of money being sent out of the country. This information was previously collected by the Bank of England under exchange control regulations. It may be useful to point out to informants that we do not ask to which country the money is being sent.

Only money actually sent abroad should be entered. Money given to an individual or charity in this country and subsequently sent abroad (eg Oxfam, Christian Aid) should not be entered.

Estimates are quite likely at this question, this is acceptable and preferable to a 'don't know'.

Amount recorded should be in £ sterling.

---

**Q 76 Income from occasional jobs**

---

Only odd or occasional jobs should be entered here. If a job appears to be a recurring undertaking, regardless of hours worked, the details should be entered elsewhere in this schedule, eg, Qs 9-31 for employee main jobs, Qs 32-39 for employee subsidiary jobs or Qs 040-45 for self-employed jobs. If necessary recode Q 2.

Do not include here jobs where there is a regular commitment, eg service in the Territorial Army. Include these in the main employment section.

If the informant intends to undertake the job again in the future please note this fact.

Students' holidays jobs should not be shown here but at the relevant section dependent upon their present situation.

NB. A separate line should be used for each time an odd job is carried out

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Q 77 & 78 Children's income - children under 16. (Prompt cards 'Y' and 'Z' )

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Quite often interviewers omit these questions; please make sure that they are completed.

Income of children under 16 is asked of the parent/guardian, to ensure that we get the income of the whole household; however do not ask the child directly about their income.

At Q 77 include any regular income, however small, eg from a newspaper round or, building society. Note that if there is more than one source of income then details of the second income should be recorded in the margin. If the child receives investment income such as interest from a building society it should be entered here. However if children have recently opened an account and have not yet received interest, do not include here.

Do not include child benefit at this question; enter this at Q 46(a). also exclude cash gifts and pocket money.

Please note that reference to interest from a child's bank account has been inadvertently omitted from Print 1 of the 1990 Schedule. Please ensure that interest from a child's bank account is included at Q 77.

Enter any income from National Savings investments of children at Q 77 and the amount of investment at Q78.

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**Q 79-89 Savings questions**

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These questions are included at the request of the DSS to estimate eligibility for certain benefits (Income Support, Housing Benefit and Family Credit).

The questions should be asked of all spenders who have liquid assets and about children under 16 who have liquid assets. Do not interview children under 16 directly, but ask questions about their assets of their parents.

Husbands and wives and cohabiting couples should be treated as one unit and their total values of assets should be put in the same column. If there is a second married or cohabiting couple in the household remember to treat them as one unit and use one column putting both their person numbers at the top of the column.

Please remember that refusals to this series of questions are acceptable. This is the only part of the FES where a refusal can be accepted. Refusals by one person at this point means that subsequent questions should not be asked.

If there is a refusal at Q 80 ring "R" in the appropriate person number box at the foot of page 63; if there is a refusal at any of the questions 81-89 ring "S" in the appropriate box on the same page.

The first step at Q 79 is to prompt the liquid assets which are to be included in the definition. This is done by referring back to these items on the household and income schedules, or by using a spare copy of page 62 (from a pad of continuation pages) and ticking the relevant items as investment income questions are asked. These pages are asterisked in the A & B Schedules.

The next step is to ask Qs 81-89 which are opinion questions about the total value of the assets (or holdings). It is not necessary for the informant to search out records, however do not discourage them.

The asset questions Qs 81-89 will not be asked of all FES Households. Only those households in which a married couple or other individual whose estimated total assets are within the range of £1,500-£12,000 will be eligible to be asked these questions. We estimate that only one in four households will fall in this range. Where a married couple or individual has assets of less than £1,500 or more than £12,000 they will have been filtered out at Q 80.

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**Q 79 Accounts and investments held**

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Ring the code for each type of account or investment held.

Note that building society current accounts are coded along with the building society savings accounts at code 4.

Note that for children under 16 you will need to check at Q 77 (page 59) for any mention of investment income and at Q 78 (pages 60 and 61) for any National Savings holdings. You do not need to include children's bank accounts separately at Q 79.

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**Q 80 Level of Assets held**

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This is a filter question asked of husband and wife or cohabiting couples together, of individual spenders or of a father or mother about a child under 16. Do not interview children under 16 but remember to include their person number and details of their level of assets.

**List of assets**

If the value of assets is more than £1,500 and less than £12,000 Qs 81-89 are asked if relevant. IT IS IMPORTANT TO STRESS THAT ASSETS ARE RESTRICTED TO THE LIST SPECIFIED AT Q 79. THIS LIST HAS BEEN DERIVED BY DSS. DO NOT INCLUDE ANY OTHER ASSETS SUCH AS VALUE OF HOUSE.

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**Q 81 Amount in bank current account or building society current account**

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This question is to be asked of those with a bank or building society current account (coded 1-4 at Q 79)

Exclude other building society accounts: record these at Q 82.

Please include bank current accounts which yield interest and building society current accounts on which charges are drawn.

If any money was left in the current account at the end of the previous week/month ask Q 81(a).

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**Q 82 Amount in Savings Accounts**

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This question is asked of those with any of the following investments recorded at Q 79.

National Savings Bank Ordinary and Investment Accounts, Building Society Deposit Accounts or Deposit or Savings Accounts with high street banks (including the TSB). Current balances are required to be as accurate as possible. Include savings accounts held by children.

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**Q 83 Value of National Savings Certificates**

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Check back to Q 79 to see if index linked or fixed interest certificates are held; if they are, ask Q 83. It is important to note exactly which issues are held, how many certificates are held, when they were acquired and their approximate total value when they were acquired.

NB. National Savings Certificates have an issue number eg '23rd issue'; this is required under 'Issue Details'.

Include certificates held by children.

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**Q 85 Value of Building Society PAYE**

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Check back to Q 79 to see if these are held.

If held, obtain the issue details, date savings started, amount of regular payment and period covered by payment. If you are unable to obtain any of these particulars, you should also ask for the current value of the savings.

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**Q 86 Value of Premium Bonds**

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Check back to Q 79 to see if these are held.

It is not necessary to specify the value of each bond held - only the total value of all bonds. Include premium bonds held by children.

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**Q 87-88 Value of National Savings Income and Deposit or Capital Bonds**

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Check back to Q 79 to see if these are held.

Record the number and total value of Income Bonds at Q 87 and the year acquired and total value of Deposit or Capital Bonds at Q 88.

Include bonds held by children.

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**Q 89 Other type of securities**

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Please note that it is not necessary to give total value (c) if full details have been given at (a) and (b). Only if (a) and (b) cannot be given is it necessary to give an estimate of (c).

Check back to Q 79 to see if any of the following are held

Government gilt edged stock

Unit trusts

Stocks, shares, bonds, debentures and local authority securities

Other securities.

Record on a separate line the name of each security and the number of shares, bonds, etc held. If you cannot obtain these particulars, ask for the approximate value of each security.

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Back Page First checks at home

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These checks are essential to ensure that documents are processed correctly and quickly.

# DIARY



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**INTRODUCTION**


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The diary should be started immediately after the interview if possible; certainly there should not be a gap of more than 1 or 2 days before the record keeping starts. All spenders in the household should commence and complete their diaries at the same time. Even though bills for rent, gas, electricity etc have been given during the interview, they should still be entered in the diary if paid during record-keeping

Each diary should be the spender's own record. You should emphasise that it is the individual's own account of their expenditure, that is required, and try to persuade them to use the diary. It should be filled in by the spender although you should assist in dealing with any difficulties. Emphasise that the diary is confidential to the person completing it. Occasionally someone will insist on keeping details on separate pieces of paper, and later ask you to copy them into the diary. If you have to make entries in such cases, explain how this happened on page 39 of the diary and if you can, attach the individual's own notes. In difficult cases, make additional calls.

A blind person, or anyone unable to write, should be treated as a spender, but their records will have to be kept by someone else in the household. You should then assure yourself of the general accuracy by going through them with the spender in question, noting that this has been done on page 39. Alternatively, you may enter the expenditure for that spender, but this will necessitate calling several days a week.

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**D.1 Order of diary contents**


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Front page	: boxes for reference number, date of next call and interviewer check for recording credit and other plastic card information
Pages 2 and 3	: explanatory notes
Pages 4 and 5	: example pages
Pages 6 to 19	: first week record keeping
Page 20	: blank
Page 21	: leading page for second week
Pages 22 to 35	: second week record keeping
Page 36	: refunds, credit/charge/store/shop card account interest and annual standing charge
Page 37	: winnings and reference list of items
Page 38	: reference list of items (continued)
Page 39	: further information check list, and space for Notes
Page 40	: interviewer check

## D.2 General Points

It is not necessary to explain all of the points mentioned below when leaving the diaries. You should, however, ensure that the books are completed in sufficient detail when you make your 5th day and final checking calls.

- a. Each item should be entered on a separate line and individually priced with two exceptions: fruit can be given as one item and vegetables need not be itemised except for potatoes which do need to be separately priced. Continuation pages are supplied for use when it is found or expected that a shopping list will cover more than one page.
- b. You should not accept itemised till receipts. Items on these should be entered into the diary by the informant. If they absolutely refuse to do it then you should copy details in. Any budget returned to H.Q. without this being done will be returned to you as we do not have the facilities for copying. Itemised receipts are usually very clear but regrettably we cannot use them as each item has to have an individual code number added to it for processing purposes. It is for this reason that each item has to have its own line in the diary.
- c. All amounts of money spent during the two weeks must be entered, including money spent on those items already entered on the household schedule.
- d. Only money paid out by the household should be recorded. Goods acquired but not yet paid for (eg budget account) should not be shown except where a credit card, charge card, shop card, store card or grocery account is involved (see (f) and (g) below).
- e. Where luncheon vouchers are used, record the total cost, eg meal costs £2.50, luncheon vouchers used have value of £1, additional cost £1.50 - Record £2.50.
- f. Any item acquired but not yet paid for by credit card, charge card, shop card or store card should be recorded with its price and the word "(credit)" written beside the entry. The word "(credit)" should not be written against items acquired with bankers cheque cards, electronic transfer of funds (ETF), Switch, Barclays Connect or similar cards where a bank account is automatically debited.
- g. Grocery accounts: On the regular commitments sheet, you should check whether the account will be paid within the record-keeping period.  
If it will not be paid: no information is required.  
If it will be paid: check whether the informant can list each item and price separately.
  - i. If can itemise: on the day the bill is paid list each item purchased on the account on a separate line. (NB you may, in some cases, have a whole month's groceries listed).
  - ii. If cannot itemise: The informant should also note down on each day any items obtained on this account. Where possible, he/she should also enter the amount to be paid for the purchase to the left of the £ p column, and note that the goods are "on account".

On the day the account is paid, the informant should enter the total amount of the grocery account with a note indicating that the bill cannot be itemised.

- h. Make sure that £ and p signs are not written in, that all entries are within the columns and that the 'office use only' column is left blank.
- i. The notes on pages 2 and 3 of the diary which form part of these instructions should be brought to the informants attention.
- j. With the exception of pocket money given to children, it is not necessary for respondents to record money transfers between each other. But please ask respondents to enter pocket money given to children.
- k. Make certain that 00s are entered in the pence column in cases where amounts are given in £s only.

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### D.3 The order of diary headings

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#### 1. Left hand page

- a) Food and drink brought home.
- b) Take away meals brought home.

#### 2. Right hand page

- a) Meals, snacks and non-alcoholic drinks bought and consumed away from home.
- b) Beer, wine, spirits and other alcoholic drinks bought and consumed away from home.
- c) Daily shopping items (other than food) eg cigarettes, tobacco, matches, stationery, newspapers, books, postage, cleaning materials, toiletries, cosmetics, etc.
- d) Clothing, clothing material and footwear
- e) Travel by rail, bus, air, taxi, motor vehicles, cycles etc
- f) Any other payments

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### D. 4 Food and drink brought home - (except take away meals, meals out etc)

---

This includes food and drink taken into another person's home (eg for a party).

When you probe an item which does not require a change as a result of the probing would you please note this or we will assume that entry was not probed, eg Milk bill - if you do not add 'milk only after probing' we will assume that entry was not probed and that the milk bill could include amounts for items other than milk.

- a) 'Meat'
- (i) type eg. pork, lamb, beef, bacon, ham etc.
  - (ii) probe: cooked or uncooked?
- It is not necessary to state whether meat is frozen, tinned etc, but we need to know if it is cooked; 'chops' is not good enough; we need to know whether these are lamb or pork chops;
- 'sausages':
- no need to give type of sausage (pork etc) but state if cooked or uncooked
- b) 'Milk bill'
- (i) Is it milk only? or does it include cream, eggs, sausages, etc? If so, itemise each. If it is milk only, state 'milk bill (milk only)'.
  - (ii) Milk - we need to know whether it is: whole/full cream or semi-skimmed/skimmed.
- c) 'Fish' probe as to whether fresh, frozen, canned, bottled, etc. but no need to probe for type of fish.
- c) 'Sweets and chocolates' - give brand name, eg Mars Bar.
- d) Breakfast cereals - no need to probe for brand name.
- e) 'Fruit'
- (i) itemise separately fresh (including frozen), tinned, dried, bottled and cooked fruit
  - (ii) no need to itemise fruit by type
  - (iii) do not include tomatoes as fruit; include as vegetables.
- f) 'Vegetables'
- (i) are potatoes included? if so, itemise separately potato products and raw potatoes
  - (ii) itemise separately raw, frozen, tinned, dried, bottled and cooked vegetables.
  - (iii) no need to itemise vegetables by type (except potatoes)
  - (iv) tomatoes are included in vegetables not fruit. No need to separate them out if they are included in vegetables.
- g) 'Crisps' give brand name, as potato crisps are coded separately from corn-based crisps
- h) 'Baby food': itemise type of food, eg dried milk, rusks, cereals, tinned or bottled foods

- i) 'Spaghetti'      dried? canned? cooked/ready to eat?
- j) 'Lollies'        do they contain ice cream or not?
- k) Bread bill        itemise cakes and break separately or note "bread only". There is no need to describe the type of bread, eg white, brown.
- l) 'Orange'        Is it: orange drink? orange squash? orange juice? orange juice drink? Is it an orange ie the fruit?
- m) 'Biscuits'        all one code; no need to probe for chocolate or other.
- n) 'Pie'            what type? eg meat pie, fruit pie, cheese pie, etc.
- o) 'Soft drinks'    itemise squash or fruit juice, fruit drink
  
- p) Alcoholic drink: Itemise type of drink, eg beer, wine, sherry, vermouth, spirits, etc. Note that only alcoholic drinks brought home should be recorded on the left hand pages.

#### D.5 Takeaway meals brought home

Any takeaway meals, eg fish and chips, Indian, Chinese food, hamburgers, fried chicken, which have been prepared at a catering establishment and brought home for consumption should be entered under this heading.

The informant should note whether food brought home was served hot or cold by ticking the appropriate box.

Meals on wheels should be entered under this heading.

For meals purchased with luncheon vouchers or credit cards, etc see D.2(e) and (f).

#### D.6 Meals, snacks, sweets, ice cream, etc bought & consumed away from home

This section has two sub-headings which divide meals/snacks/sweets/non-alcoholic drinks/ice cream consumed away from home by where they were bought, ie at workplace or elsewhere.

##### a. Snacks

If a snack is purchased please itemise, eg cheese roll 30p, cup of tea 25p.

##### b. Meals out

Unlike snacks, it is not necessary to itemise the components of meals out except to separate out any alcoholic drinks from the meal. Tips and service charges should be included in the cost of the meal. They do not need to be separately itemised.

c. Food bought at workplace

This includes meals/snacks/sweets/non-alcoholic drinks/ices bought at any workplace, not only one's own workplace (ie include items bought at a workplace being visited). Generally these meals etc will be partly subsidised.

Items bought at works canteen, staff dining room, staff tea clubs, staff rest room, staff tea bar, staff vending machines, etc. can be included under this heading.

d. Food bought elsewhere

This would be other meals/snacks/sweets/non-alcoholic drinks/ices bought and consumed at a restaurant, cafe, hotel, public house, snack bar, fish and chip shop, cinema, cake shop, kiosk, railway station, race course, exhibition, school shop, tuck shop, etc.

The informant should note whether the food in this section was bought hot by writing 'HOT' beside entry, eg toasted cheese sandwich (hot).

Code 1 should be ringed if the food was eaten on the premises where it was bought, eg consumed at a table in restaurant.

Code 2 should be ringed if the food was eaten away from the premises where bought, eg. chips or ice cream bought at a shop and eaten on the street; bar of chocolate bought at kiosk and eaten on street.

NB. For take away meals brought home see section D.5.

e. Alcoholic drinks bought and consumed with meal

The cost of alcoholic drink bought and consumed with the meal should be shown separately in the section headed - BEER, WINE, SPIRITS AND OTHER ALCOHOLIC DRINKS BOUGHT AND CONSUMED AWAY FROM HOME. The words 'with meal' should be written beside the entry.

Itemise separately beer, wines, vermouth, sherry, port, tonic wine, madeira, spirits etc. It is not necessary to state whether wine is fortified or unfortified provided that you itemise in this way.

IF NO ALCOHOLIC DRINK IS TAKEN WITH THE MEAL, 'NO ALCOHOL' SHOULD BE WRITTEN BESIDE THE 'MEAL OUT' ENTRY.

If alcoholic drink is taken with the meal, but the amount spent cannot be itemised, write beside meal out entry 'amount for alcohol not known'

Alcoholic drinks bought and consumed away from home on their own should be entered in the section headed 'Beers, wines ... etc' (See section D7).

f. Soft drinks

Soft drinks consumed away from home should be recorded in either part 1 or 2 of the meals out section.

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D.7 Beers, wines, spirits and other alcoholic drinks bought and consumed away from home

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(i) Code 1 should be ringed if alcoholic drink is bought at an off-licence (including a supermarket etc) and code 2 ringed if bought elsewhere (eg public house, club). This is to help improve the Retail Price Index as different prices are charged at different outlets.

(ii) Alcoholic drinks taken with meals should be entered here (See D.6). Try to separately itemise beer; cider; spirits; liquers; sherry; martini; cinzano; whisky mac; dessert wine; madeira; port; muscat; tokay; vermouth; and table wines, eg red, white, rose, sparkling wine. If the type of drink is specified, it is not necessary to write whether the drink is fortified or unfortified.

(iv) If a number of drinks were bought and there was a mix of wines, beers, spirits etc. which the informant cannot itemise then obtain an estimate of how much was spent on each.

NB Alcoholic drinks bought by credit card etc - see D.2(f)

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D.8 Weddings, Anniversaries, barmitzvahs, 21st birthdays, entertainments, funerals

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If there is an entry such as 'wedding', probe to see if the arrangements were taken care of by a contract caterer. If so, write 'contract caterer', beside the entry. No further detail about the components of total expenditure is needed. If, however, the respondents have done their own catering, it is then necessary to obtain estimates of the components in broad headings, eg food, alcohol, hire of hall, etc.

D.9 Daily shopping items (other than food) eg cigarettes, tobacco, matches, stationery, newspapers, magazines, books, postage, cleaning materials, toiletries, cosmetics

a. Newspaper bills

Itemise newspapers and magazines.

b. Tobacco

Note whether tobacco is for pipe or cigarettes.

NB Items purchased by credit card, etc - see D.2(f).

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D.10 Clothing, clothing materials and footwear

For clothing and footwear give the person number of the wearer. If wearer not in household note whether for adult or child, male or female. If child (under 16), give age; it is not necessary to give the age of an adult.

For 1990, it is necessary to record the name of the shop or the store where each item of clothing, clothing material or footwear is purchased, eg Marks and Spencer, K Shoes etc. All major stores should be identified by name but the term "local shop" will suffice in the case of items bought at shops which are not part of a chain of stores.

NB Items purchased by credit card or charge card - see D.2(f):

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D.11 Travel by rail, bus, air, taxi, motor vehicles, cycles, etc

a. Expenditure

- (i) State whether travel is by bus, rail, tube, etc.
- (ii) 'Capital card' - state whether season ticket or day ticket and also which mode(s) of transport involved.
- (iii) season ticket - Check whether this is the first season ticket. If it is, write "first ticket" beside entry, if not check back to Q.76 Household Schedule to see if there is or should be an entry there.
- (iv) Bus and train fares should be probed to check whether school fares. If they are, write "school fares" beside them and check Q 104 on Household Schedule to see if these are also entered at this question.
- (v) Garage bills: itemise petrol, oil, labour, parts, accessories, VAT etc.
- (vi) Amounts paid for petrol, oil and other materials must be shown individually. Please distinguish between diesel oil and other oil.
- (vii) Spare parts and accessories: distinguish between car, motorcycle and other vehicles; also probe what for, eg 'battery for car'.
- (viii) 'repairs and servicing': distinguish between car, motorcycle and other vehicles.
- (ix) Please state whether cars are new or second hand.

b. Refunds

Note items refunded and check page 36 of diary, question 116 on Household Schedule and questions 18, 19, 20, 26 and 45 on Income Schedule.

Petrol refunds: note if additional to any mileage allowance received.

NB Items purchased by credit card etc - see D.2(f)



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D.12 Other payments including fuel, light, entertainment, hairdressing, holidays, furniture, household goods, domestic help,

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a. Fuel and light

Watch for amounts set aside to pay future bills. These should be noted as 'set aside'.

Slot meter payments - note whether for gas, electricity, etc.

If coke or other smokeless fuel, obtain brand names.

Postal Order

If a postal order is purchased during the record-keeping period, the value and poundage should be shown on separate lines.

If the postal order is used during the record-keeping period, note what it is for and date used.

EXAMPLE

Postal order - Football pools - posted 11th January ..... 75p

Poundage ..... 21p

If not used during record-keeping period note this fact.

EXAMPLE

Postal order - not used - ..... 75p

Poundage ..... 21p

NB. It is essential that any postal orders recorded in first book, and not used by the end of the first week, should be checked by you at the end of second week.

c. 'Video'

Is this video hire? video tapes? purchase of video machine?

d. Household goods and furniture

(i) 'Spare parts' - probe what for, eg 'burner for gas cooker'.

(ii) 'Cookers', 'water heaters' - probe as to whether electric, gas, oil, paraffin or calor gas - fitted.

(iii) 'Fires', 'refrigerator' - probe as to whether electric or gas.

(iv) Generally, there is no need to distinguish between new and second hand goods and appliances.

e. Play schools/Nursery Schools

Fees for playschools/nursery schools, when paid daily or weekly, should be probed to ascertain whether they are in fact for schools, and not for playgroups or nursery groups. The essential point is that a school provides some form of education and is often attached to a state or private infants' school.

If the entry is for a school, check whether this is first payment, and, if not, ask Q107, 108 and 111 on Household Schedule. If it is first payment, write 'first payment' beside entry.

If expenditure is for playgroup, note this fact.

f. Gifts and presents

- i. If gift/present is not cash specify the item purchased.
- ii. If gift/present is cash to another household member write 'cash' beside entry and note person number of person the money is given to, eg 'cash to P2'.
- iii. If gift/present is cash to someone outside the household write cash beside entry and note 'to someone outside household'.
- iv. Pocket money. Note the person number of the child the money was given to. There is no need to find out what the child spent the money on.

g. Deposits

State what the deposit was for and whether it was towards a CASH purchase or a CREDIT acquisition.

h. Instalments on credit agreement, mail order and insurance premiums

If any payments are entered in the record book which do not appear on the household schedule, check whether the household was already paying this item at the date of the household schedule interview. If they were paying, enter details on the Household Schedule. If they were not paying, note that it is a "new commitment", and do not enter on the Household Schedule.

i. Christmas and savings clubs

Note the purpose of the club, eg purchase of toys, groceries, hampers, tools etc.

j. Home maintenance, improvements and installations

- (i) Probe whether DIY or contracted; if DIY obtain a break-down of the material costs.
- (ii) For installation costs, note whether DIY or contracted.
- (iii) Specify type of improvement in full, eg additional garage, built-in bedroom furniture.

k. Expenditure on second home

- (i) Where there is expenditure on a second accommodation, note whether this is a permanent second dwelling, eg holiday home, or accommodation to which all or part of the household will be moving.
- (ii) Specify type of expenditure on second home in full (see 'i' above) and enter 'second home' by each item.
- (iii) If timeshare expenditure, specify if timeshare accommodation is in UK (England, Scotland, Wales or Northern Ireland) or abroad (including Channel Islands and Isle of Man).

- l. Payments for sports  
Note whether payment was as a spectator or participant.
  - m. Medical/Dental/Optical treatment or prescriptions  
Note whether National Health Service or private.
  - n. 'Spectacles' - No need to probe whether NHS or private.
  - o. Food for animals  
Note whether fit or unfit for human consumption.
  - p. Holiday payments  
Note whether holiday is inside or outside the UK (see D 14-16)
  - q. Business trips - see D 16
  - r. Money given to children for school meals/school travel. There is no need to probe to find out if in fact the money was spent on school meals or travel to school.
  - s. 'Golf club' - Is this membership? admission fees? sports equipment?
  - t. 'Present' - what was the item purchased?
- NB Purchases by credit card, store card, shop card or charge card - see D 2(f)

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D.13 Shopkeepers, farmers etc

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Shopkeepers, Farmers etc

If they consume goods which they would normally sell commercially, these goods must be entered.

- a. Where the informant actually puts money in the till for the goods, the amount should be recorded.
- b. Where the informant does not put money in the till for the goods then the price he would have sold the goods for should be entered. In the case of farmers this may be an approximation.

The words "OWN SHOP" or "OWN FARM" should be entered (beside the item) in order to indicate that no actual cash was paid out at the time.

"OWN SHOP" includes any undertaking other than a farm, eg newsagent, grocers, garage, printers, dry cleaners.

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D.14 Holidays starting and ending during record keeping

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The treatment of expenditure while on holiday depends whether the holiday is in the UK (England, Scotland, Wales and Northern Ireland) or abroad (including Channel Islands, Isle of Man and Eire).

a. Holiday in UK

Informants should be asked to maintain diaries as if they were at home ie record all expenditure individually. Diaries will be collected by you at the final call.

b. Holidays outside UK (including Channel Islands, Isle of Man and Eire)

Informants should be asked to record daily totals spent together with the name of the country in which the holiday was taken. Diaries will be collected by you at final call. Please itemise accommodation and package separately.

Holiday expenditure by credit card - see D2(e)

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D.15 Holidays starting during record keeping but ending after record keeping period finishes

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Treatment of expenditure while on holiday and method of returning diaries to you depends on whether the holiday is in the UK (England, Scotland, Wales or Northern Ireland) or abroad.

a. Holidays in UK (England, Northern Ireland, Scotland, Wales)

- (i) If any or all spenders know that they are going away after the start of record-keeping, ie on holiday or business or for any other reason, attempts should be made to persuade the member(s) to keep records while away. If the spender concerned is not due to return to the household within the survey field dates then arrange for them to post the diary back to you.

(ii) If the records are being returned by post, the information about names and addresses must be collected at an earlier call so that £5.00 postal orders can be sent.

(iii) Please indicate if the holiday is self-catering or non self-catering.

b. Holidays outside UK (including Channel Islands, Isle of Man and Eire)

Informants should record on page 39 of diary the following information.

1. The day that they will go abroad
2. Number of days they will be outside the UK
3. The amount of travellers cheques and currency (£ equivalent) they will take outside UK
4. The estimated value (£ equivalent) of any ordinary bank cheques they will write outside the UK,
5. The country in which the holiday will be spent.
6. Whether the holiday will be self catering or non self-catering.
7. An estimate of the amount of money to be spent on accommodation.

This information allows us to apportion the amount of total expenditure abroad between that within the record keeping period and that outside it.

The diaries should be collected on the day before the holiday starts or be posted to you on that day.

Holiday expenditure by credit card - see D.2(e)

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D.16 Holidays due to start after record keeping period

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All expenditure in preparation for the holiday, eg the deposit, final payment or purchase of travellers cheques or foreign currency should be recorded if they occur during the 14 days.

Bank charges for travellers cheques or foreign currency should be itemised separately from the cheques or currency.

If the holiday is to be taken in England, Scotland, Wales or Northern Ireland, write 'UK' beside entry. If it is to be taken outside the UK note country in which holiday will be spent and also the estimated amount to be spent on accommodation (if possible).

NB Channel Islands, Isle of Man and Eire are NOT in the UK.

Holiday expenditure by credit card - see D.2(e).

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D.17 Business trips

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Where a member of the household takes a business trip take the same action as that for holidays (see D14-16). A careful check should be made for refunds.

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D.18 Monthly accounts

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Where an informant has an informal arrangement with a shop, take the same action as that described under D.2(g) for grocery accounts.

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D.19 Page 36 - Business refunds

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Please ensure that this page is completed. If there are no refunds, a line should be drawn through boxes to indicate this fact. Before doing this, Q 116 Household Schedule and 18, 19, 20, 26 and 45 Income Schedule should be checked to see if refunds would have been expected on expenditure in Record Book. Probe to check whether any of these expenditure items shown in the diary have been refunded.

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D.20 - Page 36 - Credit/charge/store/shop card account paid

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If a credit card, charge card, store card or shop card account is partly or fully paid during the 14 days record keeping period, any interest shown on the account should be recorded in Box 2 on page 36.

Similarly, if any of these accounts is paid during the 14 days, any annual standing charge shown on the account should be recorded in Box 3.

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D.21 - Page 37 - Winnings from betting

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If there is no entry in the box, query with the informant; if there are no winnings draw a line through the box.

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D.22 Further information required

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Note that page 39 contains a section for you to note what further information you require from the informant. Precarbonised pads of this list will continue to be available if required.

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D.23 Interviewer checks

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These checks on page 40 of the diary should be carried out on all diary records.

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## GLOSSARY

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- ACCIDENT INSURANCE** - This is a private insurance taken out by individuals to give them a lump sum payment or a weekly payment if they suffer from an accident.
- ADDITIONAL PENSION** - See Earnings related supplement.
- ADDITIONAL VOLUNTARY CONTRIBUTION** - See Personal Pension.
- ANNUITY** - This is basically a form of providing a regular income. A lump sum of money is paid to an insurance company and, in return, the company pays out a regular income. There are three main types of annuity: level annuities, where the income remains the same each year, increasing annuities, where the income increases at an agreed rate, and unit-linked annuities, where the income is linked to the value of a fund (eg property).
- ATTENDANCE ALLOWANCE** - This is a benefit for adults (or children over 2 years old) who are severely disabled mentally or physically and need attention. In order to qualify, the person has to satisfy certain residential and medical conditions. There are two rates of allowance the higher rate for those who need attention day and night, and the lower rate for those who need attention only by day or night. The allowance is normally paid by order book and is usually in addition to other National Insurance (N.I.) benefits.
- BANK BUDGET ACCOUNT** - A budget account is a way of spreading the cost of house-hold bills and other lump sum payments over the year. The bank normally has to agree to the precise estimate of the year's cost of all the bills to be included in the scheme. This total is divided by 12 and a standing order for this amount is made to the bank each month. The bills are usually paid with a special cheque book from the budget account. Interest charged on this type of account varies between banks.
- BANK CHARGES** - Bank charges are amounts paid to a bank (by deduction by the bank from the account) to cover the administration of its services, eg for processing cheques, stopping cheques, paying standing orders.
- BANK CURRENT ACCOUNT** - An account into which money is deposited, usually to meet the needs of everyday expenditure. A cheque book is supplied to write cheques for cash or goods. In some cases (although not in all), an individual may receive interest on this type of account. Bank charges may be levied to cover the administration of the account. This is the type of account into which salary is paid and from which standing orders are paid.
- Most banks now offer current bank accounts which yield interest. These accounts can be overdrawn to a certain limit, also service charges can be levied. In these two ways this type of account differs from a building society current account (SEE BUILDING SOCIETY CURRENT ACCOUNT). Because of their dual functions, these accounts are to be entered in two different ways they should be counted as current accounts at Q 98 (A Schedule) and at Q 81 (B Schedule) but as deposit and savings accounts with High Street Banks at Q 61(d) (B Schedule)

- BANK DEPOSIT ACCOUNT** - An account into which people can deposit any amount of money and on which they can get interest. Money can be drawn out of such an account at reasonably short notice.
- BANK DIRECT DEBIT** - See direct debit.
- BANKERS CARD** - See cheque guarantee card.
- BANK LOAN** - A personal loan arranged directly through a bank. It may cover a number of articles or services or only part of an article or service, depending on the borrower's circumstances and government credit restrictions.
- BANK SAVINGS ACCOUNT** - This is similar to a bank deposit account but there is often a requirement for a minimum investment and there are restrictions on when the money can be drawn out. Consequently, the interest rate is higher than for deposit accounts. Some types of bank savings account are known as Capital Investment Accounts.
- BANK STANDING ORDER** - See standing order.
- BLIND PERSONS ALLOWANCE**- This is an allowance against income tax available to registered blind people.
- BOARD BUDGETING SCHEME**- This type of scheme is operated by the Gas and Electricity Boards and by the Post Office. It works in much the same way as a bank budget account, by spreading the cost of the bills over the year with regular monthly payments. There is no interest or service charge payable with this scheme.
- BUDGET/OPTION ACCOUNT AT A SHOP OR STORE** - A budget or option account is usually with a department or chain store. With a budget account the customer undertakes to make certain payments into an account, usually at a regular rate and time interval. In return, they are able to purchase goods on credit up to a certain figure specified in the original agreement. With an option account, goods are also bought on credit, but the monthly statement received from the store can be paid in full or by agreed instalments. If paid in full, no interest will be charged.
- BUILDING SOCIETY** - Building Societies are organisations into which money can be invested through opening various types of accounts with varying rates of interest. The individual normally receives a pass book in which deposits and withdrawals are recorded. Interest on the account is normally paid every six months. Building Societies are the prime source of loans for the purchase of domestic property.
- BUILDING SOCIETY CURRENT ACCOUNT** - Building Societies are now offering savings accounts on which cheques can be drawn. It is not possible to overdraw these accounts and service charges are not levied. In these two ways (at least) these accounts differ from Bank current accounts yielding interest (SEE BANK CURRENT ACCOUNT). Because of their dual functions, these accounts should be treated in two ways: they should be counted as current accounts at Q 81 (B Schedule) and as Building Society interest accounts at Q 61(c) of the B Schedule. They should not be entered as current accounts at Q 98 in the A schedule, which is intended to collect information about bank charges.



- BUSINESS ENTERPRISE PROGRAMME (BEP)** - The BEP offers seven days of training, normally spread over five weeks, in the skills to run a small business. If unemployed it is possible to join BEP within Employment Training (SEE EMPLOYMENT TRAINING ALLOWANCE).
- CAPITAL BONDS** See National Savings Bonds.
- CASH DISPENSER CARD** - A card issued by banks which operate cash dispensing machines at convenient locations which can be used both inside and outside normal banking hours. The card operates the machine.
- CHARGECARD** - The main issuers are American Express and Diners Club. Each month the card-holder is sent an account statement showing goods purchased with the card. The card-holder must pay off the whole of the account each month, and no interest is charged although there is an annual standing charge. Marks and Spencer charge card is really a credit card because it allows holders to carry over outstanding balances to the next month and interest is charged on this.
- CHECK TRADER** - Here, the purchaser pays for goods by check. Usually a check trader calls on the purchaser to sell him a check, which he can then use to buy goods in a number of shops. Some retailers issue checks also known as bonds. The largest check trading organisation in the country is the Provident. Check trading today is most prevalent in the North of England - Humberside, West Riding, Teeside, etc for textiles and household goods.
- CHEQUE GUARANTEE CARD** - Acquisitions by cheque guarantee cards are cash transactions. These cards should not be confused with credit cards, charge cards, store cards or shop cards.
- When paying by cheque some shops, stores, etc want a guarantee that the cheque will be honoured, before they accept it. The cheque card is the 'payer's proof' that the bank holds him creditworthy. (In most cases banks guarantee that they will honour the cheque up to £50). Barclays Bank does not issue guarantee cards, as such, to its customers. Instead, they are issued with Barclay-cards, which serve the triple purpose of a credit card, cheque guarantee card and a cash dispenser card. ETF cards, such as Barclays Connect and Switch may also be used to guarantee cheques.
- CHILD BENEFIT** - Child Benefit is paid for all children under 16 (or over 16 if still at school). It is not means tested and can be received regardless of income level. It is paid weekly or every 4 weeks by payment book.
- CHRISTMAS BONUS** - A tax free bonus paid, with certain long term benefits, shortly before Christmas each year.
- CLUB** - See Co-op Club, shop running a club.
- COLLECTIVE COMMUNITY CHARGE** See Community Charge.

COMMUNITY CHARGE

- Community charge (also known as 'poll tax') which replaces domestic rates, was introduced in Scotland in April 1989 and will be introduced in England and Wales in April 1990. With a few exceptions everyone aged 18 and over is subject to paying either a full personal community charge or a reduced community charge for students. (SEE REDUCED COMMUNITY CHARGE). Community charge is payable either by direct assessment by the local authority or indirectly by collective community charge included in rent collected by landlords.

Collective community charge will appear on the FES in a small minority of cases; where it is included in rent in bedsits and in boarding houses. There is also standard community charge payable by people with second dwellings.

COMMUNITY CHARGE  
REBATES/BENEFIT

- Note that from April 1990 community charge rebates will be called community charge benefit. Rebates/benefit are different from reduced community charge, which applies only to students. Personal and collective community charge rebates/benefits are available, are means-tested and must be applied for before the annual community charge bill is calculated. It is possible to get up to 80% rebate/benefit and those on income support automatically get the maximum 80 per cent rebate. Rebates will vary according to income and capital, as they have done under housing benefit schemes. If a rebate is granted, the annual community charge bill will be reduced to take this into account; the rebate can also be received as a lump sum. Those paying collective community charge may receive vouchers to give to their landlord. For couples, the rebate will take account of the community charges that both have to pay and will be divided between the two of them. They will be given separate rebates and their bills will be reduced accordingly.

COMMUNITY INDUSTRY  
(CI)

Community Industry is a scheme providing work experience for unemployed people aged 16 to 19 with particular unemployment difficulties. Those on the scheme work for up to a year on such projects as helping elderly or handicapped people, social care, gardening, painting and decorating, printing, catering and other activities. Participants can also do part-time study.

CONTRIBUTORY INVALIDITY-  
PENSION

Persons who qualify for Statutory Sick Pay or Sickness Benefit (see Sickness Benefit) and are off work for more than 28 weeks are entitled to an Invalidity Pension provided they satisfy NI contribution conditions. Contributory Invalidity Pension is paid by giro or payment book.

CO-OP CLUB

- In this club goods are obtained from the Co-op and a regular amount is paid into the club usually through a collector.

CO-OP SOCIETY

- By being a member of a Co-op society and buying goods from the Co-op, a person earns a dividend. The more goods that are bought, the greater the dividend. Profits made by the Society are paid back to members on a proportional basis, depending on the amount of dividend earned. This type of society is different from a Co-op bank.

- COVENANT - Under a deed of covenant, a person can agree to make a series of payments to an organisation or individual. The recipients of the payments can claim back from Inland Revenue any tax paid by the payer on their income, covering the amount paid.
- CREDIT CARDS - There are basically only two types of bank credit cards Access, and Visa. Anyone over 18 can apply for a credit card. A person issued with a card can purchase goods and services, on credit, from a variety of shops and organisations which accept the card. Any number of goods and services can be purchased, up to the individual's credit limit set by the credit card company. Each month a detailed statement is sent to the cardholder showing the cost of the goods and where they were purchased. If the whole of the account is paid off within a specified period, no interest is charged. The cardholder must always pay off a minimum proportion of the amount owing, usually £5 or 5%, whichever is the greater. Interest is charged on the remaining amount.
- CREDIT SALE - Credit Sale agreements are usually taken out for the purchase of smaller consumer durables (eg radios, cameras, tape recorders). The agreement normally covers nine months and the borrowed money is repaid to the shop, with the first payment serving as a deposit. Goods purchased by Credit Sale are the property of the purchaser as soon as they are acquired. Sometimes, no interest is charged on this type of agreement.
- CREDIT TRADER - These are commonly known as 'tallymen', 'bagmen' or, in Scotland, 'Scotch drapers'. Credit traders call on customers, show samples, and, if items are purchased, then recall at regular intervals to collect money. They trade usually in drapery and clothing for women and children, but some deal in furniture, carpets and men's clothing.
- CREDIT TRANSFER - A credit transfer is a means whereby an amount of money is transferred from one account to another on instruction and without writing a cheque. A transfer can take place between two different people or organisations, or between different accounts of one person, eg current to deposit account. Where a person transfers money from one account to the other, both of which are their own, this is not considered to be expenditure.
- CURRENT ACCOUNT - See Bank Current Account and Building Society current account.
- DEBENTURE - A debenture is a loan to a company, usually repayable over a fixed period of time with regular payments of interest. The interest, however, is likely to vary according to the terms of the debenture.
- DEPOSIT ACCOUNT - See Bank Deposit Account.
- DEPOSIT BONDS - See National Savings Bonds.

DIRECT DEBIT

- A bank direct debit is a form of standing order where the amount of payment is likely to vary. The variation is instigated by the person being paid and therefore saves the payer having to take action.

EARNINGS-RELATED SUPPLEMENT

- This is a supplement to some state benefits. It is earnings-related, in the sense that the amount paid varies according to the NI contributions made (while working) and the earnings as an employee in the relevant tax year ie the higher the wage, the higher the contribution, the higher the supplement. The supplement is normally paid by giro with the relevant standard benefit (eg Retirement Pension, Invalidity Pension).

ELECTRONIC TRANSFER OF FUNDS (ETF) CARDS

- ETF cards, such as NatWest Servicecard ("Switch") and Barclays Connect, are considered to be the equivalent of cash and thus are accepted instead of cash or cheque to pay for goods and services. When the card is used, the card-holder's current account is debited within a few days. The card is therefore not a credit card and purchases with it should be regarded as "cash" purchases in the diary, not "credit" purchases, ETF cards also serve as cash dispenser and cash guarantee cards.

EMPLOYEE

- An employee is someone who receives a wage or salary for working for an employer (this can be an individual or an organisation; consequently directors and managers are employees of their companies).

EMPLOYER'S SICK PAY

- When an employee is off work sick they receive Statutory Sick Pay, NI Sickness Benefit or Invalidity Benefit. In addition, they may receive Sick Pay from their employer. Sickness pay from the employer is normally either:-

- i. made-up pay, eg the difference between NI Sickness Benefit etc, and normal earned pay or
- ii. half pay, ie half normal earned pay.

There are, of course, other arrangements depending on the individual employer or employee's situation.

EMPLOYMENT STATUS

- See employee, self employed.

EMPLOYMENT TRAINING ALLOWANCE

- Open to 18 to 59 year olds who have been signing on at an Unemployment Benefit office for six months or more. The allowance is at least £10 a week more than the unemployment benefit. All travel costs over the first £5 per week are paid.

ENTERPRISE ALLOWANCE

- This is a payment made to unemployed applicants who want to become self-employed. Open to adults in receipt of Unemployment Benefit or Income Support who have access to at least £1,000. Note that for the purposes of the FES, those receiving Enterprise Allowance are treated as self-employed.

- EEC TRAINING SUPPLEMENT - This is an allowance paid by the European Economic Community out of its social fund to redundant workers in specified industries, eg steel workers, while they are undergoing re-training.
- FAMILY CREDIT - Family Credit is available to families including one parent families with at least one child under the age of 16 (or over 16 if still at school) where the head of family is in full time work, but the total family income is below a certain level. The amount of the benefit depends on the number of children in the family, the family earnings and the total family liquid assets. It is paid by payment book. Family credit is normally paid for 26 weeks and is non-taxable.
- FINANCE HOUSE LOAN - This works in much the same way as a personal loan from a bank (see bank loan), but in this case the loan is arranged directly with the finance company. Such loans normally have a higher rate of interest than a bank loan. Some HP agreements may also be arranged directly with a finance house.
- FIXED INTEREST SAVINGS CERTIFICATES - The value of Department of National Savings fixed interest certificates remains the same during the life of the certificates. Interest is paid on the value of the certificates with an additional amount paid after five years and is tax free. (See also Index-Linked savings certificates).
- FRIENDLY SOCIETY BENEFITS - Friendly societies provide a wide range of benefits for members in need. The most common of these is a sickness benefit provided for a member or one of the member's family. Some friendly societies provide a scheme whereby a pension is paid on retirement. (NB This is not an employer pension).
- FURTHER MORTGAGE - Further mortgage can be used if a mortgage given on property is not large enough. Informant can go to other mortgage company for balance of mortgage to buy property (see top up mortgage).
- GIRO - See Post Office Giro.
- GOVERNMENT GILT-EDGED STOCK - This refers to stocks issued by the government and considered 'gilt-edged' because they are secure investments.
- GRANNY BONDS - See index linked national savings certificates.
- GUARDIAN'S ALLOWANCE - A weekly state payment for someone who takes an orphan into the family. In exceptional circumstances this may be paid if one of the child's parents is still alive but cannot care for the child. It is paid by payment book.
- HIRE PURCHASE - This is one of the most common means of purchasing goods by instalment. The goods are hired before they are purchased therefore, unlike many other types of loan, the goods are not actually owned until all the instalments are paid plus a nominal purchase fee. This type of loan is normally arranged by the shop where the goods are acquired, and the instalments are paid to the shop

- HIGH STREET BANKS** - These are the normal banks such as National Westminster, Barclays, Midlands, Lloyds, Royal Bank of Scotland, Bank of Scotland, etc. Their two main accounts are 'Current' and 'Deposit'.
- HOSPITAL SAVINGS SCHEME** - These are run on a commercial basis to provide financial aid in the form of contributions towards medical appliances or weekly payments when sick, eg Hospital Savings Association (HSA), Hospital Saturday Fund (HSF).
- HOUSING BENEFIT** - This is a collective name used for the various forms of means-tested assistance given with housing costs. (Also called UNIFIED HOUSING BENEFIT). (SEE ALSO RENT REBATE, RATES REBATE, RENT ALLOWANCE).
- Until April 1990 the term 'housing benefit' will cover rent rebate, rent allowance and rates rebate. Once community charge comes into effect in England and Wales in April 1990 (as has been the case in Scotland since April 1989) housing benefit will refer to rent rebate and rent allowance only. Rebates received in respect of community charge will be known either as community charge rebates or community charge benefit. In Northern Ireland "housing benefit" will continue to cover rent rebate, rent allowance and rates rebate.
- INCOME BONDS** - See National Savings Bonds.
- INCOME SUPPORT** - Formerly Supplementary Benefit. This is the basic Social Security Benefit designed to prevent anyone having too little to live on. There are two kinds of Income Support, Income Support Premium and Income Support Personal Allowance. Various groups including pensioners and the disabled receive the higher premium rates. The amount of benefit that can be received depends on a means test of needs and of liquid assets. Income Support can be received even with liquid assets of up to £6,000. Income Support can be paid on its own or in combination with other benefits.
- INDEX-LINKED NATIONAL SAVINGS CERTIFICATE** - The first Department of Savings index-linked issue, known as "Granny Bonds", allowed people of retirement age or over (65 men, 60 women) a form of inflation-proofed saving by index linking to the Retail Price Index. Index linking is assumed as long as the money is not withdrawn for 12 months. If the money is kept in for five years there is an additional bonus. The age bar was lowered and with the second issue, the certificates became available to anyone (see also Fixed Interest Savings Certificates).
- INDUSTRIAL DISABLEMENT-BENEFIT** - This can be a weekly pension or lump sum gratuity, depending on the degree of disablement arising from the industrial accident or disease. This benefit is normally paid when entitlement to Industrial Injury Benefit stops. However, as this benefit or pension may be received even if the person does not give up work it can be paid from three days after the accident or development of the disease. As a pension the benefit is paid by payment book.

- INDUSTRIAL INJURY - See Industrial Disablement Benefit.  
 DISABLEMENT PENSION
- INDUSTRIAL WIDOWS' - An Industrial Widows' Pension can be claimed by a woman  
 PENSION whose husband died as a result of an industrial accident or prescribed industrial disease.
- INVALID CARE ALLOWANCE- Invalid Care Allowance is a benefit for people of working age who cannot work because they have to stay at home to care for a severely disabled relative. There are no NI contribution conditions but, in general, married women and people receiving certain other benefits do not qualify for this allowance. The allowance is claimed through the local DSS office.
- INVALIDITY ALLOWANCE - Invalidity Allowance is paid in addition to Invalidity Pension if the person becomes incapable of work while they still have a reasonable part of their working lives before them (ie up to age 60 for men, 55 for women). After retirement age (65 men, 60 women) people who have been receiving the allowance have it included in their retirement pension. Payment is weekly by giro or payment book.
- INVALIDITY BENEFIT - See Invalidity Pension, Invalidity Allowance.
- INVALIDITY PENSION - Invalidity Pension is paid in place of Sickness Benefit if a person continues to be incapable of work after 28 weeks (see Contributory Invalidity Pension, Statutory Sick Pay).
- JOB RELEASE ALLOWANCE - Men aged 62 (60 if disabled) or over and women aged 59 or over, who are full time employees and who are prepared to leave work before retirement age, can claim this non-contributory weekly benefit, provided that their employer agrees to replace them with someone who is registered as unemployed.
- LOAN - See Bank loan, Finance House loan.
- LOCAL AUTHORITY - Investing in local authority securities is a way of  
 SECURITIES lending money to the LA at a fixed rate of interest, over a fixed period. The securities are renewable although the interest rate may not be the same.
- MAIL ORDER AGENT - Mail order agents are often local part-time agents who work on behalf of the mail order catalogue companies (eg Universal, Littlewoods). Mail order companies offer a wide range of goods, nearly all available on credit. Someone can choose what they want from the catalogue, and the agent completes an order form and sends it off to the company, the goods being received by post. Payment is usually in equal instalments over 20 or 38 weeks, longer for high amounts.
- MAIL ORDER DIRECT - This refers to mail order services advertised by a company in a newspaper, magazine, eg Reader's Digest, Automobile Association or in a limited item catalogue. Anyone interested in the advertised goods contacts the company direct and receives the goods through the post. Regular instalments are then paid direct to the company. This is different to arrangements through a mail order agent.
- MATERNITY ALLOWANCE - Maternity allowance is a weekly benefit, paid by giro, usually for 18 weeks, starting 11 weeks before the baby is expected.

- MATERNITY PAY** - Under the Employment Protection Act a woman having a baby who normally works for her employer eight hours a week or more, and has worked continuously for at least the previous two years, is entitled to this pay from her employer, as long as she continues working up to the 11th week before the baby is due. Payment is in cash (paid weekly) for the first six weeks after the woman stopped work. Maternity pay is less than normal pay.
- MOBILITY ALLOWANCE** - Mobility Allowance is a benefit to help certain disabled people aged between 5 and 75 to meet their additional transport costs. It is paid by payment book every four weeks. Mobility Allowance should not be confused with MOTORABILITY which is an independent voluntary organisation for the purchase or hiring of vehicles at preferential rates.
- MORTGAGE** - A mortgage is a loan for the purchase of property. The loan can be taken out from various organisations, eg building society, local authority, bank. The size of the loan is usually worked out on multiples of yearly salary (often 2-2<sup>1</sup>/<sub>2</sub> times depending on the lender's policy). The borrower, in most cases, will have to provide a deposit for the property (say 10%). Mortgage arrangements vary in the amount of interest payable and the tax relief that can be claimed. Most mortgages are one of two types, either interest and principal or interest only where there is an endowment or pension policy covering the principal. (See Mortgage Tax Allowance 'Top Up' mortgage.)
- MORTGAGE TAX ALLOWANCE (M.I.R.A.S)** - In April 1983 a new scheme was introduced whereby tax relief on interest can be given by the organisation granting the mortgage rather than Inland Revenue via PAYE tax coding, etc. The scheme is not universal and not all institutions have adopted it. Under the new scheme the amount of interest paid to the building society, etc, is reduced by the amount of tax relief due.
- NATIONAL INSURANCE CONTRIBUTIONS** - A NI contribution is a regular contribution by individuals to enable them to obtain various national insurance benefits. All employed and self employed persons (earning more than a specified minimum amount) are required to pay a NI contribution. Some non-employed persons may also do so. There are different classes of contribution depending upon employment status.
- Employees pay class 1 contributions which are deducted from their wage or salary. There are three levels: contracted into the state pension scheme, contracted out of the state pension scheme (if the employee is in a private pension scheme) and a reduced rate paid by married women who were paying into the scheme before April 1978. (The reduced rate entitles them to fewer benefits).
- Self employed pay class 2 contributions on a regular basis and class 4 on an annual basis depending upon profits.
- Non-employed persons may also pay voluntary contributions under class 3.



- NATIONAL SAVINGS BONDS (CAPITAL, INCOME, DEPOSIT) - There are three types - Income Bonds, Deposit Bonds and Capital Bonds. Income Bonds pay out a monthly interest while Deposit Bonds have to be held for a full year before interest accrues. Capital Bonds offer a guaranteed rate of interest over a period of 5 years but bonds repaid in the first year do not earn interest.
- NATIONAL SAVINGS BANK - This was formerly the Post Office Savings Bank. There are two types of account: ordinary accounts and investment accounts. The investment account offers a higher rate of interest and longer withdrawal terms than the ordinary account. There are no cheque books for these accounts, for both types of account customers have a book in which all deposits and withdrawals are recorded. It is possible to transfer money from a National Savings Bank account to a National Post Office Giro account.
- NATIONAL SAVINGS CERTIFICATES - There are two types Index-linked and fixed-interest certificates. (SEE INDEX-LINKED NATIONAL SAVINGS CERTIFICATES AND FIXED INTEREST SAVINGS CERTIFICATES).
- NI RETIREMENT PENSION - This is the basic state pension for retired people (ie men aged 65 and over, women aged 60 and over). The rate of this pension depends upon the record of NI contributions during working life. It is paid weekly by payment book.
- NI SICKNESS BENEFIT - This benefit is paid to people who are incapable of work due to sickness and have satisfied certain NI contribution conditions. Sickness benefit is paid for 20 weeks while the person is incapable of work. The benefit is claimed by filling in the NI Medical Certificate and sending it to the DSS Office. Payment is by giro cheque, weekly. Since April 1986 it has been paid only to those not qualifying for SSP (See Statutory Sick Pay).
- OLD PERSONS PENSION/ OVER 80s PENSION - The basic NI retirement pension is conditional on the record of NI contributions. Old Persons Pension is paid regardless of the NI contributions record.
- ONE PARENT BENEFIT - This benefit is paid to single parents, whatever the reason for them being single parents (ie widowed, divorced, legally separated or single). This is paid as an increase in Child Benefit for single parents, who are entitled to Child Benefit in the first place. It is paid weekly or every four weeks by payment book.
- OPTION ACCOUNT - See budget account at a shop or store.
- PACKAGE HOLIDAY - Where a trained agent arranges at minimum all travel, board and eating arrangements.
- PENSION FROM PREVIOUS EMPLOYER - A pension from previous employer is based on contributions made by the employee to the employer's pension fund or upon contributions made by the employer on the employee's behalf.
- PERSONAL COMMUNITY CHARGE - See Community Charge

- PERSONAL PENSION (PRIVATE PENSION) - Prior to July 1988 it was possible for the self-employed to devise their own private pension. Certain categories of employees also were able to do this. Since July 1988 the option of either totally opting out of one's company pension or enhancing it has been available to almost everyone. Included in the private personal pensions are free-standing additional voluntary contributions (AVC's) which can be paid in one annual lump sum or in instalments.
- POST OFFICE GIRO - This is also known as National Giro. When making a payment by Giro, the Giro account holder either fills in a transfer form and transfers money from his account to another Giro account, or he makes use of a standing order to another Giro account. Apart from these two methods it is also possible to make payments to a non-Giro account holder on a Giro cheque. Giro cheques can be cashed by non-Giro account holders at a post office or paid into bank accounts.
- There is also a Post Office Giro deposit account.
- PRIVATE SICKNESS - Private sickness schemes can be run on a commercial basis or on a private basis by workers in an undertaking. Eg, Hospital Savings Association, Insurance Companies.
- RATES - Rates are a tax on all kinds of property (commercial and private) levied by and paid to the local authority. The money from rates goes towards paying for local services of various kinds. The amount paid in rates depends on the rateable value of the property and the amount in the pound which the council decides to levy in a particular year. The community charge replaced domestic rates in Scotland in April 1989 and will replace domestic rates in England and Wales in April 1990.
- RATES REBATE - This is also known as Housing Benefit. It is not available in Scotland. Until April 1990, rates rebates will continue to be available as a means-tested benefit in England and Wales. Thereafter, rates rebates will be phased out in England and Wales but will continue in Northern Ireland. The new type of rebate under the community charge will be known as community charge benefit (see COMMUNITY CHARGE REBATES/BENEFIT).
- Owner occupiers or tenants who pay rates and who are on low incomes may get relief towards paying them from their local authority. The amount of rates rebate received depends on the income of the person claiming, the size of their family and the amount they pay in rates. The rebates can take the form of a refund or a reduction of the rates payable. There may be variations on this in individual circumstances. Since April 1988 the maximum rates rebate has been 80%.
- REDUCED COMMUNITY CHARGE - This applies only to students who have registered as being in full-time higher education. They invariably pay only 20% of the personal community charge.
- RENT ALLOWANCE - This is also known as Housing Benefit. A benefit administered by the local authority for private tenants to help with paying their rent. To qualify, the income of the family has to be below a certain level. The amount of the allowance depends on the size of the family and the amount paid in rent and income received. The allowance takes the form of a cash amount.

- RENT REBATE - This is also known as Housing Benefit. A benefit administered by the local authority for council tenants to help with paying the rent. To qualify, the income of the family has to be below a certain level. The size of the rebate depends on the number in the family, the amount paid in rent and income received. The rebate takes the form of a reduction in rent. It is still possible to receive 100% rent rebate.
- RETIREMENT PENSION - See NI Retirement Pension.
- SAVE AS YOU EARN - Save As You Earn can be arranged either through National Savings or a Building Society scheme whereby a person agrees to make sixty regular monthly contributions (from a £4 minimum to a £50 maximum) over five years.
- SECOND MORTGAGE - A second mortgage is a loan usually arranged for a large item of expenditure (eg, home improvements). The distinguishing feature of this type of loan is that it uses the person's home as security, consequently the rate of interest is likely to be less than other types of long term loan.
- SELF-CATERING HOLIDAY - Where all arrangements for eating are arranged by the holiday maker. Travel and accommodation may be arranged by agent or by holiday maker.
- SELF-EMPLOYED - Someone is self-employed if they work on their own account instead of drawing a wage or salary from an employer. It includes anyone who is responsible in their work only to themselves. (Tax is not deducted at source by PAYE but paid direct to Inland Revenue.)
- SEVERANCE PAY - This is general term covering payment for loss of office or money in lieu of notice.
- SEVERE DISABLEMENT ALLOWANCE - Paid to people who cannot work because of long term sickness and who do not qualify for Contributory Invalidity pension because of too few NI contributions.
- SHARES - A share in a company can be bought by an individual thereby making him a part owner of the company. Interest (dividend) is paid from the profits of the company to shareholders.
- SHOP AND STORE CARDS - These are cards issued by and generally accepted only at particular shops or group of shops. The card holder has a pre-arranged credit limit and can obtain goods up to that limit. Each month the card-holder receives an account statement showing goods purchased. The card-holder will generally be offered the option of extended credit but the interest rates are usually higher than those on credit cards.

- SHOP RUNNING A CLUB - This type of club is normally run by a small shop mainly for toys, clothing and household goods. In many cases the customer has to make a number of payments to the club before being entitled to make a purchase. Usually the payments are not earmarked for any specific item, but can be used to purchase any goods sold by the shop.
- SICKNESS BENEFIT - See Statutory Sick Pay, NI Sickness Benefit.
- SICK PAY - See Statutory Sick Pay, NI Sickness Benefit, Employers Sick Pay.
- SOCIAL FUND - This fund replaces statutory grants such as Death Grant and Maternity Grants. Payments from it are means tested ie. a grant depends on income and need. Those needing help with Maternity expenses may qualify for a Maternity Payment if they are getting Income Support or Family Credit. Those needing help with Funeral expenses may qualify for a Funeral Payment if they are getting Income Support, Family Credit, Housing Benefit or a Community Charge Rebate. Since April 1988 lump sum payments for people on benefit towards the cost of bedding, clothing etc have been replaced by LOANS from social fund.
- STANDARD COMMUNITY CHARGE - See Community Charge.
- STANDING ORDERS - This is an arrangement that can be made with a bank to pay regular bills. The bank can automatically pay the bills on prearranged dates and deduct the amount(s) from the person's account.
- STATUTORY MATERNITY PAY - Statutory Maternity Pay is paid by an employer. The amount paid will depend upon length of service, wages/salary and hours worked. It is paid for eighteen weeks to those who have earned enough NI contributions.
- Employees receive SSP from their employer for the first 8 weeks of sickness in a tax year. This is followed by NI Sickness Benefit paid by DSS. SSP is be paid for 28 weeks followed by Invalidity Pension.
- The payment is subject to various conditions including length of service.
- NB. SSP should not be confused with payments under a company sick pay scheme.
- STOCKS - Usually refers to a block of shares (see shares).
- STRIKE PAY - An amount paid by a Trades Union to its members who are on official strike. The amount paid varies between unions and depends on the circumstances of the strike.
- SUPPLEMENTARY BENEFIT - See Income Support
- 'TOP-UP' MORTGAGE In cases where a building society does not grant a full requested mortgage to cover a particular property, the balance may be provided by another organisation, eg, an insurance company. The payments on this type of mortgage are usually made separately, to the organisation granting the additional mortgage.

- TRADE UNION PENSION - A proportion of some Trade Union contributions are put into a pension fund, which is paid on retirement. This is not a pension resulting from being an employee of a Trade Union.
- TRADE UNION SICK PAY - Some Trade Union subscriptions include an element which is put into a sick fund. Members of the union who are sick can claim benefit from this fund, provided they meet the necessary requirements.
- TRANSITIONAL PAYMENT - People who are now getting less housing benefit or no housing benefit because of the changes to their benefit introduced on 1 April 1988 may qualify for transitional payments that can be backdated to 1 April 1988. This also applies to people who have less Family Credit than they received under Family Income Supplement (FIS). Transitional payments can either be received as an additional relate deducted from rent or as a separate amount received monthly or as part of Family Credit. Transitional payments should be included at Q 53(d) in the Income Schedule.
- TRANSITIONAL RELIEF - At the time of writing the arrangements for Scotland and Wales have not been finalised. In England, households where the notional community charge, ie the charge the government considers a local authority should charge, is £156 a year more than the previous annual rates bill will be entitled to transitional relief. This will be deducted from the annual community charge bill; it will not be means-tested.
- TRUSTEE SAVINGS BANK - Until recently the TSB was similar to the National Savings Bank and was closely controlled by the government. It was also organised on a local basis. Today it is organised in much the same way as a normal high street bank, eg Barclays, Midland.
- TRUSTS - A trust can be set up with an amount of money, to benefit a certain person or a group of persons. A trust has to have an object or clearly defined aim. A trust is managed by trustees for the benefit of those for whom it was set up, ie the beneficiaries of the trust. Trustees are legally required to invest in suitably safe investments. There are two basic types of trusts; fixed trusts, where a particular person or organisation has the right to income from the trust, and discretionary trusts, where it is left to the trustees to decide which of the possible beneficiaries should be paid income.
- UNEMPLOYMENT BENEFIT - People out of work are entitled to claim Unemployment Benefit if they have worked for an employer and paid full NI class 1 contributions. Self-employed people and married women who pay reduced NI contributions cannot claim. To maintain receipt of the benefit, the person must register for work at the employment exchange. The maximum length of time benefit can be received is one year. Payment is by giro.

- UNIT TRUSTS - Unit trusts are trusts that are set up for the purpose of investing money in a wide range of undertakings, to get a good return for the people who have invested (ie bought units) in the trust. These trusts vary in the types of investment made and the method of providing return for investors. Often a proportion of money paid is used as a premium for a life insurance.
- WAR LOAN - A war loan was a way of investing in government stock primarily for the war effort. Such loans, some of which are still outstanding, were generally at rather low rates of interest.
- WAR DISABILITY PENSION- This pension can be paid to individuals injured as a result of a state of war or other designated military action. Additional allowances that may be paid with this are unemployability supplement, constant care allowance, comforts allowance, educational allowance, clothing allowance, exceptionally severe disablement allowance.
- WAR WIDOWS PENSION - This pension is paid to widows whose husbands were killed in either of the world wars. It may also be paid to widows of civilians who were killed in the second world war. The pension is not normally affected by other income.
- WATER METER - This is a meter measuring the consumption of water. An individual is charged for the amount of water used rather than paying for water through a general water rate.
- WIDOWED MOTHERS ALLOWANCE - This is paid to a widow when Widows Allowance ends (ie after 7 months from husband's death), if the widow has a dependent child under the age of 19. It is paid by payment book weekly and is subject to the husband having met NI contribution requirements.
- WIDOWS BENEFITS - A series of benefits that a widow may be entitled to after her husband's death. See Widows payment, Widowed Mothers Allowance, Widows Pension.
- WIDOWS EARNINGS RELATED SUPPLEMENT - See Earnings Related Supplement.
- WIDOWS PAYMENT - This is a lump sum payment for widows under 60, and for those over 60 whose husbands were not getting Retirement Pension when they died. It is paid immediately after widowhood provided that the husband had paid enough NI contributions. In addition to Widow's Payment, Widow's Pension and Widowed Mother's Allowance may also be received.
- WIDOWS PENSION - Widows Pension is paid to a widow when Widows Allowance ends, if the woman was 40 or over when the husband died or when Widows Allowance ended, provided that there is not a dependent child under 19. The pension is subject to the husband having met certain NI contribution conditions. It is normally paid by payment book.

YOUTH TRAINING SCHEME - Training can cover up to two years and takes place on the  
(YTS) - GB job or at college or school. Open to 16 and 17 year olds  
YOUTH TRAINING including those who are employees, with a higher age limit  
PROGRAMME - NI in certain cases. The two-year programme involves at  
least 20 weeks off-the-job training in addition to  
on-the-job training leading towards a recognised  
vocational qualification.